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Website: CeteraNH.com

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Client Newsletter

Cetera Wealth Partners is a distinct community within Cetera Wealth Services, LLC. Securities offered through Cetera Wealth Services, LLC, member FINRA/SIPC. Advisory Services offered through Cetera Investment Advisers LLC, a registered investment adviser.

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If you enjoy our monthly newsletter and know someone who would benefit from receiving it, please contact us or email our Office Manager at Laura.Fleming@ceterawealth.com

Our Office Hours Are

**Monday, Tuesday,
Wednesday, Thursday**
8:30 a.m. to 4:00 p.m.
Friday 8:30 a.m. to 1:30 p.m.

“Those who keep learning will keep rising in life.”
~ Charlie Munger

Quick Fact from Dr. Milstein



You wake up at 3 a.m., and your mind is suddenly racing.

Deadlines. Conversations. That one thing you forgot.

This is very common.

In the early morning, often around 3 or 4 a.m., your brain naturally increases cortisol, a stress hormone that helps prepare you to wake up. That biological shift can feel like a surge of urgent thinking.

Thinking at 3 a.m. is rarely your most reliable thinking. It does not mean something is wrong. Your brain is transitioning toward wakefulness.

Here is a simple rule. Resist the temptation to solve problems in bed. At that hour, perspective is limited, and reactions can feel stronger than they are during the day.

If something feels urgent, try writing it down briefly and returning to it in the morning. Often those same thoughts feel very different in daylight.

Dr. Marc Milstein
Neuroscientist / Brain Health Expert
www.drmarcmilstein.com

Starting July, 2026 we are updating our Client Newsletter delivery frequency to once per quarter.

We look forward to providing you with the latest financial information that you have come to count on each January, April, July and October.





What is Home Title Theft, and should you be concerned?

Home title theft is a type of real estate fraud where someone uses a homeowner's personal information to forge a deed and steal their home. The thief may apply for a home equity loan or line of credit in the homeowner's name and then fail to make payments—exposing the owner to foreclosure and credit damage.

In the case of unoccupied homes, like secondary residences, the fraudster might sell the house without the owner's knowledge or rent out the property without permission.

How Does Home Title Theft Happen?

Criminals commit home title theft in a few different ways, but the most common avenues are phishing schemes, malware, data breaches, unsecured Wi-Fi networks and mail theft.

Should You Be Worried About Your Own Title?

In general, home theft is not as common as other types of identity theft and internet-enabled crimes. Whether you should worry about your home title depends on a few factors, including how careful you are with your personal information and how tech-savvy you are.

Homeowners with a substantial amount of home equity are also more likely to be targeted for home title theft, as are those who own more than one home. This is especially true for vacation homes, investment properties and other unoccupied real estate.

Luckily, there are a few signs you can watch out for that may indicate your home is the target of title theft. These include:

- Receiving bills or collection notices for accounts you didn't open
- Being denied credit because of information on your credit report you don't recognize
- Receiving a notice from the IRS that you have unpaid taxes
- Getting calls from debt collectors for debts you don't owe

This type of crime can be devastating, but there are steps homeowners can take to protect their personal information and their home.

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How to Protect Yourself from Title Fraud

(continued from Page 2)

- **Keep track of your mail.** If you suddenly stop receiving bills or other important mail, it could signal that someone has changed your address without your knowledge. Also, keep tabs on your important documents, such as your deed and mortgage statement, and ensure they are stored safely.
- **Monitor your credit report.** You're entitled to a free credit report from each of the three major credit reporting agencies every year. Regularly reviewing your credit report can help you catch suspicious activity, such as new accounts opened in your name and unauthorized changes to your existing accounts. Consider a Credit Freeze as an option too if no new credit is needed in the near term.
- **Be careful with your personal information.** Shred unwanted documents that contain your personal information, such as bills and bank statements. Do not carry your Social Security card or birth certificate with you, and do not give out personal information over the phone or online unless you are sure you know who you are dealing with.
- * **Check your Registry of Deeds Website.** After learning more about Home Title Fraud I decided to check my Deed on the Registry of Deeds website in my county.

Upon looking I found out they offer a free service called Property Fraud Alert. Property Fraud Alert is a free online subscription service offered to the public that allows you to have your name monitored within the Recorder's office to track possible fraudulent recordings that affect your property.

While Property Fraud Alert does not prevent fraud from happening, it provides an early warning system for property owners to take appropriate actions should they determine possible fraudulent activity has taken place.

