

ON WEALTH

SUMMER 2023 MAGAZINE



IFG

Investors Financial Group



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Retirement
With A
Rollover IRA

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Your
Portfolio

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WELCOME

DEAR VALUED CLIENT,

I'm thrilled to share with you the highlights of my summer edition of "On Wealth." It has been an incredible start to the summer filled with meaningful community engagement and exciting events.

First and foremost, I would like to extend my heartfelt gratitude to everyone who participated in the 3rd Annual Shred Day. The turnout was beyond my expectations, and together, we shredded and recycled over 3000 pounds of paper. This not only helps protect our environment but also ensures the security of your sensitive information. Additionally, through the generosity of those who attended, we were able to donate over 450 pounds of nonperishable food items to a local Minneapolis food shelf. Your support made a significant difference, and I'm truly grateful for your contributions.

I also want to take a moment to express my pride in being involved with an amazing charity, Big Brothers and Big Sisters of Minneapolis. Their commitment to mentorship and positive impact on the lives of young individuals is inspiring. Recently, my daughter Daisy had a memorable encounter at the Big Tackles charity event where she had the opportunity to meet Vikings Safety Harrison Smith. It was a memorable experience, and Daisy even managed to get her diaper signed by him. It's moments like these that reinforce the importance of giving back and being actively involved in our community.

Looking ahead, I'm excited to announce that my annual Labor Day brat giveaway is scheduled for August 30th and 31st. This beloved tradition promises to be a fantastic celebration of community, delicious brats, and good company. Keep an eye on your mailbox in the coming weeks for your exclusive invite to this exciting event as all clients are invited to RSVP and attend.

As always, I want to remind you that my office is always open to serve you. Whether you have questions, require financial guidance, or simply want to discuss your goals and aspirations, please don't hesitate to reach out. I am here for you, and your financial well-being is my top priority.

Thank you for your continued trust and support. I hope you thoroughly enjoy reading this summer edition of "On Wealth" and find valuable insights to guide you on your financial journey. Call or email anytime.

WARMLY,



Troy A. Gourde
Financial Planner



SAVE THE DATE

Labor Day Brat Giveaway on August 30th and 31st.
Visit www.troygourde.com/events to RSVP

Summer Salad With Peaches and Goat Cheese

Prep Time 10 mins - Cook Time 5 mins - Soak Onions 10 mins
Total Time 25 mins - Servings 4 to 6 servings

If you can, use yellow or orange tomatoes for this recipe because they are less acidic than red ones.

Ingredients

- 1/3 cup thinly sliced red onion (about 1/2 small onion)
- 2 to 3 tablespoons lemon juice (from 1/2 of a lemon)
- 1/3 cup raw, shelled pistachios
- 3 to 4 peaches, skins left on, cut into chunks (about 3 cups)
- 1 tablespoon honey
- 2 tablespoons Champagne or white wine vinegar
- 1/3 cup olive oil
- 5 ounces mixed greens like baby spinach, sorrel, or other seasonal farmers market greens
- 1/3 cup chopped fresh basil
- 1/3 cup crumbled goat cheese
- 1/2 cup chopped yellow or orange tomatoes (1 large tomato)
- Kosher salt and freshly ground pepper to taste

Method

Soak the onion:

Place the lemon juice in a small bowl and add the onions, gently tossing them with your fingers to coat. Let them soak for 10 to 15 minutes, then drain and set aside. This will take some of the bite out of the onion.

Toast the pistachios:

In a small, dry skillet over medium heat, toast the pistachios, stirring frequently, for about 5 minutes until fragrant and lightly toasted. Remove from the heat and set aside to cool.

Combine the peaches and honey:

In a medium bowl, combine the peaches and honey until coated.

Make the dressing and toss the salad:

In a large bowl, whisk together the vinegar and olive oil. Add the mixed greens and basil, and toss them together with your clean hands.

Assemble the salad:

Place the greens on individual plates or a large platter. Evenly distribute the peaches, goat cheese, tomatoes, pistachios, and red onions over the greens. Serve immediately.

Nutrition Facts (per serving)

211 Calories | 15g Fat | 18g Carbs | 4g Protein



Rebalancing Your Portfolio

Everyone loves a winner. If an investment is successful, most people naturally want to stick with it. But is that the best approach?

It may sound counterintuitive, but it may be possible to have too much of a good thing. Over time, the performance of different investments can shift a portfolio's intent – and its risk profile. It's a phenomenon sometimes referred to as "risk creep," and it happens when a portfolio has its risk profile shift over time.

When deciding how to allocate investments, many start by taking into account their time horizon, risk tolerance, and specific goals. Next, individual investments are selected that pursue the overall objective. If all the investments selected had the same return, that balance – that allocation – would remain steady for a period of time. But if the investments have varying returns over time, the portfolio may bear little resemblance to its original allocation.

