

LET'S TALK MONEY®

January/February 2026

Experiencing or Expecting Changes in Life?

From marriage to retirement, life's events will likely alter your life insurance needs. How much life insurance do you need and why do you need it at various times in your life? Let's look at some of life's stages and how life insurance may play a role during these times.



Just Married

If you're young and newly married, you probably feel invincible and question the need for life insurance. But even if you think you can tempt fate because time is on your side, you might want to consider whole life insurance during this time. You're young, when life insurance is least expensive. And if you purchase whole life insurance, premiums will never increase, and you'll keep the policy even in ill health as long as you pay premiums on time.

New Baby

Having your first child? Second? Third or more?

Let's face it, children are expensive. Counting college expenses, they can cost hundreds of thousands of dollars each before going out on their own. Carrying an appropriate amount of life insurance can ensure your financial plans will continue if you are no longer here to fund them.

Blended Families

Families come in all shapes and sizes, and many combine their resources and their love in second marriages and beyond. You'll want

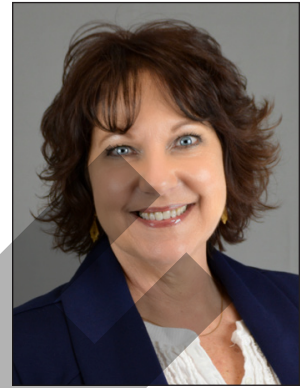
to talk to an estate planning attorney to sort some items out, but you will undoubtedly have complicated life insurance needs, too. From housing and college to everyday expenses and income replacement, life insurance can provide a financial safety net for loved ones.

Empty Nest

With the children out of the house and on their own, you and your spouse may have a lesser immediate need for life insurance. You may still, however, want to provide for a surviving spouse. If you have built up cash value* in a life insurance policy over the years, you can use this cash to supplement your retirement income. Or you can maintain a life insurance policy to leave as an income-tax-free legacy to loved ones.

Talk to your financial professional to learn more about your life insurance needs.

**Cash value may be accessed through loans and withdrawals, which will reduce the policy's cash value and death benefit and increase the chance that the policy may lapse.*



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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.

Insurance Version

LTM Client Marketing
helping financial professionals stay connected

Understanding Tariffs

Tariffs are taxes imposed by governments on imported or exported goods, primarily to regulate trade, protect domestic industries, or generate revenue. They play a crucial role in international economics, influencing prices, supply chains, and global relations. There are several key types of tariffs, each designed for specific objectives.

Ad Valorem the most common, is calculated as a percentage of the imported good's value. For instance, a 10% tariff on a \$100 item adds \$10, making it flexible with fluctuating prices.

Specific tariffs charge a fixed fee per unit, regardless of value—such as \$5 per barrel of oil. This provides predictability but can disproportionately affect cheaper goods.

Compound tariffs combine both by applying a percentage plus a fixed amount, offering balanced protection.

Other variants include **protective tariffs**, which shield local producers from foreign competition by raising import costs, and **revenue tariffs**, aimed at funding government without restricting trade heavily. **Prohibitive tariffs** are extremely high, effectively banning imports to safeguard strategic sectors.

Overall, tariffs shape economic policies, but they can spark trade wars if misused.



Time to Review Your Withholdings

As 2026 begins, reviewing your tax withholdings is a critical financial step. Withholdings determine how much income tax is deducted from your paycheck, directly impacting your cash flow and tax refund or liability. Life changes—marriage, a new job, or having children—can shift your tax bracket or eligibility for credits, making last year's settings outdated.

Incorrect withholdings may lead to owing a hefty sum or receiving a large refund, which means you've overpaid and missed investment opportunities. Use the IRS Tax Withholding Estimator to adjust your W-4 form accurately, ensuring your withholdings align with your 2026 financial goals. This tool accounts for income, dependents, and deductions.

Checking early avoids surprises during tax season, optimizes your budget, and ensures compliance with evolving tax laws. Consult your trusted advisors for complex situations to maximize savings and minimize errors.



Getting Your Finances Back on Track

The holiday season often leaves wallets strained, but 2026 can start with financial recovery.



Review Spending

First, assess your spending by reviewing bank and credit card statements to identify holiday overspending. Create a budget prioritizing essentials like rent and utilities while allocating funds to pay off high-interest debt, such as credit cards, which averaged 20% interest in 2025.

Take Action

Cut discretionary expenses—dining out or subscriptions—temporarily to free up cash. Rebuild your emergency fund, aiming for 3–6 months' expenses, by setting aside small,

consistent savings. Adjust tax withholdings using the IRS Tax Withholding Estimator to avoid surprises and optimize cash flow. If eligible, explore tax deductions (e.g., charitable donations) or credits to reduce your tax burden. Consider a side hustle to boost income and accelerate debt repayment.

Meet with your financial professional to refine your budget and investment strategy, ensuring long-term goals like retirement savings stay on track. Act promptly to regain control.

Understanding Beneficiary Designations

Your will is an important document for passing assets to loved ones when you die, but it doesn't apply to everything. Life insurance proceeds, retirement accounts, annuities and similar accounts pass through beneficiary designations and are not governed by your will.



Review Your Selections

You chose a beneficiary when you initially set up your accounts. But things can change. Divorce, death of a beneficiary or even a change in your intentions can affect your selections. Revisit your designations periodically to ensure they're up to date.

