

LET'S TALK MONEY[®]

Home Equity As A Strategic Planning Tool

Instead of treating home equity as something that matters only at sale or at death, some investors are exploring ways to unlock just enough value to give their retirement strategy more flexibility and resilience.



Long-term Care

You might access a portion of your equity to create liquidity for long-term care for an aging parent, yourself, or your spouse. Tapping your equity can provide the liquidity needed to cover those costs without sacrificing your monthly retirement income.

A Buffer

Home equity can serve as a buffer during market fluctuations. By accessing your home equity, you can avoid selling investments at a loss when the market dips. This buffer can help you ride out volatility and keep your retirement portfolio intact for the long term.

Part of a Roth Conversion Strategy

If you're planning to convert traditional IRA funds to a Roth IRA, you'll owe taxes on the amount converted. Instead of withdrawing money from your retirement accounts to cover these taxes—which could push you into a higher tax bracket—consider using home equity. You'll keep your retirement savings intact and potentially save taxes.

Portfolio Rebalancing

You want to rebalance your portfolio to maintain your asset allocation* but don't want to sell while the markets are down. By

accessing your home equity, you can make that shift without disrupting your portfolio or incurring taxes on withdrawals.

Investments Opportunities

You have an opportunity to buy an attractive investment and have a current investment that's in a tailspin. Selling now would result in a short-term capital gain for tax purposes. Using home equity might allow you to hold onto the current investment until you've owned it long enough to realize a more favorable long-term capital loss when you sell it.

Approach with Caution

If you're not careful, tapping into home equity could lead to financial strain later. Talk with your trusted professional to determine a strategy that aligns with your overall financial goals.

**Rebalancing a portfolio may create a taxable event if done outside of a retirement account. And asset allocation won't guarantee a profit or ensure against a loss but may help reduce volatility in your portfolio.*

***Converting a traditional IRA to a Roth IRA is a taxable event. A Roth IRA offers tax-free withdrawals on taxable contributions. To qualify for the tax-free and penalty-free withdrawal of earnings, a Roth IRA must be in place for at least five tax years, and the distribution must take place after age 59½ or due to death, disability, or a first-time home purchase (up to a \$10,000-lifetime maximum). Roth IRA distributions may be subject to state taxes.*



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.

Retirement Version

LTM Client Marketing
helping financial professionals stay connected

Protecting Fido, Too

Many pet owners overlook the financial risks associated with pets. Pets, like humans, can face unexpected illnesses or accidents that require costly veterinary care.

Peace of Mind

Pet insurance helps offset the cost of care. The three main types of coverage are wellness, accident, and comprehensive. Insurers may also offer additional optional coverage within each category. According to the North American Pet Health Insurance Association, average monthly premiums for accident-only policies are \$16 for dogs and \$9 for cats. For accident and illness policies, premiums average \$62 per month for dogs and \$32 per month for cats. More comprehensive coverage generally costs more than these amounts, depending on plan details.

Caveats

Generally, you must meet a deductible before the insurance takes effect, and many policies don't cover preexisting illnesses. Waiting periods for coverage are common. Failing to keep your pet up to date on vaccines will likely exclude coverage for preventable diseases.



You'll want to explore all your options before purchasing pet insurance. For some people, it's more cost-effective to save for routine veterinary care and buy accident-only coverage.

Life Insurance: You Have Options

Life insurance* proceeds can provide a financial lifeline for loved ones if something happens to you. The type of policy you choose may depend on how long you'll need coverage and the policy's cost.

Term Insurance

Term insurance provides coverage for a set period, typically 10 to 30 years, though shorter and longer terms are also available. If you die during the term, the policy pays a death benefit to your beneficiaries. A term policy has no cash value. It is less expensive than permanent insurance and may be a good choice when others depend on your income.

Permanent Insurance

Permanent insurance generally remains in effect as long as you continue paying premiums. In addition to the death benefit, the policy builds cash value over time. Permanent insurance is a good option if you want lifetime coverage, access to the policy's cash value through withdrawals or loans, and are comfortable with higher premiums.

