

# sage quarterly

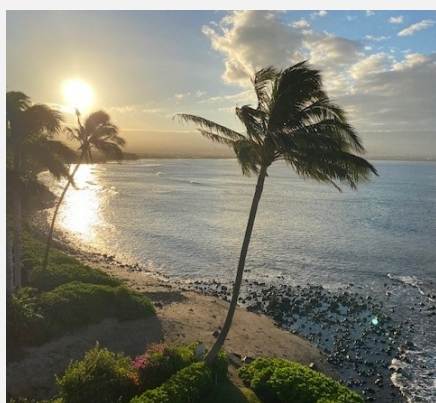
*The official quarterly newsletter of Sage Financial Strategies*

*3rd quarter 2021*

## SUMMER!

**Hakuna Matata, summer travel is happening. Whether your story includes crazy airports or staying close to home, we hope you give yourself some summer R&R. Before we know it, fall and "Back to School" will be here. Enjoy our brief travel reports, travel tips, compound interest options and my latest Guide to the Markets video.**

**Be well, Gary**



## KEYFAUVERS

**In late May the Keyfausers flew (with points!) to Maui, Hawaii, after jumping through many hoops to get there. It was the trip of a lifetime.**

**Swimming with turtles, ziplining, boogie boarding, fresh fish, and soaking up the sun were some of the highlights. Hannah (not Gary) even jumped off a 20-ft cliff into the ocean.**

**Definitely a trip worth repeating!**

## PEIROLLOS

**Hello miraculous Great Sand Dunes, in the middle of Alamosa, CO. Great weather was enjoyed by all, with extended family. Heather is studying hard to take her Securities Industry Essentials Exam. Eddie is in the busy season for work. Anthony just got promoted to a server at Melting Pot and Haley is enjoying friend time before starting her sophomore year of high school.**

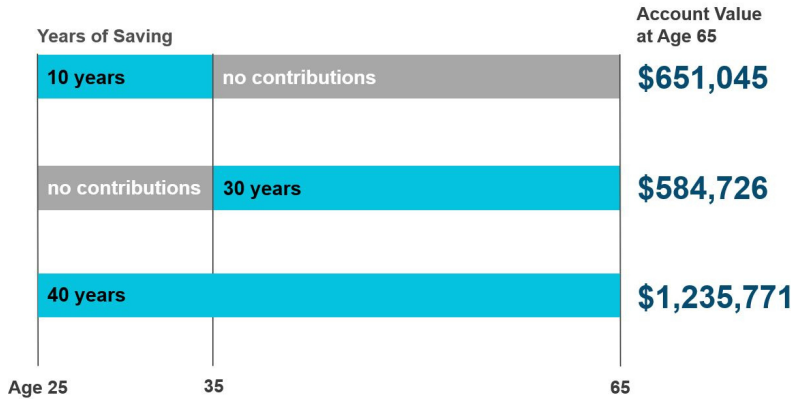
## PETERSONS

**Three Petersons left the lower 48 to meet Alaska's wildlife. A moose visited their cabin yard! Vistas were breathtaking on a hike to Reed Lakes. Meanwhile, Aidan graduated tech school as a flight engineer in the U.S. Air Force. Allie spent 2 months as a camp counselor in California. When not on vacation, Simon is busy researching parts to build his own computer.**

# COMPOUND INTEREST

MAKE MONEY ON YOUR MONEY

## COMPOUNDED SAVINGS OVER 40 YEARS SAVING \$500 PER MONTH



This chart is for illustrative purposes only and is not meant to represent the performance of any specific investment option. Assumes \$500 invested each month in a tax-deferred account and a 7% annual rate of return for a hypothetical investor from age 25 to age 65. The Account Value at age 65 is tax-deferred, and contributions and earnings are subject to taxes upon withdrawal. All investments involve risk, including possible loss of principal.  
Source: T. Rowe Price

Compound interest is money earned not just on your deposited balance, but money earned on the interest too. Which accounts offer compound interest?

- High Yield Savings & Money Markets--typically lower risk options, but also with a smaller percentage of compound interest paid
- Retirement Accounts, such as 401ks and IRAs
- Dividend Investments--Though not technically compound interest accounts, you can treat them as such by reinvesting the usual quarterly "bonus" back into the investment
- Investment Accounts--Several options here, including individual stocks, ETFs (exchange traded funds), mutual funds and annuities. 529 Plans can also be invested to earn compound interest.

"Back to School" season is a great reminder to save money for kids' and grandkids' educations. With compound interest, the sooner you start the better. Call today and we can set you up with the right fit.

Source: Investor.gov



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# 3RD QUARTER GUIDE TO THE MARKETS



Video by Gary Keyfauber,  
Wealth Management Advisor



## TRAVEL TIPS

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- As people become more comfortable traveling, the demand is likely to exceed supply and prices will continue to rise. Book now!
- Passport renewals are taking up to 18 weeks, so check your expiration dates.
- Be flexible. Regulations and requirements are changing constantly.
- Travel insurance could help cover possible quarantine costs or unexpected expenses due to frequent flight cancellations.
- Use travel and flight credits as soon as possible before they book up.
- Use a travel advisor to find best rates, navigate new procedures coordinate details and advocate for you.