



Ridgeline Financial Partners

Matt Carbray, CFP®, ChFC®
Certified Financial Planner
60 Avon Meadow Lane
Avon, CT 06001
[860-773-6750](tel:860-773-6750)
matt@ridgelinefp.com
www.ridgelinefp.com



RFP Monthly

Timely Financial Considerations

March 2016

The start of 2016 for the equities markets may be described as rocky at best. Stunted by receding oil prices and a volatile Chinese stock market, January began with falling equity market valuations. However, it was not all bad news. The U.S. economy added 151,000 jobs in January, lowering the employment under 5% for the first time in seven years. Sales of existing homes in 2015 were at the highest level since 2006. Over 70% of reporting S&P 500 companies have best earnings estimates. Head over to our Facebook page to view managing partner Matt Carbray in a NBC-CT interview providing advice to investors. To paraphrase him here, it's a good time to take stock and examine current allocations, but stay calm and stay the course.

All the Best,

Ridgeline Financial Partners

[Rates on the Rise: Strategies for Fixed-Income Investors](#)

A long period of low yields has been challenging for many fixed-income investors, but owning bond investments in a rising interest-rate environment could become even trickier.

[More Details](#)



[Cost of Living: Where You Live Can Affect How Rich You Feel](#)

Do you find yourself trading water financially even with a relatively healthy household income? If so, the cost of living might be to blame. The simple truth is that your money will go further in some cities and states than in others.

[More Details](#)

[Can You Get to a Million Dollars?](#)

Often in life, you have investment goals that you hope to reach. Say, for example, you have determined that you would like to have \$1 million in your investment portfolio by the time you retire. But will you be able to get to there?

[More Details](#)



[How long will I have to pay for private mortgage insurance?](#)

There are generally two ways that private mortgage insurance (PMI) can be removed from your mortgage loan. The first is if you request PMI cancellation directly from your lender. The second is through termination by your lender.

[More Details](#)



[Should I loan my child money for a down payment on a house?](#)

For a lot of young people today, it's difficult to purchase a home without at least some financial assistance. As a result, many young adults turn to their parents or other family members for help with a down payment.

[More Details](#)

[Refer a friend](#)

Securities and Investment Advisory Services may be offered through NFP Advisor Services, LLC, (NFPAS), member FINRA/SIPC. NFPAS may or may not be affiliated with the firm branded on this material.

Prepared by Broadridge Investor Communication Solutions, Inc. Copyright 2016.