



Financial Strategies For Your Future

September Newsletter

Hello Eric,



In our newsletters we want to provide you with interesting information that will be beneficial to you. We love to get to know you and your interests. Feel free to email and let us know what topics you would like information about.

Please give me a call anytime if you would like to get together to review your portfolio at (603) 343-4515; I am available over the phone, virtual or in person.

Did you know...

The name September comes from the Latin septem, meaning seven, since it was the seventh month of the **Roman calendar**, which began with March.

As the ninth month of the year, September marks the beginning of autumn in the northern hemisphere (and the start of spring in the southern). Traditionally considered the month that marks transitions between seasons, it is often one of the most temperate weather-wise.

<https://www.liveabout.com/september-fun-facts-3456089#:~:text=September%3A%20Fun%20Facts%2C%20Holidays%2C%20Historical%20Events%2C%20and%20More,National%20Cheese%20Pizza%20Day.%20...%20More%20items...%20>

Events & Resources

Tuesdays on the Terrace: Lexi James

Where:

Strawbery Banke Museum
14 Hancock St
Portsmouth, NH 03801

When:

Tuesday, September 7, 2021;
5:30 – 7 PM

Cost:

Members Free
Non-Members \$5

Amid the summer splendor of Puddle Dock, this popular concert series is held every Tuesday night from 5:30 to 7:00 PM, through

Bottomline Race for a Cause

Where:

Anywhere and Everywhere!
All over the globe!

When:

Sunday Sep 19 -
Saturday Sep 25

Cost:

\$25

We are pleased to announce the upcoming 8th Annual, and 2nd annual virtual and global, Bottomline Race for a Cause the week of September 19-25.

The week-long event will enable you to run on your own time, at your own pace, in your time zone on your

September 14, 2021. Guests bring lawn chairs or blankets to enjoy the open-air concerts featuring music by local artists. To comply with physical-distancing guidelines, a limited number of tickets are sold for each concert. Advanced ticket purchase is recommended.

[More Information](#)

favorite city street or country road where you create your own finish line.

[More Information](#)



Long Story Short: Crushed

Where:

3S Artspace
319 Vaughan St
Portsmouth, NH 03801

When:

Wednesday, September 8
Doors: 6:00 / Event: 7pm

Cost:

Pay-what-you-choose
(starting at \$5)

These stories about breakups and young love are for all the heartbroken— and even the heartbreakers— out there!

Seacoast Newcomers Club

Where:

York Golf & Tennis Club
62 Organug Road, York, ME
03909

When:

Thursday, September 9th at
9:30 a.m

Seacoast Newcomers Club welcomes women from New Hampshire, Northern Massachusetts, and Southern Maine. Newcomers and long-time residents are invited to attend our Coffee to find out more about SNC. Now in its 51st year, Seacoast Newcomers Club (SNC) offers its members the opportunity to make new friends, share common interests, and participate in a wide variety of social, educational, and philanthropic activities within our community.

A Bucket Plan to Go with Your Bucket List



John and Mary are nearing retirement and they have a lot of items on their bucket list. Longer life expectancies mean John and Mary may need to prepare for two or even three decades of retirement. How should they position their money?¹

One approach is to segment your expenses into three buckets:

- **Basic Living Expenses**— Food, Rent, Utilities, etc.
- **Discretionary Spending** — Vacations, Dining Out, etc.
- **Legacy Assets** — for heirs and charities

Next, pair appropriate investments to each bucket. For instance, Social Security might be assigned to the Basic Living Expenses bucket.²

For the discretionary spending bucket, you might consider investments that pay a steady dividend and that also offer the potential for growth.³

Finally, list the Legacy assets that you expect to pass on to your heirs and charities.

A bucket plan can help you be better prepared for a comfortable retirement.

Call today and we can develop a strategy that may help you put enough money in your buckets to complete all the items on your bucket list.

1. John and Mary are a hypothetical couple used for illustrative purposes only. Diversification is an approach to help manage investment risk. It does not eliminate the risk of loss if security prices decline.
2. Social Security benefits may play a more limited role in the future and some financial professional recommend creating a retirement income strategy that excludes Social Security payments.
3. A company's board of directors can stop, decrease or increase the dividend payout at any time. Investments offering a higher dividend may involve a higher degree of risk. Keep in mind that the return and principal value of stock prices will fluctuate as market conditions change. Shares, when sold, may be worth more or less than their original cost.

