Important Date

If you wish to order copies of the Let’s Talk Money® newsletter, make changes to your existing newsletter, please inform LTM Client Marketing by:

September 14, 2018
for new subscriptions

September 21, 2018
for existing subscriptions
**Standard Financial Topics***

**Year-End Investing Moves**
As the New Year approaches, consider reviewing your investments to ensure your investment strategy continues to reflect your personal and financial goals. Here are six things to consider as you examine your investment strategy.

**Evaluating Your 401(k) Investments**
While 401(k) plan sponsors take care to offer a choice of appropriate mutual funds,* a little extra research can help you pick the funds that are right for you. When researching multiple funds of the same type, you’ll want to compare these aspects of them before making your choice.

**Legacy/Insurance Planning**

**The Search for Life**
If you’re in the market for life insurance, comparing policies can almost seem impossible. While a financial professional can give you more information, there are some ways you can narrow your choices down.

**Four Documents Most People Need**
When it comes to creating a long-term financial and personal strategy, four documents may play a key role in your life. A will, powers of financial and healthcare attorney and an advance directive can help organize your life and your estate.

**Small Business Needs**

**Life Insurance and Executive Bonuses**
When you want to reward executives with a bonus but don’t have the cash flow to do it, executive bonus arrangements funded by life insurance may be an efficient option. Executive Bonus arrangements are typically additional compensation – or bonuses – given to executives and other key employees.

**Year-End Tips for Business Owners**
If you own a business, the end of any year is a good time to review your practices and examine ways to become more efficient and profitable. Check out these considerations.

**Retirement Planning**

**Ready, Set, Spend**
After a lifetime of saving, you’re ready to retire. Now it’s time to do something some retirees find hard to do: Shift from a saving to a spending mindset.

**Target Date Funds**
Target date mutual funds, also known as lifecycle funds, make investing easier. For all of their advantages, however, you also need to be aware of their traps in order to make the most of this investment vehicle.

**Inside Articles**

**Cut Your Holiday Travel Costs**
Americans usually travel during the holidays, which can cost more than a few dollars even with thoughtful planning. Here’s how to save money on the ground and in the air.

**Save Big After the Holidays**
If you want to score big on bargain-priced goodies, one of the best times to buy is right after the holidays. Here's how to rack up big money-savings as you start on next year's holiday shopping.

**Big Hearts: Giving to Charity**
If you want to give to an organization that makes the most of your charitable giving, learn how much of each dollar goes toward the charity and how much is spent elsewhere. Importantly, match your giving objectives with a charity’s mission and demonstrated results. Look for charities that best match your values.

**How We Give**
In 2016, Americans continued to give billions of dollars in charitable contributions to their favorite causes and organizations.* Here is the breakdown of who gave what.
Use this sample cover letter to call attention to the articles in your newsletter

This letter must be used with your compliance-approved letterhead or email signature.

(Date)

Dear [Name],

Whether you are still working or retired, starting out or well established, there are a number of things to consider for year-end planning that may reduce your tax bill and help improve your financial future.

One example is charitable giving. Donations can help reduce your taxable income, as well as provide other financial benefits. Consider giving appreciated securities instead of cash. The market value of the donation is deductible, and you avoid paying capital gains tax on any growth, which you would pay if you sold the security outright.

Contribute as much as you can to your retirement plan by year-end. This will help you to get better prepared for retirement and it may help to reduce your tax bill. An additional benefit is the tax-deferred growth of your investment for years to come.

There are so many things you can do before year-end to help enhance your financial life. Don’t miss out on these opportunities. Time is running out! Let’s meet soon to discuss possible strategic moves so you don’t miss out on any potential opportunities.

Sincerely,

[Name and Company-approved title]

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Each insurer is solely responsible for its own financial condition and contractual obligations. Most insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in force. I’ll be glad to provide you with cost and complete details.

[NOTE: Add your company’s compliance control or approval number when required.]

• This letter has been reviewed by FINRA and various compliance departments, but we suggest that you contact your compliance department to confirm approval prior to use.

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