

Co-hér-ent: Because it Defines us

Coherent Quarterly

July 2018

Co-hér-ent: having a natural agreement of the parts, as in “a coherent plan for action.”

2018 Mid-Year Review

A mid-year review can identify any gaps or financial inefficiencies. It can be much easier to plan with six months remaining as opposed to making adjustments at the end of the year.

Do you have any additional expenses such as summer child care, upcoming college costs in the fall, or holiday travel to plan for?

Will you receive any work place rewards such as company stock or year-end bonuses?



A good starting point is to review your end of June paystub. Determine the effect of tax cut legislation on your income. Is there more or less in your paycheck?

...continued on page-2

Recent Insights – Online Articles

The Ferengi are a Star Trek species whose culture is entirely based on commerce. How would a Ferengi invest? Our latest online [Manager's Letter](#) describes how more risk doesn't always equal more reward.

We've all heard that we should rebalance our portfolios regularly. It's good for us. Kind of like fiber. But why? How? And how often? Our June [Coherent Investor](#) article compares the three most popular strategies.



Stock market character has fundamentally shifted. Growth is at 7-year highs, and volatility at 30-year lows. Is there room for growth to continue, or is the market spent for now? May's [Earnings Insight](#) article reveals the challenges facing the 2018 stock market.

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"A mid-year review can identify any gaps or financial inefficiencies."

2018 Mid-Year Review (from page-1)

For example, the 2017 threshold for the 25% tax bracket is likely to fall within the 22% or 24% bracket for your 2018 income. This translates to a 1% to 3% increase to your take-home pay.

If you have more take home pay, capture any savings to shore up cash reserves, pay down debt, or perhaps increase 401k contribution by 1%. If your income has decreased, make sure your tax withholding is appropriate. You can make estimated quarterly payments to avoid any interest or penalties.

Check your year-to-date 401k/403b contributions. For the first six months of the year, you should have \$9,250 if under age 50 or \$12,250 if age 50 or older to be on schedule to fully fund. Maximum 2018 contributions are \$18,500 under age 50 and \$24,500 if 50 or older.

Request our complimentary budgeting worksheet to help with your mid-year review. Let us know how we can help to make sure your finances are on track.

Visit our Insights page for this article: [My 2017 Taxes Are Done! Now What?](#) Or call us!

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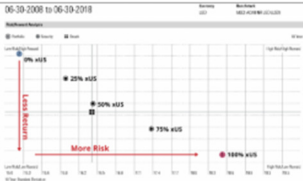
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A Ferengi's Equity Allocation

Star Trek's Ferengi are a species whose culture is entirely based on commerce. Business is pleasure and money is everything. So how would a Ferengi invest in Earth's stock market? What would their Blue Planet Portfolio look like?

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Rebalancing Portfolios

We've heard that we should rebalance our portfolios. It's good for us. Kind of like fiber. But why? How? And how often? Here are three popular methods that complement most investors' needs.

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Earnings Insight May 2018

Stock market's character has fundamentally shifted. Gains last year came almost entirely from earnings, and at the lowest volatility in three decades. Earnings growth is at a seven-year high. But future growth depends on margins already at nose-bleed levels.

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