

LET'S TALK MONEY[®]

Article Summaries

November/December
2026

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

Important Date

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Standard Financial Topics

[COVER PAGE]

The Facts About Stock Market Corrections

The term “stock market correction” has been used quite a bit over the past year. But what does it really mean? Essentially, a stock market correction is a 10% or greater decline in the price of a stock or a stock index from its most recent peak. Corrections occur in both bull markets (when prices are rising) and bear markets (when prices are falling).

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Make Saving Automatic

Company-sponsored 401(k) plans have evolved to include powerful features such as employer matching, automatic enrollment, contribution escalators, and rebalancing. Even without these options at work, you can replicate many of them to strengthen your retirement savings.

Retirement Planning

[COVER PAGE]

A Taxable Brokerage Account May Be What Your Retirement is Missing

As you approach retirement, it's natural to want to ensure that your finances are in good shape. You might have a 401(k), IRA, or various retirement accounts, but have you considered how a taxable brokerage account could play a crucial role in your retirement strategy?

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Max Your Social Security at 70

For many years, financial professionals have recommended that most people delay taking Social Security benefits until age 70. The reason is compelling: Each year you delay beyond your full retirement age increases your monthly benefit by 8% in most cases. For those with a full retirement age of 67, waiting until age 70 boosts your monthly check by 24%.

Small Business Needs

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Building a Business

Want to build a strong business foundation? Focus on core principles and avoid distractions from fleeting business trends.

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Year-End Tax Wins

As the year draws to a close, it's a smart time to maximize your current-year tax deductions and explore other tax planning opportunities. Here's a practical checklist of actions that can help reduce your 2026 tax bill.

Legacy/Insurance Planning

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A Case for Whole Life Insurance Now

Will the Federal Reserve lower the federal funds interest rate this month? Probably not a question at the top of your mind. But it is a consideration for anyone deciding whether to buy whole life insurance.

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Is Your Castle Truly Protected?

Your home is your castle, and it's important to protect its value and comfort. Many people unknowingly underinsure their property because they don't fully understand their homeowner's insurance coverage. The transition between the end of the year and the new year is an ideal time to review your insurance needs with a trusted professional.

Inside Articles

Holiday Travel Budget-Saving Tips

Holiday travel can strain your budget, but with smart planning, you can enjoy the season without breaking the bank. Here are practical tips to save on your 2026 holiday trips.

Life Insurance as a Gift

During this season of giving, some individuals wish to donate more to their favorite charity or organization but lack the funds. Offering life insurance as a gift is an affordable method to boost your charitable contributions.

Teaching Kids Good Money Habits

Kids often want nearly every toy they see or everything their friends have. While it can be challenging to always say yes, teaching children early to save for what they want can make those items more meaningful.

Trim Holiday Spending

Although the winter holidays haven't arrived yet, it's a good time to start financial preparations. For many, this involves making a plan, setting a budget, and following it. Here are some ways to do that.

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]

Comprehensive Risk Strategies

It's an investment adage we've all heard. Effective risk management can help you pursue higher returns while minimizing exposure to unacceptable risks and potential losses. The question for the new year is: Does your current risk strategy safeguard your full spectrum of investments?

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Put Yourself on Your Holiday Gift List

It's easy to get caught up in gift-giving for friends and family. But have you considered gifting yourself something this year? No, not that luxury vacation or sleek new vehicle you've been eyeing. I mean the priceless gift of a comfortable retirement. With the right strategies, you can secure your financial future while enjoying the present.

Inside Articles

Frugal Habits to Keep

Comfort doesn't mean you can't be frugal. Maintaining frugal habits helps preserve wealth and make wise financial decisions. Consider keeping these habits, no matter your financial status.

Gifts That Keep on Giving

During the holiday season, it's easy to get swept up in the excitement of gift-giving. But what if you could make your gifts unforgettable by weaving in valuable financial lessons? For parents, grandparents, aunts, and uncles, this is a unique opportunity to set your children or relatives on a path to financial literacy.

Turn a Trump Account Into a Tax-Free Nest Egg

Want to create a solid tax-advantaged foundation for a child or grandchild? Here's a strategy using a child's Trump account that you may want to discuss with your tax and financial professionals.

