

LET'S TALK

MONEY[®]

May/June 2026

Saving on Funeral Costs and Final Expenses

Like everything else, funeral and burial costs have risen over the years. Even a basic service and burial can become more costly than expected. Pre-planning can help your loved ones avoid difficult decisions about your final wishes and can also lower some expenses.

The Funeral Rule

The Federal Trade Commission (FTC) requires funeral homes to disclose prices for their products and services and provide customers with an itemized list. The funeral rule allows you to compare funeral home prices and choose only the services you want. Knowing the costs helps you make an informed decision without feeling pressured to select more expensive options you might not need.

Purchase Burial Insurance

Also called final expense insurance, burial insurance helps pay for funeral arrangements, burial or cremation, medical bills, outstanding debts, and legal issues. When buying a policy, you usually choose the coverage amount and name a beneficiary who will use the proceeds to cover your funeral and other related costs. Coverage is typically available for individuals aged 50 to 85 (75 in some states).

Pre-need Insurance

Pre-need insurance is a contract with a specific funeral service provider. You select the products and services you want. The insurance payout goes directly to the funeral service provider instead of to designated beneficiaries. Your insurance professional can explain burial insurance in more detail.



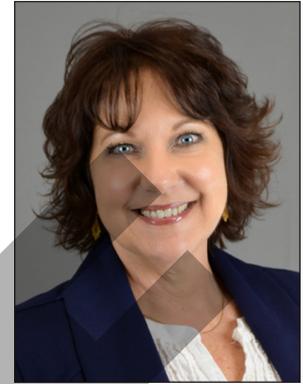
Cutting Funeral Costs

There are several ways to reduce funeral expenses.

- Cremation costs less because it eliminates the need for embalming, a casket, and a cemetery plot.
- A simple wake and service managed by family members instead of the funeral director can save money.
- Arranging for direct burial eliminates embalming costs and the cost of facilities for a wake and service.

A Different Option

You might consider donating your body to a medical facility or research center. There is no cost to donors, and your donation helps researchers learn more about the body and certain diseases.



Karen Petrucco
Account Manager

LTM Client Marketing
1060 Broadway #1161
Albany, NY 12204

Tel: 800-243-5334
Fax: 800-720-0780
sales@ltmclientmarketing.com
www.ltmclientmarketing.com

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

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Basics of Estate Planning

Estate planning is a crucial process that ensures your assets are managed and distributed according to your wishes after your death. The foundation of a solid estate plan involves several key components.

Create a Will

It specifies how your assets—such as property, savings, and personal belongings—will be distributed. Without a will, state laws determine your estate's distribution, which may not align with your wishes.

Powers of Attorney

Consider establishing powers of attorney and healthcare directives. These legal documents designate trusted individuals to make financial and medical decisions on your behalf if you become incapacitated.



Trusts

Setting up a trust can be advantageous for controlling assets, avoiding probate, and minimizing taxes. Trusts can be especially helpful for managing assets for minors or beneficiaries with special needs.

Regularly reviewing and updating your estate plan is essential, especially after major life events such as marriage, divorce, or the birth of a child.

Consulting with an estate planning attorney ensures your documents comply with current laws and accurately reflect your intentions.

Top Summer Travel Destinations

Some of the top travel trends in 2026, according to U.S. News & World Report and Expedia, include iconic national parks, coastal getaways, mountain adventures, and historic cities celebrating America's 250th anniversary (America 250). Here are a few of the top trending destinations this year:



- Grand Canyon National Park, Arizona – great for summer rafting, hiking, and stunning sunsets
- Yellowstone National Park, Wyoming/Montana/Idaho – offering wildlife viewing, geysers, and hiking
- Big Sky, Montana – best known for summer hiking, rafting, and proximity to Yellowstone
- Outer Banks & San Diego Beaches – The Outer Banks offers relaxing beaches, while San Diego provides excellent surfing and vibrant waterfronts
- Philadelphia and Boston – historic hubs buzzing with America 250 events, boat parades, and festivals. Ideal time for Freedom Trail walks and Independence Hall visits.

Where will you make memories this summer, celebrating America's 250th birthday?

Budgeting for a Summer Vacation

As summer approaches, vacations offer a valuable opportunity to enjoy freedom, visit new places, and make lasting memories. To turn this dream into reality, smart budgeting is essential. Begin by setting a clear financial goal for your trip, including transportation, accommodations, food, activities, and souvenirs. Research destinations to estimate costs and prioritize experiences that match your idea of liberty—whether that's relaxing on a beach, hiking in nature, or exploring cultural sites.

Create a dedicated vacation fund by saving a small amount each month before summer. Reducing non-essential expenses, like dining out or entertainment, can help boost your savings. Consider using cashback apps or discounts to stretch your budget.

Booking early often results in lower prices for flights and hotels, helping you maximize your money. Flexibility with travel dates can also lead to savings.

With careful planning and disciplined saving, your summer vacation can be both affordable and enriching, allowing you the freedom to fully enjoy life's adventures.



Start Your College Grad's Financial Wellness Path

You may be able to do this utilizing any unused funds in the student's 529 Plan. The IRS now allows rollovers of these funds to a Roth IRA in the child's name.

