

LET'S TALK MONEY[®]

Article Summary

May/June 2020

Important Date

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March 16, 2020
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LTM Client Marketing

Standard Financial Topics

[COVER PAGE]

Saving for College

When creating your college savings strategy consider the Coverdell Education Savings Account (ESA)* and a 529 plan, which may help make cost less of a barrier to college.

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Bigger Baskets

Two popular investments that aim to achieve investment diversity at a reasonable price are index-based mutual funds and exchange-traded funds (ETFs).

Legacy/Insurance Planning

[COVER PAGE]

Annuities for Longer Lives

Fewer Americans can count on a guaranteed retirement income these days, other than social security benefits, which are little more than a safety net. For these people, converting a portion of 401(k) plan or IRA balances to a fixed annuity makes sense.

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Do You Have These Documents?

Three legal documents – a will, powers of attorney and an advance directive – are essential elements in an overall strategy to protect the ones you love, providing a measure of certainty when you can't.

Small Business Needs

[COVER PAGE]

When Your Executives Need More

When you need to recruit the very best executives, offering a nonqualified deferred compensation package can help separate you from your competitors.

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Business Interruption Insurance

Carrying business interruption insurance can help to soften the financial blow your business incurs when fire, theft and other events cripple your company.

Retirement Planning

[COVER PAGE]

Preparing for Retirement

The importance of saving for retirement can't be overstated. Whether your retirement is near or years away, it is important to plan for this huge life change.

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Shifting Gears as Retirement Nears

How will you adjust your mutual funds mix as you age? The "just right" mix of risk and potential reward is what you need to do your best to safeguard retirement income. It's a process that will change with time.

Inside Articles

Summer Cooling Tips

The high heat of summer can affect your pocketbook in many ways. Includes money-saving tips.

Summer Spending Tips

With school out and vacations near, it's easy to see how summer can blow a hole in the family budget. This summer, consider a few ways you can have fun near home and control your spending, too.

Tax Help after Disasters

When natural disasters disrupt our lives, the last thing we think about is our taxes. While you'll still have to pay taxes and file tax forms, the IRS and many jurisdictions offer some assistance during these trying times.

How to Save Money on Your Summer Trip

Summer vacations can eat up a family's budget in a hurry, so planning ahead is a necessity.

What Americans Spend on Vacation

The Bankrate Summer Vacation Survey 2019 asked Americans how much they expected to spend on their vacations, with the average coming in at almost \$2,000.