



HANSEN'S

ADVISORY SERVICES, INC.

Investing in companies that give a hoot.

7067 East Genesee Street

Fayetteville, NY 13066

315.637.5153

info@hansensadvisory.com

www.hansensadvisory.com

Hansen's Advisory Services, Inc. and Vanderbilt Financial Group are separate and unaffiliated entities • Vanderbilt Financial Group is the marketing name for Vanderbilt Securities, LLC and its affiliates • Securities offered through Vanderbilt Securities, LLC • Member: FINRA, SIPC • Registered with MSRB • Advisory Services offered through Vanderbilt Advisory Services • Clearing Agent: Fidelity Clearing & Custody Solutions • Insurance Services offered through Vanderbilt Insurance and other agencies • Supervising Office: 125 Froehlich Farm Blvd, Woodbury, NY 11797 • 631-845-5100 • For additional information on services, disclosures, fees, and conflicts of interest, please visit www.vanderbiltfg.com/disclosures

Multi-faceted Investment Appreciation

Would you like to know that you are making a difference in the world by investing in companies that consider Environmental, Social and Governance (ESG) issues as criteria for purchasing shares? We have some new ways for you to look at the effect you have on your overall environment by detailing what a portfolio of sustainable mutual funds could accomplish.

Let's say you have these mutual funds in your Portfolio: Green Century Equity, Parnassus Core Equity, Pax Global Environmental Markets and Calvert Green Bond. We can look within the funds (www.yourstake.org) and find that over 10 years of having invested 1 million dollars, you have been responsible for 18 fewer asthma attacks, 497 fewer victims of data breach, 824 more homes powered by clean energy, 128 fewer hours of incarceration and 4 more meetings led by women. If you have invested less than 1 million, then your contribution will be a percentage of these figures.

Not only do these funds and many others consider ESG criteria but they have conversations with companies that need to be more responsible for the effects they have on our universal quality of life. Here are some examples of discussions that are taking place:

Calvert is pushing Walmart to change gun policy and fight for stronger safety regulations. Green Century secured a policy from Dr Pepper Snapple to require all its agricultural suppliers to reduce their use of pesticides. Parnassus pushes Republic Services to set science-based 1.5 degree climate targets. Pax pushes US Foods to diversify its board of directors.

There are many more examples of discussions and actions taken by investment companies. Please contact us to learn more about this added feature of investing sustainably.

A Present with Presence

As we think of meaningful gifts for our family and friends, we often have things in mind that we would be delighted to give but then we need to consider the appreciation of the receiver. We know that once we give a gift, it is no longer ours to decide how it is used. Are there gifts we can give that are targeted for a purpose that jive with the pleasure of the giftee therefore making the gift most meaningful?

A gift that strengthens security, comfortableness, enjoyment, satisfaction and/or uplifts the spirit is the ideal. It brings the presence of the giver and the receiver to the forefront.

In the world of finances, a way of creating such a match could be helping with long term care insurance premiums needed to assuage the worry of having to depend on others for caretaking when it is necessary. Perhaps, there are others who would join in to help with this type of gift to lessen the burden on the future caregivers and the one who needs care.

Contributions to a child's college savings plan, an investment account or a Roth retirement account made with a lump sum contribution or a monthly amount automatically deposited from a checking account. This gift could have educational value through timely discussions with the child about how the account is growing, what is in the account and why you would want to buy a certain stock, bond or mutual fund.

Then there is the gift of an event that could bring the presence of each of you together and be appreciated. Often these events are planned by buying a ticket of some kind and each year you could put away money each month for the event you plan for the following year's holidays. The excitement of the planning could be a gift of its own.

YOU GIVE TO YOURSELF BY GIVING OF YOURSELF
MATTHEW KAHN



Tax Tales to Tell for 2021

As we approach the end of 2021, there are some tax considerations that you should keep in mind.

We always recommend that you save as much as you can, comfortably, for retirement. The IRA contribution limit for 2021 is \$6000, with an additional \$1000 make-up contribution for those over 50. Contributions to IRA accounts are subject to eligibility limits. IRA contributions can be made until April 15th.

Last year you were able to deduct up to \$300 of cash contributions to qualified charities per tax paying unit even if you took a standard deduction. On your 2021 tax return you may deduct up to \$300 per individual. A married couple filing jointly can now deduct up to \$600.

Through our transition we tried to maintain your account instructions. You each know your situation best and should be the final check that Required Minimum Distributions (RMDs) and Qualified Charitable Distributions (QCDs) are sent out of your retirement accounts. There are penalties for not taking the distributions so please check on this.

Now is also a good time to create an IRS online account. The account allows you to view your balances, along with prior tax records, payments and any economic impact payments (better known as stimulus payments), without the need to speak with the IRS. You will need information about the third economic impact payment received in January 2021 for your 2021 tax return.

Please let us know if you have questions related to taxes.

HAS NEWS

As you know this has been the year of broker/dealer change for HAS and a busy year it has been! The paperwork and the learning of new technologies has been extra engaging for all of us and if you have been Docusigning, you have experienced some of this in our ever changing digital solutions.

On our web page, www.hansensadvisory.com, you can now make appointments with us through this site but you are always welcome to contact us via phone, text or email. If you want to let others know about our services, going to our website is a good resource for them in addition to the conversation you have with them.

Our reception and waiting room have a new look. There is more light, more work spaces and a small meeting table for those that are signing papers or do not want any stair exercise. The carpet has disappeared and the existing hardwood floors have been refinished partially covered by a bright area rug which feels most welcoming!

We look forward to seeing you in person when that is comfortable for everyone and as always our conversations with you are most appreciated!



A Holiday Haiku for You

The season to be
Alert or calm enveloped
With holiday warmth!