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Best-Performing Asset Classes



According to Yale University's Crash Confidence Index, only about 27% of investors are confident the

stock market will not crash sometime during the next six months.¹

But if fear leads investors to avoid the entire investment class, they may limit their potential returns. For example, during the 20-year period ended December 31, 2018, stocks had an average annual return of 7.2%.

By comparison, bonds returned 5.5% and cash 1.8% during the same timeframe. During that 20-year stretch, stocks outperformed bonds and cash in 14 years out of 20.²

But the stock market is volatile. Between October 9, 2007 and March 9, 2009, the Standard & Poor's 500 stock index shed well over half its value. But then the S&P 500 started clawing its way back and ended 2010 within 20% of the October 9, 2007, close.³

If the impulse to be safe keeps investors out of the stock market, it may also keep them from taking advantage of the potential returns the stock market has to offer.

Cash alternatives – the most conservative of the three investment classes – outperformed stocks and bonds only twice during the 20-year period.²

A sound investing strategy considers short-term volatility without losing sight of long-term objectives.

A sound strategy can involve diversifying capital between different classes of investments. That way, under-performance in one type of asset may be offset by the performance of another.

Bear in mind, though, that diversification and asset allocation are approaches to help manage investment risk. They do not eliminate the risk of loss if a security price declines. The asset class that performs best one year may not do so the next.

Diversifying your holdings among several different investment types and understanding that asset classes can move in and out of favor may help you manage the risk in your investment portfolio.

Changing Lead

The asset class that performs best one year doesn't necessarily do so the next.⁵

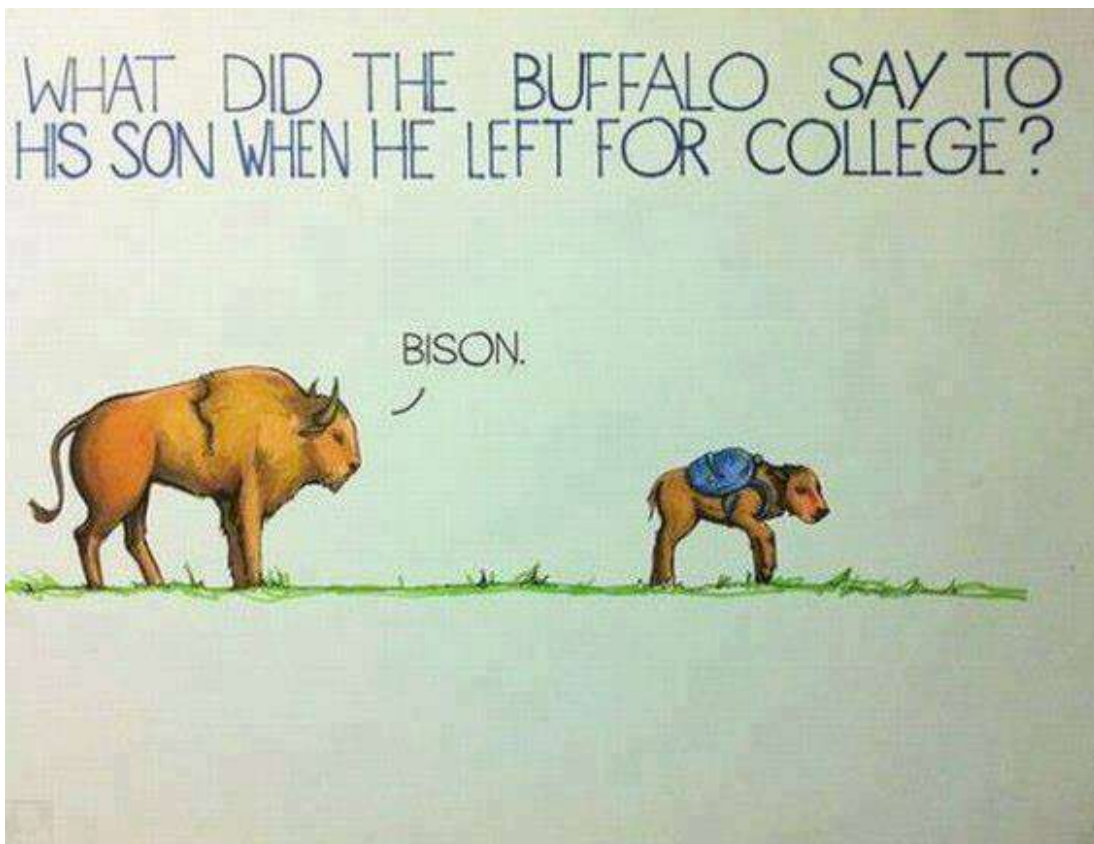
Year	Cash	Bonds	Stocks
1996	5.3%	3.3%	23.0%
1997	5.3%	10.2%	33.4%
1998	5.1%	8.6%	28.6%
1999	4.7%	-1.6%	21.0%
2000	6.0%	9.3%	-9.1%
2001	4.1%	10.9%	-11.9%
2002	17%	9.4%	22.1%
2003	11%	8.7%	28.7%
2004	1.2%	5.6%	10.9%
2005	3.0%	2.0%	4.9%
2006	4.8%	4.6%	15.8%
2007	4.7%	4.9%	5.5%
2008	1.8%	-4.0%	-37.0%
2009	0.2%	18.4%	26.5%
2010	0.1%	9.1%	15.1%
2011	0.1%	8.3%	2.1%
2012	0.1%	10.0%	16.0%
2013	0.1%	-1.5%	32.4%
2014	0.0%	7.5%	13.7%
2015	0.0%	-0.8%	1.4%
20-year Average Return	2.5%	6.1%	9.9%

