

LET'S TALK MONEY[®]

Article Summary

July/August 2018

Important Date

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LTM Client Marketing

Standard Financial Topics*

[COVER PAGE]

Keeping Up with Inflation

Safe can be risky when you don't invest with a strategy that helps your portfolio potentially keep up with inflation. There are steps you can take, though, to possibly blunt some of the effects of inflation, wherever you are in your investing life.

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Knowledge is Power

When buying bank CDs, insurance or mutual funds, bumps in the road are less likely to derail an educated investor than one without information. If you're serious about your investments, even if you only own a 401(k), understand everything you can about them.

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

Legacy/Insurance Planning

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The ABCs of Insurance

Life insurance terminology is often difficult, but not impossible, to understand. Becoming familiar with some terms may help the next time you hear a puzzling insurance phrase.

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Planning Your Legacy

There are few better ways to achieve the financial aspect of creating a legacy than using life insurance to benefit loved ones, a cherished organization or a beloved cause.

Small Business Needs

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Do an Insurance Audit

While most businesses have basic property and general liability insurance, they may be underinsured if they don't have other types of coverage to insure against specific risks. One way to find out if you're covered for all risks is to conduct an insurance audit.

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Protect that Exclusion

While Congress doubled the federal estate tax exemption with the passage of the Tax Cuts and Jobs Act of 2017, a couple who files taxes jointly can still lose a portion of the exclusion if they don't create a strategy to maximize the full amount. A credit shelter trust, also known as a bypass trust or AB trust, is one such strategy.

Retirement Planning

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Beyond Plan Defaults

Today, more employers are offering automatic tools to help participants put money away into their 401(k)s. While these work for many employees, they may not be right for you. Understanding these auto tools can help you to modify them to better fit your situation.

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College Debt vs. Retirement Savings

Much has been made of Millennials' increasing college debt load. Complicating matters, rents are often high, while wages are generally lower when starting out in the work world. This makes paying off college debt a difficult proposition and saving for retirement a seemingly impossible task.

Inside Articles

Alert, Freeze or Lock

With identity theft becoming more common in the wake of high-profile website hacks, it is important to take steps that safeguard your online information.

Charitable Benefits

If you still itemize your taxes after the passage of the Tax Cuts and Jobs Act of 2017, donating to qualified charities just became more financially attractive for you.

Summer Money Tips

With vacations, half-day Fridays and other time off during the summer, it's easy to spend more money than you intended on leisure activities. You can prevent overspending and still enjoy the extra time off with a proactive budget.

Back to School

Before you know it, summer will end and the kids will head to school. Parents know this is a costly exercise. So, before you start shopping for school clothes and supplies, consider making a plan to keep costs reasonable.

Why We Travel

Have you ever wondered what so many people do when traveling, aside from business? Here are the top activities, courtesy of the U.S. Travel Association.