

LET'S TALK MONEY[®]

Article Summaries

September/October
2025

See the articles
that will be featured
in the **High Net
Worth Version!**

Important Date

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Standard Financial Topics

[COVER PAGE]

12 Obstacles To Investing Success

When it comes to investing for your future, the basics hold true. There are some things to overcome or avoid as you sock away your hard-earned cash.

[PAGE 4]

Risk And Volatility: Know the Difference

Volatility is an objective measure of an investment's price fluctuations over a specific period. Risk is subjective and personal. It's different for every investor. Although taking some risk is necessary to earn returns that outpace inflation, there are strategies investors can use to cushion the impact.

Retirement Planning

[COVER PAGE]

A 401(k) Plan: Paving the Road to Retirement

There's a lot to like about a 401(k) plan. Whether you already participate in your employer's plan or you're just now thinking about joining, reviewing the benefits is a smart idea.

[PAGE 4]

Understanding Capital Gains and Losses

How you manage the sale of your investments impacts your overall tax picture. And to get the most out of the current tax law, you'll need to understand capital gains and losses.

Small Business Needs

[COVER PAGE]

Keep Your Business Safe from Fraud

Sadly, fraudsters are continually looking for ways to make a quick buck at your company's expense, so make sure you're taking steps to protect your business from all types of threats.

[PAGE 4]

Create a Financial Strategy for Your Business

As you know, managing a successful business requires that you focus on all things financial. Creating a solid financial strategy takes time, something that may be in short supply.

Legacy/Insurance Planning

[COVER PAGE]

Don't Miss a Step

If you think of estate planning as something that is necessary for only the very wealthy, it might surprise you to learn differently. From keeping an updated will to having healthcare and legal powers of attorney, estate planning is so much more.

[PAGE 4]

Is Life Insurance Optional?

Would your family or business survive financially if you died suddenly or your company lost a key employee? Life insurance is designed to help provide for families or businesses if the unexpected happens.

Inside Articles

Preserving an Inheritance

Reckless spending has decimated many an inheritance, so sit down with your financial professional to develop a plan for managing and preserving your wealth.

Summer Jobs for Kids

Taking a summer job is a rite of passage for kids and an excellent way for them to learn financial responsibility while earning and spending their own money.

Taxes and Marriage

Getting married usually triggers a multitude of changes to your life, but one change that you may not have considered is how marriage affects your taxes.

What is the Average Cost of a Wedding?

The average cost of an American wedding varies depending on the location, venue and number of guests. In 2024 the average wedding cost \$33,000.

FAFSA: The Sooner the Better

If your child will attend college in the fall, now is the time to get started with the process of applying for financial aid. The FAFSA — Free Application for Federal Student Aid — becomes available on October 1.

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

High Net Worth Topics

[COVER PAGE]

Investing In A Volatile Market

By understanding the causes of volatility, using effective risk management techniques, and avoiding common pitfalls, you can navigate turbulent markets and work toward achieving your financial goals.

[PAGE 4]

How Gen Z Is Shaping Financial Markets

As the youngest generation to enter the financial markets, Generation Z (those born between 1997 and 2012) is making waves with their unique perspective on investing. Unlike their predecessors, Gen Z's approach to stocks is shaped by technology, social media, and a keen awareness of global issues.

Inside Articles

Safeguarding Your Wealth

Protecting your assets from potential creditors or lawsuits is important in our increasingly litigious society. An asset protection trust (APT) may help. Unlike many traditional trusts, APTs are specifically designed to shield assets from future liabilities.

Women And Wealth Transfer

Women over 60 now command a substantial portion of global wealth, and their decisions are reshaping how wealth is transferred and managed. These women often make different choices about their wealth, especially when they become the sole money managers.

Understanding Divorce Tax "Traps"

Divorce is emotionally challenging and financially complex. One challenging aspect to navigate is the tax implications.

Deciding To Sell A Family Business

Selling a family business can be an emotional and complex process. After all, you've likely poured your heart, soul, and years of labor into building something special. Before jumping into the sale, there are a few things to keep in mind.

LET'S TALK MONEY
July-August 2023

Dollar-Cost Averaging

Trying to predict the market isn't usually a recipe for success. In contrast, a slow and steady investment approach may help you use market fluctuations to your advantage as you invest for long-term financial goals. Dollar-cost averaging can play a part in this approach.

Disciplined Investing
Dollar-cost averaging is as much about discipline as it is an investing technique. When you use dollar-cost averaging, you contribute the same amount of money to the same investment portfolio on a regular schedule.

