

LET'S TALK MONEY[®]

Article Summaries

January/February
2026

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

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Standard Financial Topics

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The One Big Beautiful Bill Act (OBBBA)

As you look back on 2025 and start planning your financial strategies for 2026, here's a brief overview of provisions in the OBBBA that you may want to consider in that planning.

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Investing Principles for Pursuing Your Financial Goals

Investing for your future requires a strategic approach grounded in clear objectives and disciplined principles. By understanding and applying key investment concepts—asset allocation, diversification, time horizon, and risk tolerance—you can build a robust portfolio to meet your financial aspirations.

Retirement Planning

[COVER PAGE]

Rebalancing for Retirement

As we kickoff a new year, it's important to review the contributions you're making to your retirement plan(s). Consider rebalancing your investments annually to maintain your chosen asset allocation. It's easy to do simply by contributing less to the investment class that's forging ahead and more to the class that's lagging.

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Tools to Help Automate Retirement Investing

Company-sponsored 401(k) plans have undergone significant changes over the years, including matching contributions from your employer and automatic enrollment, rebalancing, and contribution escalators. Even if you don't have these options, you can still model your retirement investing behavior after some of these plan features.

Small Business Needs

[COVER PAGE]

OBBBA and Businesses

The One Big Beautiful Bill Act (OBBBA), enacted on July 4, 2025, introduces significant tax and financial changes that reshape the landscape for small business owners. This legislation offers opportunities for growth but also presents challenges, requiring strategic planning to maximize benefits.

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Protecting Your Business

Life insurance can help fund various business agreements and fill out an attractive employee benefits menu. Life, health and disability income insurance play prominent roles, but as a business owner you likely need to insure your company in several other ways.

Legacy/Insurance Planning

[COVER PAGE]

Experiencing or Expecting Changes in Life?

From marriage to retirement, life's events will likely alter your life insurance needs. Let's look at some of life's stages and how life insurance may play a role during these times.

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The Importance of Estate Planning

Estate planning is a critical process that ensures your assets are distributed according to your wishes after your passing, while minimizing taxes, legal complications, and family disputes. With rising financial complexities, estate planning is essential for individuals of all wealth levels.

Inside Articles

Understanding Tariffs

Tariffs are taxes imposed by governments on imported or exported goods, primarily to regulate trade, protect domestic industries, or generate revenue. They play a crucial role in international economics, influencing prices, supply chains, and global relations.

Time to Review Your Withholdings

As 2026 begins, reviewing your tax withholdings is a critical financial step. Withholdings determine how much income tax is deducted from your paycheck, directly impacting your cash flow and tax refund or liability. Life changes—marriage, a new job, or having children—can shift your tax bracket or eligibility for credits, making last year's settings outdated.

Getting Your Finances Back on Track

The holiday season often leaves wallets strained, but 2026 can start with financial recovery.

Understanding Beneficiary Designations

Your will is an important document for passing assets to loved ones when you die, but it doesn't apply to everything. Life insurance proceeds, retirement accounts, annuities and similar accounts pass through beneficiary designations and are not governed by your will.

Building an Emergency Fund

Having an emergency fund is essential to help ensure funds are available when unexpected financial hardships occur. Aim to save 3-6 months' worth of living expenses to provide peace of mind.

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

High Net Worth Topics

[COVER PAGE]

Rethinking the American Dream

With rising market volatility, soaring home prices, and high interest rates, it's no surprise that increasing numbers of people in your position are exploring varied investment opportunities—and finding plenty of reasons to think beyond traditional home ownership.

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The One Big Beautiful Bill Act (OBBBA)

As you look back on 2025 and start planning your financial strategies for 2026, here's a brief overview of provisions in the OBBBA that you may want to consider in that planning.

Inside Articles

Include Health Care in Your Wealth Plan

Healthcare costs can be difficult to forecast, and while even routine care is pricey, the costs associated with unexpected health issues can be staggering. Now is the time to be proactive and include healthcare arrangements in your wealth plan or review the provisions you already have in place.

Teach Your Children Well

Teaching children about finances isn't just about numbers and assets; it's about equipping them with the skills they'll need to manage wealth responsibly. To foster a productive learning environment, separate financial education from discussions about assets.

Retiring Early in 2026?

As your retirement date approaches, it's essential to develop a comprehensive strategy that aligns with your personal goals and desired lifestyle. Retirement is not merely a departure from the daily grind; it's an exciting chapter that offers the opportunity to delve into passions, create lasting memories, and build a legacy that reflects your values.

Roth or Traditional: Considerations for High Earners

The higher your income, the more complicated the options. Generally, deductible IRA and Roth IRA contributions aren't permitted if you have a 401(k)/403b/457 retirement savings plan at work.

LET'S TALK MONEY

November/December 2025

USING STOP ORDERS IN UNCERTAIN TIMES

Investors may face heightened risks during periods of market volatility. One strategy for safeguarding your investments during these turbulent times is the use of stop orders. Stop orders aren't just tools for selling off underperforming assets. They can also serve as a comprehensive approach for protecting your portfolio gains while adhering to your investment strategy.

