

LET'S TALK FINANCIAL WELLNESS®

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March/April 2023

Investing for Income

Income investing involves building a portfolio that produces enough profit to pay out a regular income. The success of this strategy depends on selecting investments that are likely to provide a steady stream of cash. Now that interest rates have increased, the yields on fixed income investments are climbing, too.

Max Out Your Plan Contributions
You may already be saving taxes if you contribute to your employer's qualified retirement plan, such as a 401(k), 403(b), or 457 plan. The money you contribute is deducted from your paycheck pretax, which reduces your taxable income. For 2022, the contribution limit for these plans was \$20,500, (increasing to \$22,500 for 2023). Savers age 50 and older also were eligible to make a catch-up contribution of \$6,500, (\$7,500 in 2023). The deadline for employer plan contributions is December 31 each year.

Contributions Are Limited
Participants who are eligible to contribute to an employer's 401(k) plan can make deductible traditional IRA contributions if their modified adjusted gross income (MAGI) is below \$78,000 for singles and \$129,000 for married couples. If you (and your spouse, if married) aren't covered by a plan at work, you can deduct the full amount of your IRA contribution on your tax return. If one spouse is covered by a plan at work, the ability to deduct contributions to a traditional IRA phases out with income between \$204,000 and \$214,000.

A Look at the IRA Rules
If you meet the eligibility requirements, both you and your spouse can contribute to an IRA up until April 18, 2023, and deduct it on your 2022 tax return. For 2022, you can contribute \$6,000 to a traditional IRA, increasing to \$6,500 for 2023, plus an additional \$1,000 if you're age 50 or older.

An Added Layer
IRAs may offer a broader range of investments than an employer-sponsored retirement plan. Your financial professional can help you determine if an IRA is right for your personal situation.

Archive Samples
Financial Professional,
Prudential Advisors

The Prudential Insurance Company of America
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With my training and commitment to my clients, I am confident I can provide a high level of personalized service. As a financial professional, I diligently help you achieve your financial goals with appropriate insurance and financial solutions. It's my promise to you: 1001273-00001-00

Karen Petrucco
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Test sample for Financial Professional
PAGE 1 Control Number
left corner (newsletter)

Page 1 Imprint Control
and Message for Social
Global logo

English PAGE 4 of 4
disclaimer print

Hi Paul,
Please enjoy the latest articles from my online newsletter. If there is any way I can be of assistance to you, please do not hesitate to contact me.
Sincerely,
Karen

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Hi Paul,
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Sincerely,
Karen

IRA

Let's Talk Financial Wellness® is a bimonthly cost-effective customer communications program to stay in touch and build relationships with your customers and prospects. The program effectively promotes you and your financial partners as the trusted professionals.

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LTM Client Marketing

Let's Talk Financial Wellness®

Focuses on life insurance and financial services content. Multiple versions available.

*FINRA reviewed

Standard Financial: Easy to read content that provides insights into personal finances and investing for the individual.

Retirement Planning: Designed to help educate individuals and families about the importance of saving for retirement and being prepared.

Insurance/Legacy Planning: Insurance is fundamental in any holistic approach to financial and estate planning to keep their loved ones protected.

Small Business: Designed and written for business owners. Provides strategies to help owners maintain a competitive edge by using tools available through their trusted professionals.

High Net Worth: Designed and written for high net worth individuals with over \$1M in assets.

Program Benefits:

- More Content. More Flexibility.
- Targeted Direct Mail Campaigns, an automated solution with increased access to content.
- Staying in-touch, keeping you top of mind as the trusted professional.
- Increase brand awareness and messaging with multiple delivery formats.

Print and Email, Multi-Channel Effect!

- Increased brand awareness.
- Increased client engagement.
- Increased return on investment.
- Increased response rate translates into increased sales opportunities!



Print: Combine the personalized, four-page print newsletter with full mailing services.



