



Financial Strategies For Your Future

October Newsletter

Hello Eric,



Mt. Chocorua (above) is a hike which has become a yearly tradition for me, some of my family, and friends in October. The breathtaking views during the foliage remind me how fortunate I am to be a New Englander.

If you are interested, we have a [blog](#) in which we recently have provided facts about this amazing mountain, and the legend behind it!

I would love to hear from you, to catch up, and hear about the adventures you have had, and any plans I can help you with for the future.

**Please give me a call anytime at (603) 343-4515;
I am available over the phone, virtual or in person.**

Did you know...
**Hiking in nature is not only good for our bodies,
it's good for our moods, our minds, and our
relationships, too.**

Five Ways Hiking Is Good for You (berkeley.edu)

Events & Resources

37th Annual Apple Harvest Day

Where:

Henry Law Ave, Dover, NH

When:

**Saturday, October 2, 2021
9am to 4pm**

Cost:

FREE!

Apple Harvest Day is a day-long family event, featuring over 300 vendors, great food, live entertainment, and more. The event was first held in 1985 and now draws more than 60,000

Friday Night Jazz Party at The Press Room

Where:

**The Press Room
77 Daniel St.**

Portsmouth, NH 03801

When:

**Fridays from 6:00 p.m.–9:00
p.m.**

Cost:

Free - Tips welcome!

Catching a (free) jazz show with musicians of the highest caliber

people to downtown Dover,
making it one of the most
popular regional festivals.

[More Information](#)

on a Friday night is easy. It's not
your grandparents' jazz show,
it's a Jazz Party.

[More Information](#)



2nd Annual Autumn Craft Market

Where:
Deerfield Fairgrounds

When:
**Saturday, October 16 and
Sunday, October 17, 2021**

Cost:
**\$7 General Admission.
Under age 14 are admitted
free. \$2.00 off admission
coupon available at
castleberryfairs.com**

Over 100 juried artisans will
display and sell their American
made works plus craft
demonstrations, specialty food
sampling, great food trucks &
live music! Come & Celebrate
the hand crafted tradition.

[More Information](#)

Seacoast Runs For New Generation 5k

Where:
105 Marcy St in Portsmouth

When:
October 16th at 8:30 am

Cost:
\$35

This road race intends to attract
runners, walkers, and anyone
who wants to collaborate with
volunteer enthusiasts in support
of New Generation, a shelter
and transitional housing facility
for pregnant women, mothers,
and children experiencing
homelessness due to domestic
violence, financial hardship,
substance use and mental
health challenges, among other
issues. Let's do charity, have
fun, and enjoy some healthy
competition!!

[More Information](#)

Smart Investing Tips



THERE ARE NO SHORTAGE OF TIPS FOR INVESTING. IN FACT, SPEND ENOUGH TIME WITH YOUR NEIGHBOR, AND CHANCES ARE THAT YOU'LL HEAR A THING OR TWO ABOUT MUTUAL FUND STRATEGIES, STOCK OPTIONS, AND IRAs.

And while we are partial to recommending working closely with a financial professional, there are some basic things you can do to help improve your financial health. Below are a few key considerations and strategies (please read our footnote below before investing, keeping in mind that we offer no prediction on the performance of any investment):

Be reasonable

The headlines are replete with examples of those one-million-to-one-long shots — retail investors who struck it rich with their YOLO (you only live once) investment strategies. And while these rags-to-riches stories make for compelling Internet chatter, realize that they are, in fact, the exception. Doubling your investment in days is unrealistic and unlikely. As such, develop clear investment goals and work with a financial professional

to make smart, informed investment decisions that can help work towards your financial objectives.

Develop a plan

Develop a clear investment plan, including goals, risk profiles, diversification preference, and review cadence. These will help you make informed decisions while avoiding acting on those “hot” stock tips that would otherwise deviate from your preferred strategy.

Asset allocations

Asset allocation is a way of diversifying your investments over various asset categories, such as stocks and bonds. A financial professional can help you understand the general risks for each, which you can assess based on your timeframe, risk tolerance, and goals.

SMART INVESTING TIPS

Risk tolerance

Risk tolerance is not just a matter of personal temperament; rather, it also incorporates an assessment of your investment timeline. For instance, if you committed to investing for 30 years, you may have increased risk tolerance than someone who has a five-year timeline in saving for a child’s wedding. As such, these risk distinctions will dictate the proportion of various asset types in your portfolio.

Rebalance

Once you develop a plan and allocation of assets, review your plan periodically to ensure that the asset mix remains consistent. Over time and depending on the performance of individual assets, the percentage of asset class holdings may shift.

Diversify

No matter when you plan to begin investing, diversification has the potential to minimize your risk of loss. Market volatility is unpredictable, and diversifying the assets in your portfolio can help offset losses. Why?

Because different asset classes perform differently depending on market conditions. For instance, when the economy is strong, stocks tend to perform well. However, when the market is down, bonds may start to tick up.

Invest early

Invest and save early and often, as a small recurring investment over a long period of time has the potential to produce greater returns than investing a larger amount over a shorter period of time. Additionally, getting an early start allows you time to recover from errors or market downturns.

