

# LET'S TALK MONEY®



**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.

High Net Worth Version

**LTM** Client Marketing  
helping financial professionals stay connected

## 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 illiquid assets like real estate or private equity, reallocate some of those holdings to more liquid assets, such as stocks or bonds. This keeps cash available without disrupting your long-term plan.

### Lines of Credit as a Safety Net

You may have access to credit opportunities against your securities, real estate, or other investments. This access can provide you with immediate cash without selling any parts of your portfolio at potentially unfavorable prices. Just remember, while borrowing can help in the short term, it's important to understand the terms and interest rates and plan for repayment.

### Sell Non-Essential Assets

Sometimes, a direct approach is best. If you need cash, consider selling non-essential assets—anything from a second home to collectible items—that are not central to your financial goals. This not only frees up cash but also streamlines your portfolio by reducing

management complexity and maintenance costs. Remember, what's non-essential to you may be valuable to someone else.

### Exploring Alternative Financing

For those seeking more creative solutions, alternative financing options have blossomed. Whether it's peer-to-peer lending, crowdfunding, or even crypto-backed loans, there are many ways to create liquidity. It's worth sitting down with your financial professional to explore these options together. Some avenues can be faster and more flexible, allowing you to respond quickly to needs or opportunities.

### Contextualizing Your Decisions

Managing a liquidity crunch means balancing immediate needs with long-term goals. Create a strategy that reflects both your current and future plans. Work with your advisor to identify liquidity needs, set timelines, and find the best action plan for your situation.

*\*Asset allocation won't guarantee a profit or ensure against a loss but may help reduce volatility in your portfolio.*

**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.**

# SIGNS YOU MAY NEED A POSTNUP



You're familiar with prenuptial agreements. But what if you don't have one, and your circumstances change? A postnuptial may be in order. Here are signs you might need one.

## A Significant Gain in Wealth

Financial changes after marriage can affect a relationship. A postnuptial agreement clarifies how to manage increased family wealth and ensures protection if you divorce.

## One of You Owns a Business

Business ownership complicates the division of assets in a divorce. A postnuptial agreement specifies what happens to the business, clarifying each party's roles, contributions, and entitlements.

## You've Left the Workforce

If you've stepped back from your career or taken on a supporting role for your spouse, your financial dependence on them may

increase. Use a postnuptial to outline expectations and protections for both partners, so if things don't work out, neither is left in a precarious financial situation.

## A Large Inheritance

If you've recently come into a sizable inheritance, you might want to protect those assets from being classified as marital property. A postnuptial agreement can clarify that inherited assets remain yours alone, safeguarding your financial legacy.

A postnuptial may not seem romantic, but it clarifies your financial future and offers peace of mind. Requirements differ by state, so always consult an experienced legal advisor.

# TAILORED INSURANCE SOLUTIONS

Protecting luxury homes, fine art, collectibles, and high-value vehicles calls for specialized insurance. Standard homeowners, auto, and umbrella policies often fall short. How do others protect their unique assets? Many rely on a multi-layered approach, which may include:



High-value home insurance provides broader coverage for your property and high-end contents. It considers custom architecture, unique materials, and expensive furnishings to ensure full replacement cost coverage.

Separate policies or riders add full coverage for valuable tangible assets, such as jewelry and collections. Yachts and private aircraft may require additional coverage for operational risks, liability concerns, crew liability, and maintenance issues.

Cybersecurity and financial fraud protection

safeguard substantial assets against identity theft and sophisticated digital threats.

Life insurance, regardless of your wealth, can play an important role in wealth management, estate plans, and tax efficiency. Business owners can use it to fund buy-sell agreements, ensuring liquidity for a smooth ownership transition.

Your trusted advisor can guide you through various options, helping you choose the right coverage for your assets and identifying any protection gaps.



# CHOOSING A TRUSTEE FOR YOUR CHILD'S

Naming your spouse as trustee provides essential familial 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 handling 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.

**In 2025, appointing a trusted advisor or professional trustee as co-trustee or executor was the second most popular strategy (56% of respondents) for preventing high-net-worth family conflict— up 13 points from 2024.\***

## Does your spouse have the time for this commitment?

Serving as a trustee is demanding. Are they prepared to handle this role with their existing career, family, charitable, and personal obligations? An overloaded trustee may become stressed, leading to poor decisions that could affect your child's financial well-being.



# TRUSTEE FOR A TRUST

## Could emotions compromise judgment?

Managing a trust can strain family bonds. Your child might sense favoritism or feel the effects of a parent-trustee's emotional choices. Contrasting parenting styles or values between spouses complicates trust management. Your trustee must act impartially, prioritizing your child's best interests.

## How strong is your relationship?

Divorce or conflict may impact your spouse's ability to stay impartial as a trustee. What if you disagree about distributions or stop speaking? 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 lifestyle and education. Otherwise, their decisions may differ from your intent.

Your trusted advisor can guide you through these questions. You may find that appointing a neutral party, such as a professional trustee, another family member, or a close friend, as trustee or co-trustee with your spouse is the best choice.