1. Yale University, 2018
2. Thomson Reuters, 2019, for the period December 31, 1998 through December 31, 2018. Stocks are represented by the S&P 500 Composite index (total return), an unmanaged index that is generally considered representative of the U.S. stock market. Bonds are represented by the Citigroup Corporate Bond Composite Index, an unmanaged index that is generally considered representative of the U.S. bond market. Cash is represented by the Citigroup 3-Month Treasury-Bill index, an unmanaged index that is generally considered representative of short-term cash alternatives. U.S. Treasury bills are guaranteed by the federal government as to the timely payment of principal and interest. However, if you sell a Treasury bill prior to maturity, it could be worth more or less than the original price paid. Index performance is not indicative of the past performance of a particular investment. Past performance does not guarantee future results. Individuals cannot invest directly in an index.

3. Standard & Poor's Corp, 2019. The high of 1565.15 was recorded on October 9, 2007 and the low of 676.53 was recorded on March 9, 2009. The S&P 500 Composite index (total return) is an unmanaged index that is generally considered representative of the U.S. stock market. Index performance is not indicative of the past performance of a particular investment. Past performance does not guarantee future results. Individuals cannot invest directly in an index.

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A Cheat Sheet for Sending Your Kid to College



College marks a great milestone in a child's life. It may be the first time he or she will live away from home. Dropping off your child at college may be an experience loaded with emotions, so here are a few tips for a smoother transition.

Accept that the Parent-Child Dynamic Has Changed

Your child is always your child, and will need you as much as ever. However, parents need to understand that their role has transitioned from “supervisor” to “mentor.”

Make the Move Simple

Do not bring the moving van. Not only will it embarrass your child, but dorm rooms just aren't that large. Bring only what's appropriate.

Consider pre-ordering essentials (soap, bedding, shower caddy, etc.) for pick-up at a location by the school. This will save space whether your trip is by car or plane.

Don't Leave “The Talk” to the Drop-off

While college represents a gateway to many wonderful experiences, parents will want to have a serious conversation

about safety, responsible behavior, finances, and expectations about staying in touch.

Do not leave it for the drop-off. It is sure to sour the moment and may rush a conversation that deserves more time and mutual dialogue.

Time to Learn Financial Responsibility

Your child will need spending money. You may want to provide a debit card attached to an account that has a set sum for the full semester, or one that's refreshed with monthly deposits. College is a perfect time to learn budgeting.

Take the Lead from Your Child

Let your child have the discretion to make decisions about what to bring. However important you think a dust skirt for the bed is, try to avoid fights. Let your child make a mistake. It's the best way to learn.

Your child will likely send signals when it's time for you to go. Listen to them. It's time for him or her to begin connecting with new roommates. Expect that final "good-bye dinner" to be canceled since your child may prefer an impromptu introductory dinner with the new roommate.

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Eric Wasson, CFP®

**Certified Financial
Planner™**

Financial Consultant

Phone: (603) 343-4515

Fax: (603) 343-1863

info@AztecFG.com



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AZTEC Financial Group | 660 Central Ave., Dover, NH 03820

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