



LPL Financial
Eric Wasson, CFP®
 CERTIFIED FINANCIAL PLANNER™



AZTEC Financial Group Newsletter

In This Issue

Did You Know?

Local Events!

**Volunteering in
 Retirement**

**Rebalancing Your
 Portfolio**

Will Power

Quick Links

Our Team
Mission Statement
Products & Services
Useful Links
About LPL Financial
LPL Research
Resources
Past Newsletters

Where did 2017 go! Now that 2018 is upon us let's hope it brings prosperity to us all.

This is a great time to schedule a time to come in for a quick review of where you stand with your financial goals and to strategize how best to start 2018 strong. It is our pleasure to serve your financial needs.

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 Christopher's Third Street Grille. Located in downtown Dover. Christopher's is a relaxed restaurant offering steak, seafood, pasta & craft cocktails in a simple setting. For more information, click [HERE](#).

Congratulations to Kim Nunan for being last month's winner with a gift card to Blue Latitudes!

And the question is...

What does rebalancing your portfolio mean?

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



www.aztecfg.com

(603) 343-4515

eric.wasson@lpl.com

Did You Know?

Did you know each time you see a full moon you always see the same side

Local Events!

The Labrie Family Skate at Puddle Dock Pond is a seasonal outdoor ice rink

www.strawberybanke.org

Horse-drawn Winter Sleigh Rides

Coppal House Farm

118 North River Road, Lee NH (603) 659-3572

www.nhcornmaze.com

Winter Seacoast Farmers Market

January 7th and 28th 10:00am - 2:00pm

Wentworth Greenhouses

Rollinsford, NH

www.wentworthgreenhouses.com

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Volunteering in Retirement

"This generation got no destination to hold...

We are volunteers of America"

"Volunteers" by Jefferson Airplane

Those of a certain age will recall these Jefferson Airplane lyrics as a call to action, though for a different period and place. Even with the passage of time and through a lifetime of changes, the desire of baby boomers to make an impact on the world has not diminished.

Retirement is no longer about the hammock or unending hours of golf. It is a period of rejuvenation, second chances, and renewed growth. For many, this new phase includes contributing their time and talents to an organization in need.

Before You Start

An important first step is to engage in honest self-assessment. Inventory your skill set and interests. This will help identify what sort of volunteering opportunities are

the best match for you.

Determine the commitment you are willing to make. Is this something that you want to devote 5-10 hours a week to, or are you willing to commit to more time? Is this something you want to do locally, around the nation, or even the globe? Will this volunteering be done individually, as a couple, or as a group?

Survey the Waters

There are plenty of resources to get a good view of the opportunities that exist. One place to start is by asking friends, family, and colleagues. Another option is to use one or more of the many tools created to help identify volunteering ideas that may deserve your consideration. For instance, Serve.gov is one such tool run by the federal government. Another website you may want to review is

Volunteermatch.org.

Another approach may be to pick charities that you support and check out their volunteer opportunities. Don't be afraid to call them since some opportunities may not be advertised.

If you do choose to volunteer during retirement, you may find that you will receive as much as you give.

1. AzLyrics, 2017

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Rebalancing Your Portfolio

Everyone loves a winner. If an investment is successful, most people naturally want to stick with it. But is that the best approach?

It may sound counter intuitive, but it may be possible to have too much of a good thing. Over time, the performance of different investments can shift a portfolio's intent - and its risk profile. It's a phenomenon sometimes referred to as "risk creep," and it happens when a portfolio has its risk profile shift over time.

When deciding how to allocate investments, many start by taking into account their time horizon, risk tolerance, and specific goals. Next, individual investments are selected that pursue the overall objective. If all the investments selected had the same return, that balance - that allocation - would remain steady for a period of time. But if the investments have varying returns, over time, the portfolio may bear little resemblance to its original allocation.

