LET'S TALK MONEY®

November/December 2026

A Case for Whole Life Insurance Now

Will the Federal Reserve lower the federal funds rate this month? Probably not at the top of your mind—but it matters if you're deciding whether to buy whole life insurance.

Understanding how federal interest rates affect whole life insurance can help you make better policy decisions. Whole life insurance provides a death benefit and accumulates cash value, funded by a portion of your premiums. This cash value grows at a guaranteed minimum rate, though that rate and any additional returns are influenced by changes in the federal funds rate, affecting how much your cash value earns over time.

When Rates Go Up

When rates rise, borrowing and spending become more expensive for consumers, so fewer people may purchase new life insurance policies. Existing policyholders might surrender their policies because of higher premiums or better returns elsewhere. Insurers may respond by offering incentives or adjusting policy terms that affect the cost of new policies.

A fixed-premium policy lets you lock in that lower premium for life, while still delivering the same portfolio-hedging and retirement planning benefits that a whole life policy offers in any economy.

When Rates Go Down

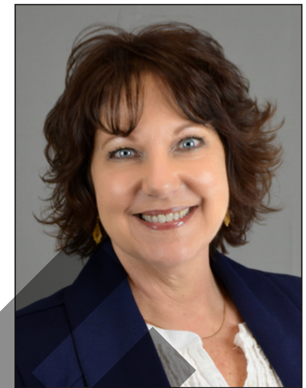
Conversely, when the Fed lowers interest rates, returns on the cash value portion of whole life insurance policies usually decline because insurers invest in interest-rate-sensitive products. Lower rates mean your cash value may grow more slowly, directly tying its growth potential to the rate environment.

But remember, whole life insurance isn't primarily about cash value growth. Its guaranteed death benefit provides peace of mind regardless of market fluctuations. If you're treating the policy mainly as a savings vehicle, interest rates matter more; if your priority is providing for loved ones, fluctuating rates are less critical.

Your Needs

Assess your current and future whole life insurance needs and make it a habit to review existing policies as federal interest rates change. Consult your trusted professional to ensure your insurance aligns with your financial goals, protects your loved ones, and takes advantage of changing economic conditions.

The federal funds rate is the interest rate at which banks lend reserve balances to one another overnight. It serves as a benchmark for other interest rates in the economy. The Federal Open Market Committee (FOMC) of the Federal Reserve sets it to influence monetary policy and economic activity.



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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.

Insurance Version

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Holiday Travel Budget-Saving Tips

Holiday travel can strain your budget, but with smart planning, you can enjoy the season without breaking the bank. Here are practical tips to save on your 2026 holiday trips.

Book Early and Be Flexible
Airfares and hotel rates spike as the holidays approach, so book flights and accommodations by early November. Use fare-comparison tools like Google Flights or Kayak to track deals. Traveling midweek, especially on Tuesdays or Wednesdays, often yields lower fares than weekend flights. Being flexible with dates or destinations can unlock significant savings.

Leverage Rewards and Discounts
Maximize credit card points or frequent flyer miles to offset flight or hotel costs. Check for holiday-specific promotions from airlines or booking platforms. Joining loyalty programs can also offer perks such as free upgrades or discounts.

Pack Light and Plan Meals
Avoid checked-bag fees by packing only a carry-on. Bring snacks or reusable water bottles to avoid pricey airport food. For road trips, pack a cooler to reduce dining costs.

Consider Alternative Accommodations
Explore vacation rentals or budget hotels on platforms such as Airbnb or Booking.com for more affordable options than traditional hotels.

By planning ahead, using rewards, and cutting small expenses, you'll keep your holiday travel budget intact.

Life Insurance as a Gift

During this season of giving, some individuals may wish to donate more to their favorite charity or organization but lack the funds. Offering life insurance as a gift is an affordable method to boost your charitable contributions.

Tax Benefits
There are several ways to provide life insurance, some of which might offer tax advantages now or in the future. Consult your accountant to understand how you can support a charity and gain potential tax benefits.

Charitable Choices
One way is to name a charity as the beneficiary, thereby removing this benefit from your estate.

Another option for charitable giving through life insurance is to inquire if your insurer offers a charitable rider. This rider directs a portion of the death benefit to a designated charity. For instance, with a $500,000 policy and a 10% rider, the charity would receive $50,000 upon your passing, while your primary beneficiaries would receive the remainder.

Teaching Kids Good Money Habits

Kids often want nearly every toy they see or everything their friends have. While it can be challenging to always say yes, teaching children early to save for what they want can make those items more meaningful.

Give an Allowance
Even very young children can manage simple household tasks. A savings jar or piggy bank can help them see how much they're earning and how close they are to saving enough to purchase the item they want.

Open a Savings Account
You can open a savings account for your child at nearly any age. Usually, kids' savings accounts require a parent or another adult to have joint ownership or control. Choose an account that has no fees or minimum balance. Encourage your child to deposit birthday or holiday money, or, as they get older, some of their earnings from a job.

Set an Example
Your spending habits can serve as a lesson for your kids, showing them the importance of saving and budgeting for costly items they desire. Explaining how you save for major purchases, such as a new car or a family vacation, can be a valuable teaching moment.

