

LET'S TALK MONEY®

Article Summary

July/August
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Important Date

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May 13, 2022
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May 20, 2022
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Standard Financial Topics

[COVER PAGE]

UITs—A Good Fit for Your Portfolio?

Investors who are looking to add diversification to a portfolio may want to consider a unit investment trust (UIT). UITs are fixed portfolios of stocks, bonds or other securities professionally chosen to meet a specific investment objective, such as growth, income or capital appreciation.

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Navigating Life's Changes

Change can be stressful, even when it's something you've planned for, such as getting married or starting a family. But when a sudden life change that you didn't anticipate ramps up the stress meter, taking a step back and assessing your situation can help you determine the best way forward.

Legacy/Insurance Planning

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A Helpful Planning Tool

You may think you have to be very wealthy to include a trust in your estate plan. But even individuals with modest assets may find trusts to be useful for providing more control over how and when assets are distributed to beneficiaries.

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Legacy Planning: Keep Taxes in Mind

If you want to leave a financial legacy to your family or your favorite charity, you'll want to design a strategy that takes taxes into account.

Small Business Needs

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Navigating a Challenging Environment

The past two years of uncertainty created many challenges for business owners. Hampered by a lack of workers and declining profits, many small businesses were forced to close, some permanently. As businesses strive to return to normal, owners are still facing hurdles that may be difficult to overcome.

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Bring Your Children to Work—and Pay Them!

One of the monetary benefits of having children is that you get to claim them as dependents when you file your income taxes. But business owners may be able to take advantage of another benefit: a tax deduction for putting your child to work.

Retirement Planning

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Consider Taxes in Your Retirement Planning

When it comes to planning for retirement, there's one important element that people often overlook planning for taxes. Failing to take taxes into account can be an expensive mistake.

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Start Early to Save for Retirement

When you're just starting out in the workforce, you may be spending most of your paycheck on living expenses. So, finding extra money to contribute toward retirement might not be a priority. But the fact is, saving for retirement during the early years of your career can potentially make a big difference in the amount of money you're able to accumulate.

Inside Articles

Buying on Time

If you shop online, you may have noticed a new trend: an option to pay for the items in your cart in equal interest-free installments. Should you take advantage of the offer?

Raise Your Credit Score

Lenders use credit scores to determine how likely a borrower is to default on a loan. Credit scores typically range from 300 to 850. Borrowers with higher scores generally receive the most favorable rates and terms. Help ensure your access to credit by following a few simple rules.

One Size Doesn't Fit All

The state of the economy has a lot to do with interest rates, including the rate you'll pay on a mortgage loan. But other factors go into the loan equation: your credit score, the amount of your down payment, the kind of mortgage you're applying for and the term help determine your interest rate.

How Much House Can You Afford?

You'll want to find out how much money you can borrow before you start house hunting.

A 2021 Seller's Market

Metros with most and least competitive housing markets.