

LET'S TALK MONEY[®]

Article Summaries

May/June
2026

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

Important Date

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LTM Client Marketing

Standard Financial Topics

[COVER PAGE]

Mid-Year Portfolio Review

As 2026 approaches the halfway point, it is a smart move to review your portfolio to assess the impact of market fluctuations and make any necessary adjustments to stay on track with your investment strategy.

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529 College Savings Plan to Minimize Taxes

A 529 college savings plan* is a popular way for families to save for higher education expenses while enjoying significant tax advantages. Contributions grow tax-free when used for qualified education costs, such as tuition, books, and room and board. To maximize these benefits, consider contributing early and regularly, allowing your investments more time to grow.

Retirement Planning

[COVER PAGE]

Roth IRA: A Good Fit for Your Goals?

Traditional and Roth individual retirement accounts are both solid options for retirement savings. A Roth IRA offers tax advantages when you're ready to withdraw your funds, while contributions to a traditional IRA are tax-deferred until you take distributions. Comparing both IRA options can help you make an informed decision.

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Building Wealth for Retirement

Saving for retirement through an employer's 401(k) plan or an individual retirement account (IRA) is only one part of a wealth accumulation strategy. A comprehensive wealth strategy involves a personalized, detailed review of what your financial future might look like.

Small Business Needs

[COVER PAGE]

Diversify to Mitigate Risk

Small business owners may discover that most of their net worth is invested in their business. But what happens if your business encounters a downturn? This can happen if, for example, your business's market sector experiences a decline.

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Building a Successful Partnership

Entering into a business partnership requires more than just sharing good ideas. For the partnership to succeed, partners must collaborate on decisions about the business's structure, financing, and conflict resolution.

Legacy/Insurance Planning

[COVER PAGE]

Saving on Funeral Costs and Final Expenses

Like everything else, funeral and burial costs have risen over the years. Even a basic service and burial can become more costly than expected. Pre-planning can help your loved ones avoid difficult decisions about your final wishes and can also lower some expenses.

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Hidden Talents of Life Insurance

When someone talks about life insurance, what do they think of? Most people are either satisfied, knowing they have sufficient coverage for their needs, or worried because they realize they need to obtain coverage. While the main goal of life insurance is to protect loved ones, it also has other talents.

Inside Articles

Basics of Estate Planning

Estate planning is a crucial process that ensures your assets are managed and distributed according to your wishes after your death. The foundation of a solid estate plan involves several key components.

Budgeting for a Summer Vacation

As summer approaches, vacations offer a valuable opportunity to enjoy freedom, visit new places, and make lasting memories. To turn this dream into reality, smart budgeting is essential.

Top Summer Travel Destinations

Some of the top travel trends in 2026, according to U.S. News & World Report and Expedia, include iconic national parks, coastal getaways, mountain adventures, and historic cities celebrating America's 250th anniversary

Start Your College Grad's Financial Wellness Path

You may be able to do this utilizing any unused funds in the student's 529 Plan. The IRS now allows rollovers of these funds to a Roth IRA in the child's name.

Budget-Friendly Gardening Tips

May is prime time for spring planting in many regions, with warmer soil perfect for starting vegetables and flowers.

Savvy New Car Shopping Tips

Memorial Day weekend kicks off summer—and some of the year's best car deals! Dealerships clear out older inventory to make way for new models, offering rebates, low APR financing, and lease specials.

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]

AI Can't Replace Your Financial Professional

In today's fast-paced financial landscape, technology is revolutionizing the way we invest. From robo-advisors to algorithms that analyze market trends, artificial intelligence (AI) is definitely making an impact. But as an investor, you might be wondering: Can AI really replace my financial advisor?

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Life Insurance Through the Generations

People's needs and opportunities change with each generation. Understanding these differences can help you make informed choices that align with your financial goals and family dynamics.

Inside Articles

The Best and Worst Assets to Leave Your Heirs

Deciding what to leave to your heirs can be one of the most emotionally difficult—and financially important—decisions you'll make. It's crucial to understand which assets can most benefit your heirs and which might create headaches down the road.

