

LET'S TALK MONEY[®]

Article Summary

May/June 2018

Important Date

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LTM Client Marketing

Standard Financial Topics*

[COVER PAGE]

Disciplined Investing

What can you do when stock prices are volatile? For most people, asset allocation anchors a disciplined approach to a panic-free investment strategy, while dollar cost averaging ensures this level-headedness continues.

[PAGE 4]

To Your Health!

While many people understand the need for a will and a financial power of attorney, it's easy to get confused about living wills, healthcare proxies and advance directives.

* *Standard Financial Topics is also available in Spanish.*

Legacy/Insurance Planning

[COVER PAGE]

Doubling up Coverage

Survivorship life insurance is joint life insurance protection on the lives of two people. It is an efficient way to buy this important protection.

[PAGE 4]

Protecting Women's Financial Contribution

Women continue to comprise a bigger part of the workforce, usually while maintaining traditional roles at home. Both roles prove women create significant economic input. Because of their economic contributions at home and away, women may need life insurance.

Small Business Needs

[COVER PAGE]

All in the Family

Passing your family business to the next generation can be personally and financially challenging if you don't prepare ahead. A succession plan can help guide your company's successors.

[PAGE 4]

Paid Leave Options

Employees often list health insurance and a retirement plan among their most desired benefits, but paid time off is becoming more important in today's pressurized work environment.

Retirement Planning

[COVER PAGE]

Retirement Readiness Checkup

It's easy to underestimate your retirement expenses, since you can't know everything the future will bring. But there are ways to more accurately gauge your financial needs, especially if you're just a few years from retirement.

[PAGE 4]

Weigh Your IRA Options

Choosing the type of IRA you want can be a daunting task. While both have tax advantages of one type or another, traditional and Roth IRAs are generally polar opposites.

Inside Articles

Four Retirement Savings Truths

With so much information floating around about retirement, it can be hard to separate fact from fiction. No matter where you are on your journey toward what you hope is a financially stable retirement, the facts need consideration.

Retirement Expectations vs. Reality

According to the financial services industry organization LIMRA, retirees were more likely to say that basic living expenses were higher than anticipated than they were to say that these expenses were lower than anticipated.

Prepare for Almost Anything

Even the most prepared people can't predict when an expensive surprise will come their way or how much it will cost. You can, however, prepare financially for the unexpected and create an emergency fund to help meet surprise expenses.

Have Travel, Save Money

Summer is traditionally when we find time to kick back, take a vacation and enjoy the weather. This season can also cause you to unconsciously break your budget. Here are a few tips to help you not break the bank this summer.

Too Good to be True

As college debt soars, so do the number of scams trying to separate you from your money. The Federal Trade Commission, several states and the District of Columbia are cracking down* on student loan debt relief scams. If you owe student loans, it pays to beware.