

LET'S TALK MONEY[®]

Article Summary

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LTM Client Marketing

Standard Financial Topics

[COVER PAGE]

Managing Market Volatility

It seems like any piece of news can either rattle or encourage stock markets these days, propelling stock prices to rapidly decrease or increase and giving some investors heartburn as they worry and watch. If you are a long-term investor, you typically don't need to fret about short-term volatility. But if you can't help worrying or you have a shorter investment timeframe, there are ways to help ease your concerns.

[PAGE 4]

Empty Nest Investing

If your kids are grown and have grabbed control of their financial lives, now is a good time to refocus on your financial prospects and strategies for achieving your goals. Pay attention to the areas that can most affect your retirement readiness:

Legacy/Insurance Planning

[COVER PAGE]

When You Need Guarantees

If you're looking for some measure of assurance in retirement in a financial world where few guarantees exist, a fixed annuity may make sense. While there are many different annuities, one type — a fixed annuity — offers the security many people want.

[PAGE 4]

Versatile Life Insurance

When life changes, your insurance needs may change, too. Your life insurance policy, depending on the type, may help you deal with these changes, from increasing or decreasing benefits to switching policies and even borrowing from one.

Small Business Needs

[COVER PAGE]

Finding the Right Franchise

For many people, starting a franchised business is the quickest way to launch a company. The best franchises provide all sorts of support and may provide access to financial and other products you need at a reduced cost. But you can also find unexpected challenges, including franchise rules that control how you run your business. Look for a happy medium.

[PAGE 4]

Family Matters

If starting and running a successful business is difficult, doing the same as a family business can seem next to impossible. You can avoid the pitfalls by setting and following some ground rules.

Retirement Planning

[COVER PAGE]

Spousal Catch-Up

While many Americans have difficulty putting enough money away for retirement, stay-at-home spouses have even greater difficulty due to typically low or no lifetime earnings. This can affect how much they get in Social Security benefits and via retirement plans. There are ways to help ensure your retirement income.

[PAGE 4]

Moving the Starting Line

As you near retirement, you'll need to make some financial decisions that will affect the rest of your life. We say *will* because even inaction is a decision. Foremost among these decisions is when you begin drawing retirement income, from Social Security and a Health Savings Account to an IRA and 401(k) plan.

Inside Articles

Know Your 401(k) Words

If you're like many workers, you contribute to a company-sponsored 401(k) plan, but you might not understand all the financial jargon that comes with one. If you're among the justifiably confused, some of the definitions in this article may clear up any uncertainty.

Building an Emergency Fund

When the government partially shut down last January, we learned that many Americans didn't have even one paycheck's worth of savings to tide them over. Having an emergency fund is essential to help ensure funds are available when unexpected financial hardships occur.

Preparing Financially for Winter

Severe winter weather can create havoc both personally and

financially, so it makes sense to prepare for the season by looking at ways to keep ice, snow and extreme cold at bay and save some money in the process.

Four Ways to Curb Holiday Spending

Although the winter holidays are a ways away, now is a great time to prepare financially for them. For many people, this means starting with a plan, creating a budget and sticking to it.

Holiday Spending Soars

Holiday online spending via the MasterCard payments network from November 1 through December 24, 2018 increased 5.1% to around \$850 billion. Online holiday spending comprised 13% of total holiday sales, an increase of 19.1%, according to MasterCard Spending Pulse.