

LET'S TALK MONEY[®]

Article Summary

July/August
2023

SEE THE ARTICLES
THAT WILL BE
FEATURED IN THE
**NEW HIGH NET
WORTH VERSION!**

Important Date

If you wish to order copies of the
Let's Talk Money[®] newsletter, make
changes to your existing newsletter,
please inform LTM Client Marketing by:

May 12, 2023
for new subscriptions

May 19, 2023
for existing subscriptions

Standard Financial Topics

[COVER PAGE]

Should You Consider an ETF?

Investors who are looking for a low-cost investment that offers diversification and tax efficiency may want to consider exchange-traded funds (ETFs).

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Stable Value Funds: A Layer of Protection

Stable value funds contain a diversified portfolio of fixed-income securities designed to reduce overall portfolio risk while earning returns that mirror those of an intermediate-term bond fund.

Legacy/Insurance Planning

[COVER PAGE]

Understanding QLACs

A Qualified Longevity Annuity Contract (QLAC) is a type of deferred annuity purchased with funds from a qualified retirement plan or individual retirement account.

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Estate Planning Basics: Financial Power of Attorney

In addition to a will, there are other documents you should consider in your estate planning, including a financial power of attorney.

Small Business Needs

[COVER PAGE]

Help Your Startup Weather Inflation

When prices of the items you need to run your business increase, profit margins decrease, leaving a business owner in a precarious position.

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Tax Planning: It Takes a Village

When it comes to determining your business's income taxes, tax planning can help make the most of deductions and potentially lower your tax bill.

Retirement Planning

[COVER PAGE]

Secure Act 2.0: Boosting Retirement Readiness

The Secure 2.0 Act of 2022 expands some provisions contained in previous versions of the Act and adds some new ones.

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Financial Security Begins When You're Young

Ideally, saving for retirement begins with your first adult job and continues throughout your career.

Inside Articles

Inflation and Your Tax Bill

Each year, the IRS makes adjustments for inflation to certain items used to prepare your income tax return.

A Financial Wellness Checkup

How are your finances doing? If you're not sure, it may be time to take steps to assess your financial health.

Don't Put Off "The Talk"

Even when parents are active and in good health, it's important for children to have information about their financial situation and the plans they have in place.

Understanding APR

APR is the yearly interest rate charged for borrowing money or the annual interest rate earned on an investment. support to an adult child.

Welcome to the Sandwich Generation

The "sandwich generation" — individuals who have parents older than 65 and who either are raising at least one child younger than 18 or have provided financial support to an adult child.

THERE'S MORE!



THE FOLLOWING ARTICLES WILL BE FEATURED IN THE NEW VERSION OF THE NEWSLETTER THAT TARGETS HIGH NET WORTH INDIVIDUALS. ADD IT TO YOUR MIX!

High Net Worth Topics

[COVER PAGE]

Doing Good While Investing

ESG: investing in a particular type of mutual fund that aims to make a profit while also trying to help make the world a better place.

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The Nuts and Bolts of a Charitable Lead Trust

High net worth families often face the dual challenges of giving to charity while also ensuring that loved ones – especially a surviving spouse and children – remain financially secure.

Inside Articles

Decoding Investment Jargon

High net worth investors may want to pay extra attention to decipher this handful of definitions.

How to create a Value Statement

If you are interested in choosing among potential charitable endeavors, a value statement can guide you and your loved ones.

Increase and Protect Wealth with Life Insurance

Most people buy life insurance to provide the financial means to pay final expenses, cover outstanding debts and leave family with the financial ability to carry on.

