

# LET'S TALK MONEY<sup>®</sup>

## Article Summary

November/December  
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:

**September 15, 2023**  
for new subscriptions

**September 22, 2023**  
for existing subscriptions

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## Standard Financial Topics

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[COVER PAGE]

### Year-end Moves Can Benefit Investors

Before you carve the turkey and bring out the noisemakers, take some time to review year-end strategies that may improve your finances.

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### Smart Money Moves in Any Market

Because no one controls market behavior, you'll want to devise a plan for staying invested no matter what the markets do.

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## Retirement Planning

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[COVER PAGE]

### Retirement Planning: Moves to Make at Year-end

As the new year approaches, consider the steps you've taken and those you could take to help ensure a comfortable lifestyle once you retire.

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### Your Estate Plan and SECURE 2.0 Act

The SECURE Act and SECURE 2.0 Act made several changes that could affect your retirement and estate planning. Understanding what they could mean for you should be a priority.

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## Small Business Needs

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[COVER PAGE]

### Tax Planning: A Must for Your Business

Simply filing taxes each year without first engaging in strategic tax planning could mean your business overpays its taxes.

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### Paying Taxes When You're Self-employed

Whether you have just started a side hustle or have been freelancing for years, filing taxes can present challenges.

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## Legacy/Insurance Planning

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### Ladder Annuities Can Provide a Steady Income

Are you seeking an investment that provides guaranteed income in retirement? Consider immediate annuities.

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### Want to Share Your Wealth with Grandkids?

Do your grandchildren remember what presents you gave them last year? Consider changing it up this year, and give them something that will benefit them for many years.

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## Inside Articles

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### Teach Your Kids the Value of Money

While it's not always easy to resist giving your children everything they ask for, teaching them early to save for the things they want can make those items more valued.

### Plan for a Cash-only Holiday

Keeping spending under control can be difficult during the holidays, which is why using cash — not credit — is so important.

### Age 18? Legally an Adult

Before moving out, your child should sign these basic documents, giving you a legal right to make health care and financial decisions on your child's behalf.

### Tracking Holiday Debt

Based on a comparison from multiple lenders, the graphic shows the amount of debt Americans incurred over the holidays for the past eight years.

### Adopt Healthy Money Habits

Your relationship with money may have its roots in your childhood.

**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]

### Passing on Your Legacy

While most affluent families may not include their loved ones in the estate planning process. Communication and proper estate planning can help ensure that your legacy will be carried out the way you'd like—without disagreements after you're gone.

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### Shield Your Assets With a Spendthrift Trust

Many high net worth families may worry about how their heirs will treat inherited assets. Trusts can distribute assets in a way that helps ensure your heirs cannot squander their inheritance.

## Inside Articles

### Active vs. Passive

While many people know the differences between stock, bond and money market mutual funds\*, they may not be as familiar with mutual fund styles, such as active versus passive.

### Distribution Planning for Near-Retirees

We constantly hear about the importance of saving for retirement and we put a lot of effort into it during our working years. Yet, the final element of any retirement strategy is often neglected: distribution planning.

### Estate Planning Tax Strategies

This infographic suggests five tax-saving tactics.

### How to Lower Your Taxes

The age at which you must start taking required minimum distributions from qualified plans increased from 72 to 73 in 2023. So, if you don't need the distribution, you can wait the extra year to begin taking RMDs.

