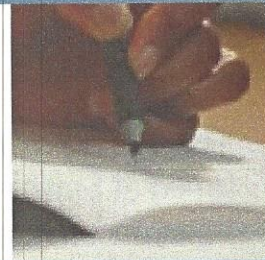




LPL Financial
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AZTEC Financial Group Newsletter

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New year is the time to bid farewell to the old year and welcome the coming year. It is also a great time to review your portfolio to see where you stand in making your present and future plans come true! Give me a call so we can set up a meeting to discuss where you're headed.

I would like to thank everyone who submitted answers to our question last month. The winner of the drawing for December is (not drawn yet). Congratulations (xxx)!

This month's drawing will be for a \$25 gift certificate to The Farm Bar and Grille located in downtown Dover. The Farm was created by two brothers and their cousin and offers comfort food with a barbecue spin. For more information click [HERE](#).

And the question is...

Who is eligible to establish a SEP-IRA?

[Click here](#) to submit your answer by email. Good luck!



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Did You Know?

The 1991 film "What about Bob" was set on Lake Winnepesaukee but was actually filmed at Smith Mountain Lake in Virginia. The movie plot was to take place during a summer vacation on the lake but filming did not start until August 27, at which time the fall foliage had already begun to emerge around Lake Winnepesaukee.

The Lake has been mentioned (but not seen) on numerous other occasions, including musical compositions by Sammy Kaye (1943) and Alan Hovhaness (1982), a reminiscence from Adam Sandler's character in the 2006 movie "Click", a 1940 Three Stooges short called "No Census, No Feeling" and a 2007 American Express commercial.

Local Events!

Winter Farmers' Markets: For a list of farmers' markets in New Hampshire click [HERE](#).

Winter Harvest Food Drive: In partnership with the NH Food Bank, Strawberry Banke Museum will be hosting a season-long food drive striving to create a sustainable stream of food donations for neighbors in need at a critical time of year! For more information click [HERE](#).

Learn to Ski and Snowboard Month: Throughout the month of January many NH ski areas are offering a lift ticket, rentals and a lesson for one low price of \$39 (downhill) or \$19 (cross country) to first time skiers or boarders. For more information click [HERE](#).

Free movies at the Dover Public Library: Family movies every Saturday at 2:00 and grown-ups can see a movies every second Wednesday at 6:30. For more information click [HERE](#).

Groundswell and Natural Wonder: Opening reception on January 29 from 5:30 to 7:30 at the Paul Creative Art Center in Durham. For more information click [HERE](#).

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Caring for Aging Parents



Thanks to healthier lifestyles and advances in modern medicine, there are more Americans over the age of 65 than there have ever been. The U.S. Census Bureau estimates that by 2030, more than 20 percent of U.S. residents will be aged 65 and over, compared with 13 percent in 2010 and 9.8 percent in 1970.¹ As our nation ages, many Americans are turning their attention to caring for aging parents.

For many people, one of the most difficult conversations to have involves talking with an aging parent about extended medical care. The shifting of roles can be challenging, and emotions often prevent important information from being exchanged and critical decisions from being made.

When talking to a parent about future care, it's best to have a strategy for structuring the conversation. Here are some key concepts to consider.

Cover the Basics

Knowing ahead of time what information you need to find out may help keep the conversation on track. Here is a checklist that can be a good starting point:

- Primary physician
- Specialists
- Medications and supplements
- Allergies to medication

It is also important to know the location of medical and estate management paperwork, including:

- Medicare card
- Insurance information
- Durable power of attorney for healthcare²
- Will, living will, trusts and other documents²

Be Thorough

Remember that if you can collect all the critical information, you may be able to save your family time and avoid future emotional discussions. While checklists and scripts may help prepare you, remember that this conversation could signal a major change in your parent's life. The transition from provider to dependent can be difficult for any parent and has the potential to unearth old issues. Be prepared for emotions and the unexpected. Be kind, but do your best to get all the information you need.

Keep the Lines of Communication Open

This conversation is probably not the only one you will have with your parent about their future healthcare needs. It may be the beginning of an ongoing dialogue. Consider involving other siblings in the discussions. Often one sibling takes a lead role when caring for parents, but all family members should be honest about their feelings, situations, and needs.

Don't Procrastinate

The earlier you can begin to communicate about important issues, the more likely you will be to have all the information you need when a crisis arises. How will you know when a parent needs your help? Look for indicators like fluctuations in weight, failure to take medication, new health concerns, and diminished social interaction. These can all be warning signs that additional care may soon become necessary. Don't avoid the topic of care just because you are uncomfortable. Chances are that waiting will only make you more so.