Requirements

You must have owned the 529 account for at least 15 years before rollovers are permitted. Contributions made in the five years prior to when distributions begin — including the related earnings — are not eligible for a tax-free rollover. Rollovers can't exceed the 2026 annual Roth contribution limit of \$7,500 for beneficiaries under age 50 or \$8,600 for those age 50 and older (which includes a \$1,100 catch-up contribution).

The lifetime 529 rollover limit is \$35,000, so you'd have to do a rollover annually for several years. As the owner of the Roth IRA, your graduate must



have earned income at least equal to the amount of the annual rollover.

Consult your trusted advisors about your situation.

Budget-Friendly Gardening Tips

May is prime time for spring planting in many regions, with warmer soil perfect for starting vegetables and flowers. Here are practical tips to maximize your garden's output while minimizing costs:

Kick off by starting seeds in everyday recyclables—think egg cartons, yogurt cups, or toilet paper rolls. Free pots that biodegrade? Yes, please!

Whip up your own "black gold" compost using kitchen scraps and yard clippings in a simple pallet bin. Say goodbye to pricey fertilizers!

Layer on free mulch such as grass clippings or fallen leaves—it locks in moisture, blocks weeds, and reduces your water bill.

Go for high-return winners: tomatoes, basil, peppers, and zucchini. These



champions deliver harvest after harvest, perfect for eating fresh or preserving.

Hunt deals at nursery sales, join local seed swaps, direct-sow tough crops like beans and carrots, and craft trellises from branches or twine.

These fun, frugal moves keep costs low while delivering delicious rewards. Dig in, get creative, and watch your garden (and savings) grow like crazy!

Savvy New Car Shopping Tips

Memorial Day weekend kicks off summer—and some of the year's best car deals! Dealerships clear out older inventory to make way for new models, offering rebates, low APR financing, and lease specials.

Research ahead: Deals often start weeks early. Check manufacturer sites and tools like Edmunds or CarsDirect for current incentives—expect cash back, 0%-low rates, or military bonuses.

Get pre-approved: Obtain financing from banks or credit unions first to improve your negotiating position.

Target outgoing models: Previous-year vehicles typically receive the largest discounts to clear inventory for new arrivals.

Shop midweek: Avoid crowded weekends by visiting on Tuesday or Wednesday for more salesperson attention and flexibility.

Negotiate smartly: Prioritize the out-the-door price over monthly payments alone. Request quotes from multiple dealerships via email.

Test drive thoroughly: Make sure the car meets your needs, not just the deal.

With preparation, you can drive away saving thousands. Act fast—top offers end soon after the holiday!



Hidden Talents of Life Insurance

When someone talks about life insurance, what do they think of? Most people are either satisfied, knowing they have sufficient coverage for their needs, or worried because they realize they need to obtain coverage. While the main goal of life insurance is to protect loved ones, it also has other talents.



Help Leave a Meaningful Inheritance

You can potentially leave a larger after-tax inheritance through your life insurance policy than with other assets. Moving some assets from taxable accounts into a life insurance policy may help you to potentially reduce ongoing taxation. Because the cash value in a life insurance policy grows tax-deferred, you also have the chance to grow the assets. With this approach, you may create new wealth for your heirs.

For example, if you'd like to leave your family home (or business) to your daughter but don't want to shortchange your other child, you could buy a life insurance policy on your life equal to the home's value and name your second child as the beneficiary. Then, your other assets could be divided equally among your children. Keep in mind that as the value of your home increases, you'll want to increase your life insurance coverage.

Simplify Transfer of Business Interests

Have a business partnership? Using life insurance in your and your partner's business succession planning can facilitate the transfer of business interests upon one partner's death. Owning life insurance on each other's lives provides the surviving partners with the funds needed to compensate the deceased partner's family for that partner's business interest through the insurance proceeds they receive.

Meet with your insurance professional to review your needs and circumstances and help determine how you can maximize life insurance's hidden talents. And use the opportunity to also review your (and your partner's, if applicable) succession strategy in light of your insurance review and any family or business changes that may have occurred since the last review.

**Applications for life insurance are subject to underwriting. No insurance coverage exists unless the required premium is paid to put an issued policy in force. Accessing cash values may reduce the death benefit and policy values, trigger tax consequences, surrender fees, and charges, and may require additional premium payments to maintain the contract. Guarantees are based on the claims-paying ability of the issuer.*

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ADVERTISING REGULATION DEPARTMENT REVIEW LETTER

February 10, 2026

Reference: **FR2026-0122-0359/E**

Org Id: 23568

1. LTM Insurance May/June 2026
Rule: FIN 2210
5 Pages

Our review is based on the understanding that the final version of this communication will prominently disclose the name of the member, pursuant to FINRA Rule 2210(d)(3)(A). If our understanding is inaccurate, please notify the Department immediately as additional comments are necessary.

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.

NOTE: *We assume that your filed communication doesn't omit or misstate any fact, nor does it offer an opinion without reasonable basis. While you may say that the communication was "reviewed by FINRA" or "FINRA reviewed," you may not say that we approved it.*