

LET'S TALK MONEY[®]

Article Summary

March/April
2022

Important Date

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

January 14, 2022
for new subscriptions

January 21, 2022
for existing subscriptions

Standard Financial Topics

[COVER PAGE]

ETFs and Mutual Funds: Alike but Different

Mutual funds and exchange-traded funds (ETFs) are both baskets of individual securities that offer a variety of asset classes and niche markets that can help investors to diversify their portfolios. There are differences between them, however, that could make one option preferable for a particular investor.

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Is a Balanced Fund Right for You?

Balanced funds are mutual funds that offer a fixed allocation of stocks and bonds. Their investment goal is a mix of capital growth and income with low volatility.

Legacy/Insurance Planning

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What Else Can You Do with Life Insurance?

You may think of a life insurance policy only as financial protection for your family if something were to happen to you or your spouse. But life insurance can offer more benefits that you may not have.

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Planning Around an Age Gap

A significant age difference between spouses can present unique challenges for financial and estate planning. The needs of the younger spouse may be quite different from the needs of the spouse who's closer to retirement.

Small Business Needs

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Planning Your Company's Financial Future

It's tax season, which provides a good opportunity to assess your business and take stock of where you are, where you're going, and what steps you can take to plan for a successful year ahead.

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Is a Worker Shortage Affecting Your Business?

Extra unemployment benefits ended last September. The pandemic is beginning to ebb. The country is slowly returning to normal, so why aren't workers going back to work? If your small business is missing some of its workforce, consider some options for attracting new workers or encouraging former employees to return to the fold.

Retirement Planning

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It's Not Too Late

It isn't often that we get to fix our mistakes, but here's some good news: If you regret not adding more money to your retirement accounts last year, you have until the date 2021 tax returns are due to contribute to a traditional individual retirement account (IRA) and possibly qualify for a tax deduction on your 2021 return.

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Avoid These Retirement Planning Mistakes

Make a mistake with your monthly budget and you might have to tighten your belt for a few weeks. Make a mistake with retirement planning and you could have to forgo the retirement lifestyle you've dreamed about. Help improve your financial future by avoiding these pitfalls.

Inside Articles

Fico Scores: You Don't Have Just One

Your FICO® score is based on the information in your credit report and shows lenders how likely you are to repay a loan. When you apply for credit, lenders use your FICO® score to determine the amount you can borrow and the interest rate you'll be charged.

Are You Above Average?

A snapshot of the average U.S. household's finances. See how your own finances compare.

Hiding in Plain Sight

Looking for extra dollars to invest? They might be right in front of you.

Finance 101: Talk to Your Spouse

You've discussed where you want to live, the next place to go on vacation, and whose family you'll spend the holidays with, but have you talked — really talked — about money?