How Rebalancing Works

Rebalancing is the process of restoring a portfolio to its original risk profile.¹

There are two ways to rebalance a portfolio.

The first is to use new money. When adding money to a portfolio, allocate these new funds to those assets or asset classes that have fallen. For example, if bonds have fallen from 40% of a portfolio to 30%, consider purchasing enough bonds to return them to their original 40% allocation. Asset allocation and diversification are investment principles designed to manage risk. However, they do not guarantee against a loss.

The second way of rebalancing is to sell enough of the "winners" to buy more underperforming assets. Ironically, this type of rebalancing actually forces you to buy low and sell high.

Periodically rebalancing your portfolio to match your desired risk tolerance is a sound practice regardless of the market conditions. One approach is to set a specific time each year to schedule an appointment to review your portfolio and determine if adjustments are appropriate.

Shifting Allocation

Over time, market conditions can change the risk profile of an investment portfolio. For example, consider a hypothetical portfolio that was 50% invested in bonds, 10% in treasuries, and 40% in equity. Over the course of a few years, if the stock portion of the portfolio outperformed the other assets, the hypothetical portfolio may no longer reflect the initial allocation. An adjustment may be needed to reflect the original risk profile. Keep in mind that investing involves risks, and investment decisions should be based on your own goals, time horizon, and tolerance for risk. The return and principal value of investments will fluctuate as market conditions change. When sold, investments may be worth more or less than their original cost. This is a hypothetical example used for illustrative purposes only. It is not representative of any specific investment or combination of investments.

1. FINRA.org, 2023



Road Trips with Your Laptop

By: Blair Stephens

Are you on the road again? From shorter family road-trips to retired folks who roam the U.S. in their RV's, more and more people want to stay hooked in with their laptops on the road. Depending on the age of your laptop and its capabilities (many used laptops and refurbished laptops may need upgrades to be wireless for instance) you should be able to easily power your laptop from your car or RV and you can probably find tons of locations with Wireless internet access, both paid services and free!

To use your laptop in the car and pull power from the car battery, you will need a power inverter. In some cases, your laptop manufacturer will offer an auto adaptor, but the power inverter, which has a universal power plug could prove far more versatile and worth the money. The power inverter will convert the DC auto battery power into the right AC power your laptop needs. The power inverter will plug directly into your cigarette lighter and then will have an adaptor end which will let you plug your power cord directly to your vehicle.

You have options in terms of power inverters as well. There are two main types; modified sine wave and pure sine wave. You should check your laptop manual, or the support site to find out if your laptop will accept either kinds of AC power created by these inverters. In some cases, the power created by the modified sine wave doesn't work with laptop computers, so you don't want to spend the money and be out of luck!



When you begin shopping for inverters, here are some things to remember. Laptop computers, whether a new laptop, used laptop or refurbished laptop will require between 50 and 70 watts of power. Make sure you buy a power inverter that will provide more than the power load that you need. If you need to do this frequently, you should make sure to buy a quality inverter because it will be a better investment in the long run. Xantrex makes a great power inverter, especially the StatPower PW-50 or 75 or the ProWatt 150. For frequent road-trippers the Simlex Power pure sine wave inverter is a great choice that will last for a while.

Obviously, your RV probably has the right power plugs you need to run your laptop. The bigger issue with an RV'er is going to be finding consistent internet access for reasonable prices, or better yet, for free! Many RV campgrounds are now offering high speed wireless internet so their travelers can easily connect. You can find many campgrounds that offer WiFi at RV Internet Access (rvinternetaccess.com) and at sites like RV Travel (www.rvtravel.com).

If you are camping out on your road-trip, you'll also be able to find tons of resources online like WiFi Free Spot (www.wififreespot.com) and others. As long as you have your power and your laptop is wireless enabled you should be good to go!

Just because you are on the road, doesn't mean you have to be disconnected from friends and family. Make sure your used laptop, refurbished laptop or even your new laptop is ready for power and Wifi and has the memory to support your internet connection and you'll be connected in no time, wherever and whenever you want!

Author Bio

Blair Stephens is an experienced writer and proud member of the www.UsedLaptops.com team. Used Laptops specializes in providing customers with the best possible used laptops and refurbished laptops at bargain prices. If you need computing power at bargain prices, Used Laptops is the place to go!

Article Source: <http://www.ArticleGeek.com>

A PURCHASE GUIDE TO BUDGET NOTEBOOKS

By: Roberto Sedycias

Since it became commercially available back in the early eighties, notebooks called the attention of computer users because of its small size and portability. Not much of a commercial success back then, it only took a short time before the computer industry improved this item, up to a point that is now considered to be one of the best selling computer consumer products.

