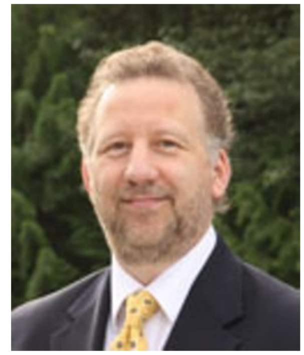
LET'S TALK MONEY®

May/June 2017



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I am committed to helping my clients achieve their financial goals for themselves, their families and their businesses by providing them with strategies for asset accumulation, preservation and transfer.

Investing for the Years AHEAD

With your mortgage or rent and a bevy of other bills to pay, you may not give as much thought to putting aside money for retirement as you should. Investing for goals that are far in the future often takes a back seat to spending on current needs. But it doesn't have to be that way. Here are a few strategies that can help you in the pursuit of your long-term goals.

Invest it before you see it

Does setting money aside before you have the chance to spend it sound like a good idea? With an automatic investing plan, you can choose to have a portion of your pay deposited in an investment account before you receive your paycheck. And if you make pretax contributions to an employer's qualified retirement plan, you'll get another benefit. Your taxable income will be lower since the funds go into your plan account before federal (and possibly state) income taxes are taken out.

Invest the extra

You can probably come up with 20 different ways to use a tax refund or year-end bonus. But instead of spending all of it, consider keeping a small amount for a splurge and adding the rest to an investment account.

Contribute more

Getting a raise or promotion? Increasing the amount of your retirement account contribution or other automatic deposit whenever your pay increases may help bring you closer to your goal.

Keep an eye on performance

People change. So do investments. So it's a good idea to meet with your financial professional at least once a year to review your portfolio and revisit your risk tolerance. Comparing an investment's returns with the appropriate benchmark index can show you whether an investment is outperforming, underperforming or keeping up with similar investments. If your investments aren't performing as expected or your feelings about risk have changed, your financial professional can help you revise your strategy.

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On the Move?

Are you planning on buying and/or selling a home this summer? It's easy to feel overwhelmed by all the factors that are involved in this process. And since a house may be your largest financial investment, you'll want to make the best decisions possible for you and your family. Here are some tips to help make this a smooth move.

First-time buyers

Do your homework before you start house hunting. You'll want to have your finances and credit in good shape. To help improve your credit score, which could impact the mortgage rate you may be eligible for, make sure you pay all your bills on time, pay down credit card balances and don't apply for new credit right now.

The house of your dreams?

Before falling in love with that perfect house, make sure it's within your price range. And keep in mind that in addition to a mortgage payment, you're going to have to pay property taxes, insurance and maintenance costs. If the house has flaws or problems, consider the costs of repairs. Even if you're handy, a "fixer-upper" may be too much to take on.

