



In this month's issue of The Harvest Times, we provide a brief recap of the markets following one of the most turbulent periods since the 2008 financial crisis. We also draw your attention to core financial market principles related to inflation and interest rates. As tax season is almost upon us, we provide a quick overview of the process and encourage you to reach out to discuss the tax implications of your financial plan and wealth management strategies. Click on the titles* below to read more:

- [Market Week: February 26, 2018](#)
- [Due Date Approaches for 2017 Federal Income Tax Returns](#)
- [Bonds, Interest Rates and the Impact of Inflation](#)
- [College Saving: How Does a 529 Plan Compare to a Roth IRA?](#)
- [A New Chapter for Retirement](#)

As always, please feel free to reach out to [our team of CERTIFIED FINANCIAL PLANNERS™](#) at any time. We look forward to helping you stay on track to reach your goals.

From our family to yours,

The Harvest Group

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Market Week: February 26, 2018

This biweekly recap of the financial markets is significant for many reasons. The broad rebound in equities in the latter half of the month followed one of the biggest market declines in recent memory. The following article provides a quick recap of the events that drove the markets in the latter half of February, and why you should pay extra attention to things like economic data and monetary policy in developing your portfolio.

Read the [article](#).

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Due Date Approaches for 2017 Federal Income Tax Returns

Tax filing season is here again. If you haven't done so already, you'll want to start pulling things together. The filing deadline for most individuals is Tuesday, April 17, 2018 so you may want to find a copy of your 2016 tax return and start gathering W-2s, 1099s, and deduction records sooner rather than later.



Read the [article](#).

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Bonds, Interest Rates and the Impact of Inflation

As a follow-up to the market update, this concept piece provides a broad overview of the interplay between inflation and interest rates, and how they impact your investment portfolio. With the Federal Reserve scheduled to hold its next meeting March 20-21, this article serves as a timely reminder of why you should monitor the business cycle and plan accordingly.



Read the [article](#).

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College Saving: How Does a 529 Plan Compare to a Roth IRA?

Roth IRAs and 529 plans have a similar tax modus operandi. Both are funded with after-tax dollars, contributions accumulate tax deferred, and qualified distributions are tax-free. But in order for a 529 plan distribution to be tax-free, the funds *must* be used for college or K-12 education expenses.



Read the [article](#).

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A New Chapter for Retirement

Preparing for retirement is one of the most important financial goals you will ever have. Although many of us are in tune with the basics of retirement planning, the methods for saving for our golden years are changing. As traditional pension plans continue to disappear, Americans need to be more proactive than ever before to protect and grow their savings during working years.



Read the [article](#).

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