



LPL Financial
Eric Wasson, CFP®
 CERTIFIED FINANCIAL PLANNER™



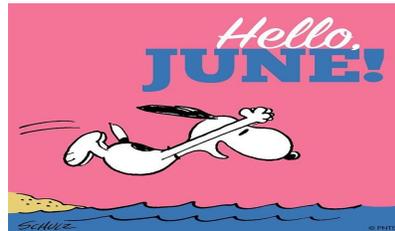
AZTEC Financial Group Newsletter

In This Issue

Did You Know?
Local Events!
**Four Steps to
 Valuing an Estate**
**A Primer on
 Dividends**
**The Economic
 Journey of Your
 Morning Coffee**

Quick Links

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



June is just one seriously glorious month. From a war-winning day of strategy to a jazz legend's birthday, June offers up something to smile about all month long. It's time to hit the beach to soak up the sunshine! Let's not forget Father's Day on June 18th. This is also the month with the longest daylight hours of the year. In fact June 21 is the Summer Solstice, the longest day of the year!

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 \$20 gift certificate to Cowlicks Dairy Bar. This is a wonderful dairy bar in Dover offering many flavors and makes the best frappes, nor'easters, and banana splits you can get! For more information, click [HERE](#).

Congratulations to Robert Samson for being last month's winner with a gift card to Newick's Restuarant!

And the question is...

Dividend income is currently taxed at a maximum rate of what percentage?

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



www.aztecfg.com
(603) 343-4515
eric.wasson@lpl.com

Did You Know?



The flower of June is the Rose.

How do I keep my roses alive longer?

Make your own preservative to keep cut flowers fresh longer.

Dissolve 3 tablespoons sugar and 2 tablespoons white vinegar per quart (liter) of warm water. When you fill the vase, make sure the cut stems are covered by 3-4 inches (7-10 centimeters) of the prepared water.

Local Events!

34th Annual WOKQ Chowder Festival

On the first Saturday of June every year (06/02/2018), the Annual WOKQ Chowder Festival kicks off our summer season here at Prescott Park Arts Festival. A staple of summer in Portsmouth, NH with dozens of restaurants worth of piping hot chowder recipes to enjoy, live music and refreshing drinks.

For more information click [HERE](#).

Dover Farmers' Market

Seacoast Growers Association kicks off the season on June 6th

For more information click [HERE](#).

History of the Cog Railway on Mount Washington

Dover Public Library Jun 4, 2018 6:30 PM - 8:00 PM

For more information click [HERE](#).

Prescott Park Presents Seussical

This event takes place June 22 - August 19

For more information click [HERE](#).

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

Four Steps to Valuing an Estate

Determining the value of an estate is a fundamental first step in estate management and a critical requirement for settling a decedent's estate.¹

How to Assess the Value of an Estate

1. *Select the date of calculation.* Because values move up and down, you need to set a specific date for a valuation. For a living person, you are free to pick any date. If you're assessing the value of a decedent's estate, you may choose either the date of death, or the date six months after death (the "alternate valuation date"). If you use the alternate valuation date, any asset sold or distributed during the first six months following the death must be valued as of the date of sale or distribution.²
2. *Determine the assets comprising the estate.* This asset list should include everything an individual owns or has ownership interests in.
3. *Gather all financial statements as of the date of calculation.* If an account is owned individually, the entire value should be calculated in the estate. If owned jointly with a spouse with rights of survivorship, then 50 percent of the value should be included. Remember to;
 - o Deduct any outstanding mortgage balance, and
 - o Include life insurance when the policy owner is the deceased individual or the beneficiary is the decedent's estate.³
4. *Calculate deductions.* Subtract any debts from the total value of assets. For the decedent this may also include any regular bills that may be due (e.g., utilities, medical expenses, etc.), charitable gifts, and state tax obligations.

Assessing the precise value of an estate can be complicated, especially when settling an estate. Please consult a professional with estate expertise regarding your individual situation.

1. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation.
2. The article assumes the deceased has a valid will and has named an executor who is responsible for carrying out the directions of the will. If a person dies intestate, it means that a valid will has not been executed. Without a valid will, a person's property will be distributed to the heirs as defined by the state law.
3. 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.

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG, LLC, is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright 2018 FMG Suite.

A Primer on Dividends

When interest rates reach historic lows, some investors in search of income-generating investments turn to dividend-yielding stocks.

Dividends are taxable payments made by a company to its shareholders. When a company makes a profit, that money can be put to two uses-it can be reinvested in the business or it can be paid out to the company's shareholders in the form of a dividend. Some dividends are paid quarterly and others are paid monthly.

