

LET'S TALK MONEY[®]

Article Summary

May/June
2023

SEE THE ARTICLES
THAT WILL BE
FEATURED IN THE
NEW HIGH NET
WORTH VERSION!

Important Date

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LTM Client Marketing

Standard Financial Topics

[COVER PAGE]

What You Need to Know About Bond Funds

During an unsettled economy, investors often turn to bonds as a hedge against fluctuating stock values. While bonds may not outpace inflation, bond funds still can play an important role in your portfolio.

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All About Inflation

You don't have to see government statistics to know that the cost of just about everything is going up. There are some reasons why this is happening.

Legacy/Insurance Planning

[COVER PAGE]

Estate Planning for the Younger Crowd

In your 20s and 30s, you may not give a lot of thought to estate planning. However, creating a basic estate plan may help protect you if the unforeseen happens.

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Should You Buy a Disability Policy?

According to Social Security Administration statistics, one in four 20-year-olds will become disabled before reaching retirement age.

Small Business Needs

[COVER PAGE]

Retirement Planning: The Right Approach

Many business owners count on the sale of their business to fund retirement. But up to 80 percent of businesses don't sell — or sell for less than expected —potentially depriving them of retirement income.

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Keep Your Business in Shape

Little is accomplished without a clear vision of where your business is headed and how you plan to get there. Follow your plan, considering not only business goals but personal goals as well.

Retirement Planning

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Living with Inflation: Tips for Retirees

Because the purchasing power of the dollar has declined, people in or near retirement who've invested conservatively now have less money to spend. While no one can control inflation, there are steps seniors can take to ensure they have enough money in the future.

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Will Your RMDs Trigger Medicare Surcharges?

IRMAA is an acronym for income-related monthly adjusted amount, and it's the bane of Medicare recipients who've amassed substantial savings in pretax retirement accounts. Your required minimum distributions may push your income above the Medicare base limit and trigger higher premiums.

Inside Articles

FAFSA 101

Do you have a child who is headed to college in 2024? If so, you'll want to fill out and submit a FAFSA when the form becomes available on October 1, 2023.

Say "I Do" to a Post-wedding Checklist

If you thought you were done with to-do lists once your wedding was over, think again. Reviewing personal information and financial accounts and making any changes should be a priority.

Paying with Cash

These days, credit and debit cards are the payment of choice for many people and paying with cash may seem kind of old school. But fees that credit card companies charge merchants are on the increase, and businesses are responding by tacking on surcharges to credit card payments to cover the cost.

The Name Game

A snapshot of the important documents and accounts you'll need to update if you changed your name and/or address when you married.

THERE'S MORE!



THE FOLLOWING ARTICLES WILL BE FEATURED IN THE NEW VERSION OF THE NEWSLETTER, TARGETING HIGH NET WORTH INDIVIDUALS ADD IT TO YOUR MIX!

High Net Worth Topics

[COVER PAGE]

Investing During Complex Times

During an unsettled economy, investors often turn to bonds as a hedge against fluctuating stock values. While bonds may offer a buffer, they may not provide returns that outpace inflation and move investors closer to their savings goals. However, bond funds still can play an important role in your portfolio.

Volatility To-Do List

Volatility happens. And when it does, you might consider these steps to help ride it out.

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Do You Need a Trust?

While trusts are often complex, they offer high net worth families and individuals tax advantages and more control over how their assets are distributed to future generations. One of the more common, yet effective, trusts to accomplish these twin goals an AB trust, which is also known as a credit shelter or bypass trust.

Inside Articles

When Investing Strategies Differ

There are certain things all investors may do when equity markets are volatile. If you own a stock that has underperformed its peers, find out why. Consider keeping stocks poised to rebound as inflation and interest rate hikes subside, while holding on to those with a profitable history in recovering markets.

Times Like These

Volatile times can weigh on investors, but your degree of concern should be appropriate for your age.

Exploring Fixed Income

Investors typically flee to bonds when equity markets decline, but this asset class encompasses a few different types of investments that you should know about..

Traditional but Not Deductible

With limits to how much one can contribute to tax-qualified retirement vehicles high-net-worth individuals may leave them looking for another place to put additional monies.

