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:

January 15, 2019 for new subscriptions
January 21, 2019 for existing subscriptions
Unmarried with Children
Pew Research Center analysis of 2017 census data found that one in four parents was unmarried, a sharp increase in recent years. More parents also have unmarried partners than in the past, which doesn't change the fact that most parents — especially unmarried ones — should have life insurance.

Life Changing? Revisit Life Insurance
From marriage to retirement, life's events will likely alter your life insurance needs. How much life insurance do you need and why do you need it at various times in your life? Let's take a look at some of life's stages and how life insurance may play a role during these times.

One BIG Last-Minute Tax Break
While some small business owners may worry about getting tax payments out promptly, many don't take time to figure out ways to minimize taxes and plan for future financial goals. If you are self-employed or own a business, a Simplified Employee Pension IRA (SEP-IRA) can be one way to accomplish these twin goals.

Reduce Costs and Increase Profits
Every business owner wants a leaner company with increased profits, but finding areas where you can cut costs can be difficult.

Making a Roth IRA Conversion
If you're nearing or in retirement and concerned that income tax rates will rise, you may want to convert a portion or all of your taxable retirement plan assets to a tax-free Roth IRA.

Avoid These Retirement Planning Mistakes
It's easy to put things off until tomorrow, especially when that tomorrow is years away. This attitude is just one of many ways we can derail or delay saving for retirement. Familiarize yourself with some of these mistakes to avoid.

2018 Tax Changes: Coming and Going
As the filing deadline nears for your 2018 federal tax return, it may be helpful to brush up on changes that can affect how much you pay. Some of the changes cited below are subject to income limits and other qualifications, so check with your tax professional to learn about these and other changes to your 2018 return. Also beware that many individual changes will expire in 2026.

Spring-Clean Your Finances
Now is not only a good time to spring-clean your house, but to take care of financial matters you may have put off. Here are key tasks to get you started.

Five Credit(able) Steps to Higher Credit Score
Your credit score is often the driver when looking for the best deal on a credit card or auto loan. Here are some steps to help increase your credit score.

Get Organized
Organizing your financial records can help you find what you need this tax season. Begin by understanding how long you need to keep tax and financial records, courtesy of the IRS.