For instance, If you invest \$75 a month beginning at age 25 and continue until you are 65, your earnings will be greater than the 35-year-old who invested \$100 a month until reaching 65 (assuming an equal rate of interest for each). Keep in mind this is a hypothetical example and is not representative of any specific investment. Your results may vary.

Minimize fees

Assess and review your investments (and prospective investments) for commissions, fees and expenses that may be associated with the holdings. Review your costs and determine whether there are ways to decrease your expenses. For instance, are your holdings in actively managed funds rather than passive funds, like index-tracking funds? The former typically carry higher fees. And collectively, these fees can erode your earnings.

There's an app for that

Not sure how to start the investing process? Have no fear, investment apps are here. Whatever your smartphone OS, there are hundreds of apps that can help you develop, monitor and assess investments.

Invest for retirement

Saving for your retirement is a personal decision that will help shape your lifestyle during your Golden Years. It's

never too early (or late) to begin investing in your future. Consider an individual retirement account (IRA) or a 401(k), which offer tax deductions and tax-deferred growth opportunities. A common guideline is to put at least 5% of your income into a retirement account.

In the meantime, the investing process is fraught with challenges. Consult with your financial professional who can help guide you through the process.

Stock investing includes risks, including fluctuating prices and loss of principal. Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and bonds are subject to availability and change in price. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification and Asset Allocation do not protect against market risk.

This material is for general information only and is not intended to provide specific advice or recommendations for any individual. There is no assurance that the views or strategies discussed are suitable for all investors or will yield positive outcomes. Investing involves risks including possible loss of principal.

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Retirement Income and the Traditional Portfolio



Taking withdrawals from a traditional portfolio exposes fixed-income investors to “sequence of returns” danger. In other words, experiencing negative returns early in retirement can deplete your portfolio more quickly than you planned and potentially undermine the sustainability of your assets. So you may want to consider a couple of strategies to help mitigate this concern.

Liquid Assets

The first is to have a pool of very liquid assets to fund two-to-three years of retirement spending; this may keep you from selling longer-term assets at an inopportune time. Through time, and depending upon market conditions, you may have the opportunity to replenish this cash reserve using gains from your retirement portfolio.

Annuities

Another complementary strategy is to integrate annuities. This can help shift the risk of market volatility off your shoulders and onto the issuing insurance company.

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 contract.

Withdrawals and income payments are taxed as ordinary income. If a withdrawal is made prior to age 59½, a 10% federal income tax penalty may apply (unless an exception applies).

Until retirement, portfolio optimization largely focuses on the blending of different asset classes in the appropriate

measure to create optimal portfolios. But in retirement, investors must integrate different retirement investment vehicles to enhance income and manage risk.

One of the industry's leading thinkers, Ibbotson Associates, has done a great deal of research around this very idea.

In a landmark study, "Retirement Portfolio and Variable Annuity with Guaranteed Minimum Withdrawal Benefit," Ibbotson's research came to several key conclusions that hold important ramifications for meeting the retirement-income challenge.

One of the study's conclusions was that the addition of a variable annuity with a guaranteed minimum withdrawal benefits retirement portfolios—replacing cash or fixed-income allocations. It increases total income while it decreases risk.”¹

A successful retirement is so much more than undertaking sound investment strategies. It also requires understanding "sequence of returns" danger and taking measures to mitigate the risk.

1. The Ibbotson study assumed the investor had a retirement income period of 25 years or longer. For an investor with a shorter horizon, the strategy may not be as beneficial. The guarantees of an annuity contract depend on the issuing company's claims-paying ability. Annuities are not guaranteed by the FDIC or any other government agency. 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.

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Managing Money as a Couple



When you marry or simply share a household with someone, your life changes—and your approach to managing your money may change as well. The good news is it's usually not so difficult.

At some point, you will have to ask yourselves some money questions—questions that pertain not only to your shared finances but also to your individual finances. Waiting too long to ask (or answer) those questions might have some consequences.

First off, how do you propose setting priorities? One of your first priorities should be simply setting aside money that may help you build an emergency fund. But there are other questions to ask. Should you open joint accounts? How should you title assets that are owned by both of you?

How much will you spend & save? Budgeting can help you arrive at your answer. A simple budget, an elaborate budget, or any attempt at a budget can prove more informative than you realize. A thorough, line-item budget may seem a little over the top, but what you learn from it may be truly eye-opening.

How often will you check up on your financial progress? When finances affect two people rather than one, statements can become more important. Checking in on these details once a month (or at least once a quarter) may keep you both informed, so that neither one of you have misconceptions about household finances or assets. Arguments can be avoided when money misunderstandings are resolved through check ups.

What degree of independence do you want to maintain? Do you want to keep some money separate? Some spouses need individual financial “space” of their own. There is nothing wrong with this approach. Can you be businesslike about your finances? Spouses who are inattentive or nonchalant about financial matters may encounter more financial trouble than they anticipate. So watch where your money goes, and think about ways to pay yourself first. Set shared short-term, medium-term, and long-term objectives.

Communication is key to all this. Watching your progress together may well have benefits beyond the financial, so a regular conversation should be a goal.

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