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Our name says it all.



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Diversification, Patience, and Consistency

Regardless of how the markets may perform, consider making the following part of your investment philosophy:

Diversification. The saying “don’t put all your eggs in one basket” has some application to investing. Over time, certain asset classes may perform better than others. If your assets are mostly held in one kind of investment, you could find yourself under a bit of pressure if that asset class experiences some volatility.

Keep in mind that diversification is an approach to help manage investment risk. It does not eliminate the risk of loss if an investment sees a decline in price.

Asset allocation strategies also are used in portfolio management. When financial professionals ask you questions about your goals, time horizon, and tolerance for risk, they are getting a better idea about what asset classes may be appropriate for your situation. But like diversification, asset allocation is an approach to help manage investment risk. It does not



eliminate the risk of loss if an investment sees a decline in price.

Patience. Impatient investors can get too focused on the day-to-day doings of the financial markets. They can be looking for short-term opportunities rather than longer-term potential. A patient investor understands that markets fluctuate, and has built a portfolio based on their time horizon, risk tolerance, and goals. A short-term focus may add stress and anxiety to your life, and could lead to frustration with the investing process.

Consistency. Most people invest a little at a time, within their budget, and with regularity. They invest \$50 or \$100 or more per month in their retirement account or similar investments. They are investing on “autopilot” to help themselves attempt to build wealth over time.

Consistent investing does not protect against a loss in a declining market or guarantee a profit in a rising market.

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Consistent investing, sometimes referred to as dollar-cost averaging, is the process of investing a fixed amount of money in an investment vehicle at regular intervals, usually monthly, for an extended period of time regardless of price.

Investors should evaluate their financial ability to continue making purchases through periods of declining and rising prices. 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.

If you don't have an investment strategy, consider talking to a qualified financial professional today.

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Eight Mistakes That Can Up- end Your Retirement

Pursuing your retirement dreams is challenging enough without making some common, and very avoidable, mistakes. Here are eight big mistakes to steer clear of, if possible.

1. No Strategy: Yes, the biggest mistake is having no strategy at all. Without a strategy, you may have no goals, leaving you no way of knowing how you'll get there—and if you've even arrived. Creating a strategy may increase your potential for success, both before and after retirement.

2. Frequent Trading: Chasing "hot" investments often leads to despair. Create an asset allocation strategy that is properly diversified to reflect your objectives, risk tolerance, and time horizon; then make adjustments based on changes in your personal situation, not due to market ups and downs.¹

3. Not Maximizing Tax-Deferred Savings: Workers have tax-advantaged ways to save for retirement. Not participating in your employer's 401(k) may be a mistake, especially when you're passing up free money in the form of employer-matching contributions.²

4. Prioritizing College Funding over Retirement: Your kids' college education is important, but you may not want to sacrifice your retirement for it. Remember, you can get loans and grants for college, but you can't for your retirement.

5. Overlooking Healthcare Costs: Extended care may be an expense that can undermine your financial strategy for retirement if you don't prepare for it.

6. Not Adjusting Your Investment Approach Well Before Retirement: The last thing your retirement portfolio can afford is a sharp fall in stock prices and a sustained bear market at the moment you're ready to stop working. Consider adjusting your asset allocation in advance of tapping your savings so you're not selling stocks when prices are depressed.³

7. Retiring with Too Much Debt: If too much debt is bad when you're making money, it can be deadly when you're living in retirement. Consider managing or reducing your debt level before you retire.

8. It's Not Only About Money: Above all, a rewarding retirement requires good health, so maintain a healthy diet, exercise regularly, stay socially involved, and remain intellectually active.

1. 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. Asset allocation and diversification are approaches to help manage investment risk. Asset allocation and diversification do not guarantee against investment loss. Past performance does not guarantee future results.
2. Under the SECURE Act, in most circumstances, you must begin taking required minimum distributions from your 401(k) or other defined contribution plan in the year you turn 72. Withdrawals from your 401(k) or other defined contribution plans are taxed as ordinary income, and if taken before age 59½, may be subject to a 10% federal income tax penalty.
3. 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. Asset allocation is an approach to help manage investment risk. Asset allocation does not guarantee against investment loss. Past performance does not guarantee future results.



Check the Status of your Tax Refund on the IRS App.