For sale

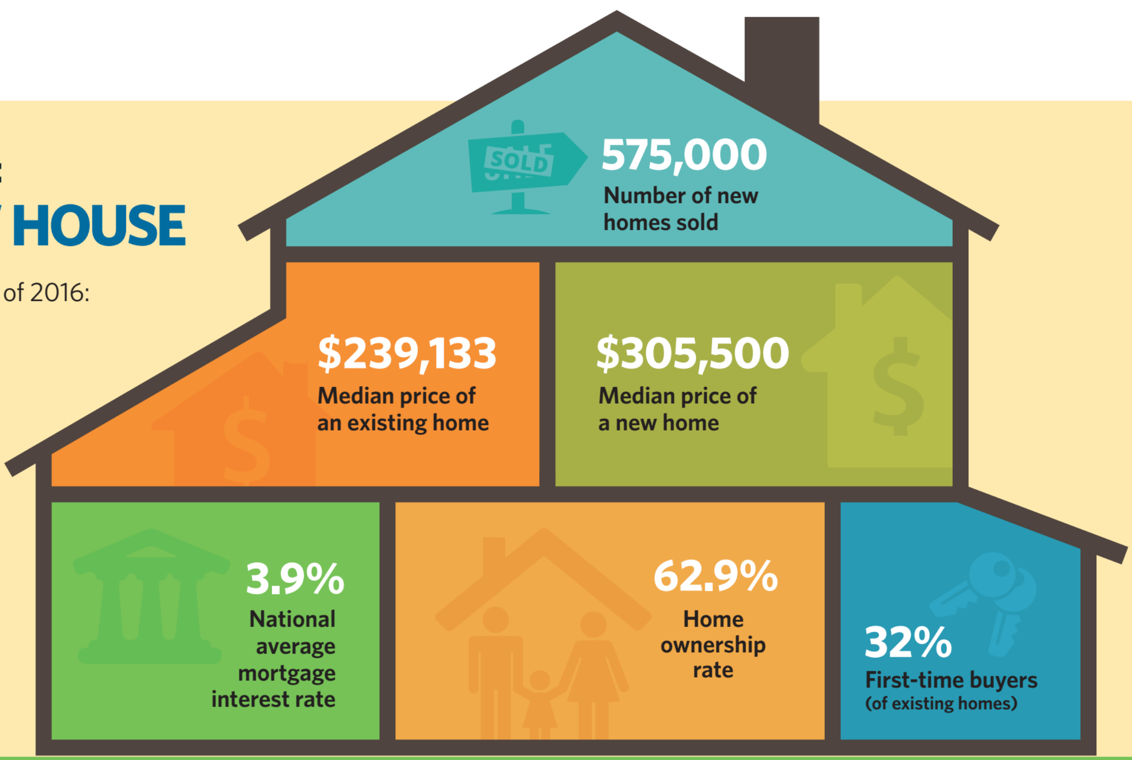
If you're selling a home, there are steps you can take to help attract buyers. Curb appeal is important, so think about improving landscaping, painting the front door and resealing the driveway. Inside, consider painting rooms a neutral color and put away all of the clutter. Since potential buyers will often visit your home online first, include photos that emphasize your home's best features.

Update your insurance

Once you've moved into your new home, make sure you have adequate insurance. In addition to homeowners insurance, you may want to have enough life insurance so your loved ones could pay off the mortgage if you died unexpectedly. Talk to your financial professional about your insurance needs.

By the numbers: THIS NEW HOUSE

For the second quarter of 2016:



Source: National Housing Market Summary, Second Quarter 2016, U.S. Department of Housing and Urban Development

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Working for a Living This Summer

Would your teen like to spend the summer lounging by the pool? Who wouldn't? But getting a summer job can provide your child with more than money. Here are just some of the benefits of having your teen work this summer.

Learning responsibility. Your teen will have to show up on time, report to a supervisor, perform tasks that may be unfamiliar, cooperate with coworkers and, perhaps, meet customer expectations. All are skills that may translate to a future career.

Building self-confidence. A job may offer your teen opportunities to develop self-confidence by presenting challenging situations that require successful navigation.

Gaining experience. A summer job will not only look good on your teen's résumé but will also provide your teen with real world experience. Your teen may discover hidden talents and insight into what kind of career he or she may want to pursue. He or she may also connect with people who could be used as references in the future.

Travel Tips

Whether you're traveling to Europe, taking a cruise or just headed to the beach, here are some suggestions that may help you enjoy your trip.

