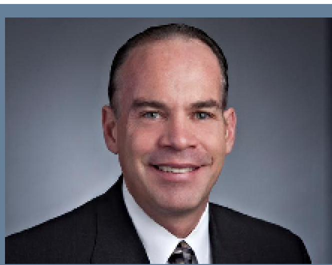
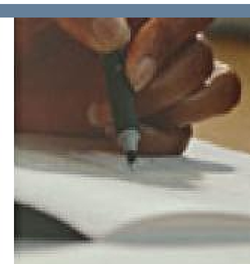


LPL Financial

Eric Wasson, CFP®

CERTIFIED FINANCIAL PLANNER™



AZTEC Financial Group Newsletter

In This Issue

Quick Links

Welcome to October!

Please join us for our Open House on Thursday, November 1st from 4-7! Terra Cotta Pasta platters and much more!!!

The time of pumpkins, Canadian Thanksgiving, and Halloween. With the month of October, autumn moves into full swing. Who doesn't love donning a sweater for a walk in the woods, or a stroll through an apple orchard to enjoy the season's bounty?

Did you know that we do a monthly drawing for a gift card to a local business? All you have to do is find the answer in this month's newsletter to the question below and click the link below to email your answer! We draw a random winner from all the correct answers and award the gift card!

This month's drawing is for a $25 gift certificate to **Salmon Falls Stoneware** in Dover. For more information, click HERE.

Congratulations to Moe Croteau for being last month's winner with a gift card to The 2 HOME COOKS restuarant.

And the question is...
What does the sequence of returns risk refer to....

Click here to submit your answer. Good luck!

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Did You Know?

Laffy Taffy features a joke on each wrapper, which is why it is called "Laffy" Taffy.
Most of these jokes are written by children.

Local Events!

Prescott Park Arts Festival presents: 29th Annual Chili Cook-Off
October 7
For more information click ***HERE.***

Dover Apple Harvest Day
October 6
For more information click ***HERE.***

Dover Farmers' Market
Seacoast Growers Association.
For more information click ***HERE.***

Zach's Corn Maze
For more information click ***HERE.***

Not-So-Spooky Spectacular at the Dover Children's Museum
October 27
For more information click ***HERE.***

These websites are provided for informational purposes only. We are not responsible for the website content.

How Financial Advisors Are Compensated

The fees that investors pay to financial advisors for their advice and services come in two basic forms: transaction fees and ongoing fees. While advisors may differ in what fees they charge, they are required to fully disclose them.

Transaction Fees

These fees are generally one-time fees assessed at the time a transaction is made. Examples of transaction fees include:

Commissions
Paid on the purchase and sale of a stock.[1]

Mark Ups / Mark Downs
Occur when a broker-dealer sells or buys an investor a position that it owns. FINRA guidelines ensure the prices paid by investors are reasonably related to the market for the security.[2]

Sales Loads
The sales charge for buying a mutual fund. They may either be front-end (charged when you buy the fund) or back-end (charged when you sell the fund). 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.

Surrender Charges
This fee is assessed when an investor sells an annuity prematurely. Generally, it is a percentage of the amount withdrawn.[3]

Redemption Charge

A charge some mutual funds assess if a fund position is not held for a prescribed period of time.

Ongoing Fees

These fees are levied for as long as an investor remains in a particular investment or investment platform. They typically are calculated as a percentage of assets. Examples of ongoing fees include:

Investment Advisory Fees

These are the fees an investment advisor charges to manage assets.

Annual Operating Expenses

Mutual funds and exchange traded funds (ETFs) have ongoing fees that pay for the management of assets and any administrative and service (or distribution) fees. ETFs also 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.

Annual Variable Annuity Fees

In addition to the annual operating expenses of the funds contained in an annuity, an annuity may have additional service fees, administrative charges, and insurance costs.Variable annuities are sold by prospectus, which contains detailed information about investment objectives and risks, as well as charges and expenses. You are encouraged to read the prospectus carefully before you invest or send money to buy a variable annuity contract. The prospectus is available from the insurance company or from your financial professional. Variable annuity subaccounts will fluctuate in value based on market conditions, and may be worth more or less than the original amount invested if the annuity is surrendered.

Combined Fees

Some products or investment platforms may charge a combination of transaction fees and ongoing asset-based fees. Examples include:

ETFs

When you invest in an ETF, there is a transaction fee at the time of purchase and when it is sold, as well as an ongoing fee to manage the fund.