For one who intends to buy a budget notebook, he may have some difficulties in picking the right one, since there are several notebook manufactures offering so many models. Budget notebooks are in a class by itself with basic features but capable of delivering full solutions for computer related tasks.

For an easy guide to budget notebooks, check the following major manufactures:

SONY

Sony VAIO notebooks are fashioned products targeted to consumers who demand flexibility and power without compromise. It is expected to find features such as 15.4" WXGA, duo core processor and 100 gb hard disk. Although not the cheapest of budget notebooks, it compensates the higher price by offering more technological features.

Most common features one can expect from Sony budget notebooks: 1 - Intel Core Duo Processor T2250 1.72 Ghz; 2 - Windows Vista; 3 - 1 gb DDR2 ram; 4 - Widescreen XGA display type; 5 - Intel graphics media accelerator 950; 6 - 100 gb SATA hard disk 5400 rpm; 7 - CD-RW/DVD rom; 8 - wireless lan 802.11 a/b/g; 9 - Modem and Lan port 10/100; 10 - USB connectivity; 11 - It weighs around 6.5 pounds; 12 - Lithium ion battery up to 5.5 hours; 13 - One year limited warranty. Price starts from U\$ 929.00 and up according with optional accessories.

DELL

With features such as 15.4" WXGA, duo core processor and ATI Radeon Xpress graphics, Dell budget notebooks offer a flexible combination of power, mobile productivity and entertainment at a good price.

Most common features one can expect out of these notebooks are: 1 - AMD Turion 62 X2 1.8 ghz/1mb cache processor; 2 - Windows Vista; 3 - 512 mb ram; 4 - Widescreen XGA display type; 5 - ATI Radeon Xpress 256 mb video graphics chipset; 6 - Up to 80 gb hard disk; 7 - CD-RW/DVD rom; 8 - It weighs around 6 pounds; 9 - 9-cell lithium ion battery; 10 - One year limited warranty. Price starts from U\$ 549.00 and up according with optional accessories.

TOSHIBA

All Toshiba budget notebooks feature an 15.4" diagonal WXGA display, DVD optical drive which reads and writes up to 11 formats, high speed wireless lan (802.11 b/g) for easy connection in networks.

Most common features one can expect out of these notebooks are: 1 - Intel Celeron processor with 1+ Ghz; 2 - Windows Vista; 3 - 512 mb ram;

A while ago portable electronics devices were a luxury at an expensive price. Nowadays it became an affordable must have kind of product for lots of people. Notebooks are in this category for sure! And basic notebooks are the best option for those who are on a tight budget. So, if portability is a must for your personal or professional computer related tasks, waste no more time. Get yourself a budget notebook!

Author Bio

Roberto Sedycias - IT Consultant for PoloMercantil

This article can also be accessed in portuguese language from the News Article section of page PoloMercantil
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Article Source: <http://www.ArticleGeek.com>

4 - Widescreen XGA display type; 5 - Radeon Xpress 200M video graphics chipset; 6 - 60 gb hard disk; 7 - CD-RW/DVD rom; 8 - wireless lan but no Bluetooth connectivity; 9 - Modem and Lan port 10/100 mbps; 10 - USB and firewire connectivity; 11 - It weighs around 5 pounds; 12 - 4-cell lithium ion battery; 13 - Tv-out s-video; 14 - One year parts and labor warranty. Price starts from U\$ 599.00 and up according with optional accessories.

HP

HP Budget notebooks with features such as 15.4" display screen, AMD Sempron 3500+ and a sophisticated black resin finish, offer an attractive mix of style, mobility and performance.

Expected features one can find in this HP notebook category: 1 - AMD Sempron 3500+; 2 - Windows Vista; 3 - 15.4" WXGA Widescreen; 4 - 512 mb ddr2; 5 - CD-RW/DVD rom; 6 - Wireless connectivity 802.11b/g wlan; 7 - It weighs around 7 pounds; 8 - Nvidia video graphics chipset with 256 mb; 9 - 6-cell lithium ion battery; 10 - USB, lan and modem port; 11 - Integrated stereo speakers; 12 - 60 gb SATA hard disk; 13 - Tv-out s-video; 14 - One year warranty in parts and labor. Price starts from U\$ 569.00 and up according with optional accessories.

Secure Your Retirement with a Rollover IRA

By Sam Subramanian

Switching your job? Retiring?
Congratulations!
A window of opportunity opens
for you with
**the Rollover Individual
Retirement Account
or Rollover IRA.**



In an era of corporate restructuring and outsourcing, Rollover IRA is among the most powerful means available for securing one's retirement. Yet, its potential to enlarge one's assets for the golden years commonly remains under-appreciated.

The Rollover IRA dramatically increases the range of choices available to you for investing your retirement savings. By offering investment choices hitherto unavailable in employer-sponsored plans such as 401k, 403b, or Section 457 plans, Rollover IRA provides you the means to have direct control of and more aggressively grow your nest egg.

