

# LET'S TALK MONEY<sup>®</sup>

## Article Summary

September/October  
2023

SEE THE ARTICLES  
THAT WILL BE  
FEATURED IN THE  
NEW HIGH NET  
WORTH VERSION!

## Important Date

If you wish to order copies of the  
**Let's Talk Money<sup>®</sup>** newsletter, make  
changes to your existing newsletter,  
please inform LTM Client Marketing by:

**July 14, 2023**

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**July 21, 2023**

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## Standard Financial Topics

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### Take an Active Role in Your Finances

When it comes to investing, on average, women earn better investment returns than men while taking less risk. Their retirement account balances lag men's by as much as 44%.

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### A Look at the Major Stock Indexes

You rely on indexes as indicators of how the stock market is performing, but what else do you know about them? There are approximately 5,000 indexes that represent the U.S. equity market.

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## Legacy/Insurance Planning

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[COVER PAGE]

### As Your Life Changes, So Do Your Insurance Needs

September has traditionally been designated as life insurance month to remind you to review any changes to your personal circumstances that might affect your life insurance needs. Life insurance can help fund many needs: final expenses, survivors' income, business continuation, even estate equalization.

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### Understand the Difference Between Workers' Compensation and Disability Insurance

Workers' compensation and disability insurance may seem to cover the same ground. Both are designed to provide benefits to employees if they're unable to work due to an illness or injury. But that's where the similarity ends.

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## Small Business Needs

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### Understand the New Rules for Third-Party Payments

If you work from home or have a side business, you are responsible for paying Uncle Sam his fair share. There are new rules for doing so.

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### Manage Risk with Life Insurance

As a business owner, you may have two essential estate planning goals: to ensure that your business survives and to provide your family with sufficient cash to maintain their lifestyle.

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## Retirement Planning

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### Planning for Retirement? Keep Taxes in Mind

The IRS has some big plans for your retirement, namely to collect the taxes you didn't pay on the tax-deferred savings in qualified retirement plan(s). Plan for it.

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### Guide Your Decisions with a Sound Financial Strategy

Your ultimate financial goal may be retirement, but having a well-thought-out strategy can help you make informed financial decisions throughout your lifetime.

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## Inside Articles

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### Should You Consolidate Debt?

Debt consolidation offers a way to combine some or all your debts into a single payment, often at a lower interest rate.

### A Checklist for Loved Ones

The death of someone close to you brings with it many important tasks that must be completed, despite your grief and confusion.

### Claiming the Lifetime Learning Credit

The Lifetime Learning Credit is a nonrefundable tax credit that can offset the cost of tuition and related expenses at eligible institutions.

### FAFSA Makeover

The 2023 – 25 FAFSA (Free Application for Federal Student Aid) that students and parents complete to apply for financial aid is becoming shorter and easier to navigate, thanks to the FAFSA Simplification Act.

### The Cost of College

Institutional financial aid offices have constructed an average student budget for full-time undergraduate students for the 2022-23 school year.

**THERE'S MORE!**

# THE FOLLOWING ARTICLES WILL BE FEATURED IN THE NEW VERSION OF THE NEWSLETTER THAT TARGETS HIGH NET WORTH INDIVIDUALS. ADD IT TO YOUR MIX!

## High Net Worth Topics

[COVER PAGE]

### Investing in Collectibles

From artwork and sculptures to rare wines and old baseball cards, collectibles often comprise a piece of intergenerational wealth and they can serve as an alternative investment that diversifies your portfolio.

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### The Nuts and Bolts of a Charitable Remainder Trust

High net worth families often face the dual challenges of giving to charity while also ensuring that loved ones – especially a surviving spouse and children – remain financially secure.

## Inside Articles

### Get to Know Your Medicare

You may be 65 or older, but it's back to the ABCs when it comes to Medicare. With so many options, it's important that you understand each before choosing coverage that is best for you.

### Annuities: A Flexible Choice

If you diligently contribute the maximum to a 401(k) or other qualified retirement plan and you're looking for another tax-advantaged way to put money away for the future, a nonqualified fixed annuity may provide one answer.

### Healthcare When Traveling

If you're a Medicare recipient and you're traveling abroad, do your homework before you learn the hard way that Medicare doesn't pay in most circumstances.

### Get to Know Your Benefits

Each fall, employee benefits enrollment is a time when executives and even business owners can leverage corporate dollars to provide a base of insurance coverage and retirement savings.