Richard K Hackett, CERTIFIED FINANCIAL PLANNER™

REMEMBER –
WE WANT YOU TO CONTACT US WITH YOUR
“HERE'S WHAT WE'RE THINKING ABOUT DOING”
QUESTIONS, NOT YOUR “GUESS WHAT WE JUST DID!” COMMENTS!



I get this question from time to time, and it does depend on your circumstances. That said, I think most of the time it makes sense to use your Credit Card over your Debit Card and here's why:

Credit Cards

Pros:

- Limited liability for fraudulent charges. Most credit cards cap your liability to \$50 for unauthorized charges
- It's the credit cards problem not yours. Once you put in a fraud alert very little needs to be done on your end and the charge is usually reversed quickly.
- Using a credit card builds credit which is important in most things we do financially today, from the rates we pay on loans to the amounts we can pay for insurance.
- You can earn points which can be used to save on travel, dining, purchases, etc.
- It can be easy to track your spending since many credit card companies send you a breakdown of your yearly purchases in various categories.

Cons:

- If you're a spender, then using a credit card can be a major problem since it can be very easy to overspend and rack up huge credit card balances.
- If it's a more serious charge, then a new card may be issued and many times your auto pay transactions will need to be re-established.
- If you're late or miss a payment it can affect your credit and a high fee is usually charged
- If you don't pay off your balances every month you will usually pay a very high interest rate
- If you want to receive cash back or a cash advance there is usually a fee
- High balances and missed payments can affect your credit score

Debit Cards

Pros:

- Since you know there is only so much money in your account you tend to not overspend
- If you want to receive cash back or withdrawal funds, there is usually no fee
- No annual fees, where some credit cards may charge an annual fee

Cons:

- If there's a fraudulent charge it may be harder to get your money back or take longer.
- A fraudulent charge may cause other payments to bounce if there's not sufficient funds causing numerous fees and headaches.
- Many times, a new card and checking account number will need to be established causing all your direct deposits and bill payments to have to be re-established.



401(k) Averages By Age

401(k) retirement savings are only a portion of what goes into being adequately prepared for retirement. Where you are in accordance with the chart has no factor in your ability to retire, yet it is interesting to know where a large group of the nation sits.

Retirement ability rests upon many factors, from expenses/income needs, total account values, investment styles, risk association and expected return, income streams, and specific life situations or circumstances. If you are ahead, or behind in these numbers, it does not give you an accurate representation of if you can retire.

If you, or someone you know, are curious about where you currently sit for your retirement balances, please reach out. We are happy to help to show you if you are on track for your retirement needs.

According to Empower data, the average 401(k) balance across all age groups is \$326,459. This chart shows how the average 401(k) balance differs by age.

Age	Average 401(k)	Median 401(k)
20s	\$102,635	\$38,971
30s	\$203,531	\$79,966
40s	\$407,675	\$162,143
50s	\$622,566	\$251,758
60s	\$573,500	\$187,957
70s	\$423,649	\$93,364
80s	\$417,148	\$80,264

Source Anonymized data from Empower Personal Dashboard™ as of August, 2025.

<https://www.empower.com/the-currency/life/average-401k-balance-age#:~:text=According%20to%20Empower%20data%2C%20the%20average%20401%20%28k%29,Empower%20Personal%20Dashboard%20TM%20as%20of%20August%2C%202025>

Cetera Wealth Services, LLC exclusively provides investment products and services through its representatives. Although Cetera does not provide tax or legal advice, or supervise tax, accounting or legal services, Cetera representatives may offer these services through their independent outside business. This information is not intended as tax or legal advice.

Moving?

Moving can be time consuming and stressful. We make it easy to keep your investments, retirement and insurance accounts up to date.

Just email us at Laura.Fleming@ceterawealth.com with the subject line:

Change of Address and include your name, your old address and your new address and updated phone numbers.

