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:

- **May 15, 2019** for new subscriptions
- **May 18, 2019** for existing subscriptions
**Standard Financial Topics**

**[COVER PAGE]**

**Mid-Year Investment Review**
You see a doctor for a health checkup and a mechanic to keep your vehicle in top shape. Why not work with a financial professional to conduct a mid-year review of your investment strategy, making sure it evolves as your life changes?

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**Dollar-Cost Averaging**
Big swings in investment values may make headlines, but trying to predict market volatility isn't usually a recipe for success. A slow and steady investing approach, in contrast, may be boring but it can help you use market fluctuations to your advantage as you invest for long-term financial goals. Dollar-cost averaging can play a part in this approach.

**Legacy/Insurance Planning**

**[COVER PAGE]**

**Reasons to Consider Owning Life Insurance in Retirement**
If you are retired and your children are on their own, you may not need much life insurance anymore. Then again, your life insurance benefits could continue to help you and your loved ones for years to come.

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**A Life Insurance Questionnaire**
How much do you know about life insurance? Take the quiz and find out.

**Small Business Needs**

**[COVER PAGE]**

**Financing Your Small Business**
When you first start a business or you want to take it to the next level, finding money to fund your company and its operations can prove difficult. But where there is a will, there is a way. When banks aren't lining up to offer you credit with the lowest interest rates, alternative financing may help your business take its next step.

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**Benefits to Attract Qualified Employees**
The job market is competitive and qualified candidates are becoming harder to find. In this environment, total compensation can make the difference between hiring the best employees and the rest, and the employee benefits your prospects want and need may play a large role in their decision to choose you or a competitor.

**Retirement Planning**

**[COVER PAGE]**

**Halftime Review**
As summer settles in, now is a good time to review your retirement savings strategy and fine-tune it if necessary. Be sure to review key items.

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**Slowing Health Insurance Increases**
Healthcare costs continue to rise, as does the cost of buying health insurance. Even as prices keep increasing, there are a few ways to reduce your out-of-pocket costs.

**Inside Articles**

**Bridging the Gap: Women and Personal Finance**
Studies show, on average, women earn less, have smaller retirement account balances, and live longer than men. There is a temptation to talk about women's financial challenges rather than their solutions. But the reality is that a need is a need, regardless of gender, and women can better meet their financial needs when they understand their options.

**Take Charge!**
While women have made gains in the workforce and on the financial front, they still have a way to go for full equality on both fronts. Women can overcome these challenges by taking charge.

**When Disaster Strikes**
Summer's here and damaging water and wind may soon follow. While you can't stop Mother Nature, you can take steps to limit the financial impact of a hurricane, tornado or flood.

**Leaving the Nest**
When young adults leave the nest, they will confront a number of financial challenges for the first time in their lives, but there are some things they can do to ensure a successful experience.

**When Good Luck is Taxed**
You just won money in bingo, a state lottery or a casino and the first thing you're thinking about is how your windfall will be taxed. Ok, maybe that's not the first thing, but you should know how your winnings are taxed because underpaying your taxes could cost you.