

Ridgeline Financial Partners

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RFP Monthly

Timely Financial Considerations

May 2016

Though the weather in New England may suggest otherwise, spring is finally here. The stock market has been showing signs of thawing more quickly than the weather, however. Both the Dow Jones Industrial Average and the S&P 500 index finished in positive territory for the quarter. Crude oil prices have also rebounded from its low in the beginning of the year. This reaffirms our belief to focus on long term investing and holistic financial planning. We need to learn to stay patient and objective in the face of short term market volatility.

With spring also comes tax filing season. Many of our individual and small business clients have recently finished the process of filing or looking for an extension. We are happy to work with you and your accountant partners to start planning for tax year 2016. Please contact us if you would like further guidance.

Best Regards,

Ridgeline Financial Partners



[Understanding Stock Market Indexes](#)

Understanding the nuts and bolts of a stock market index may make a difference to your portfolio.

[More Details](#)



[Four Lessons Grandparents and Grandchildren Can Learn Together](#)

If you're a grandparent, maintaining a strong connection with your grandchildren is important, but that may become harder over the years as they leave for college, or become busier building their careers and their families. Focusing on what you can learn together and what you can teach each other about financial matters may help you see that you're not that different after all.

[More Details](#)



[Nearing Retirement? Time to Get Focused](#)

The transition to retirement can seem overwhelming if you're not prepared. These points may help you focus your plan.

[More Details](#)



[How long should I keep financial records?](#)

There's a fine line between keeping financial records for a reasonable period of time and becoming a pack rat. A general rule of thumb is to keep financial records only as long as necessary. It's ultimately up to you to determine which records you should keep on hand and for how long, but here's a suggested timetable for some common documents.

[More Details](#)



[What are some tips for organizing financial records?](#)

Organizing your financial records is a cyclical process rather than a one-time event. You'll need to set up a system that helps you organize incoming documents and maintain existing files so that you can easily find what you need.

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