

LET'S TALK MONEY[®]

Article Summary

November/December
2018

Important Date

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Standard Financial Topics*

[COVER PAGE]

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.

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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

[COVER PAGE]

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.

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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

[COVER PAGE]

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.

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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

[COVER PAGE]

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.

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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

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[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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