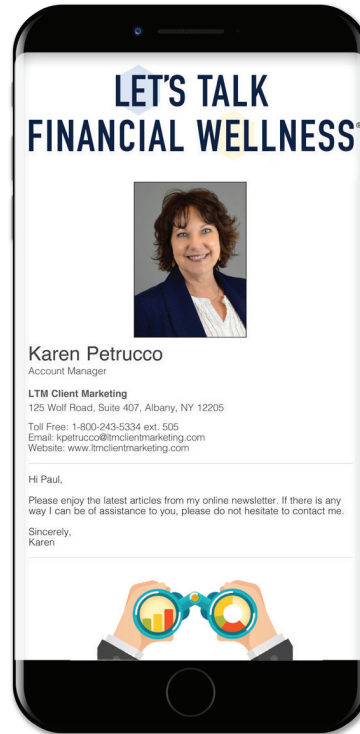
PDF: Distribute the personalized PDF to your customers and post it to your website.



Email: Your personalized mobile responsive email newsletters are sent to your customers for you, allowing your customers and prospects to view the content on any mobile device.

Let's Talk Financial Wellness® e-Newsletter

The Email Edition is a cost effective client touch point. Our turnkey program makes it easy for you, as we distribute your personalized email newsletter each issue, and maintain a personalized website of approved content.

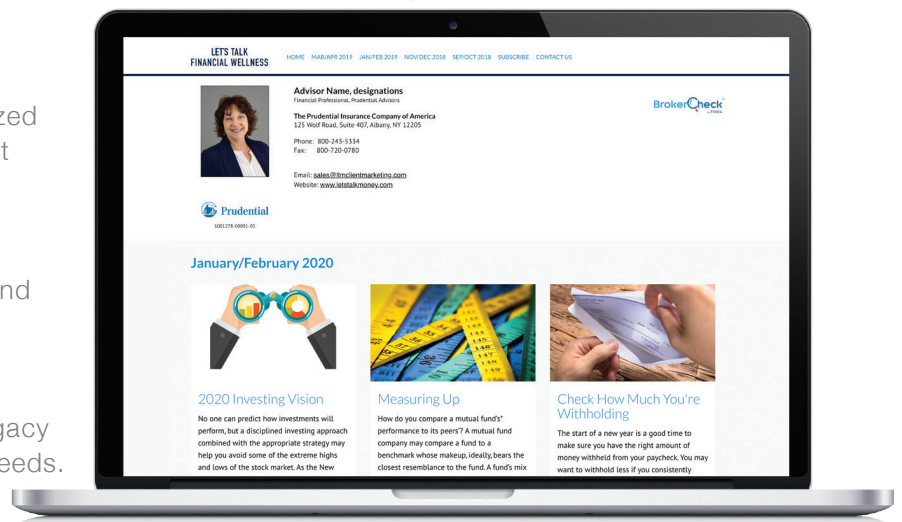


E-mail leads to your personal webpage.

Clients click on "Read More" to enjoy.

Turnkey Program Includes:

- Distribution of personalized email.
- Continuously updated content on personalized website that includes subscribe and contact page to promote client engagement.
- Real time analytics that capture opens, click-through, delivery success, opt-outs, and customer engagement.
- Content from all versions of the newsletter program; Standard Financial, Insurance/Legacy Planning, Retirement, and Small Business Needs.



ABOUT US

LTM Client Marketing develops, designs and executes a suite of highly customized and personalized communication solutions that help our customers create and support outstanding client experiences.

LTM Client Marketing specializes in crafting and distributing effective marketing and communication solutions for financial planning, insurance and accounting professionals.

We have decades of experience in financial services client marketing. Each member of our team ensures that the high-quality, custom products developed and distributed on behalf of our clients not only keeps clients top-of-mind, but propels them to excel in their strategic business objectives.

LTM Client Marketing focuses on highly-effective customized financial service newsletters, greeting cards, calendars, postcards and other targeted marketing products, from concept to compliance, and production to distribution.

State-of-the-art digital presses ensure that newsletters and printed marketing pieces reflect the specific content and professional image our clients covet. The option of distribution directly to USPS, or to clients for self-distribution, adds the final level of turnkey client convenience to our LTM Client Marketing print services.

LTM Client Marketing aligns our extensive financial services marketing experience to your professional aspirations, connecting you with your clients to reinforce and expand upon successful, profitable client relationships.



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