

# LET'S TALK MONEY<sup>®</sup>

## Article Summaries

September/October  
2026

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

## Important Date

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## Standard Financial Topics

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### Building a Bond Fund Ladder

Bonds can diversify your portfolio and provide steady income. To add stability, consider a bond fund ladder, an investment strategy that allocates funds across multiple bond funds with different maturities.

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### Timeless Investing Strategies for Any Market

It may be hard not to throw in the towel when the markets aren't performing well. And it's just as hard to imagine the markets will ever lose value when stock prices soar. But because no one controls market behavior, you'll want to devise a plan to stay invested no matter what the markets do.

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## Retirement Planning

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### Home Equity as a Strategic Planning Tool

Instead of treating home equity as something that matters only at sale or at death, some investors are exploring ways to unlock just enough value to give their retirement strategy more flexibility and resilience.

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### Easing Your Money Fears

Whether you're retired or just thinking about it, feeling as if you have no control over future events can cause stress that affects your well-being. Developing a strategy with your financial professional to address your concerns can help mitigate your fears.

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## Small Business Needs

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### Tax Strategies for Self-Employed Business Owners

Just as larger corporations do, self-employed business owners, freelancers, and gig workers need to engage in strategic tax planning to minimize liability and maximize savings.

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### Wealth Preservation with an FLP

A family limited partnership (FLP) is a business or holding company owned by two or more family members. It is designed to preserve a family's wealth and pass it on to the next generation while reducing or eliminating gift and estate taxes. Assets held in the FLP also receive some protection from creditors and lawsuits.

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## Legacy/Insurance Planning

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### Who Wants Life Insurance?

September is National Life Insurance Awareness Month, so there's no better time to explore insurance options or review your current coverage.

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### As Life Evolves, Your Insurance Should Too

September has traditionally been designated as life insurance month to remind you to review any changes in your personal circumstances that might affect your life insurance needs.

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## Inside Articles

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### Protecting Fido, Too

Many pet owners overlook the financial risks of pets. Pets, like humans, can face unexpected illnesses or accidents that require costly veterinary care.

### Life Insurance: You Have Options

Life insurance proceeds can provide a financial lifeline for loved ones if something happens to you. The type of policy you choose may depend on how long you'll need coverage and the policy's cost.

### Adopt Healthy Money Habits

If your family saved responsibly for the things they wanted to buy, chances are you will, too. But if your family squandered money and never saved, their bad money habits may be influencing how you handle your finances.

### Understanding Beneficiary Designations

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

### By The Numbers: AI & Emerging Threats

While Artificial Intelligence (AI) has emerged as a useful tool for individuals and businesses, it has also introduced more cybersecurity threats and attacks, according to the CrowdStrike 2026 Global Threat Report. Review the numbers and assess your AI security.

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

## High Net Worth Topics

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### Solving a Liquidity Crunch

An unexpected opportunity, sudden expense, or market downturn may cause a liquidity crunch. Regardless of the cause, there are smart strategies you and your professional can use to stay flexible without sacrificing long-term investments.

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### Where Do You Fall?

September is National Life Insurance Awareness Month. To “celebrate,” we’re reviewing the latest Insurance Barometer Study\* by the Life Insurance Marketing and Research Association (LIMRA) and Life Happens, a nonprofit that provides a wide range of consumer-education information. Among other topics, the study examines who owns life insurance and who doesn’t.

## Inside Articles

### Signs You May Need a Postnup

You’re familiar with prenuptial agreements. But what if you don’t have one, and your circumstances change? A postnuptial may be in order. Here are signs you might need one.

### Tailored Insurance Solutions

Protecting luxury homes, fine art, collectibles, and high-value vehicles calls for specialized insurance. Standard homeowners, auto, and umbrella policies often fall short. How do others protect their unique assets?

### Aging Well

Upper income individuals have a clear advantage on key factors associated with aging well.

### Choosing a Trustee for a Child’s Trust

Naming your spouse as trustee provides essential familial insight and continuity, but you must carefully balance these advantages against possible risks.

### Cash Out of Keep Assets?

Retirement is a time to kick back and enjoy life. Years of hard work have likely left you with a diverse array of assets, from appreciated stocks and real estate to luxury items like RVs and sports cars. Before selling assets to fund your bucket-list dreams, consider both the financial and emotional implications.



