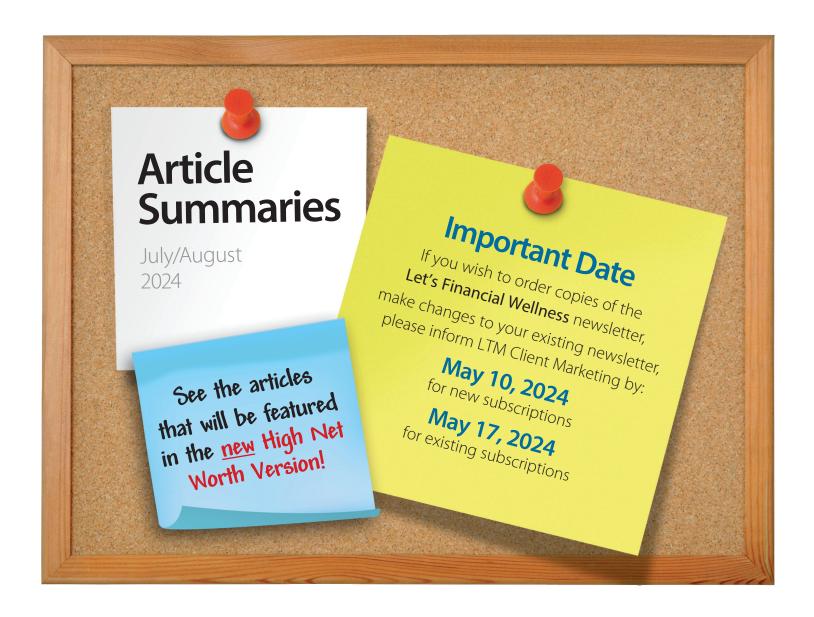
LET'S TALK FINANCIAL WELLNESS®





Standard Financial Topics

[COVER PAGE]

S.O.S. for Your Family Finances

A haphazard approach to saving and investing can leave you short of your goals, so consider what you can do to improve your chances of success.

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How Much Risk Can You Take?

Whether your dream is to climb Mount Everest or sail the Caribbean, the amount of risk you feel comfortable with is different for everyone. That applies to investment risk, too.

Retirement Planning

[COVER PAGE]

Understanding Bond Funds

Investors whose goal is to preserve capital may want to consider investing in bond funds. Bond funds offer diversification while minimizing the risk of losing principal.

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Retirement in the Twenty-first Century

In the 1950s, workers typically retired at 65, drew a pension provided by their employer, and received a monthly check from Social Security. The average life expectancy was only 68 years. People live longer today.

Small Business Needs

[COVER PAGE]

Mid-year Review Keeps You on Track

Reviewing your business's financial progress and outlook at the end of the year to make sure you're on track to reach your goals is a no-brainer. But it's also a good idea to see where you are at mid-year.

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What do Business Owners Really Need?

23% of U.S. consumers said they were thinking about starting a new business in 2024. At the top of the list for business owners should be insurance protection for their families and their businesses.

Legacy/Insurance Planning

[COVER PAGE]

Do You Need Life Insurance?

Purchasing life insurance is often the last thing on the minds of Gen Z and millennials. But there are times when life insurance makes sense, even when in your 20s or 30s.

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Estimate the Coverage You Need

Have you put off buying life insurance because you get stuck trying to determine the amount of coverage you need? Focusing on four basic needs will help you estimate the coverage that's appropriate for you.

Inside Articles

Saving on Energy Costs

If energy costs take a significant bite out of your monthly budget, there are steps you can take to lower them.

Financial Abuse: A Means of Control

Financial abuse is on the rise. It can affect partners in a romantic relationship or elderly people who are cared for by another adult.

Handling an Inheritance

Studies show a significant gap between what millennials expect to inherit and how much their parents plan to leave them.

Kiddie Tax 2024

If your child has investment or other unearned income above a certain threshold, that income may be subject to the kiddie tax.

What Will They Do with Their Inheritance? (Infographic)

How prepared are children of Baby Boomers to handle their inheritance and how will they use those funds?



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]

ETFs May Have A Place In Your Portfolio

Exchange Traded Funds (ETFs) consist of a "basket" of securities that track an index, sector, commodity, or other assets. They can even be structured to track specific investment strategies.

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Bouncing Back From 2023

Nearly 70% of individuals surveyed earlier this year reported facing stressful financial challenges in 2023. But looking forward, most respondents believe their finances will be better in 2024.

Inside Articles

The Sandwich Generation

First, the baby boomers were taking care of the parents and children. Now, it's Gen X, and even millennials, who are feeling sandwiched financially between caring for their parents and launching their children into adulthood.

Satisfaction With Life (Infographic)

The sandwich generations report being satisfied or more satisfied with their lives as compared to other adults the same age.

Female Breadwinners Need An Estate Strategy

The Center for American Progress found that more than 40% of women are their family's sole or primary breadwinners. An additional 20% are co-breadwinners, meaning they are responsible for between 25 to 49% of total family earnings.

Nonqualified Deferred Compensation Plans Explained

Many employers consider nonqualified deferred compensation plans crucial in attracting and retaining top talent, with 58% offering these plans to key employees who can afford to invest more after maxing out their 401(k).