Timing an Inheritance

Longer lifespans have transformed inheritances from profound, life-altering events into later-life financial supplements for heirs. This shift raises important questions: When should your heirs receive their inheritance—and how can you ensure it benefits them rather than burdens them?

LET'S TALK MONEY

SOLVING A LIQUIDITY CRUNCH

An unexpected opportunity, sudden expense, or market downturn may cause a liquidity crunch. Regardless of the cause, there are smart strategies you and your professional can use to stay flexible without sacrificing long-term investments.

Review Your Asset Allocation
Your portfolio should include both growth investments and liquidity assets. If you're heavily invested in liquid assets, you may not have enough to meet your needs. Consider rebalancing your portfolio to include more growth assets, such as stocks or bonds. This keeps cash available without derailing your long-term plans.

Lines of Credit as a Safety Net
You may have access to credit opportunities through your credit cards, home equity, or other lines of credit. Review your credit lines to ensure you have enough to cover your needs. Consider using a credit line to cover your needs, rather than liquidating your investments.

Sell Non-Essential Assets
Sometimes, it's best to sell non-essential assets, such as jewelry, art, or collectibles. These assets can be sold for cash, which can be used to cover your needs. Consider selling these assets before they lose value.

When it comes to your wealth, being proactive is the name of the game. By anticipating potential liquidity issues and having strategies ready, you can confront any challenges head-on.

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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 the right strategies for asset accumulation, preservation and transfer.

Managing a family trust means balancing immediate needs with long-term goals. Create a strategy that reflects both your current and future needs. Work with your advisor to identify assets you can liquidate, and find the best way to do so.

Asset allocation won't guarantee a profit or avoid a loss, but it may help reduce volatility in your portfolio.

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CHOOSING A TRUSTEE FOR A CHILD'S TRUST

Naming your spouse as trustee provides essential financial insight and continuity, but you must carefully balance these advantages against possible risks. Consider these questions: How well do you and your spouse communicate about finances? Trusts are complex. They require ongoing investments, taxes, and long-term wealth strategies. If you and your spouse disagree on these issues, naming them as a trustee may cause conflict. Also, consider whether they have the knowledge or experience to handle these tasks.

Could emotions compromise judgment?
Naming a trust can strain family bonds. Your child might sense tension or feel the effects of a parent's trustee's emotional choices. Consider naming a neutral third party, such as a professional trustee, to manage the trust. This trustee must align with your goals for your child's future and education. Otherwise, their decisions may differ from your intent.

How strong is your relationship?
Disagreements may impact your spouse's ability to stay impartial as a trustee. What if you disagree about distributions or investments? Consider how this affects your child's trust. Does your spouse share your long-term vision for your child? The trustee must align with your goals for your child's future and education. Otherwise, their decisions may differ from your intent.

Does your spouse have the time for this commitment?
Serving as a trustee is demanding. Are they able to devote the time with their existing career, family, charitable, and personal obligations? If the commitment could be compromised, leading to poor decisions that could affect your child's financial well-being.

Source: 2023 Trends in Trust and Estate Planning, wealthmanagement.com.

CASH OUT OR KEEP ASSETS?

Retirement is a time to look back and enjoy life. Years of hard work have likely left you with a diverse array of assets, from appreciated stocks and real estate to luxury items like cars and sports cars. Before selling assets to fund your bucket-list dreams, consider both the financial and emotional implications.

Tax Considerations
Selling can take a hefty chunk out of profits from the sale of investments and appreciated property. Gains may not be as great as they appear. Consult your advisors before making any major decisions. They can help you navigate the nuances of tax implications for your assets.

Emotional Implications
Selling a classic sports car or a beloved vacation home can be emotionally difficult. Don't discount these feelings. Instead, consider other uses for your assets. Could you rent out a vacation home for passive income? Or create memories instead of liquidating prized possessions?

Long-term Impact
Think about the lifestyle changes you may need to make if you sell. Downsizing your home or liquidating your investments could lead to a significant shift in your daily life and future planning. It's one thing to have money in the bank. It's another to ensure your assets align with your financial decisions. Take a moment to consider the long-term implications on your retirement journey.

It's not just about numbers—it's about enjoying the lifestyle you've earned. Weigh your options carefully.