

LET'S TALK MONEY[®]

Article Summary

September/October
2018

Important Date

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LTM Client Marketing

Standard Financial Topics*

[COVER PAGE]

Tax Planning for Capital Gains

As we approach the last quarter of the year, tax-smart investors typically review their portfolios to determine which investments to hold and which ones to sell. When you conduct this exercise, you should understand a few basics about capital gains taxes.

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Life Stage Investing

When you have a comprehensive investing strategy, sticking to it during good and bad times is often the way to go. Sometimes, though, life happens and you need to make a change.

Legacy/Insurance Planning

[COVER PAGE]

Life Choices

Term or perm? This sounds like something you might hear from a hair stylist, but they're actually the two main types of life insurance. Because September is Life Insurance Awareness Month, now is a good time to learn about the differences between term and permanent life insurance.

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Legacy Planning

By itself, life insurance — with its income tax-free death benefit — offers families and business owners an efficient estate planning funding vehicle. When combined with a trust, life insurance can accomplish even more.

Small Business Needs

[COVER PAGE]

Life Insurance Uses for Business

As a business owner, you may think of life insurance as an important offering in a total employee benefits package, which may help you attract and retain talented employees. But life insurance can do so much more, from protecting your company financially when a key employee dies to helping to fund the sale or transfer of your business.

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Adopt a Digital Mindset

While most business owners look for ways to operate efficiently, finding ways to cut costs is often difficult. One not-so-obvious way to accomplish this is to become proficient with digital tools, helping to reduce overall costs and also attract and retain tech-savvy individuals.

Retirement Planning

[COVER PAGE]

Boost your Savings

If you're approaching your 50th birthday or have passed this milestone, now is the time to supercharge your retirement savings efforts. Here are some things you can do today to potentially plump up your retirement income.

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Annuities Offer Certainty

As Baby Boomers near retirement, they may feel uneasy about the lack of guarantees offered by the investments in their employer-sponsored 401(k) plan. Increasingly, some plan sponsors are addressing this concern by offering plan participants an opportunity to annuitize all or a part of their plan balance.

Inside Articles

Three Ways to Curb Overspending

Americans' total household debt rose \$193 billion to a record \$13.15 trillion at the end of 2017. Among the contributors: credit card balances shot up 3.2% for the year.

FAFSA Filing Start Date Coming Soon

The first day you can file the federal government's Free Application for Federal Student Aid (FAFSA) for the 2019–2020 school year is October 1, 2018, which is earlier than in the past.

Five Truths about Life Insurance

September is Life Insurance Awareness Month, a time like any other when we can come up with several excuses to either not

own life insurance or not own enough. There are truths that debunk those excuses.

Defending Against Cyber Criminals

October is National Cyber Security Awareness Month, a good time to make sure to protect your loved ones, your business and yourself from a host of increasing cyber threats. Here is advice from the U.S. Department of Homeland Security to help protect you online.

The Facts of Life (Insurance)

Stats from LIMRA's Insurance Barometer Study demonstrate that Americans are underinsured.