



**Financial Strategies  
For Your Future**

## **May Newsletter**

Hello Eric,



**Whether you enjoy calmly walking along a meandering stream or taking a vigorous hike up a steep cliff, New England has it all.**

**I am always excited to try new trails and discover new places to explore. Be sure to check out our blog:**

**<https://www.aztecfg.com/blog>**

**for ideas when you are planning your next  
adventure.**

**We would love to hear from you!  
Give us a call anytime at (603) 343-4515.**

**Did you know...**  
**Did You Know Snakes Can Predict  
Earthquakes Before Four Days?**

The earliest reference we have to unusual animal behavior prior to a significant earthquake is from Greece in 373 BC. Rats, weasels, snakes, and centipedes reportedly left their homes and headed for safety several days before a destructive earthquake. Anecdotal evidence abounds of animals, fish, birds, reptiles, and insects exhibiting strange behavior anywhere from weeks to seconds before an earthquake.

<https://www.usgs.gov/faqs/can-animals-predict-earthquakes>

**Sunday Brunch at  
Smauttlabs**

Where:  
**47 Washington Street  
Dover, NH**

When:  
**11:30-3:00pm every week**

Come on down for Sunday  
Brunch at Smauttlabs 11:30-  
3:00pm every week in addition  
to our regular menu!! Drink and  
food specials!!

[More Information](#)

**The Eyes Have It**

Where:  
**15 Mechanic Street  
Dover, NH**  
Saturday April 2nd, 8:00 p.m.  
When:  
**By appointment through  
May 19th**

**Artists from New England to  
California, New York to  
Ontario come together in a  
group exhibition with an  
emphasis on eyes.**

[More Information](#)



## Once

Where:

**Seacoast Repertory Theatre**  
125 Bow St.  
Portsmouth, NH 03801

When:

**Th-Sun in May**

On the streets of Dublin, an Irish musician and a Czech immigrant are drawn together by their shared love of music. Over the course of one fateful week, an unexpected friendship and collaboration quickly evolves into a powerful but complicated love story, underscored by one of the most moving and popular soundtracks of this century.

[More Information](#)

## Exeter Arts & Music Fest

Where:

**Swasey Parkway, Exeter, NH**

When:

**Saturday, May 21st**  
**11AM-6PM**

The Exeter Arts & Music Fest returns to Swasey Parkway!  
(Also June 19th, July 17th, August 21st & Sept. 18th)

Live Music, Artist Vendors,  
Local Food, Kids Activities,  
Dance, Cultural Activities, Yoga  
and More!

[More Information](#)

## Investing With Your Heart



**Some individuals believe that return on investment shouldn't be the only criterion for how they invest their money. For them, the social impact of investing is just as important – perhaps more important.**

The history of socially responsible investing stretches as far back as the mid-18th century, but its more-modern form began taking shape in the 1960s, amidst the fight for civil rights and the emerging Vietnam War protests.

More than \$17 trillion is managed under sustainable and responsible investing principles. This includes mutual funds, endowments, and even venture capital funds. It should be noted that amounts in mutual funds are subject to fluctuation in value and market risk. Shares, when redeemed, may be worth more or less than their original cost. Mutual funds are sold only by prospectus. Please consider the charges, risks, expenses, and investment objectives carefully before investing. A prospectus containing this and other information about the investment company can be obtained from your financial professional. Read it carefully before you invest or send money.<sup>1</sup>

### **What Is “Socially Responsible Investing?”**

The definition of socially responsible investing has evolved. And it may be referred to by different names, such as “sustainable and responsible investing” or “values-based investing.”

Whatever term is used, this investment discipline is usually characterized by a set of principles that govern how investments are selected. One widely used framework includes environmental, social, and corporate governance criteria (ESG).

### **What’s ESG?**

ESG criteria of good corporate governance, positive environmental impact, and responsible community involvement are a guide for making investment selections, akin to other investment-related criteria, such as price-to-earnings ratio or revenue growth.

The underlying belief is that good corporate practices may lead to better long-term corporate performance.

Investor experience with socially responsible investing will vary. As with any mutual fund or exchange-traded fund, socially responsible investments are subject to fluctuation in value and

market risk. Shares, when redeemed, may be worth more or less than their original cost.

Individuals should also recognize that each investment approach may operate under a different set of principles, so you should be careful that your selection mirrors your personal values and beliefs.