For example, you might contribute \$100 twice a month to your retirement account, putting \$50 into equity investments and \$50 into fixed income. If each share costs \$1, then you would buy 50 shares of one asset and 50 of the other.

Buying the same dollar amount of any investment doesn't, however, mean you are buying the same amount of each investment's net worth. When stock prices rise, you get fewer shares for your \$50. So, if stock prices there, and fixed income shares declined to 75 cents a share, your \$50 would buy almost 67 shares. In other words, you buy more shares with the same dollar amount, and lower share price has increased.

Emotionless Investing
Who does this matter? If you were making investment decisions on a daily basis, it would be easy to be influenced by what is happening in the markets now – not in the future. As a result, some investors tend to make decisions after the fact, buying when prices are high and selling when they're low.

Dollar-cost averaging takes the emotion out of investing, providing a way to maintain a consistent investing strategy regardless of term prices. Short-term volatility, with an eye on long-term goals, is the key to success.

"Having regular amounts invested over time (dollar-cost averaging) may lower your average net purchase price for your investments, but this investment method will not guarantee a profit or protect you from a loss in declining markets. Effectiveness requires continuous investment regardless of fluctuating prices. You should consider your ability to contribute regularly through periods of low prices."

Standard Version
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I am committed to helping my clients achieve their financial goals for themselves, their families and their businesses by providing them with strategies for asset accumulation, preservation and transfer.

401(K)
I can't wait to see what you'll do next!

Let's talk money. It's simple and it's not what you think. Let's talk money. It's simple and it's not what you think.

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A FAMILY AFFAIR

The urge to make a difference often extends beyond personal desires into a desire to impact the world positively. One effective way to channel this desire is through a family foundation. This approach supports causes the associate with you and establishes a charitable legacy for future generations.

What is a Family Foundation?
A family foundation is a nonprofit organization, typically founded by a single family, that seeks to enhance a social purpose. Families use their resources to support specific charitable initiatives, ranging from education and healthcare to environmental conservation and the arts.

Benefits
Flexibility in Giving: A family foundation allows you to decide which causes to support and how funds are donated. Unlike other forms of charitable giving, which may have stringent guidelines, family foundations allow you to create a personalized giving strategy aligned with your family's values.

Tax Advantages
Contributions made to the foundation may be tax-deductible, potentially allowing you to lower your income tax while simultaneously fulfilling your philanthropic goals.

Family Bonding
Running a family foundation can be a unique opportunity to engage family members in a shared purpose.

According to the National Center for Family Philanthropy's Trends 2022, the most common reason for creating family foundations was that donors wished to "create a vehicle for long-term family philanthropic legacy" (55%), followed by those who wished to "create a vehicle to engage the next generation in philanthropy" (32%).

WHAT INVESTMENT STYLES SUIT YOU?

Small Cap or Large Cap
How risk-averse are you? Your answer will determine your market capitalization style. Market capitalization is the number of outstanding shares of stock multiplied by the share price.

Small-cap investors believe smaller companies should deliver better returns because they have greater growth opportunities and are more agile. But this potential comes with greater risk. Smaller companies have fewer resources and often have less diversified business lines. Share prices can fluctuate more widely, generating significant gains or losses. Small-cap investors must be comfortable taking on this additional risk for potentially greater returns.

If you are more risk-averse, you may be more comfortable investing in large-cap stocks. These companies are more established in their industries and have been around for a while. They may be unable to grow as quickly as smaller firms, but they are often able to go out of business without warning. In return for the potentially lower risk, expect slightly lower returns with large caps.

Your investment style is unique, and may not be exactly one or another. Your financial adviser can help you meet your personal goals and investment concerns.

Investors should meet the prospectus and consider the investment objectives, risks, charges, and expenses of the fund before investing. Because mutual and ETF fund shares fluctuate, redeemed shares may be worth more or less than their investment. Past performance doesn't guarantee future results.

NET INVESTMENT INCOME TAX AND WHO PAYS IT

The net investment income tax (NIIT) affects individuals, estates, and trusts with significant investment income. In the first year (2013), about three million taxpayers were subject to the additional 3.8% net investment income tax (NIIT) in 2013. Since then, the number of affected taxpayers have risen more than doubled, and the average net investment income of the tax payers has increased.

Who Qualifies as Net Investment Income (NI)?
The NIIT includes interest, dividends, capital gains, rental income, and passive income from business interests. When your modified adjusted gross income (MAGI) exceeds \$200,000 for single filers or \$250,000 for married couples filing jointly, the 3.8% tax kicks in on your net investment income. The tax is applied in addition to any capital gains tax.

Mitigating the Impact
Consider investing contributions to tax-deferred accounts like IRAs or 401(k)s to