

LET'S TALK MONEY[®]

Article Summary

November/December
2021

Important Date

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September 10, 2021
for new subscriptions

September 17, 2021
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Standard Financial Topics

[COVER PAGE]

Moves to Make Before Year's End

Before you close the book on 2021, give yourself a head start on 2022. A year-end review of your portfolio and insurance can help ensure your investments are in line with your goals and your risks are properly covered for the new year.

[PAGE 4]

Countering Inflation

Inflation is an increase in the cost of goods and services you use every day. It can rob your money of its buying power. Investors who don't take steps to cushion their portfolios against the long-term effects of inflation may find themselves without the savings they'll need to live comfortably in retirement.

Legacy/Insurance Planning

[COVER PAGE]

Smart Financial Moves at Year-End

Looking to make some smart money decisions as 2021 draws to a close? Start by reviewing whether you've taken full advantage of your insurance benefits.

[PAGE 4]

Beneficiary Designations: Still the Ones?

Your personal circumstances may have changed significantly since you chose beneficiaries for your insurance policies or retirement accounts. Beneficiary designations name the person or persons who will receive the account proceeds upon your death. Reviewing your choices annually should be on your end of the year to-do list.

Small Business Needs

[COVER PAGE]

Your Year-end Business Plan

If you own a small business, reducing your 2021 tax bill and planning for a successful year ahead should be on your radar, as the current year draws to a close.

[PAGE 4]

Look at the Whole Picture

As a business owner, you may be caught up in end-of-year planning for your business. But personal financial planning is equally important. As you work with your financial and tax professionals to plan for your business, consider what you need to do to stay on track with your personal finances, too.

Retirement Planning

[COVER PAGE]

Retirement's Nemesis

Thinking about retirement can bring with it some mixed emotions. You may be looking forward to leisure time, but also have some concerns about whether you'll have enough money to live the life you want. Creating a realistic spending plan is essential, as is planning for economic changes.

[PAGE 4]

Think About Charitable Giving at Year-end

Supporting a cause or charitable organization that's important to you may be high on your year-end to-do list. Before the ball drops and you bring out the hats and noisemakers, take time to identify charities that you want to receive your donations.

Inside Articles

Surprise — It's Taxable!

It's almost that time of year when you and the IRS have to settle up what you owe — or what the government owes you. Before you prepare your tax return, consider whether you'll need to include any items that you may not realize are taxable.

Preserving an Inheritance

A sudden Inheritance can catch you off guard. One minute your life is status quo; the next minute, you have additional assets to plan for. While it may be tempting to spend your windfall, take a step back. Reckless spending has decimated many an inheritance, so sit down with your financial professional to come up with a plan for managing and preserving your wealth.

Spend Less for a Jollier Holiday

It doesn't take much to lose control and overspend when the holidays roll around. But, after the presents are opened and the wrapping paper disposed of, your own "gifts" could be a pile of bills and buyer's remorse. With a little planning and a dose of self-discipline, you can enjoy the holidays debt free.

Be a Grocery Grinch

Holiday grocery shopping can destroy your food budget in the wink of an eye. Save at the supermarket with timely tips.

Holiday Tipping Guide: A Refresher

Tipping during the holidays is a nice way to show your appreciation to service providers for all they do for you during the year. Here are some general guidelines.