Check Old Accounts

Forgetting about 401(k)s or other retirement accounts held with former employers can result in outdated beneficiary designations. Remember to include these accounts in your review.

Avoid Mistakes

Take special circumstances into account when you're naming

beneficiaries. Minors will not be able to claim assets until they turn 18 or 21 (depending on the state). Individuals with special needs can lose valuable government benefits if they receive an inheritance directly. Setting up a trust to receive the assets may help in both situations.

Keep in mind that godparents are not the same as legal guardians but could be a good choice to serve as trustees.

Integrate with Estate Planning

Your financial professional can help you review your beneficiary designations as an integral part of your estate plan.

Building an Emergency Fund

Having an emergency fund is essential to help ensure funds are available when unexpected financial hardships occur. Aim to save 3–6 months' worth of living expenses to provide peace of mind.

Put It in Writing

For many people, writing it down makes saving money for an emergency fund real, not theoretical. Talk with your loved ones to discuss how much you need and solicit ways to find the extra dollars that can add up over time. Make a chart and track how much you're able to save each month toward your goal.

Show Me the Money

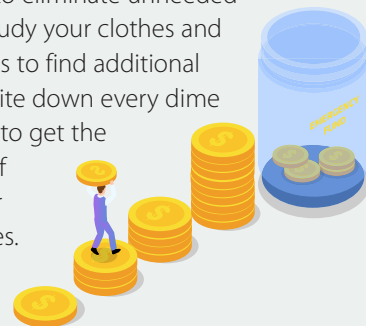
Whether part-time gigging or selling unwanted items via the Internet or smartphone apps, you can potentially increase your disposable income — and your emergency funds — quickly. Same thing goes for raises and bonuses from work. Keep your car an extra year or two to go without monthly car payments. Keep your phone, too, with new smartphone prices soaring.

Make Small Sacrifices

Passing on one \$5 designer latte, one \$10 lunch and one \$75 dinner every two weeks are other ways to help increase your funds quickly.

Make Bigger Sacrifices

Still looking for free money to increase your emergency funds? Maybe you need to free it up by first creating a budget that includes your income and itemized expenses. Little adjustments add up. Scour your phone and cable bills to eliminate unneeded services. Study your clothes and grocery bills to find additional savings. Write down every dime you spend to get the best idea of where your money goes.



The Importance of Estate Planning

Estate planning is a critical process that ensures your assets are distributed according to your wishes after your passing, while minimizing taxes, legal complications, and family disputes. With rising financial complexities, estate planning is essential for individuals of all wealth levels.

Asset Distribution Control

Estate planning allows you to dictate how your assets—such as savings, property, or businesses—are distributed. A will or trust ensures your intentions are clear, preventing unintended beneficiaries or state laws from determining outcomes. For small business owners, the One Big Beautiful Bill Act (OBBBA) of 2025 enhances Qualified Small Business Stock (QSBS) exclusions, making succession planning vital to maximize tax benefits and ensure business continuity.

Minimize Taxes and Costs

Proper planning reduces estate taxes and probate costs. The OBBBA's increased SALT deduction cap (\$40,000 through 2029) and permanent QBI deduction can be leveraged in trusts to lower tax burdens. Without a plan, estates may face higher taxes or lengthy probate, depleting assets. According to the Bankrate 2025 Annual Emergency Savings Report, only 46% of Americans have three months' emergency savings, underscoring the need to protect wealth for heirs.

Protect Loved Ones

Estate planning safeguards dependents by designating guardians for minors or establishing trusts for their financial security. It also prevents family disputes by clearly outlining asset distribution, reducing emotional strain during grief. For those with complex



family dynamics, trusts can provide privacy and avoid public probate battles.

Healthcare and End-of-Life Decisions

A comprehensive estate plan includes advance directives, like a living will or power of attorney, ensuring your medical and financial wishes are honored if you're incapacitated. According to the U.S. Department of Health, it's estimated that 56% of people over 65 will need long-term care; these documents are crucial for managing care costs, especially alongside long-term care insurance.

Estate planning is not just for the wealthy; it's for anyone with assets or dependents. Starting early—ideally in your 40s or 50s—avoids rushed decisions and ensures flexibility. Consulting a financial advisor or attorney is key to tailoring a plan.

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We Value Your Input...

Your feedback is very important to us. If you have any questions about the subjects covered here, or suggestions for future issues, please don't hesitate to call. You'll find our number on the front of this newsletter. It's always a pleasure to hear from you.



ADVERTISING REGULATION DEPARTMENT REVIEW LETTER

September 9, 2025

Reference: **FR2025-0825-0198/E**

Org Id: 23568

1. LTM - Jan Feb 2026 Insurance
Rule: FIN 2210
5 Pages

Our review is based on your representation that the final version of this communication will prominently disclose the name of the member, pursuant to FINRA Rule 2210(d)(3)(A).

The communication submitted appears consistent with applicable standards.

Reviewed by,

Jeffrey R. Salisbury
Principal Analyst

Please send any communications related to filing reviews to this Department through the Advertising Regulation Electronic Filing (AREF) system or by facsimile or hard copy mail service. We request that you do not send documents or other communications via email.

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