



**LPL Financial**  
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 CERTIFIED FINANCIAL PLANNER™



## AZTEC Financial Group Newsletter

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### Fun Facts about May

- It is the third and last month of the season of spring.
- The birthstone of May, the emerald, symbolizes success and love.
- Lily of the Valley is the flower of May.



Can't wait to see the May flowers brought from the April rain and snow showers! Can you believe this weather?!

On behalf of our team, we would like to wish all mothers a Happy Mothers Day and wish all our clients a Happy Memorial Day!

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 Newicks Lobster House. This is a full service restaurant serving traditional New England seafood. 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...

***Name three things you should leave at home.***

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



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### Did You Know?

Not far from Cairo (Egypt) is the White Desert, which is home to unique rock formations of many shapes and sizes. Rising from the sand, these desert statues were formed through erosion and sandstorms, and they constantly change shape.



### Local Events!

#### **2018 Northeast Sea Glass Expo - Seabrook, NH**

*Come and enjoy natural sea glass, heart stones and other beach-combed creations at this annual New England event. This event takes place on Sat & Sun, May 5th & 6th.*

*For more information click [HERE](#).*

#### **Mom's climb FREE on Mother's Day at Take Flight!**

*Aerial Adventure Course or an Adventure Zip Line Tour and Mom (or Grandmom) gets to climb for FREE! This event takes place on May 13th. For more information click [HERE](#).*

#### **40+ Great Plants for New England Gardens**

*Rye Driftwood Garden Club presents nationally known garden speaker, writer and photographer Karen Bussolini who will discuss more than 40 indispensable plants that grow in challenging conditions. This event takes place on May 15th. For more information click [HERE](#).*

## ***Open House at Portsmouth Harbor Lighthouse***

*This event takes place on Sun, May 27th.*

*For more information click [HERE](#).*

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

## **Eight Mistakes That Can Upend Your Retirement**

Pursuing your retirement dreams is challenging enough without making some common, and very avoidable, mistakes. Here are eight big mistakes to steer clear of, if possible.

1. **No Strategy:** Yes, the biggest mistake is having no strategy at all. Without a strategy, you may have no goals, leaving you no way of knowing how you'll get there-and if you've even arrived. Creating a strategy may increase your potential for success, both before and after retirement.
2. **Frequent Trading:**  
Chasing "hot" investments often leads to despair. Create an asset allocation strategy that is properly diversified to reflect your objectives, risk tolerance, and time horizon; then make adjustments based on changes in your personal situation, not due to market ups and downs.<sup>1</sup>
3. **Not Maximizing Tax-Deferred Savings:** Workers have tax-advantaged ways to save for retirement. Not participating in your employer's 401(k) may be a mistake, especially when you're passing up free money in the form of employer-matching contributions.<sup>2</sup>
4. **Prioritizing College Funding over Retirement:**  
Your kids' college education is important, but you may not want to sacrifice your retirement for it. Remember, you can get loans and grants for college, but you can't for your retirement.
5. **Overlooking Healthcare Costs:**  
Extended care may be an expense that can undermine your financial strategy for retirement if you don't prepare for it.
6. **Not Adjusting Your Investment Approach Well Before Retirement:**  
The last thing your retirement portfolio can afford is a sharp fall in stock prices and a sustained bear market at the moment you're ready to stop working. Consider adjusting your asset allocation in advance of tapping your savings so you're not selling stocks when prices are depressed.<sup>3</sup>
7. **Retiring with Too Much Debt:**  
If too much debt is bad when you're making money, it can be deadly when you're living in retirement. Consider managing or reducing your debt level before you retire.
8. **It's Not Only About Money:**

Above all, a rewarding retirement requires good health, so maintain a healthy diet, exercise regularly, stay socially involved, and remain intellectually active.

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. Asset allocation and diversification are approaches to help manage investment risk. Asset allocation and diversification do not guarantee against investment loss. Past performance does not guarantee future results.
2. Distributions from 401(k) plans and most other employer-sponsored retirement 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.
3. 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. Asset allocation is an approach to help manage investment risk. Asset allocation does not guarantee against investment loss. Past performance does not guarantee future results.

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## **What Do Your Taxes Pay For?**

Taxes are one of the biggest budget items for most taxpayers, yet many have no idea what they're getting for their money.

