

LET'S TALK MONEY[®]

Article Summaries

January/February
2027

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

Important Date

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LTM Client Marketing

Standard Financial Topics

[COVER PAGE]

Get in Better Financial Shape in 2027

There's no time like the present to assess your financial health and start planning for a more secure future.

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Stay the Course: Investing Wisdom for the New Year

Every new year brings fresh hope for the market ahead — but performance can't be predicted or timed. These time-tested basics can help you stay grounded and keep working toward your goals, no matter what the year brings.

Retirement Planning

[COVER PAGE]

Dividend Barbell Approach to Retirement Investing

The dividend barbell approach to building a retirement portfolio divides your investments into two distinct parts: high-yield stocks for immediate income and dividend growth stocks for long-term appreciation. This strategy can provide you with a steady income stream while also offering potential for capital gains.

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Is It Time to Retire – Or Just Time For a Change?

Picture your first morning of retirement: no alarm, no commute, just the day ahead. Is it freedom pulling you in, the chance to spend time as you wish — or the number in your savings account holding you back?

Small Business Needs

[COVER PAGE]

It's All In The Plan

Having a solid financial plan is crucial to your business's success. As you look ahead to 2027, it's essential to lay out a roadmap that reflects where you want to take your business. Here's what you should include.

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The Perk That Pays Off Twice

Competitive wages and health insurance get candidates in the door, but retirement benefits often keep them there. As a small business owner, don't overlook the advantage of helping your employees save for the future — it could benefit your bottom line and your own retirement, too.

Legacy/Insurance Planning

[COVER PAGE]

Revocable or Irrevocable? Choosing the Right Trust For You

The new year is a natural time to revisit your estate plan, and one of the first decisions many people face is whether a revocable or an irrevocable trust better fits their goals. Both can help you pass on wealth efficiently, but they work in very different ways.

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Beneficiary Rules Most Families Have Never Heard Of

When it comes to your estate strategy, understanding how your assets will be distributed can spare your family confusion and potential conflicts. One key distinction is between "per stirpes" and "per capita."

Inside Articles

Can't Work? Your Paycheck Can Still Show Up

Illness, injury, and pregnancy don't wait for a convenient time. Short-term disability insurance helps replace part of your income while you're out — call your insurance professional to learn more.

The Holiday Bills Are In – Now What?

The gifts are unwrapped, and the credit card statements have arrived. Tackling holiday debt is one of the best ways to start the new year on solid footing.

Your January Money Reset

The holidays are behind you, and so is the spending that came with them. January is the natural time to see where your money actually went and to reset before old habits creep back in.

Roth for Tax Diversification

A retirement plan is a strong start, but you'll still owe income taxes on much of what you withdraw in retirement. Tax-free retirement income from a Roth account can help offset taxes on withdrawals from a tax-deferred account, giving you more control over your tax bill.

Get A Head Start On Tax Season

A new year means tax season is coming. Gathering your documents now, rather than in April, can save you time, reduce stress, and possibly save money.

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]

Fintech and Your Finances

As we step into an increasingly digital future, the world of finance is transforming at an unprecedented pace thanks to fintech advancements. The coming years promise not only innovative opportunities but also significant shifts in how financial management and investment strategies are approached. You can expect a redefined landscape that blends cutting-edge technology with personalized service.

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New Retirement Investors: Playing by the Rules

People often use rules of thumb to simplify complex financial decisions, including retirement planning. But for younger retirement investors, common rules of thumb may need updating.

Inside Articles

How Collectibles Are Taxed

Most collectors buy items—art, antiques, stamps, coins, classic cars, and other tangible personal property—for the pleasure of owning and enjoying them. But you may eventually want to sell a collectible to access the appreciation it has accumulated.

Why Disclaim an Inheritance?

Receiving an inheritance isn't always straightforward. For higher-income people, the disadvantages of accepting one may outweigh the advantages.

Lower Your Tax Bill for 2027

Thanks to the One Big Beautiful Bill Act (OBBA), 2027 planning can largely follow your 2026 tax plan, with a few adjustments and timely options.

Don't Overlook Passive Wealth Builders

From dividends to peer-to-peer lending, here's how you can create income streams that keep paying long after the work is done.

LET'S TALK MONEY

November/December 2026

COMPREHENSIVE RISK STRATEGIES

Effective risk management can help you pursue higher returns while minimizing exposure to unacceptable risks and potential losses. The strategy for the new year is to review your investments for 2027. Keep the following in mind.

Critical Factors
One of your risk strategy address macroeconomic trends, interest rates, and sector shifts. With positions pointing to an increasingly volatile market environment, understanding how different segments of your portfolio respond to these changes is key. For instance, are your equities diversified across sectors to help cushion potential downturns? What about your fixed income investments? Other risk factors include inflation, geopolitical tensions, and market volatility. Certain funds may pose greater risks than others. To get your risk management strategy on track, consider a holistic approach to your investments.

Your Diversification Approach
Identifying your investments is more than a checklist—it's a cornerstone of sound financial planning. While you may already have a mix of equities, bonds, and private assets, diversifying across sectors and geographies is crucial. Recent market volatility has highlighted the importance of having a diversified portfolio that can weather various economic conditions.

Alternative Investments
Real estate, private equity, and other alternative investments can provide diversification and potentially higher returns. However, these investments often come with higher risks and less liquidity. Consider the value of alternative investments in your overall portfolio.

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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.

INTO

High Net Worth Version
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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 gift 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.

A Safety Net
While it might not be the first gift that comes to mind, life insurance can be a powerful tool for the future. Consider gifting a life insurance policy to your child or grandchild. Not only does life insurance provide a safety net, but while the policies are accumulating cash value over time, which your loved ones can access later. Starting early usually means lower premiums and better returns—a win-win for anyone looking to secure their children's financial future.

Building Wealth for Tomorrow
Another option is a custodial investment account, such as a Uniform Transfers to Minors Act (UTMA) account. These accounts let you transfer assets to a minor, giving them a head start in investing while keeping you in charge of managing the account. You can gift stocks, mutual funds, or cash that can grow over time. For older children, you might consider a "trust" account, such as a Uniform Gifts to Minors Act (UGMA) account.

Life Skills with a Financial Twist
There are countless ways to teach financial literacy to your children. Consider gifting them a book on budgeting, investing, and asset protection, or a high-quality financial calculator. These gifts can help them understand the importance of smart financial decisions and the power of compounding interest.

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COMPREHENSIVE RISK STRATEGIES

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Investments against unforeseen events, such as financial disasters or health crises.

New Laws and Regulations
The financial landscape can shift dramatically with new laws and regulations. Stay current through credible sources, and consider joining think tanks or exclusive investor networks to exchange insights and strategies with your peers. Anticipating regulatory changes can give you a competitive edge, enabling you to adjust your strategies proactively rather than reactively.

Smart Shopping
Wealth doesn't require taking risks. When shopping for products or luxury items, look for deals, use discounts, or consider high-quality second-hand goods—being a savvy shopper goes beyond the realm of finance.

Investing in Quality
You might be tempted by trendy gadgets, but having quality products can offer a sense of security and peace of mind. Quality assets or timeless furniture may cost more upfront but save money over time by reducing replacements.

Maintaining Long-Term Relationships
Fidelity isn't just about saving money; it's also about valuing relationships. Instead of always doing it on or attending expensive events, host gatherings at home. It's a cost-effective and more meaningful way to connect with others in your industry or community.