From: GOBankingRates.com

The IRS2Go app is the Internal Revenue Service's official app. While you can't use it to submit your tax documents, IRS2Go does offer many features that simplify the filing process.

Using the IRS2Go app, filers can check their refund status, make tax payments and get free tax help. You can also use the app to follow the IRS on social media platforms and sign up to receive IRS tax tips by email. The app is free to download and available in both English and Spanish. You can find the IRS2Go in the Apple App Store, on Google Play and at Amazon.

Refund Status

You can check your refund status within 24 hours after you e-filed return is received, or about a month after mailing your paper return. In order to track your refund, you'll need to provide your Social Security number, tax filing status and expected refund amount. The IRS says that most tax refunds are sent out in less than 21 days, but if you still haven't received your tax refund after that, you may need to contact the IRS by phone.

Make a Tax Payment

You can use the IRS Direct Pay system through the IRS2Go app for a free, secure way to pay any taxes that you own directly from your bank account. You can also use your credit or debt card through an approved payment processor. However, you may need to pay a fee depending on the payment processor.

Free Tax Help

If you are eligible, you can gain access to free tax software from your mobile device to prepare and file your taxes and get your refund. You can also find a Volunteer Income Tax Assistance or Tax Counseling for the Elderly site near you and receive free tax help. Free tax help is available to older taxpayers and taxpayers who make \$58,000 or less per year or have disability or limited ability to speak English.

Valuable Verbiage



Non-Fungible Token (NFT)

Non-fungible tokens (NFTs) are cryptographic assets on a blockchain with unique identification codes and metadata that distinguish them from each other. This differs from fungible tokens like cryptocurrencies, which are identical to each other and can be used as a medium for commercial transactions.

The distinct construction of each NFT has the potential for several use cases. For example, they can be used to digitally represent physical assets like real estate and artwork. Because they are based on blockchains, NFTs can also be used to remove intermediaries and connect artists with audiences or for identity management.



* The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual.

Social Security Tip

SCAM ALERT

If you receive a call, text, or email that...

- Threatens to suspend your Social Security number, even if they have part or all of your Social Security number
- Warns of arrest of legal action
- Demands or requests immediate payment
- Requires payment by gift card, prepaid debit card, internet currency, or by mailing cash
- Pressures you for personal information
- Requests secrecy
- Threatens to seize your bank account
- Promises to increase your Social Security benefit
- Tries to gain your trust by providing fake "documentation," false "evidence," or the name of a real government official.

...it is a **SCAM**

Protect yourself and others from Social Security-related Scams

- Try to stay calm.
 - Hang up or ignore it. Government officials will not threaten you, demand immediate payment, or try to gain trust by sending pictures and documents
 - Report Social Security-related scams. If you receive anything suspicious, ignore it and report it to the SSA Office of the Inspector General (OIG)
 - Get up-to-date information.
 - Spread the Word
- More information at oig.ssa.gov/scam for more information.



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hello
spring!



Growtrust Partners Newsletter



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Tagliatelle With Prosciutto and Peas

Ingredients:

- 1 lb. tagliatelle pasta
- 1 1/2 cups shelled fresh peas (from about 1 1/2 lb. pods) or frozen peas
- 1/2 cup (1 stick) unsalted butter
- 6 oz. prosciutto, thinly sliced (about 12 slices)
- 16 sage leaves
- 2 oz. Parmesan, finely grated (about 1 cup), plus more for serving

Directions:

- Step 1: Cook pasta in a large pot of salted boiling water, stirring occasionally and adding peas about 2 minutes before pasta is done, until al dente. Drain pasta and peas, reserving 1 1/2 cups pasta cooking liquid.
- Step 2: Meanwhile, heat butter in a large Dutch oven or other heavy pot over medium heat until frothy. Tear prosciutto slices into bite-size pieces and add to the pot along with the sage. Cook, stirring occasionally, until prosciutto is golden brown and beginning to crisp, about 4 minutes. Remove from heat and let sit until pasta is done.
- Step 3: Add pasta, peas, 2 oz. Parmesan, and 1 cup of the reserved pasta liquid to pot with prosciutto and return to medium heat. Cook, tossing vigorously and adding more pasta liquid if needed, until saucy and pasta is coated, about 30 seconds. Taste and season with more salt if needed.
- Step 4: Divide pasta among bowls and top with more Parmesan.