Mutual Funds
Funds may be sold with a sales load and also assessed ongoing fees.
Investment Advisory Programs
While most programs offer an inclusive ongoing fee for advice and transactions, some programs may charge both forms of fees.

Don't be Afraid to Ask Questions

Investors should be aware of what they are paying for an advisor's services and advice. Don't hesitate to ask questions like "How do you get paid?" or "Do I have a choice of how I pay you?"

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. Past performance does not guarantee future results.
2. FINRA is an acronym for Financial Industry Regulatory Authority, which is dedicated to investor protection and market integrity through effective and efficient regulation of the securities industry.
3. The guarantees of an annuity contract depend on the issuing company's claims-paying ability. Annuities have contract limitations, fees, and charges, including account and administrative fees, underlying investment management fees, mortality and expense fees, and charges for optional benefits. Most annuities have surrender fees that are usually highest if you take out the money in the initial years of the annuity contact. Withdrawals and income payments are taxed as ordinary income. If a withdrawal is made prior to age 59 1/2, a 10% federal income tax penalty may apply (unless an exception applies).

Raising Healthy Children

One of the greatest legacies any parent can give a child is a framework for living an enduring healthy lifestyle.

It is hard to underestimate the power parents have on their children's development, which is why parenting is such a profound responsibility. The attitudes and habits formed in childhood can determine your child's health in his or her adult years. Here are some ideas for parents who are looking to raise healthy children that grow up to be healthy adults.

Start Early: Good eating, sleeping, and exercise habits should begin early in childhood. It'll save you (and your adult child) from the difficulties of breaking bad habits later on.
Be Family-Centric: Make healthy living a family affair. Consider the impact even small actions can have. Did you know that kids who eat more frequently with their families tend to choose healthy foods like fruits and vegetables over soft drinks and fast food? Likewise, kids who eat more

often with their families generally continue their healthy habits into adulthood.[1]

Plan for Healthy Meals and Snacks: Modern lives are busy, but try to plan ahead by stocking healthy foods and snacks in the house. You may even want to cook a few meals during the weekend for the week ahead. If you're looking to improve dieting behaviors, be sure to move slowly with these changes. The less the kids notice, the more effective the transition will likely be. Expose your child to different foods by pairing them with foods he or she already likes.

Be Active: It may be harder than ever to tear children away from the phone, computer, and TV, but it's crucial that children engage in active play. It doesn't have to be an organized event. Challenge your child to a push-up contest, or offer to play goalie so he or she can practice soccer kicks. Connect physical activity to a positive experience.

Be a Role Model: Lessons are difficult to teach if the teacher is not practicing what he or she preaches. Be sure to lead by example.

1. Competitor.com, May 10, 2016

The Investment Risk No One's Ever Heard Of

Knowledgeable investors are aware that investing in the capital markets presents any number of risks-interest-rate risk, company risk, and market risk. Risk is an inseparable companion to the potential for long-term growth. Some of the investment risks we face can be mitigated through diversification.[1]

As an investor, you face another, less-known risk for which the market does not compensate you, nor can it be easily reduced through diversification. Yet it may be the biggest challenge to the sustainability of your retirement income.

This risk is called the sequence of returns risk.

The sequence of returns risk refers to the uncertainty of the order of returns an investor will receive over an extended period of time. As Milton Friedman once observed, you should, "Never try to walk across a river just because it has an average depth of four feet."[2]

SEQUENCE OF RETURNS

Mr. Freidman's point was that averages may hide dangerous possibilities. This is especially true with the stock market. You may be comfortable that the market will deliver its historical average return over the long-term, but you can never know when you will be receiving the varying positive and negative returns that comprise the average. The order in which you receive these returns can make a big difference.

For instance, a hypothetical market decline of 30% is not to be unexpected. However, would you rather experience this decline when you have relatively small retirement savings, or at the moment you are ready to retire - when your savings may never be more valuable? Without a doubt, the former scenario is preferable, but the timing of that large potential decline is out of your control.

TIMING, TIMING, TIMING

The sequence of returns risk is especially problematic while you are in retirement. Down years, in combination with portfolio withdrawals taken to provide retirement income, have the potential to seriously damage the ability of your savings to recover sufficiently, even as the markets fully rebound.
If you are nearing retirement, or already in retirement, it's time to give serious consideration to the "sequence of returns risk" and ask questions about how you can better manage your portfolio.

1. Diversification is an approach to help manage investment risk. It does not eliminate the risk of loss if security prices decline.
2. Quotefancy.com, 2017

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