

LET'S TALK MONEY[®]

Article Summary

November/December
2019

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LTM Client Marketing

Standard Financial Topics

[COVER PAGE]

Harvest Time for Your Investments

Yearend prompts many to look at their investment portfolios for capital losses to deduct from their 2019 tax bill. But even when you own securities that have experienced rough sledding the past 12 months, selling may not be the right response, despite the tax advantages.

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Understanding Fixed Income Yield

Investors who own shares of fixed income or bond mutual funds do so for their relative safety compared to equities and for an expected rate of return, or yield. Because economic conditions affect yield, it can vary from one market cycle to the next.

Legacy/Insurance Planning

[COVER PAGE]

Life Insurance with a Purpose

Whole life insurance has become a multipurpose financial protection vehicle. Some policies include everything from optional long term care benefits and terminal illness benefits to the availability of cash withdrawals for just about any reason, including extra retirement income.

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Filling in the Cracks

It might surprise you to learn that estate planning is not just for wealthy people. From keeping an updated will to having healthcare and legal powers of attorney, estate planning is so much more. And with so much paperwork involved, it's easy to miss a crack or two that can create an estate planning nightmare.

Small Business Needs

[COVER PAGE]

Seven Year-End Tax Tips for Business

As we end another year, now is a good time to examine ways your business can reduce taxes during this period.

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Protect Your Business

You may know about individual/group disability income (DI) insurance because your company offers it as an employee benefit, but did you know that there is also disability insurance (DI) that can help protect your business in two ways? You can use it as a way to buy out a disabled partner or to help your company financially if you lose a key employee and, consequently, productivity due to disability.

Retirement Planning

[COVER PAGE]

Watch Those Withdrawals!

With the holidays coming soon, it may be hard to resist the temptation to take a retirement plan loan or an outright distribution from your company 401(k) plan to pay for your holiday shopping. But there are good reasons why you shouldn't.

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Understanding Medicare

If you're nearing age 65, one rite of passage will include making your way through the health insurance maze known as Medicare. Understand some basics to get you started.

Inside Articles

What to Look for in Travel Insurance

If you book a vacation package or cruise trip for the holidays, you may want to protect your financial investment with travel insurance. All travel insurance, however, is not the same, so you should look for certain features that you may want as part of any travel protection you buy.

Avoid These Money Mistakes!

Millennials, many who came of age during the last recession and have record amounts of student debt, are sometimes hesitant to make financial decisions. However, they shouldn't let their hesitation lead them to make mistakes.

Five Ways to Stay Safe Online During the Holidays

If you're among the increasing number of consumers who will make holiday purchases online this holiday season, it makes sense to learn how to protect your identity and other vital information.

Giving to Charity Still Matters

With the most recent federal tax changes including a much larger standard deduction, charity watchers wondered if the resulting smaller number of taxpayers itemizing deductions would hurt charitable giving.

How We Give (infographic)

In 2017, Americans gave more than \$400 billion to charities and favorite causes.