

LET'S TALK

MONEY[®]

Building A Bond Fund Ladder

Bonds can diversify* your portfolio and provide steady income. To add stability, consider a bond fund ladder, an investment strategy that allocates funds across multiple bond funds with different maturities. This approach lets you benefit from changing interest rates over time, reducing interest rate risk and boosting income potential.

Creating a Ladder

First, with the help of your trusted professional, determine how much you're willing to invest in your bond ladder. It doesn't have to be a huge sum; even a few thousand dollars can make a difference. Next, consider dividing your investment among several bond funds, typically three to five. Selecting funds with different maturity dates will help maintain a steady cash flow as bonds mature.

For example, you could choose one bond fund with a two-year maturity, another with five years, and a third with ten years. When one fund matures, you can reinvest the principal into a new fund with a longer maturity, keeping your ladder intact. This strategy not only helps you avoid locking all your money into a single bond fund at a single interest rate but also lets you take advantage of potentially rising rates in the future.

Next, consider the different types of bond funds you might include in your ladder. For example, government bonds are often considered safe but typically offer lower yields. In contrast, corporate bonds can provide higher returns but carry correspondingly

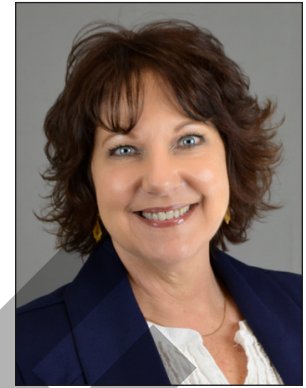


greater risk. Alternatively, municipal bonds may be a good fit, especially if you're in a higher tax bracket, since their interest is often tax-exempt.

Not Set in Stone

Bond fund ladders can be adjusted to fit changing market conditions. For example, if rates are rising, shortening the ladder's duration can help capitalize on higher rates sooner. Conversely, in a declining rate environment, extending the ladder's duration can help lock in yields for longer periods. Start building your bond ladder today to see how it may enhance your investment journey.

**Diversification cannot eliminate the risk of investment losses. Past performance won't guarantee future results. An investment in stocks or mutual funds can result in a loss of principal.*



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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.

Standard 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

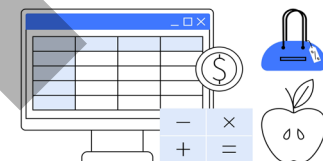
Your financial professional can help you review your beneficiary designations as an integral part of your estate plan.

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

Timeless Investing Strategies for Any Market

It may be hard not to throw in the towel when the markets aren't performing well. And it's just as hard to imagine the markets will ever lose value when stock prices soar. But because no one controls market behavior, you'll want to devise a plan to stay invested no matter what the markets do.

Down Markets - A Time to Buy

Watching stock values drop isn't fun, but lower prices offer an opportunity to buy at bargain prices. If you've been eyeing companies to add to your portfolio but hesitated because the share price was too high, a down market may be the time to make your move.

Forget Market Timing

Every stock investor wants to buy low and sell high, but trying to time the market can be a losing game. Even market gurus generally can't determine with 100% accuracy when stock prices have peaked or hit rock bottom.

Being out of the market when it begins to rebound can lead to significantly lower returns. Instead of playing market roulette, develop an investment strategy to help sustain your portfolio during periods of market volatility.

Time for a Roth IRA?

If you've considered rolling over funds from a traditional IRA or another tax-deferred retirement account into a Roth IRA but were concerned about the tax hit, a lackluster market may present an opportunity. You will pay less in taxes on the conversion when investment values are down. Roth IRA earnings grow tax-free, and withdrawals in retirement, although not required, are also tax-free. Some restrictions apply.*

Market Volatility

A volatile market can be an opportune time to help ensure your portfolio aligns with your future vision. Make sure your investment mix helps curb volatility. Your financial professional can review your investment strategy to help ensure you're moving closer to your goals.

**Conversions are taxable events. Roth IRA withdrawals are tax-free if the plan has been in place for five tax years and the distribution is made after age 59-1/2, due to death or disability, or for a first-time home purchase (up to a \$10,000 lifetime maximum). Distributions may be subject to state taxes.*



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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 26, 2026

Reference: **FR2026-0501-0383/E**

Org Id: 23568

1. LTM Standard 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.*