This article discusses the advantages of Rollover IRA over employer-sponsored retirement plans.

So, if you are leaving your job and have accumulated assets in the employer-sponsored retirement plan, continue reading this article to learn about your options and more.

Four Options

You have four options on what you can do with your savings in your employer-sponsored plan when you are switching jobs or retiring.

- 1) Cash your savings.
- 2) Continue with the retirement plan of your previous employer.
- 3) Transfer your savings into the retirement plan sponsored by your new employer.
- 4) Set up a Rollover IRA account with a mutual fund company and move your retirement savings into that account.

Unless you have a pressing need, it is best not to cash your retirement savings. First, cash withdrawals from the retirement plan will be subject to federal and state taxes. Second, your retirement savings diminish and you will have fewer assets to grow tax-deferred.

While the three other options will not erode your retirement savings and will allow it to grow tax-deferred, they are not equal in their ability to help you boost its growth rate.

Increased Investment Choices

Most employees earn meager returns on their employer-sponsored retirement plan savings. A Dalbar study reports that the average 401k plan investor achieved an annual return of just 3.5% during a 20-year period when the S&P 500 returned 13.0% per year.

Part of the problem stems from the fact that most retirement plans offer only a limited number of investment choices. A Columbia University study finds the median number of mutual fund choices in 401k plans to be just 13. The actual number of equity mutual fund investment choices however is less, since the median number includes money market funds, fixed income funds, and balanced funds.

With fewer investment choices, employer-sponsored plans limit your ability to take advantage of different market trends and to continually position your retirement savings in mutual funds with superior risk-reward profiles.

If you set up a Rollover IRA with a large mutual fund company such as Fidelity Investments, T. Rowe Price or Vanguard Group, you will break the shackles imposed by your employer-sponsored plan and dramatically increase the number of mutual funds available for investing your retirement savings. Fidelity, for example, provides access to several thousand mutual funds besides the more than 180 mutual funds it manages.

Setting-up the Rollover IRA

Let's say you decide to move your retirement savings to a Rollover account with a mutual fund company. How do you make it happen?

Contact the mutual fund company in which you wish to open an account and ask them to send you their Rollover IRA kit. Complete the form for opening the Rollover IRA account and mail it to the mutual fund company. Next, complete any forms required by the retirement plan administrator of your previous employer and request transfer of your assets into the Rollover IRA account.

You have two choices for moving your retirement savings to your Rollover IRA account. One is to elect to have the money transferred directly from the employer-sponsored plan to the Rollover IRA account. This is called *direct rollover*. With the *indirect rollover* alternative, you take the distribution from the retirement plan and then deposit it in the Rollover IRA account. Unless exceptions apply, you have 60 days to deposit the distribution and qualify for tax-free rollover.

Summary

When you are switching jobs or retiring, the Rollover IRA opens a window of opportunity for you, widening the range of investment choices for your retirement assets hitherto not available in the employer-sponsored plan. The self-directed Rollover IRA empowers you to construct and manage a mutual fund portfolio to boost the growth rate of your retirement savings.

Author Bio

Sam Subramanian, PhD, MBA edits the AlphaProfit Sector Investors' Newsletter. The investment newsletter, ranked #1 by Hulbert Financial Digest, offers model portfolios that are popular with Fidelity 401k and Rollover IRA investors. To learn more about the investment newsletter, visit <http://www.alphaprofit.com>

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Boosting Your Rollover IRA Performance

You need a strategy to benefit from the wide range of investment choices available in the Rollover IRA. You can develop the strategy yourself or leverage ideas from investment newsletters such as AlphaProfit Sector Investors' Newsletter to enhance the growth rate of your nest egg.

AlphaProfit's Focus and Core model portfolios have grown at an average annual rate of 33% and 21% respectively, compared to an average annual return of 13% for the S&P 500 Index from September 30, 2003 to March 31, 2006.

Let's say you transfer \$50,000 from your employer-sponsored retirement plan to the Rollover IRA and the wider range of investment choices helps you increase your annual return from 8% in the former to 12% in the Rollover IRA. At the end of 20 years, your Rollover IRA will be worth \$482,315, more

than double the \$233,048 it would be worth had you stayed on with the employer-sponsored plan -- that too without any cash additions to your Rollover IRA.

Adding to Your Rollover IRA

You can leverage the potential of your Rollover IRA further by adding to it each time you change jobs. With the Rollover IRA already setup, all you have to do is to instruct the retirement plan administrator of your last employer to transfer assets to the Rollover IRA. There is no limit on the amount of money you can transfer.

You may also add money to your Rollover IRA through regular annual contributions. They are however subject to the annual limit for IRA contributions.

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