A stop order is a decision to buy or sell a security once it reaches a specified price, known as the stop price. They can be used across various asset classes, including ETFs, mutual funds, and commodities. This flexibility makes them a valuable investment tool, especially during uncertain times. Once triggered, your financial professional will execute the order of the best available price. This order may help prevent further losses in a declining market or lock in profits during a rally.

HOW A STOP-LOSS ORDER WORKS

A stop-loss order triggers the sale of a stock once the stock price reaches a certain value.

Expected return
Stop price
Stop-loss order
Realized loss

This is a hypothetical example for illustration purposes only.

* Investors should read the prospectus and consider the investment objectives, risks, charges, and expenses of the fund before investing. Diversification does not ensure a profit or protect against a loss. Past performance does not guarantee a similar outcome.

1. Determine the investment objective and how they align with your financial goals.
2. Focus on buying at high interest, low debt levels.
3. Leverage good credit. Ensure your investments have a clear return pathway and weigh the risks associated with borrowing.
4. Seek professional guidance.

High Net Worth Version
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I am committed to helping my clients achieve their financial goals for themselves, their families and their businesses by providing them with strategies for asset accumulation, preservation and transfer.

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IS SANTA CLAUS COMING TO TOWN?

History
"The Santa Claus Rally" is the term used to describe the tendency of stock prices to rise in the last few trading days of the year. The rally is named after the holiday season, which is often associated with optimism and higher stock prices. The rally is typically observed in the last few trading days of the year, from late November to early December. The rally is named after the holiday season, which is often associated with optimism and higher stock prices. The rally is typically observed in the last few trading days of the year, from late November to early December.

Decline preceded the 2008 financial crisis.
Possible Causes
One theory is that greater consumer spending during the holiday season leads to positive real earnings, giving investors confidence and increasing stock prices. Another factor is the general mood in the market. Investors often feel more optimistic around the holidays, leading to higher stock prices. The rally is named after the holiday season, which is often associated with optimism and higher stock prices. The rally is typically observed in the last few trading days of the year, from late November to early December.

Approach with Skepticism
It's important to be aware of market conditions and focus on long-term investing strategies rather than trying to time the market. Monitor your investments and consult with your financial professional about how your investments could behave during the holiday season.

Year	Santa Claus Rally Return	Annual Return
2013	1.1%	12.1%
2014	1.1%	12.1%
2015	1.1%	12.1%
2016	1.1%	12.1%
2017	1.1%	12.1%
2018	1.1%	12.1%
2019	1.1%	12.1%
2020	1.1%	12.1%
2021	1.1%	12.1%
2022	1.1%	12.1%
2023	1.1%	12.1%
2024	1.1%	12.1%
2025	1.1%	12.1%

* As of closing 5/16/25 Source: S&P 500

USING STOP ORDERS IN UNCERTAIN TIMES

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Additionally, stop orders can aid in risk management. By using stop orders, you effectively create a safety net that helps manage downside risk. For example, if a stock you own has made significant gains, you can set a trailing stop order. This allows you to capture profits while still giving the investment room to grow.

Hypothetical Example: You've invested heavily in a tech company whose stock has surged due to a product launch. As the price drifts, you might set a stop order at a percentage lower than the current price. If the stock price begins to slide after a short-term rally, your stop order kicks in, selling your shares before they can slide significantly. This strategy secures your profits and mitigates potential losses, allowing you to reinvest your capital elsewhere.

Discipline and Leverage
Implementing stop orders into your investment strategy isn't just about selling losses—it's about maintaining a disciplined approach to managing your wealth. They provide you with the leverage to navigate market fluctuations with more confidence and peace of mind.

So, as you consider your strategy with your financial advisor, don't underestimate the power of stop orders. They're invaluable in your quest for sustained portfolio gains, allowing you to focus on the bigger picture: building and maintaining long-term wealth in an ever-changing market.

INTRODUCING THE GREEN IMPACT STOCK EXCHANGE (GIX)

Set to launch in early 2026, the GIX is being hailed as the first stock market in the U.S. solely dedicated to the burgeoning ESG (environmental, social, and governance) sustainability economy. The sustainability economy encompasses a wide range of sectors, including renewable energy, waste management, sustainable agriculture, and more.

Exchange Standards
The Exchange plans to implement rigorous standards for listed companies, ensuring that they meet specific environmental, social, and governance (ESG) criteria. It will strive to provide diverse investment opportunities, from green technology startups to established companies transitioning to more sustainable practices and even social enterprises that prioritize community well-being.

Positioning
As you prepare for 2026, talk with your financial professional about how companies listed on the Green Impact Exchange might fit into your investment strategy. By investing in GIX-listed companies, you and your financial professional may be able to position your portfolio at the intersection of profitability and social responsibility.

* You cannot invest directly in an index. Past performance cannot predict future results. You must take certain adjustments into account in the combined income calculation.