



LPL Financial
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 CERTIFIED FINANCIAL PLANNER™



AZTEC Financial Group Newsletter

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Welcome Spring! It's the wonderful time of the year when snow finally melts, trees begin to blossom and the streets look lively and green again! Even though there might've been a bit of a confusion with Mother Nature, who sent some snow for a rather cold welcome to the new season, we can't wait until temperatures start going up, and we see our areas come back alive once more. Eric is also very excited for Spring that is Spring skiing! Spring comes with the idea of rebirth, rejuvenation, renewal, resurrection and regrowth, and most people see it as a time of change.



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 Wentworth Greenhouses. This is a full service garden center with grown annuals, perennials, herbs and vegetables. For more information, click [HERE](#).

Congratulations to Erol Yurtseven for being last month's winner with a gift card to Patty B's Ristorante!

And the question is...

How can you save money on automobile expenses?

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



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Did You Know?

Natural Pearls form when an irritant - usually a parasite and not the proverbial grain of sand - works its way into an oyster, mussel, or clam. As a defense mechanism, a fluid is used to coat the irritant. Layer upon layer of this coating, called 'nacre', is deposited until a lustrous pearl is formed.

Local Events!

NH Fiddle Ensemble Concert: Star Theatre, Kittery Community Center

Music fans and performers of rock, folk, country, pop, Irish, swing, classical, cajun, and bluegrass will fill the Star Theatre while raising money to prevent child abuse and neglect in NH. The event takes place on April 7 from 7pm -10pm.

For more information click [HERE](#).

The Music Hall Historic Theater: Historic Tour

The tour takes place on April 21 from 12:30pm - 1:30pm.

For more information click [HERE](#).

Strawbery Banke Museum: Welcomes Baby Animals

This event takes place between April 21 - April 29. No rain date as this event takes place in a heated tent.

For more information click [HERE](#).

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A Penny Saved is Two Pennies Earned

This modern twist on the Ben Franklin maxim reflects the multiplicity of taxes to which earnings are subject in today's world.¹ Finding ways to manage expenses is

one of the cornerstones of a sound financial strategy.

Here are some simple and inexpensive energy-saving tips that may help you save money.

Audit First...

To better understand where opportunities may exist for improving energy efficiency, consider an energy audit. Perform one yourself by purchasing a home energy monitor, which tracks your energy use, and a handheld air leak detector to identify windows, doors, and other areas of the home that are drafty.

Also, your local power utility may offer in-home energy audits or related services that can help identify remediation opportunities.

...Then Act

Consider these do-it-yourself ideas that may offer immediate savings at very little cost.

- Install a programmable thermostat to automatically lower the heat or air conditioning because-let's face it-you forget to do it.
- Devices that offer "instant on" or continuous display (e.g., TV, cable box, and recharger) use energy non-stop. Consider a power strip to reduce their electrical use by shutting off the power strip at bedtime.
- Plug up air leaks through weather stripping or caulking; install door sweeps to block drafts. Close the fireplace damper when it's not in use.
- Be sure to have your heating system serviced to ensure maximum efficiency.
- Install a water heater blanket and turn the heater down to 120 degrees; not only is a higher temperature wasteful, but a lower temperature is a safety precaution for younger children. Lower it to a minimum when you leave for vacation.

Honk If You Like to Save Money

For many, the cost of running their automobile(s) can be higher than the cost of running their home. Here are ways to save:

- Tune up your car.
- Check your tires for proper inflation.
- Drive sensibly by eliminating excessive idling, aggressive driving, and speeding.
- Eliminate weight - empty that trunk!

