



## NTrust Wealth Management

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# August Newsletter

August 2016

*"A goal without a plan is just a wish." ~ Antoine de Saint-Exupery*

**Featured Article:** "Be Prepared to Retire in a Volatile Market", discusses things to consider if you retire during a market downturn.

**In the News:** Stacy Long, Principal of NTrust Wealth Management, was honored to have been asked to speak to The Junior League of Norfolk-Virginia Beach last month at the annual Board and Chair training retreat.



### [Investors Are Human, Too](#)

Researchers in the field of behavioral finance have studied how cognitive biases in human thinking can affect investor behavior.

[More Details](#)



### [Be Prepared to Retire in a Volatile Market](#)

Market losses on the front end of your retirement could have an outsized effect on the income you might expect from your portfolio.

[More Details](#)



### [Understanding the Net Investment Income Tax](#)

The net investment income tax has been in effect since 2013, but continues to cause confusion. Here's what you need to know.

[More Details](#)

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### [Should I pay off my student loans early or contribute to my workplace 401\(k\)?](#)

For young adults with college debt, deciding whether to pay off student loans early or contribute to a 401(k) can be a tough question. It's a financial tug-of-war between digging out from debt today and saving for the future.

[More Details](#)

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### [Have you heard about the newest employee perk?](#)

What's one of the most cutting-edge employee benefits right now? Company-provided student loan assistance for employees who are paying back student loans.

[More Details](#)

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### [Refer a friend](#)

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