

# LET'S TALK MONEY®

## Article Summary

January/February 2019

## Important Date

If you wish to order copies of the  
**Let's Talk Money®** newsletter, make  
changes to your existing newsletter,  
please inform LTM Client Marketing by:

**November 16, 2018**  
for new subscriptions

**November 20, 2018**  
for existing subscriptions

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## Standard Financial Topics\*

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### Time to Tweak Your Portfolio

Are you starting another New Year the same old way as last year? Are you happy with how your investments are performing? Wait, do you know what your investment returns are or are they on auto pilot? This may be the perfect time to take a fresh look at your holdings and fine-tune where necessary.

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### Money Market Funds 101

In an investing world that is often exciting and fast-paced, money market funds rarely elicit the same thrill. They can, however, provide a calming element to your portfolio.

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## Legacy/Insurance Planning

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### Check Your Insurance

It's the New Year and, if you're like many people, you may look at various areas of your life to see where there is room for improvement. One area many people don't explore is their insurance. Are you and your family covered?

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### Cut Funeral Costs by Planning Ahead

Shopping for the best deal on funeral services is the last thing anyone wants to do when grieving. That's why you may want to spare loved ones this task by planning ahead, saving potentially thousands of dollars in the process.

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## Small Business Needs

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### Is your Business Tax-Efficient?

As business owners turn part of their attention toward taxes, it pays to also examine ways to become more tax-efficient, particularly in light of the Tax Cuts and Jobs Act.

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### Revisiting Your Business Plan

If you're an experienced business owner, you may think a business plan is something you need only when starting out. The truth is that an updated plan can help your business grow and your employees thrive.

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## Retirement Planning

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### When Safe May Be Risky

When nearing retirement, you may want to preserve your retirement savings through investments that are typically considered less risky, such as bond and money market mutual funds. Investment risk, however, may not be the only risk your retirement accounts face.

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### Beyond Scary Headlines

If you read about or hear dire predictions about how underfunded Medicare and Social Security are, you would think retirees will soon be in desperate financial shape. The truth is these programs have served retirees for years, and will likely continue to do so in the future. But the reality is that these programs cannot fully fund your retirement, so it's up to you to ensure your own retirement security by taking common-sense steps today to prepare for tomorrow.

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## Inside Articles

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### Financial Fitness: Challenge Yourself

This New Year, legions of people will pledge to overhaul their lives by eating right, exercising regularly, learning new job skills and more. What you don't hear a lot about are people who make the ultimate New Year's resolution — to organize every aspect of their financial lives.

We've organized the steps everyone needs to take to help get their financial lives in peak condition. It's not so hard when you complete one step each month. We are here to help coach you through each monthly challenge.

### 7 Ways to Find More Money to Budget

Whatever your financial goals, finding the money to help pursue them can be challenging, but not impossible.

### Major 2018 Tax Changes

As the New Year begins, tax filing time beckons. This year brings new federal tax regulations, so you'll want to know what deductions and credits are available to you for the 2018 tax year.

### Debt Can Hurt Your Retirement

When it comes to non-mortgage debt, six in 10 American workers with non-mortgage debt believe this type of debt will negatively impact saving for retirement and seven in 10 of them have non-mortgage debt.