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**HOW GEN Z INVESTS**

Gen Z investors (ages 17-29) adopt a more experimental, socially connected approach to investing compared to their Gen X counterparts (ages 46-51) and Baby Boomer grandparents (ages 52-69). They often prefer fast-paced investments like cryptocurrency and focus more on expenses and trends than on traditional long-term stability. Technology and social media are main sources of investment information, frequently replacing print publications such as *Forbes* and *Realist*.

**Stock Ownership**  
The investment environment and goals of Gen Z investors influence the stocks they choose. Gen Z investing preferences are possible on social media and stocks that gain price—and by a huge margin—over time. Gen Z investors may prefer stocks that have gained value over time, such as Tesla, Amazon, and Apple. They also may prefer stocks that have a strong track record of growth, such as Microsoft and Google. Gen Z investors are most likely to invest in growth stocks (42%), followed by US stocks (25%), and international stocks (13%). They are least likely to invest in bonds (10%), REITs (5%), and commodities (5%).

**Sixty-four percent of Gen Z considers dividend investing a side hustle, compared to 28% of Gen X and 15% of Boomers. And Gen Z is learning how to do it on YouTube and TikTok, rather than consulting a professional advisor.**

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**FINANCING YOUR CHILD'S COLLEGE EDUCATION**

As the most popular month for births, and the month most babies head to college, it's a good time to think about how to finance your child's higher education. A 529 plan may come to mind first. But other alternatives might suit you and your financial strategy and goals.

**Roth IRAs**  
While Roth IRAs are primarily retirement accounts, you can also use them for education expenses. Roth IRAs offer tax-free growth, and you may be able to withdraw your contributions penalty-free. If used for qualified education expenses, savings can be accessed tax-free when other conditions are met.

**529 Plans**  
As a widely used form of education savings, 529 plans offer a range of investment options. The cash value of 529 plans is protected by state guarantees, and the funds are not subject to federal estate tax. However, the current \$7,500 annual contribution limit for Roth 529s might not meet your family's educational expense needs. And that limit is phased out at higher modified gross income levels. In addition, Roth withdrawals can affect your child's financial aid eligibility.

**Life Insurance**  
An untapped source of life insurance is the tax benefits it may offer. The cash value of whole or universal life insurance policies grows tax-deferred. That value may be accessed through loans or withdrawals, potentially without triggering tax implications. Loans that the owner will not repay are not taxable and can be used to reduce your child's loan value and death benefit if you don't repay the loan. But that's not necessarily a drawback if the policy is purchased primarily for college savings. If you die, the policy's death benefit ensures that your child's educational expenses will be covered.

But be aware, the performance of the policy's cash value hinges on market conditions and the insurance company's investment decisions. If scenarios where market performance is



**HOW GEN Z INVESTS**

Investing preferences align with broader generational trends, such as younger investors being more likely to own cryptocurrencies and use AI. Survey results also suggest that older investors, with an eye toward retirement, are more likely to invest in defensive sectors and industries, such as energy and utilities and consumer staples to protect their portfolios.

**PREFERRED INVESTMENT SECTORS\***

Sector/Industry	Gen Z	Gen X	Baby Boomers	All (includes Millennials)
Technology	50%	39%	34%	36%
Financials	16%	21%	25%	20%
Healthcare and biotech	29%	40%	42%	36%
Energy and utilities	9%	9%	50%	38%
Real estate	29%	21%	15%	24%
Consumer (discretionary and staples)	9%	26%	27%	21%
Industrials and materials	20%	22%	24%	21%
Cryptocurrency-related stocks	23%	16%	8%	17%
Art assets	22%	1%	2%	15%
Communications and media	14%	19%	20%	16%
Metaverse industry	8%	1%	6%	11%
Alcohol stocks	11%	7%	5%	8%
Classic and luxury betting stocks	5%	1%	5%	8%
Blockchain assets	1%	1%	1%	1%

\*The Money Factor Generational Investing Study. Survey distributed via Public. 2025.

**Not All That Different**  
Younger investors aren't all that different from their older Gen Z counterparts. Younger investors are more likely to own long-term gains and strong company management, and also have a higher likelihood to believe in strong returns. Most of all, they use trends and family as trusted sources of investment advice.

Now, mid-year may be a good time to talk investing with them, while respecting their views, which may differ from yours. You'll gain insight into their investment philosophies that could help if you're contemplating gift-giving to family as part of