

PRESENT VALUE

Helping you navigate all of life's transitions



It's an Election Year

Each election year the media blasts out alarming sound bites about how the election will affect the markets. It is true that markets don't like uncertainty but According to Clear Bridge's Guide to Investing in an Election Year, "US stocks have trended up regardless of whether a Democrat or Republican won the White House. In another report by Clear Bridge, "Anatomy of a Recession," since 1926, the Markets have had 72 positive years vs 26 negative ones. Bottom line, try to quiet the noise of the media and stick with the investment plan you have designed.



Free Risk Assessment Tool

My daughter is a sophomore in college. She has the whole world ahead of her and thinks that while there may be some blips, most of her life will go up! Ahhh, youth. We all know that life does not always work like that and life has a way of throwing you for a tail spin from time to time. We call that RISK. How do you assess risk? Manage risk? and how will your portfolio handle risk? Your portfolio is not something you should allow to feel the harshness of Risk. Many investors don't know their RISK Tolerance or how their portfolio stack up to their personal risk. If that is you, give us a call and let us introduce you to a FRESS ASSESSMENT TOOL designed just for that purpose.

Don't hope your portfolio can handle risk-know it can.

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DOING GOOD THINGS WITH GREAT PEOPLE

The part of our collaboration with Pioneers that is our favorite, is doing good things together. We had the privilege of working at the TPC Golf Tournament in Jacksonville with some fantastic Pioneer Volunteers! And we finished off March by heading to Tucson and

working with the Southern AZ66 chapter at the Beeping Egg Hunt for the Arizona State School for the Blind and the Deaf. Next up, King Fish! We would love to promote your upcoming events, keep us posted. or invite us to join in.



FUNDING A FAMILY VACATION



Planning a family experience for the summer is a lot of fun, but funding it... that's another story. Here is a tip on how much to spend. A wide rule of thumb is 5-20% of your annual income. Without knowing family specifics, I like to give clients the goal of 8% of annual income toward family, couple or individual experiences. So then all they have to remember is the 8% rule for experiences.

Much like any other type of saving, we find the easiest way to save for an experience spending bucket is to dollar cost average a percentage every check or every month into a separate account. In general, look at vehicles like an interest yielding online savings account or brokerage account where you could be in a money market earning a good interest rate. You can set up a systematic deposit into this separate account so you can set it up once and forget about it until it is time for the first experience.

Most of our clients complete a full financial plan where we categorize expenses. They are broken up initially into Needs, Wants, Likes and Wishes. We help you build a customized House of Security to help answer this question with some data that works better than just a rule of thumb for some.

UPCOMING EVENTS

Financial Webinar Series



April 30th, May 16th and June 29th

50/50 Events (half fun and half finance)



May 21st

OUR COLLABORATION

The collaboration between The Pioneers Volunteer Network and Merit Financial Advisors was created to offer support to Pioneer members in, during and thru retirement by keeping all members up to date on their benefits, how to utilize them for financial freedom and how best to navigate market fluctuation to maintain the lifestyle they are currently enjoying. Our collaboration has three distinct services:

Complimentary Financial Tools, Resources and Webinars
Partnering/Sponsoring/Volunteering your Events

Financial Planning and Investment Management for members with a financial investment back to The Pioneers

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Securities offered through LPL Financial, member FINRA/SIPC. Investment advice offered through Merit Financial Group, LLC, an SEC-registered investment adviser. Merit Financial Group, LLC, Merit Financial Advisors and The Pioneer Volunteer Network are separate entities from LPL Financial.