How Rebalancing Works

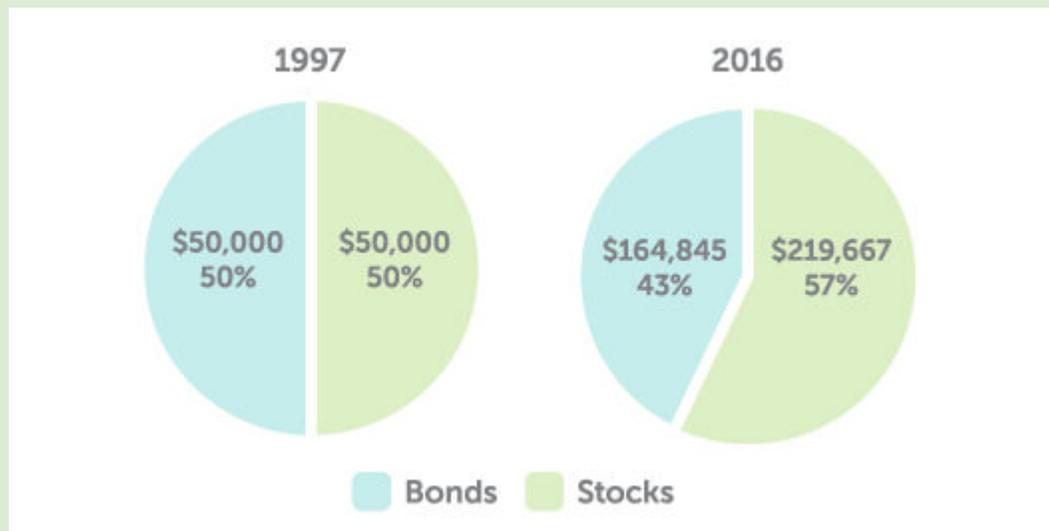
Rebalancing is the process of restoring a portfolio to its original risk profile. There are two ways to rebalance a portfolio.

The first is to use new money. When adding money to a portfolio, allocate these new funds to those assets or asset classes that have fallen. For example, if bonds have fallen from 40% of a portfolio to 30%, consider purchasing enough bonds to return them to their original 40% allocation. Diversification is an investment principle designed to manage risk. However, diversification does not guarantee against a loss.

The second way of rebalancing is to sell enough of the "winners" to buy more underperforming assets. Ironically, this type of rebalancing actually forces you to buy low and sell high. Periodically rebalancing your portfolio to match your desired risk tolerance is a sound practice regardless of the market conditions. One approach is to set a specific time each year to schedule an appointment to review your portfolio and determine if adjustments are appropriate.

Shifting Allocation

Over time, market conditions can change the risk profile of an investment portfolio. For example, imagine that on January 1, 1997, an investor created a portfolio containing a mix of 50% bonds and 50% stocks. By the end of 2016, the mix would have changed to 43% bonds and 57% stocks.



Source: Thomson Reuters, 2017. For the period December 31, 1996, to December 31, 2016. Stocks are represented by the S&P 500 Composite index (total return), an unmanaged index that is generally considered representative of the U.S. stock market. Bonds are represented by the Citigroup Corporate Bond Composite Index, an unmanaged index that is generally considered representative of the U.S. bond market. Index performance is not indicative of the past performance of a particular investment. Past

performance does not guarantee future results. Individuals cannot invest directly in an index. When sold, an investment's shares may be worth more or less than their original cost. Bonds that are redeemed prior to maturity may be worth more or less than their original stated value. The rate of return on investments will vary over time, particularly for longer-term investments. Investments that offer the potential for high returns also carry a high degree of risk. Actual returns will fluctuate. The types of securities and strategies illustrated may not be suitable for everyone.

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Rebalancing a portfolio may cause investors to incur tax liabilities and/or transaction costs and does not assure a profit or protect against a loss.

Will Power

According to a recent report, only 34% of American's have a will, which may not be entirely surprising.¹ No one wants to be reminded of their own mortality or spend too much time thinking about what might happen once they're gone.

But a will is an instrument of power. Creating one gives you control over the distribution of your assets. If you die without one, the state decides what becomes of your property, without regard to your priorities.

A will is a legal document by which an individual or a couple (known as "testator") identifies their wishes regarding the distribution of their assets after death. A will can typically be broken down into four main parts.

