



## Financial Strategies For Your Future

### May Newsletter

Hello Eric,

**Hello everyone. This is Robyn, one of Eric's assistants. I asked if I could take over this month to tell you all how much I have enjoyed getting to know you.**

**It is with a heavy heart that I say goodbye. However, I made sure that Eric found a wonderful replacement. Her name is Kerrie, and we have a lot in common! I know she will fit right in here. I trained her thoroughly and it should be a fairly seamless transition.**

**I accepted a position which benefits my daughter and I but will definitely miss working with Eric. I will also miss speaking with all of you but hopefully, I will see some of you at Eric's future social events!**

**I did write a note on our website as well, if you'd like to check it out.**

**Kind Regards as always - Robyn**

**Did you know...**

# Did you know extreme ironing is an actual sport?

If you long to combine your love of cleaning with something more extreme—the world of extreme ironing might be the sport for you! Founded in 1997, this challenge proves that it's not for the faint of heart! Competitors have to press shirts in unexpected locations like high up in trees, hanging over cliffs, or paddling white-water rapids.

75 Did You Know Facts That Will Blow Your Mind - Parade: Entertainment, Recipes, Health, Life, Holidays

## OPEN MIC NIGHT

Where:

**Cara Irish Pub & Restaurant**  
**11 4th St.**  
**Dover, NH 03820**

When:

**Every Monday night at 8PM**

Come to Dover's only weekly Open Mic night every Monday from 8 to 11! The stage is open to all musicians and the bar is open to all lover's of music. Come support your local artists every monday. Email [carairishpubmike@aol.com](mailto:carairishpubmike@aol.com) or [davidcorsonmusician@gmail.com](mailto:davidcorsonmusician@gmail.com) for any questions.

[More Information](#)

## GEN-ERATIONS!

Where:

**NH Theater Project**  
**959 Islington St**  
**Portsmouth, NH 03801**

When:

**Fridays & Saturdays at 8PM;**  
**Sundays at 2PM**

A joyful retrospective and celebration of Genevieve Aichele's past 35 years at New Hampshire Theatre Project, including scenes, scripts and songs that she has written, directed and performed. A company of NHTP actors, including NHTP Youth Repertory Company alumni, will perform scenes and monologues.

[More Information](#)



## SAGE FARM ANTIQUES MAY SHOW

Where:

Sage Farm Antiques  
North Hampton, NH 03862

When:

**MAY 5-7**

Sage Farm Antiques is ready to kick off a new year filled with thrifty finds, classic decor, and lively essentials to customize your home! Our first market of the season, "Garden Essentials" features vintage and antique home decor.

[More Information](#)

## Beautiful-The Carole King Musical

Where:

Ogunquit Playhouse  
10 Main Street  
Ogunquit, ME 03907

When:

**THU MAY 11 - SAT JUN 10**

Back By Popular Demand! The must-see show of last season returns for a new 5-week engagement with all the music and passion of singer-songwriter Carole King.

[More Information](#)

## A Bucket Plan to Go with Your Bucket List

**John and Mary are nearing retirement, and they have a lot of items on their bucket list. Longer life expectancies mean John and Mary may need to prepare for two or even three decades of retirement. How should they position their money?<sup>1</sup>**

One approach is to segment your expenses into three buckets:

- Basic Living Expenses— Food, Rent, Utilities, etc.
- Discretionary Spending — Vacations, Dining Out, etc.
- Legacy Assets — for heirs and charities

Next, pair appropriate investments to each bucket. For instance, Social Security might be assigned to the Basic Living Expenses bucket.<sup>2</sup>

For the discretionary spending bucket, you might consider investments that pay a steady dividend and that also offer the

potential for growth.<sup>3</sup>

Finally, list the Legacy assets that you expect to pass on to your heirs and charities.

A bucket plan can help you be better prepared for a comfortable retirement.

Call today and we can develop a strategy that may help you put enough money in your buckets to complete all the items on your bucket list.

1. John and Mary are a hypothetical couple used for illustrative purposes only. Diversification is an approach to help manage investment risk. It does not eliminate the risk of loss if security prices decline.
2. Social Security benefits may play a more limited role in the future and some financial professionals recommend creating a retirement income strategy that excludes Social Security payments.
3. A company's board of directors can stop, decrease or increase the dividend payout at any time. Investments offering a higher dividend may involve a higher degree of risk. Keep in mind that the return and principal value of stock prices will fluctuate as market conditions change. Shares, when sold, may be worth more or less than their original cost.

