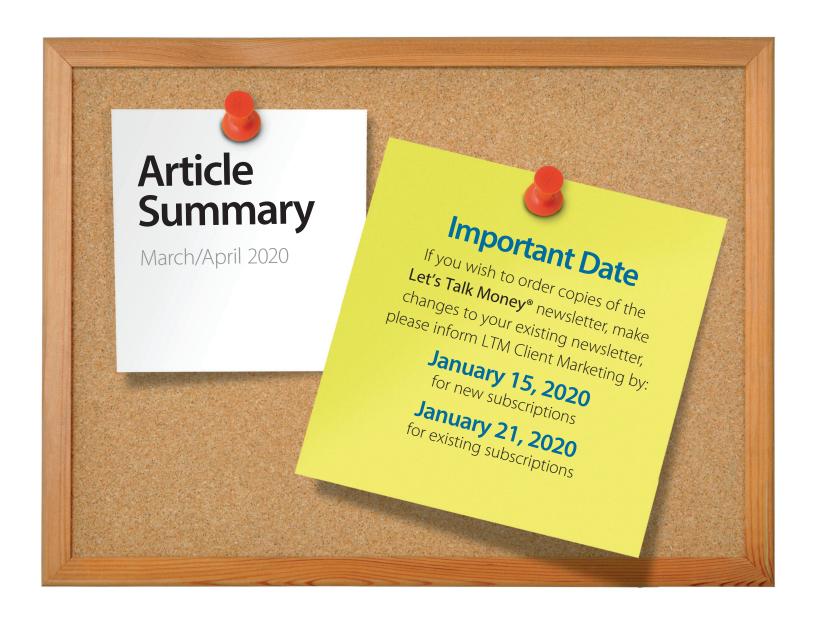
LET'S TALK | Color |



Standard Financial Topics

[COVER PAGE]

Pay It Off or Invest?

Record student loan debt has occupied the headlines and even made it to the political stage, which begs the question: Should you pay off your low-interest student loans first or make smaller payments and put the difference toward long-term goals, such as retirement?

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Hitting Your Investing Target

If you lack the time to allocate your retirement plan assets on your own, target-date mutual funds may be an option for you. Similar to age-based, lifecycle and target-risk funds, target-date funds are designed to follow an investing path that changes when risk tolerance and time horizons change.

Legacy/Insurance Planning

[COVER PAGE]

More or Less

How much life insurance should a person carry? The answer varies wildly, even among experts, but we know that "how much" changes as life changes.

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Taking a Ride with Life

Did you know that life insurance offers a variety of options, depending on the type of policy, just like when you're buying a new car? As in a new car, these options, known as "riders" in insurance-speak, can make all the difference.

Small Business Needs

[COVER PAGE]

Rules for Telecommuting

If you own a business, how you deal with the day-to-day implications of telecommuting, not to mention its financial aspects, can make a world of difference in making telecommuting successful.

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Disability Protection for Your Business

You may be aware that disability income insurance can protect your employees' ability to earn an income should a long-term disability keep them from work. But did you know there is also a type of insurance that protects a business financially in the same circumstances?

Retirement Planning

[COVER PAGE]

When Tradition Matters

If you're still looking for a tax deduction on your 2019 tax return, you might find one by contributing to a traditional IRA.* This action has a double benefit because you'll put money away for your future, too.

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Reviving Your Retirement Strategy

Healthcare costs continue to rise, as does the cost of buying health insurance. Even as prices keep increasing, there are a few ways to reduce your out-of-pocket costs.

Inside Articles

7 Last-Minute Tax Breaks

If you haven't filed your 2019 federal tax return yet, the Internal Revenue Service offers some reminders that may help reduce your income taxes for the year.

Protect Yourself in Cyberspace

Data breaches continue to make news, putting millions of Americans' financial information at risk. How can you safeguard your vital financial information if you do business online?

Money Hacks to Simplify Your Life

Life is nothing if not busy, so we often can't find the time we need to take care of financial tasks, whether big or small. But there are ways to help simplify the process.

5 Ways to Cut College Costs

If you have a child who is a junior in high school, you may have road trips to explore colleges on your schedule in a few months. Before deciding on a school, explore ways you can cut increasingly expensive college costs.

Fastest-Growing Occupations

Another way to make sure college is cost-effective is to explore whether your student is working toward a degree in an industry that is growing or shrinking. Take a look at the projected growth and salaries of various occupations.