Your insurance professional can help you choose the right policy for your circumstances.

**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.



Understanding Beneficiary Designations



Your will is an important document for passing assets to loved ones upon your death, but it doesn't cover 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) 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

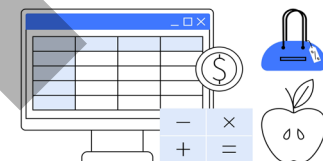
Your financial professional can help you review your beneficiary designations as an integral part of your estate plan.

Adopt Healthy Money Habits

If your family saved responsibly for the things they wanted to buy, chances are you will, too. But if your family squandered money and never saved, their bad money habits may be influencing how you handle your finances. Make sure you're practicing good money habits like the ones below.

Examine Your Spending Habits

Buying small items, such as coffee and a bagel, every day on your way to work can add up to a substantial amount over time. Write down everything you buy for one or two weeks to see how much you're spending. You might be surprised by the total. Once you see where your money is going, you can adjust your spending habits.



Live Within Your Income

Paying with cash means you'll be able to spend only as much as you have on hand. If you use a credit card, make sure you can pay off the balance when the bill arrives.

Pay Yourself

Treat your savings like a bill by putting money into your account every month before you pay anyone else. As your income rises, increase the amount you save.

Follow a Spending Plan

Build a monthly budget based on your income and expenses. Remember to account for items you pay annually, such as insurance or a homeowner association.

By The Numbers: AI & Emerging Threats

While Artificial Intelligence (AI) has emerged as a useful tool for individuals and businesses, it has also introduced more cybersecurity threats and attacks, according to the CrowdStrike 2026 Global Threat Report. Review the numbers and assess your AI security.



AI as a Weapon – 89% increase in attacks by AI-enabled adversaries (YoY)

AI as a Target – Prompt Injection, GenAI tools exploited at more than 90 organizations



Detection Trends - 82% of detections in 2025 were malware-free

Attack Speed - 65% increase year over year in average eCrime breakout time at 29 minutes, Fastest recorded breakout: 27 seconds



Source: CrowdStrike 2026 Global Threat Report

Easing Your Money Fears

Whether you're retired or just thinking about it, feeling as if you have no control over future events can cause stress that affects your well-being. Developing a strategy with the help of your financial professional to address your concerns can help mitigate your fears.

What's Bothering You?

Money issues? Health issues? Market downturns? Identifying your fears should be the first step in developing a strategy to overcome them. Putting a name to the things that are causing you stress can set you on the right track to finding solutions.

What are Your Goals?

What are your plans for the future? Travel? Pursuing hobbies? Starting a business? Identifying concrete goals you're saving for can bring them into sharper focus. Visualizing what you want your life to look like in retirement can make the future feel less intimidating.

Assess Your Financial Picture

Do a deep dive into your finances with your advisor. Does your current financial situation align with your future goals? Designing a strategy that moves you closer to your goals while reducing risk may ease your anxiety. Diversifying your portfolio and setting up an emergency fund for unexpected expenses can provide a cushion in the event of a market downturn or an unexpected loss of income.

Protect Yourself in a Health Crisis

The financial impact of a medical event can be devastating if you don't have adequate insurance. Reviewing your health insurance to ensure you have sufficient coverage in the event of an illness or injury can remove a major stressor from your life.

Fear of a Market Downturn

For many investors nearing or in retirement, the biggest fear is portfolio losses from a sharp drop in market values. While you can't predict what the markets will do, you can take steps to protect your savings from market volatility. Adjust your asset allocation to balance growth with asset preservation by holding fixed-income investments alongside stocks in your portfolio. Because stock and bond values typically move in opposite directions, bonds may provide a cushion during a market downturn.

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



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ADVERTISING REGULATION DEPARTMENT REVIEW LETTER

May 20, 2026

Reference: **FR2026-0501-0381/E**

Org Id: 23568

1. LTM Retirement 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>

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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.*