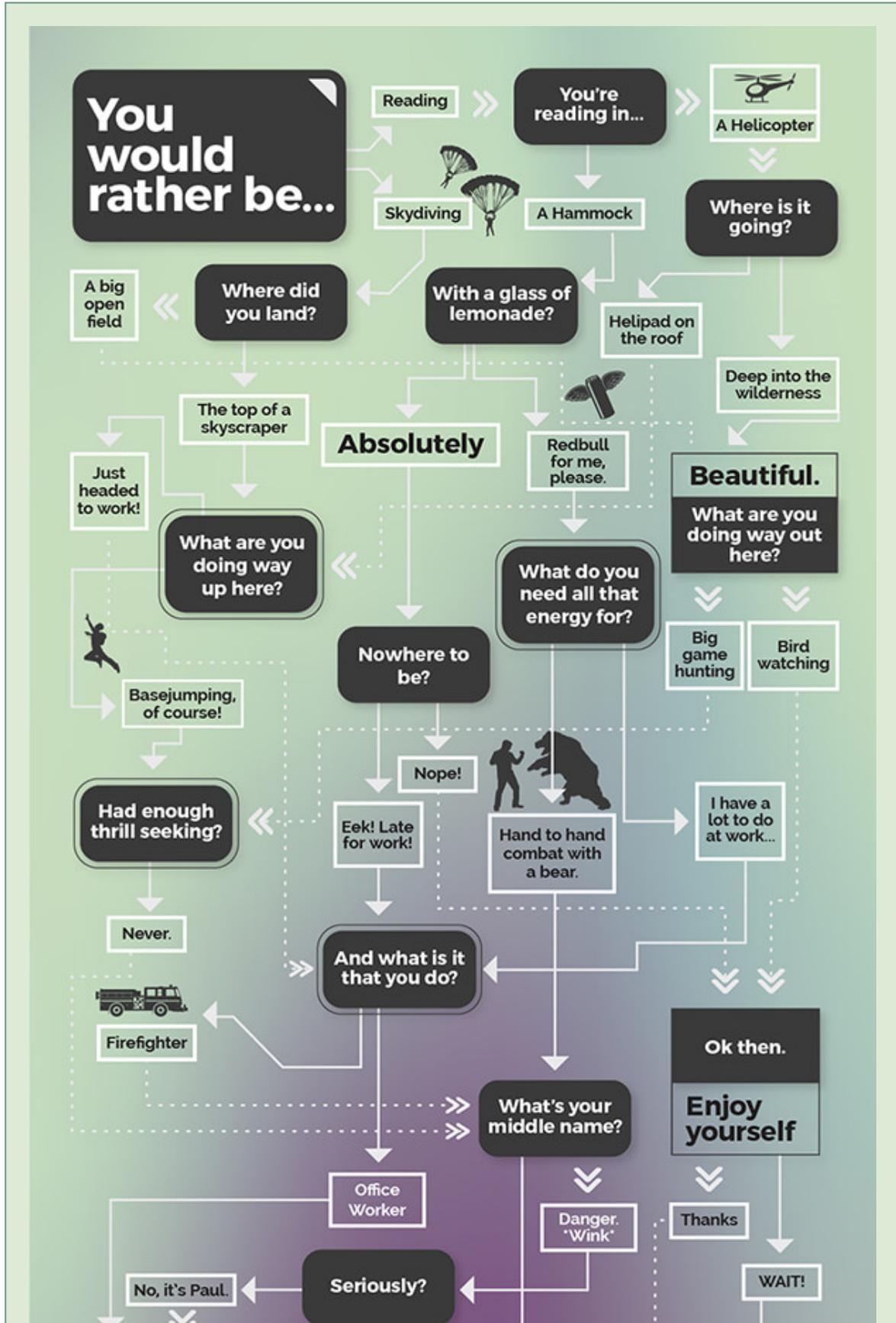
1. Brainyquote, 2016

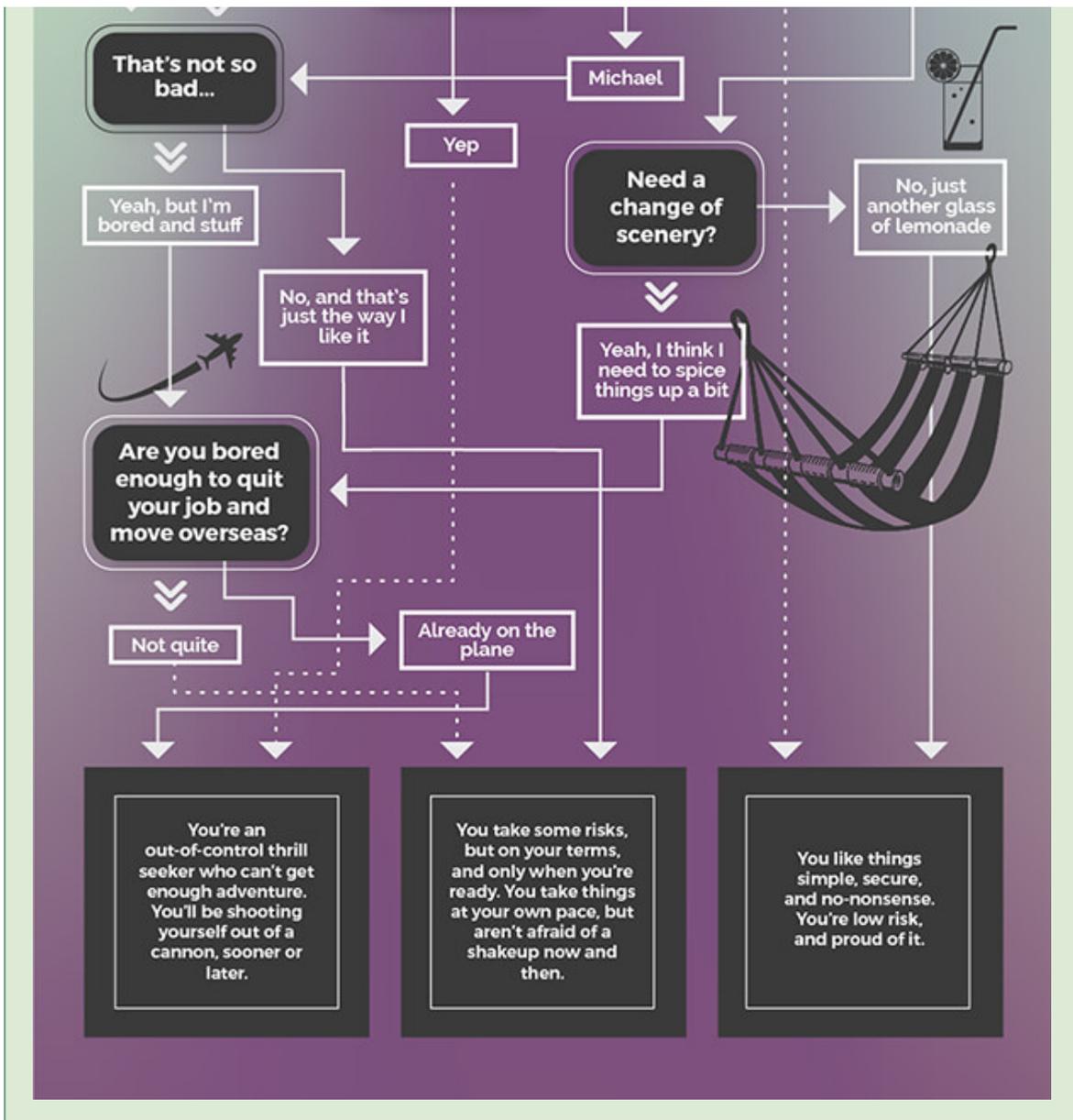
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You Would Rather Be...





Insurance Needs Assessment: When You're Young and Single

The transition to adulthood is an exciting new stage that marks true independence. You may have graduated from college, taken your first job, and even rented your first apartment. With this new freedom come real responsibilities, including protecting yourself from the financial risks life presents.

AUTO

Once you are no longer covered on your parent(s) policy, you will need to find insurance coverage in your name. It can be expensive for a young driver, so consider shopping around for the best rates and learn the myriad of ways to reduce this cost, such as coverage and deductible elections, the type of car you own, and available discounts.

RENTER'S

If you are moving into an apartment, you should consider renter's insurance. You may not think you've accumulated much in value, but when you calculate the cost of replacing your computer, electronic equipment, HDTV, clothes, etc., it can run into thousands of dollars. Renter's insurance can be inexpensive. When shopping for a

policy, ask about whether it includes liability coverage, which can protect you in the event you are sued by someone who is injured in your apartment.

HEALTH

Federal law requires that all individuals (with limited exceptions) have health insurance. Failure to obtain coverage can result in a financial penalty. Healthcare coverage is frequently obtained through your employer. However, if your employer does not offer a health insurance program, you have two choices for obtaining coverage.

The first is to maintain coverage through your parent's health insurance plan. Federal law permits parents to keep adult children on their plan up to age 26. This choice may be relatively inexpensive, so you may want to ask your parents to inquire what the monthly premium is to add you to their plan.