- **Executors** - Most wills begin by naming an executor. Executors are responsible for carrying out the wishes outlined in a will. This involves assessing the value of the estate, gathering the assets, paying inheritance tax and other debts (if necessary), and distributing assets among beneficiaries. It is recommended that you name at least two executors in case your first choice is unable to fulfill the obligation.
- **Guardians** - A will allows you to designate a guardian for your minor children. Whomever you appoint, you will want to make sure beforehand that the individual is able and willing to assume the responsibility. For many people, this is the most important part of a will since, if you die without naming a guardian, the court will decide who takes care of your children.
- **Gifts** - This section enables you to identify people or organizations to whom you wish to give gifts of money or specific possessions, such as jewelry or a car. You can also specify conditional gifts, such as a sum of money to a young daughter, but only when she reaches a certain age.
- **Estate** - Your estate encompasses everything you own, including real property, financial investments, cash, and personal possessions. Once

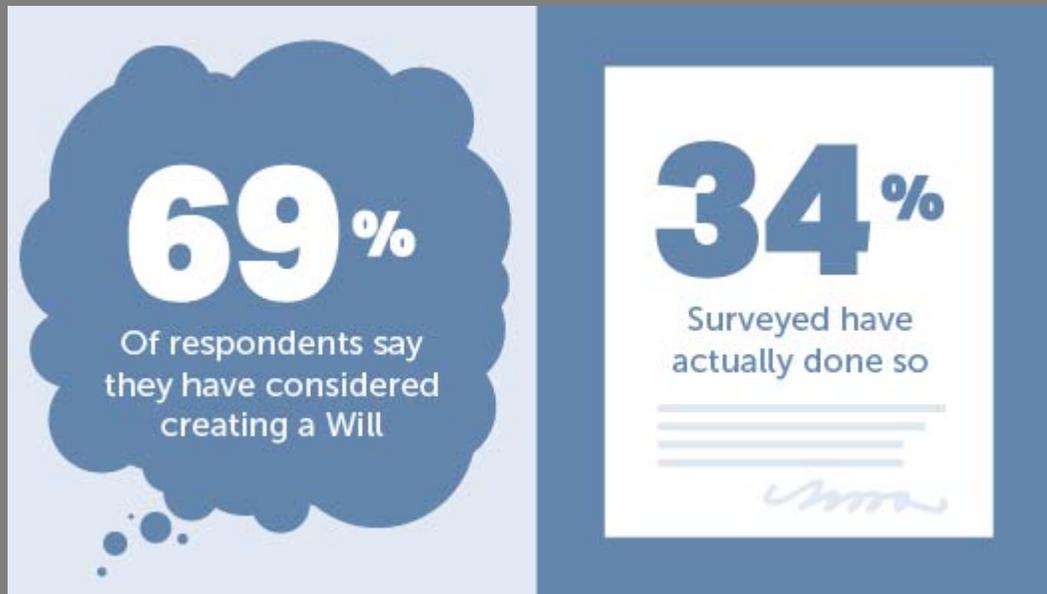
you have identified specific gifts you would like to distribute, you can apportion the rest of your estate in equal shares among your heirs, or you can split it into percentages. For example, you may decide to give 45% each to two children and the remaining 10% to your sibling.

The law does not require that a will be drawn up by a professional, and some people choose to create their own wills at home. But where wills are concerned, there is little room for error. You will not be around when the will is read to correct technical errors or clear up confusion. When you draft a will, consider enlisting the help of a legal, tax, or financial professional who may be able to offer additional insight, especially if you have a large estate or complex family situation.

Preparing for the eventual distribution of your assets may not sound enticing. But remember, a will puts the power in your hands. You have worked hard to create a legacy for your loved ones. You deserve to decide what becomes of it.

No Time Like the Present

One recent survey noted that, although most people have thought of creating a will, only about one-third have actually done so.



1. Everplans, September 16, 2015

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Eric Wasson CFP[®] LPL Financial

660 Central Avenue, Dover, NH 03820
Phone: (603) 343-4515 Fax: (603) 343-1863
Email: eric.wasson@lpl.com

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LPL Financial Group, 660 Central Ave., Dover, NH 03820

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