

LET'S TALK MONEY[®]

Article Summary

September/October
2021

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:

July 16, 2021

for new subscriptions

July 20, 2021

for existing subscriptions

Standard Financial Topics

[COVER PAGE]

Benefits: Don't Just Renew — Review

Open enrollment gives you the opportunity to review the benefits your employer will offer in the coming year. It's important to look at all your options and make selections based on you and your family's current needs.

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Millennials: Shore Up Your Finances

Millennials tend to fall behind when it comes to accumulating wealth. The Great Recession, student-loan debt and wariness about investing in stocks are some of the reasons. The good news is millennials still have time to play catchup.

Legacy/Insurance Planning

[COVER PAGE]

Ladder Annuities for Steady Income

Are you seeking an investment that provides guaranteed income in retirement? You might want to consider an immediate annuity. With an immediate annuity, you receive fixed payouts over a set number of years in exchange for an initial lump-sum payment.

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Life Insurance — Who Needs It?

If your employer provides group life insurance as one of your benefits, you may think you don't need an individual policy. But what happens to that benefit if you leave your job? Employer-provided life insurance coverage generally ends once you're no longer employed by the company.

Small Business Needs

[COVER PAGE]

Hiring When Your Budget's Tight

If your business's profits declined during the pandemic, you may be looking for ways to restart your momentum. And that may involve hiring new employees. The challenge is to obtain the expertise that your business needs in the most cost-efficient way possible. Hiring an older worker may be the answer.

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Reward Employees for Their Hard Work

Employees who enjoy their work and are motivated to perform at their peak are important to the success of your business. Employee *incentive programs* encourage excellence and promote worker loyalty that can help your company reach its business goals.

Retirement Planning

[COVER PAGE]

Calm Your Nerves with a Diversified Portfolio

The unknown can be scary, especially when it comes to your finances. You don't have a crystal ball, but you do have one tool in your financial toolbox that can help cushion your portfolio against any market fluctuations: Diversification.

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Stock Values and Bond Yields: A Primer

It's no surprise that stocks typically do well in a robust economy. When consumers are spending, companies earn more and stock values tend to increase. Bonds generally move in the opposite direction from stocks, often benefiting from slow economic growth and low inflation.

Inside Articles

No Place Like Home

Thinking about buying a house? Understand the basic guidelines to get started, like how much house can you afford and how much you need to put down.

RMDs: Know the Rules

Whether you've already begun taking required minimum distributions (RMDs) from your retirement accounts, or you're just about to begin, understanding the rules that govern these accounts will help you avoid costly mistakes.

Infographic: Prepare a "Go Kit"

Learn how to prepare a kit you can grab and go in an emergency.

Make the Most of a 529 Plan

A 529 plan is a tax-advantaged savings plan that enables parents and others to save for a child's future education costs. Section 529 plans, also called "qualified tuition plans," are sponsored by states, state agencies, or educational institutions. All fifty states and the District of Columbia sponsor at least one type of plan.

Create an Emergency Plan

Natural or human-made disasters don't wait for you to prepare for them. They could happen at any time. Developing a plan with input from all family members can help with navigating a potentially life-threatening event. These guidelines can get you started.