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# CUSTOMIZED PORTFOLIOS

Develop portfolios based on a client's goals, needs, and risk tolerance.



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## THE BULLDOG BULLETIN 3RD QUARTER 2018

### SQUEEZED BY COMPETING NEEDS

**A**t a time when baby boomer couples should be saving for their own retirements, many feel squeezed by competing financial needs. Having started families later than past generations, their children may just now be entering college or still living at home. At the same time, aging parents may need financial assistance. It is a dilemma that is likely to become more common.

#### CARING FOR PARENTS

As life expectancies continue to rise, it becomes increasingly likely that you may need to help an aging parent. Some financial precautions you should consider now include:

- Investigate long-term-care insurance for your parents. If they can't afford the insurance, you may want to purchase it for them.

- Have your parents prepare a listing of their assets, liabilities, and income sources, including the location of important documents. This can save time if you need to take over their finances.

- Make sure your parents have legal documents in place so someone can take over their financial affairs if they become incapacitated.

- Understand the tax laws if you provide financial support to your parents. You may be able to claim them as dependents if you provide more than half of their support. Additionally, you may be able to deduct medical expenses paid on their behalf.

- Find out if your employer offers a flexible spending account for elder care. This may allow you to set aside pretax dollars to pay elder-care expenses.

#### ASSISTING YOUR CHILDREN

For many families, college costs are significant. While you may want to pay all college expenses for your children, it may not be feasible. Some strategies to consider include:

- Shift some of the burden to your

CONTINUED ON PAGE 2

### REVISIT YOUR ASSET ALLOCATION

**Y**ou should assess your asset allocation periodically. To do so, follow these steps:

**1. REVIEW YOUR DESIRED ASSET ALLOCATION PERCENTAGES.** When designing your investment strategy, you probably decided what percentage of your portfolio to allocate to different investments. Review those percentages to see if they still make sense for your situation. Over time, how much you want to allocate to different asset classes will probably change as your personal circumstances change. However, don't make significant changes as a result of discomfort over market fluctuations. First, reevaluate these factors:

- **RISK TOLERANCE** — Carefully assess your tolerance for risk so

you invest in assets you are comfortable with.

- **RETURN EXPECTATIONS** — You need to set realistic return expectations for various investments to ensure you meet your investment goals. While past performance is not a guarantee of future results, reviewing historical rates of return can help you assess whether your return expectations are reasonable. Keep in mind that higher returns are generally accompanied by higher risk.

- **TIME HORIZON** — The longer your investment period, the more risk you can typically tolerate. Investing for long periods through different market cycles generally

CONTINUED ON PAGE 3

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