

## Ridgeline Financial Partners

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# RFP Monthly

## Timely Financial Considerations

July 2016

Our firm was honored to have managing partner Matt Carbray included in the Best of Hartford Magazine issue this month. Matt was named the 1st runner up in the financial planning category. Thank you to all who voted! As an ongoing commitment to client service and education, please follow our updates and articles on social media. We have also launched a new twitter account, @ridgelinefp, to help us keep you up to date with the latest news in financial planning. We handpick content we feel will relate to our clients. Please send us your thoughts and feedback as we try to become the best financial planning firm in Hartford County!



### [Mid-Year 2016: An Investment Reality Check](#)

Market volatility is alive and well in 2016. Whether the markets are up or down, taking time to meet with your financial professional to review your portfolio can be an excellent way to keep your investments on track.

[More Details](#)



### [Q&As on Roth 401\(k\)s](#)

The Roth 401(k) is 10 years old! With 62% of employers now offering this option, it's more likely than not that you can make Roth contributions to your 401(k) plan.

[More Details](#)

### [Finding and Claiming Forgotten Funds](#)

As a child, you may have dreamed about finding buried treasure, but you probably realized at an early age that it was unlikely you would discover a chest full of pirate booty. However, the possibility that you have unclaimed funds or other assets waiting for you is not a fantasy. So how do you find what is owed to you, even if it's not a fortune?

[More Details](#)



[I have matured U.S. savings bonds. Are they still earning interest and, if not, can I roll them over to another savings bond?](#)

While you may have some options to consider with matured U.S. savings bonds, the interest earnings are subject to federal income tax when the bonds mature.

[More Details](#)

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[How many types of government savings bonds are there, and what's the difference between them?](#)

The U.S. Treasury issues Series EE bonds and Series I bonds. The primary difference between them is how the rate of interest is calculated.

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