\*Source: 2025 Trends in Trust and Estate Planning, [wealthmanagement.com](http://wealthmanagement.com).

# CASH OUT OR KEEP ASSETS?

Retirement is a time to kick 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 RVs and sports cars. Before selling assets to fund your bucket-list dreams, consider both the financial and emotional implications.

## Tax Considerations

Taxes 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?

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 lifestyle aligns with your financial decisions. Take a moment to consider the long-term implications on your retirement journey.


## Long-term Impact


Think about the lifestyle changes you may need to make if you sell. Downsizing your


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


# AGING WELL

Upper income individuals have a clear advantage on key factors associated with aging well.

 **Physical health:** Older Americans with upper incomes are about twice as likely as those with lower incomes to say their physical health is excellent or very good (49% vs. 26%).

 **Mental health:** About three-quarters of older adults with upper incomes (73%) rate their mental health highly. A much smaller share of those with lower incomes (45%) do the same.

 **Cognitive health:** 87% of upper-income older adults say they rarely or never experience mental confusion or memory loss. This compares with 77% of those with middle incomes and 68% of those with lower incomes.

 **Financial security:** Those with upper incomes are more than three times as likely as those with lower incomes to feel highly confident that they'll have enough income and assets to last throughout their retirement years (72% vs. 21%).

Source: Pew Research Center, *Aging Well*, 2025

# WHERE DO YOU FALL?



September is National Life Insurance Awareness Month. To “celebrate,” we’re reviewing the latest Insurance Barometer Study\* by the Life Insurance Marketing and Research Association (LIMRA) and Life Happens, a nonprofit that provides a wide range of consumer-education information. Among other topics, the study examines who owns and who doesn’t own life insurance.

## Who Does and Doesn’t

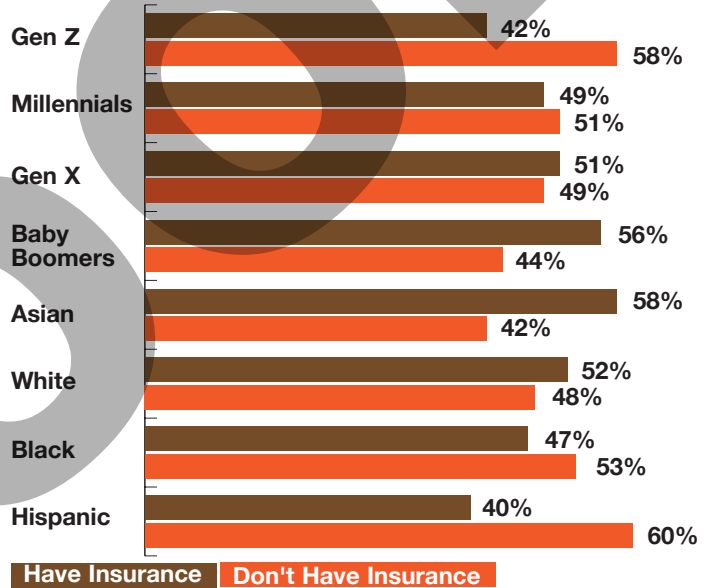
Overall, 51% of survey respondents reported owning at least one life insurance policy, unchanged from 2024. The gap in ownership between men and women has persisted throughout the 15-year study. In 2025, 54% of men reported having life insurance, compared with 48% of women. Not surprisingly, people earning \$150,000 or more were most likely to have life insurance.

But even within that group, nearly four in ten reported not owning life insurance. Demographically, Gen Z and Hispanic Americans were least likely to own insurance. Study respondents without life insurance tended to be more concerned about their financial security than those who had it. Age appeared to be a factor in this concern. Gen Z was more concerned than Millennials, who were more concerned than Gen X.

Among study respondents who report having life insurance, 55% have only individual coverage (i.e., purchased in the retail market), 26% have only workplace coverage (provided as an employee benefit), and 19% have both types of coverage. However, other LIMRA research indicates that more Americans own workplace life insurance than was self-reported in this study. A combination of industry data and LIMRA research suggests that the share of Americans who have life insurance through their employer or union is closer to 40%.

In general, people who have both individual life insurance and workplace coverage usually have the best financial security. They tend to have higher levels of coverage and are less likely to lose coverage due to a change in employment status.

## Ownership By Age And Racial Identity



\*2025 Insurance Barometer Study, LIMRA and Life Happens

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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

May 20, 2026

Reference: **FR2026-0501-0380/E**

Org Id: 23568

1. LTM HNW Sep/Oct 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

This year's Advertising Regulation Conference will be held October 15-16 in Washington, D.C. For more information and to register, please visit our website at: <https://www.finra.org/events-training/conferences-events/2026-finra-advertising-regulation-conference>

Please be advised that the Advertising Regulation Electronic Filing (AREF) application is being modernized as part of FINRA Forward. The updated platform launches June 1, 2026. Resources to assist your firm with the transition, including a navigation guide and video walkthrough, are now available on [FINRA.org](https://www.finra.org). We encourage your team to review these materials in advance of the launch.

*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.*