Trim Holiday Spending

Although the winter holidays haven't arrived yet, it's a good time to start financial preparations. For many, this involves making a plan, setting a budget, and following it. Here are some ways to do that.

Be Accountable
Set a holiday budget. Create a list of items you plan to buy with their expected prices, and ensure the total matches your budget. Hold yourself accountable. If it's not on the list, don't buy it. Try this exercise weekly to keep your spending goals front and center.

Be Thrifty
You can find coupons for just about anything online, in print, and through apps. Many stores also offer cash and discount rewards, but beware of those that won't honor multiple promotions. Also, don't buy a sale item if it wasn't on your original list, no matter how low the price goes. No discount is greater than the 100% you save by not buying an item.

Be Card-Smart
One of the easiest ways to avoid overspending during the holidays is to leave your credit cards at home. It's hard to exceed your budget when you only have cash. If you do use a card, choose those with the best cash-back offers for extra savings, and pay your balances in full each month.

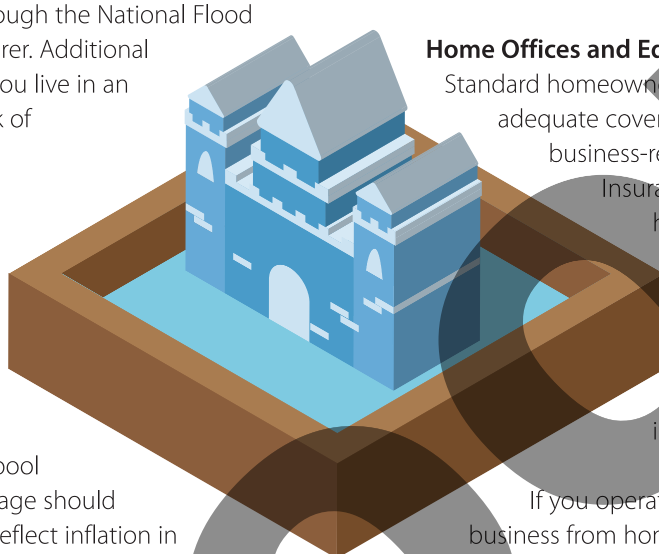
Be Money-Smart
If the thought is what counts, consider baking cookies and gifting them in a nice tin during the holidays. Have to give multiple gifts at work? Re-gift unused gifts you received in the past (but remember who gave you what the previous year).

Is Your Castle Truly Protected?

Your home is your castle, and it's important to protect its value and comfort. Many people unknowingly underinsure their property because they don't fully understand their homeowner's insurance coverage. The transition between the end of the year and the new year is an ideal time to review your insurance needs with a trusted professional. Here's essential information to consider before doing so.

For Any Homeowner

Homeowners' policies typically don't cover damage from natural disasters such as floods, landslides, sinkholes, and earthquakes. You can obtain flood insurance through the National Flood Insurance Program or a private insurer. Additional insurance is also recommended if you live in an earthquake-prone area or are at risk of landslides or sinkholes.



For High-Net-Worth Individuals

First, make sure your property is covered for 100% of the replacement value of your residence and all outbuildings on the property, such as a guest house, hobby studio, greenhouse, pool house, stable, and so on. This coverage should automatically increase annually to reflect inflation in your home's value. Also, carry damage and liability insurance for any pool on your property and coverage for any animals stabled.

Expensive jewelry, collections such as art, cars, and antiques, and costly hobby equipment (for cars, woodworking, and other crafts) generally require additional coverage. To insure these items for full value, you should have jewelry and collections professionally appraised and keep purchase receipts for all items. A personal property endorsement or floater to supplement your homeowners' insurance is needed for adequate protection. Rates vary among insurers.

Home Offices and Equipment

Standard homeowners' insurance is unlikely to provide adequate coverage for your home office or other business-related activities. According to the Insurance Information Institute, a typical homeowners' policy provides only about $2,500 in coverage for business equipment. In addition, such policies often provide no liability coverage for business-related activities, including client meetings.

If you operate a home office or run a small business from home, you'll need insurance that fills coverage gaps in your standard policy. For professionals who maintain a secondary home office—contractors, attorneys, accountants, real estate agents, writers/editors, and bookkeepers—consider adding a permitted incidental occupancies rider to your homeowner's policy. If you have a primary home office, you'll need to upgrade to a home business endorsement. This endorsement covers various home-based business activities while falling short of a more costly full business policy.

We Value Your Input...

Your feedback is very important to us. If you have any questions about the subjects covered here, or suggestions for future issues, please don't hesitate to call. You'll find our number on the front of this newsletter. It's always a pleasure to hear from you.

FINRA

ADVERTISING REGULATION DEPARTMENT REVIEW LETTER

August 4, 2026

Reference: **FR2026-0708-0091/E** Org Id: 23568

1. LTM-179_NovDec2026-Insurance
   Rule: FIN 2210
   5 Pages

The communication submitted appears consistent with applicable standards.

Reviewed by,

Jeffrey Salisbury
Senior Principal Analyst

This year's Advertising Regulation Conference will be held October 15-16 in Washington, D.C. For more information and to register, please visit our website at: https://www.finra.org/events-training/conferences-events/2026-finra-advertising-regulation-conference

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