

LET'S TALK MONEY[®]

Article Summary

JanuaryFebruary
2022

Important Date

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Let's Talk Money[®] newsletter, make
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November 11, 2021
for new subscriptions

November 18, 2021
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Standard Financial Topics

[COVER PAGE]

Risk and Volatility: Know the Difference

You may think of volatility and risk as interchangeable terms, but they're not. Picture volatility as a two-way thoroughfare. Just as a car on that road can go in either direction, the price of an investment can move up or down over time. Risk is a one-way street. It's the possibility that an investment will decrease in value and its price will drop.

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Invest with Taxes in Mind

There's no getting around it: At some point, you'll pay taxes on your investment earnings. While taxes alone should never drive your investment decisions, minimizing their impact is worthwhile. That's why it is important to work with tax and financial professionals to help ensure your portfolio is invested wisely.

Legacy/Insurance Planning

[COVER PAGE]

Are You Covered?

Having adequate insurance coverage to protect yourself and your family from financial loss should be part of a comprehensive financial plan. There are five types of insurance that everyone should consider.

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Why use an Irrevocable Life Insurance Trust?

Of course, all life insurance policy proceeds are paid income-tax free and can provide immediate cash to pay final expenses and income for survivors. So why would you consider an irrevocable life insurance trust (ILIT)?

Small Business Needs

[COVER PAGE]

When Spouses Are Co-owners

Spouses who own a business together know the challenges of mixing their personal and professional lives. But what happens if the time comes when one partner wants something different? Here are a few options to discuss, preferably before divorce, the desire to pursue a different occupation, or loss of interest in the business affects your business partnership.

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Protect Yourself with Business Insurance

Running a small business can be challenging enough without worrying about unexpected events that threaten your company and your livelihood. That's where business insurance can help. Business insurance protects both your personal and business assets from catastrophic events, such as a fire, or from liability due to bodily injury, property damage, or product defects.

Retirement Planning

[COVER PAGE]

Your Retirement Countdown

You've saved for this day since you started working. Now, your retirement is around the corner. If you expect to leave the workforce in the next five years or so, planning will make for a smooth transition. Working five more years may feel like an eternity, but time is short for retirement planning.

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Lagging in Retirement Savings?

When it comes to saving for retirement, Gen Xers seem to be significantly behind their parents, despite making more money than their parents did at the same age. While the lack of retirement savings is cause for concern, there's a bright spot. With several more years before they begin to retire, Gen Xers still have some time to save for their future.

Inside Articles

Natural Disasters: Are You Covered?

Hurricanes, wildfires, catastrophic flooding — if your home or business were affected by a natural disaster, would your current insurance cover the damage? You might be surprised to learn that a typical homeowners or business insurance policy generally does not cover flood damage. For that, you'll need flood insurance.

Post-disaster Tax Filing

Although taxes may be the last thing on your mind after a disaster, filing a tax return may help you recoup some of your losses. But reconstructing documents can be challenging.

How to Stop Living Paycheck to Paycheck

If it seems your money is spent soon after you get your paycheck, it's probably time to make some changes. Controlling spending may be hard, but it's not impossible. Here are some ideas to help you to get started.

How Much Should You Save?

Determining how much you need to save is different for everyone, but some general guidelines apply to most people.

Majority of Americans Live Paycheck-to-Paycheck

54% of consumers in America are living from paycheck-to-paycheck.