LET'S TALK MONEY®
November/December 2026

A Taxable Brokerage Account May Be What Your Retirement Is Missing

As you approach retirement, it's natural to want to ensure that your finances are in good shape. You might have a 401(k), IRA, or various retirement accounts, but have you considered how a taxable brokerage account could play a crucial role in your retirement strategy?

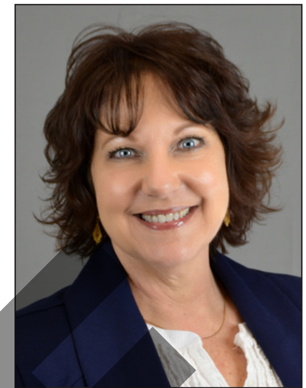
Flexibility
A taxable brokerage account provides you with flexibility that tax-advantaged retirement accounts don't. While 401(k)s and IRAs come with rules about when and how you can withdraw your money, a brokerage account gives you access to your funds whenever you need them without penalties. This can be particularly beneficial if emergencies come up or if you want to take advantage of investment opportunities as they arise.

A Wide Array of Investment Options
You can invest in stocks, bonds, mutual funds, ETFs, and more. This choice lets you customize your strategy to fit your risk and retirement goals. A brokerage account lets you take charge and potentially increase your wealth if you're comfortable with the market.

Tax Implications
Traditional retirement account contributions are often tax-deductible. But withdrawals are taxed as ordinary income. With a taxable brokerage account, you pay taxes only on gains when you sell. Holding investments long-term may help you lower capital gains taxes. You keep more money.

More Control
A taxable account can also serve as a source of income after you retire. If you retire early or your income needs fluctuate, having a brokerage account lets you withdraw funds as needed, helping bridge any income gaps. Rather than relying solely on your retirement accounts, having money in a taxable account can offer you more control and peace of mind.

Getting Help
Don't hesitate to explore this option with your financial professional, who can assess your situation, explain how to use a taxable brokerage account with other investment vehicles, offer guidance on asset allocation, identify investments that best align with your goals, and advise you on managing your tax exposure.



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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.

Retirement Version

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).

Max Your Social Security at 70

For many years, financial professionals have recommended that most people delay taking Social Security benefits until age 70. The reason is compelling: Each year you delay beyond your full retirement age increases your monthly benefit by 8% in most cases. For those with a full retirement age of 67, waiting until age 70 boosts your monthly check by 24%.

Should You Delay Benefits?

The answer depends on your situation. If you have significant health problems likely to shorten your life expectancy, claiming benefits early often makes sense. However, if you don't need Social Security income to cover daily living expenses, the conventional wisdom to delay until 70 remains strong for most healthy individuals.

Strong Reasons to Delay

First, Social Security benefits are guaranteed by the U.S. government and are completely insulated from market volatility. Once locked in, your payment is secure.

Second, benefits include built-in inflation protection through annual cost-of-living adjustments (COLAs). By delaying, you receive these increases on a higher base, protecting your purchasing power over decades.

Third, the 8% delayed retirement credit significantly outperforms current interest rates on safe investments. It's a guaranteed return that's hard to match elsewhere — and unlike market investments, it carries no risk of loss.

Key Limits to Remember

There's no financial advantage to delaying benefits past age 70, when your benefit reaches its maximum. Claiming at age 68 still earns you partial credits that accrue monthly, so your exact birthday can influence the final amount.

On the other hand, starting benefits at age 62 — the earliest allowed — reduces your monthly checks by 30% compared with your full retirement age benefit, for anyone born in 1960 or later.

Deciding when to claim Social Security is one of the most important and irreversible retirement decisions you'll make. The choice will affect your income for the rest of your life. Before deciding, consult your financial advisor and tax professional to ensure the strategy aligns with your overall retirement plan, health, and financial needs.

Source: https://www.ssa.gov/benefits/retirement/planner/delayret.html

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.

ADVERTISING REGULATION DEPARTMENT REVIEW LETTER

August 4, 2026

Reference: **FR2026-0708-0090/E** Org Id: 23568

1. LTM-179_NovDec2026-Retirement
   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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