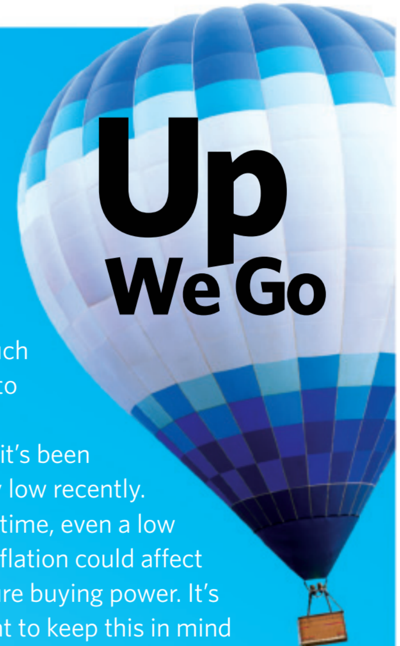
Stay within your budget. An amazing two-week experience probably isn't worth debt that could take years to pay off. Instead, save up and pay for your trip ahead of time so you don't bust your budget. Your financial professional can help you work vacation into your annual spending plan.

Take precautions. Call credit card companies before you leave and provide travel dates and locations. Otherwise your charges could be denied. Make copies of your license, tickets, passport and credit cards in case something gets lost or stolen. Consider keeping credit cards and identification in a money pouch instead of a wallet or backpack that can be easily stolen.

Keep your home safe. Wait until you're back from vacation before posting on social media about your fabulous trip. You don't want thieves to know your home is empty. Have a friend or neighbor pick up the mail and newspaper and use light timers while you're away.

Consider travel insurance. Accidents, illness, missed flights, lost luggage and cancellations all could turn that dream vacation into a nightmare. Before purchasing travel insurance, check to see what coverage you already have through your medical and homeowners insurance and your credit cards. If you do need additional insurance, make sure you understand what's covered and any exclusions.

Up We Go



You may not have given much thought to inflation because it's been relatively low recently. But over time, even a low rate of inflation could affect your future buying power. It's important to keep this in mind when you're setting long-term financial goals, such as how much you may need for retirement.

Inflation also could impact you *during* retirement. With many retirees living longer, more active lives, you could have a retirement that lasts many years. You'll want to factor potential cost-of-living increases into your financial strategy and retirement budget.

What could it take?

Here's how much money you would need in the future to equal the buying power of $40,000 today if inflation averages 3% a year.

This is a hypothetical example used for illustrative purposes only. It assumes an average annual inflation rate of 3%. Actual inflation will vary.

Source: DST

LET'S TALK INVESTING

Q. My employer's retirement plan offers target date funds. Can you explain what they are?

A. Target date funds hold a mix of stocks, bonds and other investments that automatically becomes more conservative as an investor's retirement date gets closer. The fund's initial asset allocation — when retirement is far in the future — typically consists mostly of stock investments. Over the years, the fund's asset allocation generally shifts to include a higher proportion of investments, such as bonds and cash, that tend to be less volatile and, therefore, less risky, than equity investments.

Target date funds often use the target retirement date in the fund name. But keep in mind that there can be significant differences among funds even when they have the same target date. Before you choose a fund, be clear about the fund's objectives, investment mix and "glide path" — the shift in the fund's asset allocation over time. A fund whose glide path is "through retirement" may not reach its most conservative mix until years after the actual target retirement date. In addition, keep in mind that you will generally incur higher costs with target date funds than if you were to invest directly in the underlying variable investment portfolios. Your financial professional can help you determine if a target date fund is appropriate for your objectives.

Because mutual fund values fluctuate, redeemed shares may be worth more or less than their original value. Past performance won't guarantee future results. An investment in mutual funds may result in the loss of principal.

Principal value of funds is not guaranteed at any time, including at the target date.

Mutual funds involve risk and are offered by prospectus (and summary prospectus, if available), which you can get from your registered representative. Carefully consider investment objectives, risks, charges and expenses of the investment company before investing.

The prospectus will include this and other information; read it carefully before investing. Investing involves risks, and there is no guarantee that any one strategy — including diversification — ensures a profit or protects against a loss in a declining market. You should consult with your financial professional regarding your particular situation.

We Value Your Input...

Your feedback is very important to us.
If you have any questions about any of the subjects covered here, or suggestions for future issues, please don't hesitate to call. You'll find our number on the front of this newsletter. It's always a pleasure to hear from you.

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