

LET'S TALK MONEY[®]

Article Summary

July/August
2021

Important Date

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May 14, 2021
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Standard Financial Topics

[COVER PAGE]

Stick to Your True North

When your life is a little hectic, it may be tempting to disregard everything you know about smart investing. But abandoning a well-thought-out investment strategy in reaction to current events may undermine your plans for your financial future.

[PAGE 4]

Women: Know Your Finances

It's a fact: Statistically, women live longer than men. Also, women are often less confident than men about making financial and investing decisions. As a woman, taking a proactive role in planning your financial future may help you achieve a comfortable retirement lifestyle.

Legacy/Insurance Planning

[COVER PAGE]

Disability Insurance — Who Needs It?

In general, disability insurance provides an income benefit if you can't work because of an illness or injury. You may think this won't happen to you, but, according to the Council for Disability Awareness, one in four 20-year-olds will become disabled before they retire.

[PAGE 4]

Changing Priorities

You might have originally purchased a life insurance policy to protect your young family from the loss of your income in the event of your death. But what if you no longer need that protection? Life insurance is versatile and can play a variety of roles in a financial plan.

Small Business Needs

[COVER PAGE]

Move Your Business Forward

Unprecedented events of the past year or so have been tough on businesses. Thriving in a hostile economic climate and coming out ahead on the other side involves assessing your business's strengths and looking for ways to build on them.

[PAGE 4]

The Importance of Managing Cash Flow

Successful cash management is the first step in having sufficient funds to meet your business's financial obligations. Cash planning allows you to add inventory, expand to new locations and take additional steps to grow your business. It requires the attention and expertise of everyone on your management team.

Retirement Planning

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Trending Now: Roth IRA Rollovers

Tax-free withdrawals and no required minimum distributions at any age are two characteristics that make Roth individual retirement accounts popular with investors. Current relatively favorable tax rates have made rollovers from traditional IRAs an option to consider.

[PAGE 4]

Income for a Comfortable Retirement

A comfortable retirement means you have sufficient funds to pay your living expenses and still do the things you dreamed of doing. Financial security and independence are key when it comes to a happy retirement. That's why having a plan for generating income can help you work toward achieving your goal.

Inside Articles

Navigating the Financial Aid Maze

Wasn't it just yesterday that your child was starting kindergarten? And now you're preparing to pay college tuition. Take a deep breath and review some basic information about financial aid.

Balancing Act

Online banking and mobile banking apps may have made it easier to keep track of your checking account balance, but it's still important to make sure your records match your bank statement.

Spotting a Scam

In 2019, there were 27,000 reported fake-check scams, resulting in losses of more than \$28 million. Recognizing the telltale signs of a scam may prevent you from becoming a victim.

Infographic: Don't Be a Victim

Counterfeit check scams typically fall into these basic categories: Job and income opportunities, online selling, loans and winnings.