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:

**March 15, 2019**
for new subscriptions

**March 21, 2019**
for existing subscriptions
**Legacy/Insurance Planning**

**Life Insurance and Taxes**
Life insurance is a crucial element to most personal risk management strategies, but it can also be one of the most tax-efficient vehicles in your financial toolkit. This article examines how life insurance may affect your overall tax picture.

**The Gift That Keeps on Giving**
While it pales in comparison to the excitement of giving and receiving smartphones and tablets as gifts, the gift of life insurance can have a much greater impact over time. From gifting an in-force policy to making annual gifts meant to pay premiums, you can have a lasting impact on the financial fortunes of loved ones through life insurance.

**Small Business Needs**

**Buy-Sell Agreements**
According to the Small Business Administration, there are 30.2 million small businesses in the United States. If you are among these legions, there may come a time when you want to sell your firm — especially if nearing retirement age in the next decade.

**Best Practices for Seasonal Businesses**
Summer's coming and for many businesses, these 100 or so days will comprise the vast majority of their income. How do you get the most from this short season?

**Retirement Planning**

**Lowering Taxes After 65**
Managing your taxes in retirement is as important as ever. In retirement, you may have income from various sources, with each one having tax rules that might differ from others. One nasty tax surprise can reduce your fixed income in retirement without an easy way to make up the loss.

**Fixed Income Solutions**
When you want to combine safety from your investments and a way to keep up with inflation in retirement, owning a few fixed income options may serve your purpose. Here's a look at how some fixed income options might fit into your investment and savings approach in retirement.

**Inside Articles**

**Get Ready for Summertime College Visits**
If you ever had a child entering senior year of high school, you know the drill: Time to make the rounds to different colleges your child is interested in. But before you begin your trek, make sure you take the time to come up with a list of schools that fit your wallet and your child’s interests.

**How to Make the Most of College Visits**
You and your college-bound child have agreed on a list of schools to visit. Now, how do you make the most of your summer whirlwind of visits?

**Five Reasons You Need a Will**
Having an up-to-date will is one of the most important planning steps you can take in any area of your life. If you don’t believe this, consider reasons why you might change your mind.

**When You Need More than a Will**
Consulting with your legal, tax and financial professionals may help you uncover financial challenges that a will alone cannot address. A trust may help you meet these challenges. Whether you have a modest estate you wish to shield from the public glare of probate or you want to reduce estate and inheritance taxes on a large estate, there is a trust to meet almost any estate planning challenge.

**How Much Life Insurance Do You Need?**
If you have loved ones, you likely understand the importance of life insurance. Choosing the appropriate type of life insurance for your situation is important but choosing the appropriate amount may be the most crucial decision you make.