

LET'S TALK MONEY[®]

Article Summary

May/June
2022

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:

March 11, 2022
for new subscriptions

March 18, 2022
for existing subscriptions

45 Prospect Ave | Albany, NY 12206

TEL: 1-800-243-5334 | FAX: 1-800-720-0780 | EMAIL: sales@ltmclientmarketing.com

www.ltmclientmarketing.com

LTM Client Marketing

Standard Financial Topics

[COVER PAGE]

Safeguard Your Portfolio Against Unpredictable Markets

You can't forecast what the markets will do in the future, but you can be prepared for the ups and downs. If you're in the home stretch toward retirement, having a plan that reduces your risk of a portfolio meltdown can be comforting.

[PAGE 4]

ESG Investing: Making a Difference

Environmental, social, and governance (ESG) investing is a strategy that considers a company's policies and actions and how well they serve workers, communities, customers, shareholders, and the environment. Employing an ESG strategy helps investors compare investment vehicles to ensure their portfolio reflects their priorities.

Legacy/Insurance Planning

[COVER PAGE]

Giving to Charity with a Donor-Advised Fund

A donor-advised fund is a charitable investment account established to manage charitable contributions from many different donors. When you contribute to a donor-advised fund, you generally can choose the charities you want to support and the time frame for distributing the assets.

[PAGE 4]

Estate Planning: The Basics and Beyond

Like most people, you'd probably rather not think about a time when you're no longer around. Still, it's important to have a plan in place that relays your final wishes and gives directions for carrying them out.

Small Business Needs

[COVER PAGE]

Executive Bonus: A Perk to Consider

Staffing issues. Stress. Burned-out managers. If the "Great Resignation" has prevented your business from attracting and retaining key employees, a Section 162 Executive Bonus Plan might be an incentive program worth considering.

[PAGE 4]

Understanding Small Business Loans

Having significant debt is never a good business model. However, seeking funding to make your business more profitable may be a smart move. Start the process by reviewing your financing options.

Retirement Planning

[COVER PAGE]

Do Your Finances Need Attention?

The global pandemic, job instability and the fluctuations of the market have left many Gen Xers fearful for their financial future. Despite nearing their peak earning years, a significant number of Gen Xers are falling behind when it comes to saving for retirement.

[PAGE 4]

Balance Saving for College and Retirement

As parents, you need to think further ahead than summer camp. When it comes to choosing between saving for a child's college education or saving for retirement, which one should be the priority?

Inside Articles

Planning for a Child with Special Needs

Ensuring that special needs children have support and resources when parents are no longer around to care for them takes planning and being aware of the available options.

It's Never Too Early

Hey, millennials, when it comes to improving your finances, time is on your side. Establishing good money habits will help you throughout your lifetime. These ideas may help.

The Name Game

A will specifies who should receive your assets when you die. But that's not its only purpose. A will also names someone to settle your estate, as well as someone to care for any minor children you leave behind.

Pay Off, Not Down

If you're carrying balances on high-interest credit cards, paying them off should be a priority.

Millennials and Debt

Millennials are carrying too much debt and may need to make major changes to feel secure about their future finances.