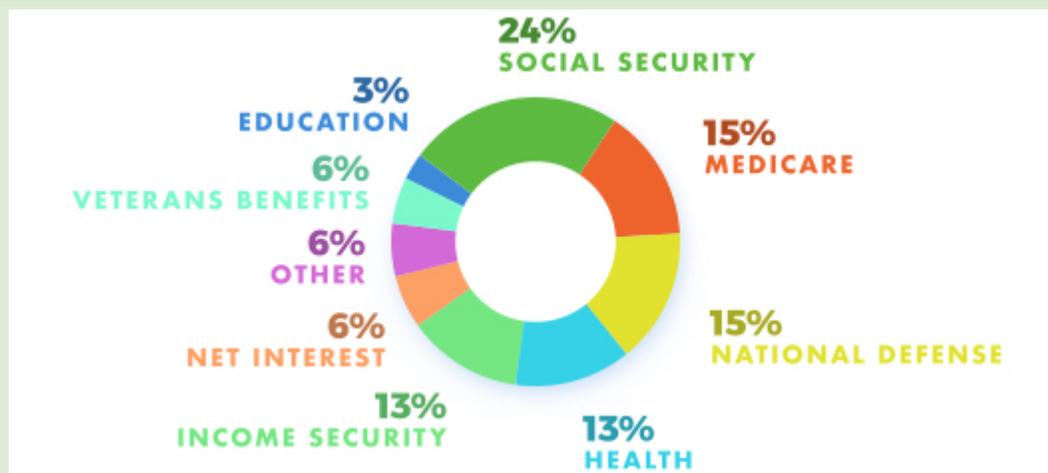
In 2016, as in recent years, Americans spent more on taxes than on groceries, clothing, and shelter combined. In fact, we worked until late April just to earn enough money to pay our taxes. So what do all those weeks of work get us?<sup>1</sup>

The accompanying chart breaks down the \$3.95 trillion in federal spending for 2016 into major categories. By far, the biggest category is Social Security, which consumes one-fourth of the budget. Income security, which includes food assistance and unemployment compensation, takes another 13%. Defense and related items take 15% of the budget, and 28% goes to Medicare and health programs.<sup>2</sup>

Are taxes one of your biggest budget items? Take steps to make sure you're managing your overall tax bill. Please consult a tax professional for specific information regarding your individual situation.

### **Pieces of the Federal Pie**

More than 60% of 2016 federal spending was used for Social Security, Medicare, defense, and related programs.



Source: Pew Research Center, 2017

1. Tax Foundation, 2016
2. Center on Budget and Policy Priorities, 2016

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## Please Leave Home Without It

Concerns over identity theft continue to grow, especially with news of data breaches at major companies and financial institutions. Unfortunately, you have little control over the hacking of these companies, but you do have control over your actions.

### Ten Things to Leave at Home

1. **Social Security Card** - A Social Security card may be used to open credit card accounts and take out loans. Taking it out where it might be stolen is tantamount to handing the keys to the kingdom to a thief. For seniors, this also includes your Medicare card since that has your Social Security number on it.
2. **Multiple Credit Cards** - Carry a single card for general use and emergencies. Only carry another card if you plan on using it that day. Keeping all those cards at home will save you considerable time in reporting lost cards and disputing charges should your purse or wallet get stolen.
3. **Gift Cards and Certificates** - They're like cash. Keep them home until you're ready to use them.
4. **Spare Keys** - Your wallet or purse contains your home address. No sense making the theft worse by endangering your home and family.

5. **USB Drive** - Very convenient for carrying important files, but it's gone forever if your wallet or purse is lost or stolen.
6. **Password Cheat Sheet** - Carrying passwords makes it possible for them to fall into the wrong hands. Don't carry your cheat sheet? How about those ATM PINs? That's a sure way to lose cash fast.
7. **Checks** - Carrying around a blank check is an obvious risk. Even a canceled check is a risk, since it has your routing and account numbers, which may be used to transfer cash.
8. **Receipts** - Besides being bulky, they will contain the last five numbers of your credit card. A thief might "phish" to find the rest of these numbers.
9. **Passport** - A thief could use this to travel under your name, open bank accounts, or even get a Social Security card. Not good.
10. **Business Cards** - Consider a separate case and carry them in your pocket. Do you really want a thief to know where you work?

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