

LET'S TALK MONEY[®]

Article Summary

March/April
2024

See the articles
that will be featured
in the new **High Net
Worth Version!**

Important Date

If you wish to order copies of the
Let's Talk Money[®] newsletter, make
changes to your existing newsletter,
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January 12, 2024
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January 19, 2024
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LTM Client Marketing

Standard Financial Topics

[COVER PAGE]

Save for Retirement and Lower Your Tax Bill?

By contributing to a traditional individual retirement account (IRA) by the April 2024 tax filing deadline, you may be able to deduct some or all of your contributions on your 2023 income tax return.

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HSA Contributions Offer Triple Tax Benefits

When you're covered under a high deductible health plan (HDHP), any contributions you make to a health savings account (HSA) by the April 15, 2024, tax filing deadline can be deducted on your 2023 tax return.

Retirement Planning

[COVER PAGE]

The Benefits of a Financial Strategy

A well-coordinated financial strategy encompasses more than just your investments. It considers every aspect of your finances, from budgeting to retirement saving, to ensure you're making decisions that can help you reach all your goals.

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Gen X: Hone Your Financial Skills

Baby Boomer parents have amassed significant wealth as a generation, but their Gen X children are not following in their footsteps.

Small Business Needs

[COVER PAGE]

Tips for Sole Proprietors

Your financial and tax professionals can help you take advantage of retirement plans and business deductions to help reduce your income tax bill.

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Create a Financial Strategy for Your Business

Creating a separate financial strategy for your business offers several benefits and protections for your personal wealth.

Legacy/Insurance Planning

[COVER PAGE]

Life Insurance: Part of a Financial Strategy

Life insurance has many uses. Consider the type of life insurance that would work well with your overall financial strategy.

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Term Insurance: Right for You?

Term insurance may be a good choice for a young family, who will receive a lump sum payout if something happens to you.

Inside Articles

Have the Money Talk

Are you and your significant other on the same page when it comes to your finances? Disagreements about money are a leading cause of friction between couples.

A Financial Checklist for Couples

Working together to create a healthy financial picture should be a priority for couples.

You *Can* Organize Your Financial Life

You didn't plan on your financial and personal records ending up in a free-for-all, but that's what's happened. How you wish someone would organize your stuff!

Safe Deposit Box Do's and Don'ts

Some items should be stored in a safe deposit box, while others should be stored in a fireproof safe where you can access them quickly.

How Long Should You Keep Them?

General guidelines for retaining important documents.

THERE'S MORE!



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

High Net Worth Topics

[COVER PAGE]

Introduce Your Teen to Investing

A surprising number of teens are fascinated with the world of investing. Why not? It's an exciting and engaging way to earn money. And who better than you to teach your kids about finance?

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Estate Planning Moves to Consider Now

Forewarned is forearmed. Unless Congress passes new estate-tax legislation, the historically high estate-tax exemptions for 2024 and 2025 will be just that—history—at the end of 2025. What might you do to take advantage of the higher exemptions?

Inside Articles

Caring for Special-needs Loved Ones

To safeguard your loved one's future well-being, work with your financial and legal professionals to ensure you have a sound strategy in place.

Teens and Investing

A chart showing how many teens are investing and how.

Millennials—This Is for You

You've worked hard to become a high-earning millennial, and to stay there, you continue to do so. Sadly, working long hours may keep you from planning for your financially secure future, but that would be a mistake.