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## Does Your Portfolio Fit Your Retirement Lifestyle?

Most portfolios are constructed based on an individual's investment objective, risk tolerance, and time horizon.

Using these inputs and sophisticated portfolio-optimization calculations, most investors can feel

**confident that they own a well-diversified portfolio, appropriately positioned to pursue their long-term goals.<sup>1</sup>**

**However, as a retiree, how you choose to live in retirement may be an additional factor to consider when building your portfolio.**

### **Starting a Business?**

Using retirement funds to start a business entails significant risk. If you choose this path, you may want to consider reducing the risk level of your investment portfolio to help compensate for the risk you're assuming with a new business venture.

Since a new business is unlikely to generate income right away, you may want to construct your portfolio with an income orientation in order to provide you with current income until the business can begin turning a profit.

### **Traveling for Extended Periods of Time?**

There are a number of good reasons to consider using a professional money manager for your retirement savings. Add a new one. If you are considering extended travel that may keep you disconnected from current events (even modern communication), investing in a portfolio of individual securities that requires constant attention may not be an ideal approach. For this lifestyle, professional management may suit your retirement best.<sup>2</sup>

### **Rethink Retirement Income?**

Market volatility can undermine your retirement-income strategy. While it may come at the expense of some opportunity cost, there are products and strategies that may protect you from drawing down on savings when your portfolio's value is falling—a major cause of failed income approaches.

1. Diversification and portfolio optimization calculations are approaches to help manage investment risk. They do not eliminate the risk of loss if security prices decline.

2. Keep in mind that the return and principal value of security prices will fluctuate as market conditions change. And securities, when sold, may be worth more or less than their original cost. Past performance

does not guarantee future results. Individuals cannot invest directly in an index.

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## **Why Medicare Should Be Part of Your Retirement Strategy**

### **Medicare takes a little time to understand.**

As you approach age 65, familiarize yourself with its coverage options, costs, and limitations.

### **Certain features of Medicare can affect health care costs and coverage.**

Some retirees may do okay with original Medicare (Parts A and B), others might find it lacking and decide to supplement original Medicare with Part C, Part D, or Medigap coverage. In some cases, that may mean paying more for health care than you initially figured.

### **How much do Medicare Part A and Part B cost, and what do they cover?**

Part A is usually provided with no charge; Part B is not. Part A is hospital insurance and covers up to 100 days of hospital care, home health care, nursing home care, and hospice care. Part B covers doctor visits, outpatient procedures, and lab work. You pay for Part B with monthly premiums.<sup>1</sup>

**It's best to prepare for the copays and deductibles linked to original Medicare. In addition, original Medicare does not cover dental, vision, or hearing care, nor prescription medicines or health care services outside the U.S. It pays for no more than 100 consecutive days of skilled nursing home care. These out-of-pocket costs may lead you to look for supplemental Medicare coverage as a way of paying for extended care.<sup>2,3</sup>**

## **Medigap policies help Medicare recipients with some of these copays and deductibles.**

Sold by private companies, these health care policies can pay a share of certain out-of-pocket medical costs (i.e., costs greater than what original Medicare covers for you). You must have original Medicare coverage in place to purchase one. The Medigap policies being sold today do not offer prescription drug coverage.<sup>4</sup>

## **Part D plans cover some (but certainly, not all) prescription drug expenses.**

Monthly premiums are averaging \$33.37 this year for these standalone plans, which are offered by private insurers. Part D plans currently have yearly deductibles of no more than \$480.<sup>5</sup>

## **Creating a Medicare strategy is integral to your retirement preparation.**

Should you try original Medicare for a while? Should you enroll in a Part C HMO with the goal of managing your overall out-of-pocket health care expenses? There is also the matter of eldercare and the potential need for interim coverage if you retire prior to 65. Discuss your concerns about Medicare in your next conversation with your financial professional.

1. Medicare.gov, 2022
2. Medicare.gov, 2022
3. Medicare.gov, 2022
4. Medicare.gov, 2022
5. MedicareInteractive.org, 2022

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