The second option is to purchase a policy directly, either through a private insurer, the federal health insurance exchange (HealthCare.gov), or through a state exchange, if available in your state of residence.

DISABILITY

Your single most valuable asset is your future earning power. Your ability to work and earn an income is essential when it comes to your financial survival. Incurring a disability, even for a short period of time, can have substantial economic consequences, making disability insurance one of the most important insurance needs at this stage of life.

LIFE

Since a young, single adult typically does not have other people depending upon his or her ability to earn a living (e.g., children, dependent parents), some believe the need for life insurance is minimal.

However, due to a long life expectancy at this young age, life insurance coverage can be very inexpensive. You may want to consider obtaining some coverage to take advantage of low rates and good health in advance of a time when you will have dependents.

EXTENDED CARE

Given limited financial resources, extended care insurance may be a low priority. Nevertheless, you may want to have a conversation with your parents about how extended-care insurance may protect their financial security in retirement.

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Several factors will affect the cost and availability of life insurance, including age, health, and the type and amount of insurance purchased. Life insurance policies have expenses, including mortality and other charges. If a policy is surrendered prematurely, the policyholder also may pay surrender charges and have income tax implications. You should consider determining whether you are insurable before implementing a strategy involving life insurance. Any guarantees associated with a policy are dependent on the ability of the issuing insurance company to continue making claim payments.

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