Remember, whatever your relationship with your parent has been, this new phase of life will present challenges for both parties. By treating your parent with love and respect-and taking the necessary steps toward open communication-you will be able to provide the help needed during this new phase of life.

1. U.S. Census Bureau, 2014
2. Note: Power of attorney laws can vary from state to state. An estate strategy that includes trusts may involve a complex web of tax rules and regulations. Consider working with a knowledgeable estate management professional before implementing such strategies.

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Is a SEP-IRA Right for Your Business?



If you're like many small business owners, running your own business is an all-consuming endeavor.

In the face of everyday demands, choosing a retirement plan for your business can become a casualty. The idea of establishing a plan could evoke worries about complicated reporting and administration.

If this sounds familiar, then you may want to consider whether a Simplified Employee Pension (SEP) may be right for you.

A SEP can be established by sole proprietors, partnerships and corporations, including S corporations.

The advantages of the SEP begin with the flexibility to vary employer contributions each year from 0% up to a maximum of 25% of compensation, with a maximum dollar contribution of \$53,000 in 2015.

Employees vested

The percentage you contribute must be the same for all eligible employees. Eligible employees are those age 21 or older who have worked for you in three of the last five years and have earned at least \$600 (in 2015). Employees are immediately 100% vested in all contributions.

There are no plan filings with the IRS, making administration simple and low cost. You only need to complete Form 5305 SEP and retain it for your own records. This form should be provided to all employees as they become eligible for participation.

Unlike other plans, a SEP may be established as late as the due date (including extensions) of your business' tax filing (generally April 15th) for making contributions for the prior year.

A Menu of Options

Each eligible employee will be asked to establish his or her own SEP-IRA account and self-direct the investments within the account, relieving you of choosing a menu

of investment options for the plan. The rules for accessing these funds are the same as those governing regular IRAs.

Distributions from SEP-IRA and traditional IRAs are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty. Generally, once you reach age 70½, you must begin taking required minimum distributions.¹

Unlike the self-employed 401(k), which is only available to business owners with no employees, you cannot take a loan from your SEP assets. Distributions from 401(k) plans are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty. Generally, once you reach age 70½, you must begin taking required minimum distributions.¹

The SEP earns the "simplified" in its name and stands as an attractive choice for business owners looking to maximize contributions while minimizing their administrative responsibilities.

1. IRAs have exceptions to avoid the 10% withdrawal penalty, including death and disability.

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The Economic Journey of Your Morning Coffee



This morning 100 million Americans began their day in the same way—drinking their first cup of coffee.¹ Few, if any, took a moment during this morning ritual to contemplate or marvel the complex journey that brought their coffee from farm to kitchen table.

Coffee is the U.S.'s largest food import.² It wields an economic impact that starts with farmers from Brazil to Vietnam and ends with the barista at your local

coffeehouse, involving hundreds of truckers, shippers, roasters and retail workers in between.

The beans brewed for your morning coffee may have changed hands up to 150 times. And the original bean farmer can expect between 10 to 12 cents of every dollar spent on retail coffee.³

Like many agricultural enterprises, coffee is grown on large plantations and small farms alike. Harvests are purchased by coffee mills located proximate to coffee growing regions, either directly from the plantation and farm cooperative, or via a trader who buys from the farmer in the hopes of re-selling at a higher price.

The mills take these "cherries"-so called because the beans are red-and brings them through a milling process that dries them and removes their husks to reveal the inner green bean.

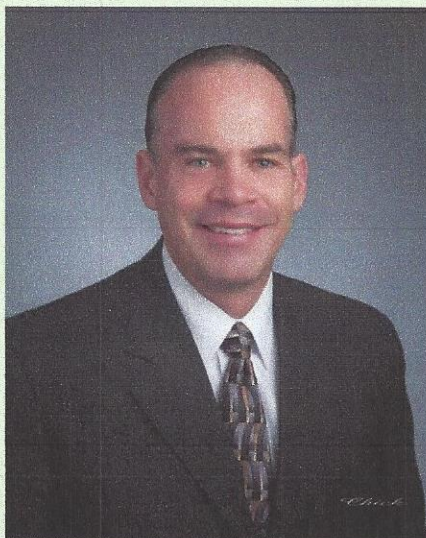
The green beans are brought into the U.S. by importers and sold to roasters and major coffee brands whose roasting facilities are typically located in coastal cities with seaports that can receive the coffee shipments.

Once roasted, coffee will be ground (or left as whole beans), packaged and shipped to distribution centers around the country for eventual delivery to retail outlets.

Coffee's journey to your table may travel a different path given the rise of specialty roasters and a growing connection between coffee retailers and farmers that removes many of these middlemen.

1. StatisticBrain.com, May 17, 2015
2. Globalexchange.org, May 8, 2014
3. PBS.org, May 2014

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