1. USSIF.org, 2020 (most recent data available)

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## Revising Estate Strategy Assumptions



**When the rules of the game change, tactics should follow in response to the new landscape. While estate tax exemptions have ridden an uncertain roller coaster in recent years, the rules appear to be stabilizing after the passing of the Tax Cuts and Jobs Act, prompting many to reconsider estate strategies.<sup>1</sup>**

In 2017, Congress raised the estate and gift tax exemption to \$11.2 million, doubling the \$5.6 million that previously existed.



In 2021, the estate and gift tax exemption is \$11.7 million.<sup>2</sup>

This exemption increase means that potentially hundreds of additional American households may be able to pass on their assets free of estate taxes. It also means that individuals may want to revisit their current approach to estate management.

### **Changes in Gift Strategies**

One of the objectives of gifting assets is to manage taxation on an estate's future growth. However, this strategy comes at the cost of losing the tax advantage of the step-up in cost basis attached to inherited assets. Since more assets are excluded from the estate tax, the need to gift assets for tax purposes may no longer be necessary.

For many estates, there may now be no reason to gift assets during a lifetime, unless there is a present need with a family member.

### **Joint Ownership of Assets**

An individual may want to consider re-titling assets to joint ownership with a spouse to take advantage of the step-up when the first spouse dies, which may save capital gains taxes when the asset is subsequently sold by the surviving spouse.

### **Rethinking Trust Strategies**

Spouses no longer need to create or maintain a trust in order to take full advantage of both spousal exemptions, since the surviving spouse is now able to claim the deceased spouse's exemption. Indeed, previously established trusts may actually raise tax bills by missing out on the step-up.<sup>3</sup>

Creating an estate strategy is complex and should be done with the assistance of a tax or legal professional. Suffice it to say that these recent changes represent a good reason to revisit your existing approach to estate management.

1. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation.

2. IRS.gov, 2021

3. Using a trust involves a complex set of tax rules and regulations. Before moving forward with a trust, consider working with a professional who is familiar with the rules and regulations.

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## Types of Stock Market Analysis



**There is no shortage of analysis for anyone interested in investing. A search for the term “stock market analysis” turned up over one billion results on Google and well over 70 million on Yahoo.<sup>1</sup>**

The majority of stock market analysis can be lumped into three broad groups: fundamental, technical, and sentimental. Here’s a close look at each..

### **Fundamental Analysis**

The goal of fundamental analysis is to determine whether a company’s future value is accurately reflected in its current stock price.

Fundamental analysis attempts to estimate the value of a particular stock based on a variety of factors, such as the current finances of the company and the prevailing economic environment. Fundamental analysis also may include speaking with a company’s management team and assessing how the company’s products are received in the marketplace.

When a fundamental review is complete, the analyst may decide the stock is an attractive opportunity because the market has underestimated its future prospects. The analyst

also may determine the stock to be a “hold” or a “sell” if the value is fully reflected in the price.

### **Technical Analysis**

Technical analysts evaluate recent trading movements and trends to attempt to determine what’s next for a company’s stock price. Generally, technical analysts pay less attention to the fundamentals underlying the stock price.

Technical analysts rely on stock charts to make their assessment of a company’s stock price. For example, technicians may look for a support level and resistance level when assessing a stock’s next move. A support level is a price level at which the stock might find support and below which it may not fall. In contrast, a resistance level is a price at which the stock might find pressure and above which it may not rise.

### **Sentimental Analysis**

Sentimental analysis attempts to measure the market in terms of the attitudes of investors. Sentimental analysis starts from the assumption that the majority of investors are wrong. In other words, that the stock market has the potential to disappoint when “masses of investors” believe prices are headed in a particular direction.

Sentiment analysts are often referred to as contrarians who look to invest against the majority view of the market. For example, if the majority of professional market watchers expect a stock price to trend higher, sentiment analysts may look for prices to disappoint the majority and trend lower.

Which approach is best? There is no clear answer to that question. But it’s important to remember three things: Past performance does not guarantee future results, actual results will vary, and the best approach is to create a portfolio based on your time horizon, risk tolerance, and goals.

Keep in mind that the return and principal value of stock prices will fluctuate as market conditions change. And shares, when sold, may be worth more or less than their original cost.

1. Searches conducted January 7, 2021

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