Dividend Ratios

Investors track dividend-yielding stocks by examining a pair of ratios.

Dividend per share measures how much cash an investor is scheduled to receive for each share of dividend-yielding stock. It is calculated by adding up the total dividends paid out over a year (not including special dividends) and dividing by the number of shares of stock that are outstanding.

Dividend yield measures how much cash an investor is scheduled to receive for each dollar invested in a dividend-yielding stock. It is calculated by dividing the dividends per share by the share price.

Other Dividend Considerations

Investing in dividend-paying stocks can create a stream of taxable income. But the fact that a company is paying dividends is only one factor to consider when choosing a stock investment.

Dividends can be stopped, increased, or decreased at any time. Unlike interest from a corporate bond, which is normally a set amount determined and approved by a company's board of directors. If a company is experiencing financial difficulties, its board may reduce or eliminate its dividend for a period of time. If a company is outperforming expectations, it may boost its dividend or pay shareholders a special one-time payout.

When considering a dividend-yielding stock, focus first on the company's cash position. Companies with a strong cash position may be able to pay their scheduled dividend without interruption. Many mature, profitable companies are in a position to offer regular dividends to shareholders as a way to attract investors to the stock. Dividend income is currently taxed at a maximum rate of 20%.

Be cautious when considering investments that pay a high dividend. While past history cannot predict future performance, companies with established histories of consistent dividend payment may be more likely to continue that performance in the future.

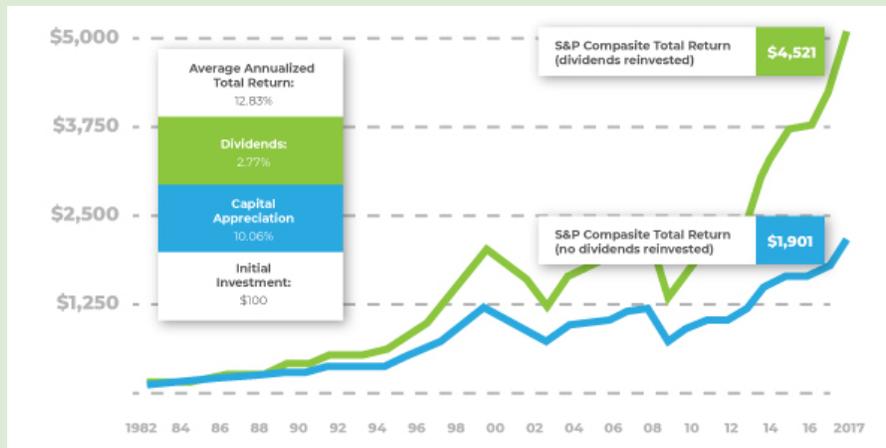
In a period of low interest rates, investors who want income may want to consider all their options. Dividend-yielding stocks can generate taxable income but, like most investments, they should be carefully reviewed before you commit any dollars.

Keep in mind that 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.

The information in this article is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation.

Dividends Can Make a Difference

This chart shows the role dividends have played in stock market performance during the past 35 years ended December 31, 2017. Past performance does not guarantee future results.



Thomson Reuters, 2018. The S&P 500 Composite Index and S&P 500 Composite Index (Total Return) are unmanaged indices that are generally considered representative of the U.S. stock 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.

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright 2018 FMG Suite.

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 one of the U.S.'s largest food imports.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.

More than 36 hands touch every coffee bean in the journey from bush to cup. And the original bean farmer can expect between 12 and 25 cents for every pound of gourmet coffee sold.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, September 1, 2016
2. USDA.gov, May 5, 2017
3. GroundworkCoffee, 2017

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright 2018 FMG Suite.



Eric Wasson CFP®
LPL Financial

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

The information in the newsletter was not intended to be a substitute for specific individualized tax or legal advice. We suggest that you discuss your specific situation with a qualified tax or legal advisor.

The information contained in this newsletter email message is being transmitted to and is intended for the use of only the individual(s) to whom it is addressed. If the reader of this message is not the intended recipient, you are hereby advised that any dissemination, distribution or copying of this message is strictly prohibited. If you have received this message in error, please immediately delete.

The copyright protected articles were prepared by FMG Suite.

Securities and Advisory Services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC

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

[SafeUnsubscribe™ {recipient's email}](#).

[Forward this email](#) | [Update Profile](#) | [About our service provider](#)

Sent by eric.wasson@lpl.com in collaboration with

Constant Contact 

Try it free today