Control Versus Protection

When creating a trust, understanding the distinction between revocable and irrevocable goes beyond mere terminology. It can significantly affect asset protection and your control over those assets.

Plan for RMDs Before It's Time

Understanding the Required Minimum Distribution (RMD) rules and planning ahead for receiving distributions can help you strategize for the retirement lifestyle you want and minimize your tax burden.

AI Use Among Financial Advisors

AI is a primary tool for saving time on routine tasks and enhancing the quality of research and communication.

LET'S TALK MONEY
March/April 2023

WHAT TO KNOW BEFORE INVESTING IN ALTERNATIVE INVESTMENTS

Disentangling your portfolio is crucial to managing risk and enhancing returns. While traditional stocks and bonds have long been staples of investment portfolios, exploring alternative investments can open new avenues for generating wealth.

Real Estate
Real estate can provide a stable income through rental payments and potential long-term appreciation. It's often viewed as a safe haven, but it's important to understand the risks and rewards of real estate investments. Factors like location, market conditions, and property management can significantly impact returns. Additionally, investing in real estate offers tax benefits, such as mortgage interest deductions and depreciation.

Private Equity
Private equity funds tend to generate higher returns than public equities, but they also carry higher risks and are less liquid. Before investing, it's crucial to understand the structure of the investment and the role of the investor.

During periods of falling interest rates, alternative investments can provide diversification and potentially higher returns, as they are often less correlated with traditional asset classes. This low correlation can help mitigate risks and enhance overall portfolio performance in a low-rate environment.

OBBA SHINES ON THESE ESTATE STRATEGIES

The One Big Beautiful Bill Act (OBBA) has opened new avenues for effectively managing your wealth for future generations.

Use Non-grantor Trusts
The OBBA increase in the estate and gift tax exemption to \$13 million gives you a greater opportunity to pass on your wealth without incurring substantial estate taxes. One way to do so is through non-grantor trusts, which are not subject to estate taxes. Unlike grantor trusts, which are treated as if the grantor's tax rate, non-grantor trusts can help you avoid higher tax liabilities on your investment income. So, you can potentially shield more of your assets from taxes while providing for your beneficiaries.

Take Advantage of Your SALT Deduction
Consider utilizing the real-estate exemption of your home to include non-grantor trusts, which would benefit your children. To maximize this trust may be able to claim the full SALT deduction if the trust's income doesn't exceed the \$50,000 limit at which the deduction begins phasing back to \$10,000. To be effective, the trust must generate sufficient income to claim the deduction. Also, placing assets in a non-grantor trust removes them from your estate. At your death, they won't benefit from the step-up-in-cost basis that would otherwise have applied.

Collectible and Luxury Assets
Collectibles—such as fine art, rare coins, or luxury vehicles—can appreciate significantly over time. They often show resilience during economic downturns, providing an appealing diversification opportunity. Plus, they're tangible assets that can bring personal enjoyment. The market for collectibles can be unpredictable, and determining their value can be subjective. There's a need to mitigate the asset appreciation potential, coupled with costs related to storage, insurance, and maintenance.

Cryptocurrency
Cryptocurrency has gained popularity due to its potential for high returns and its status as a relatively uncorrelated asset class. It comes with the duals of technological innovation and the ability to access global markets efficiently.

Securities Exchange Commission
The Securities Exchange Commission provides guidance on the new investment choice early this year so they can begin offering it. If and when alternative investments are available in your 401(k) plan, be sure to consult with your financial advisor to determine whether they can help you achieve your retirement goals before the year ends.

ALTERNATIVE INVESTMENTS IN 401(K)'S

You may now or soon see a new investment choice available for your employer-sponsored retirement savings plan. A Fall 2023 Executive Order about 401(k) plan participants to access investments such as private equity, real estate, infrastructure, and other digital assets. These options have been highly out of reach until now. The order directed the Department of Labor and the

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