Or call the office at 603-332-6518



Technology Tips



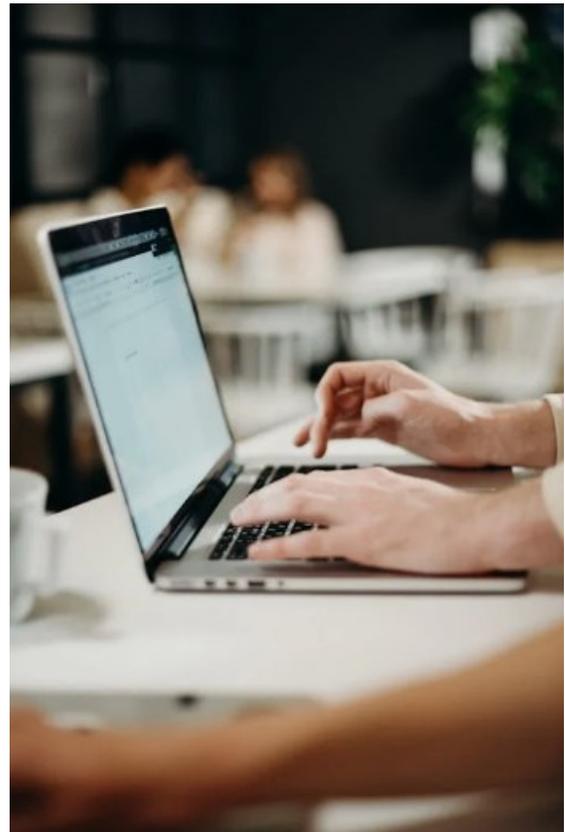
The National Cybersecurity Alliance is your one stop shop for all things online safety.

Whether you are interested in articles, videos and toolkits on personal online safety and privacy, education and career path information in the technology field or all things cybersecurity for business, this resource is a great tool.

Some recent articles that we think our clients may be interested in are:

- Cybersecurity for Tax Season: Protect your Identity and Refund
- What You Need to Know about Digital IDs and Mobile Drivers Licenses Cybersecurity
- How to Avoid Charity Scams
- Document Sharing Security Tips: How to Stay Safe with Shared Docs
- What is Smishing? How Text Message Scams Work (And How To Avoid Them)
- Tread Lightly Online: How to Check and Manage Your Digital Footprint

The National Cybersecurity Alliance is a non-profit organization with a mission “to empower / create a more secure, interconnected world.” They encourage everyone to share their resources so that we all can stay safe online.



For additional resources, webinars, collaboration or to subscribe to their newsletter, please visit www.staysafeonline.org.

Client Quiz!

This Month's Quiz

Many studies show that US marriage rates are on the decline. Heritage Foundation & the US Census Bureau just recently reported that in the year 1950, 78% of couples became married. Today how much has that percentage declined?

- A. Down 32% since 1950 avg. of 78%.
- B. Down 41% since 1950 avg. of 78%.
- C. Down 47% since 1950 avg. of 78%.
- D. Down 54% since 1950 avg. of 78%.

Source: John Creteau

Answer to Last Month's Quiz

Which of the following does not have the benefit of pass-through Taxation?

- A. Family Limited Partnership
- B. LLC
- C. C Corporation CORRECT**
- D. D. Corporation

Source: John Creteau

Trust, But Verify



It is important we maintain an outstanding customer experience while managing risk for our business and customers.

We want to provide excellent service, but we do need to verify information or make an outbound call to the phone number on file before making a transfer or answering a question that may involve your personal information. This is for your protection.

If we are not confident that we are dealing with you, our customer, we will not transact until we are confident. This added layer of due diligence could be the difference that keeps you from falling victim to a fraudster. If something doesn't feel right about a request from you, we will follow our intuition and conduct as many layers of verification as is appropriate.

We feel it is easier to apologize to you for a minor inconvenience (to assure your identity) than to apologize for allowing funds to be transferred out of the account by a fraudster.

John R Creteau, *Investment Adviser*

Go Paperless Today

Did you know that you can access an environmentally friendly version of our newsletter by visiting <https://ceteranh.com/newsletter>? Please email christina.rex@ceterawealth.com today to opt out of receiving a paper copy via mail and Go Green today!



Welcome Christina A. Rex

On January 8, 2026, we welcomed a new Office Support Team Member to our agency. Christina Rex is a Non-Registered Associated Person with Cetera Wealth Services, LLC and comes to us with over 30 years of executive office administration experience, working in both the healthcare and financial sectors in Upstate New York prior to relocating to New Hampshire in October, 2023.

Christina resides in Dover, NH with her husband of 27 years, Michael. She adores and takes immense pride in being the mother of two amazing adult daughters, Chelsea and Zoe. Christina enjoys traveling, meeting new people and immersing herself in new places and cultures. She loves outdoor activities, is an avid gardener and power wood carver who hones her hobbies on weekends at her second home in rural Northeastern Pennsylvania.



Welcome Christina!

This information was taken from sources deemed to be reliable however, neither Investment Adviser John R Creteau, CERTIFIED FINANCIAL PLANNER™ Richard K Hackett, Financial Advisor John R Lachapelle, Investment Adviser Representative Rick Creteau nor Cetera Wealth Services are responsible for the accuracy of this information. Any opinions/views expressed within do not necessarily reflect those of Creteau, Hackett, Lachapelle, Cetera Wealth Services or its representatives.

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