

LET'S TALK MONEY[®]

Article Summary

January/February 2020

Important Date

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November 15, 2019
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LTM Client Marketing

Standard Financial Topics

[COVER PAGE]

2020 Investing Vision

No one can predict how investments will perform, especially in the short term, but a disciplined investing approach combined with the appropriate strategy may help you avoid some of the extreme highs and lows of the stock market.

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Measuring Up

How do you compare your mutual funds'* performance to their peers'? A fund's mix of investments by company size and its primary sectors, investing style and geography are among the pertinent factors needed to choose an appropriate benchmark.

Legacy/Insurance Planning

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Two-for-One Life Insurance

Today's life insurance policies generally can do much more than policies of years ago. For example, joint life insurance is one of those twists on this important coverage that may not be familiar, but it may be appropriate for some families and business owners.

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Financially Smart Divorce

No one gets married planning to get a divorce, but it happens often. If you are in the midst of a divorce, you may understandably be concerned about the most obvious issues, including child custody and possession of the family home. But there can be less apparent concerns as well.

Small Business Needs

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One Person, One Plan

Today's retirement plan options offer choice, flexibility and ease of use, while they typically feature tax-deferred contributions and potential growth, and increased contribution limits for participants age 50 and older.

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Insuring Your Business

If you read this newsletter regularly, you know that we talk about how insurance can help fund various business agreements and fill out an attractive employee benefits menu. Life, health and disability income insurance play prominent roles, but as a business owner you likely need to insure your company in a number of other ways.

Retirement Planning

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Contributing Now Matters!

If you don't contribute to a 401(k) plan or IRA, you could be missing out on a potentially large benefit – compounding. So, the earlier you begin saving, the earlier interest could add up and compound.

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Check Out the Roth IRA

If you don't qualify for a tax-deferred traditional IRA because your income is too high or if you would rather not bet on federal income taxes being low in the future, when distributions would be taxed, you might want to look at a Roth IRA to help with your retirement strategy.

Inside Articles

Check How Much You're Withholding

The start of a new year is a good time to make sure you have the right amount of money withheld from your paycheck. You may want to withhold less if you consistently receive refund checks or more if you have untaxed gig or other income.

Ways to Help Minimize Your Taxes

The New Year is a time of renewal and, for most Americans, a time when we search for receipts and bank statements as we prepare to pay last year's taxes. Don't forget the obvious when looking for tax deductions and credits.

"Must-Dos" for the New Year

New Year, new leaf? There are several things to consider if you're serious about taking charge of your financial life.

What is the AMT?

While the most recent changes to federal income tax regulations reduced the number of people who must pay the Alternative Minimum Tax, the tax is sizable if you're the one paying it.

6 Questions to Ask Before Buying Your First Home

Owning a home remains part of the American Dream, but doing so requires a strategy and discipline. If you're looking to buy your first home, certain information can help ensure you do everything you can to make this experience a success.

How to Save for a Down Payment

A home is many Americans' largest purchase and continuing expense, and the down payment for one can be a big chunk of change. There are steps to take to help increase your saving efforts.