

LET'S TALK MONEY[®]

Article Summary

March/April
2023

Important Date

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Let's Talk Money[®] newsletter, make
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January 13, 2023
for new subscriptions

January 20, 2023
for existing subscriptions

Standard Financial Topics

[COVER PAGE]

Reduce 2022 Income Taxes with an IRA

By opening or contributing to an existing traditional individual retirement account (IRA) before the April 18 tax filing deadline, you may be able to deduct the contribution amount on your 2022 income-tax return.

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Financial Tips for 2023

Start 2023 with the objective of creating a plan that can help you weather financial ups and downs, no matter what the economy is doing.

Legacy/Insurance Planning

[COVER PAGE]

Life Insurance and the Single Life

If you're a single parent or just plain single, you might not have given a lot of thought to life insurance. But there are some very good reasons why singles—with or without children—should consider life insurance.

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Estate Planning: Beyond the Documents

Most everyone requires the basic estate planning documents: a will, financial power of attorney, and a health care proxy. But is that all you need?

Small Business Needs

[COVER PAGE]

Investing for Small Business Owners

As a small business owner, you're faced with the task of overseeing both your business and your personal goals. Focus on both.

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Inflation: Counter Inflation

In Fall 2022, the U.S. Chamber of Commerce Small Business Index listed the impact of inflation as a major concern of 90% of small business owners. It's a significant challenge to growth and profits so take steps to counter its effects.

Retirement Planning

[COVER PAGE]

Are You Saving Enough?

When you think about retirement, what is foremost in your mind? Freedom from work? The chance to spend your time the way you want? The amount of money you will need to save to live comfortably?

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Coping with a Volatile Market

Falling portfolio values have left many retirees wondering what they can do to safeguard their savings. Set panic aside and take steps to survive the downturn.

Inside Articles

Targeting Seniors

Seniors ages 60 or older seem to be the population most often targeted by scammers. Consider warning parents and older relatives about these common scams.

Managing Finances After a Divorce

Divorce often entails going from two incomes to a single income. That can be hard on both spouses, but it can be especially difficult for women who are over the age of 50.

Is a New Employer in Your Future?

Starting a job at a new company can be an exciting opportunity. But before you clean out your desk, be sure to take care of business.

Tax Breaks for the Recently Divorced

Divorce can negatively affect the finances of both spouses, so it's helpful to be aware of tax breaks that may lessen the financial burden.

Post-divorce Checklist

Keeping up with the many tasks you'll need to complete after a divorce can be daunting. A checklist may help.