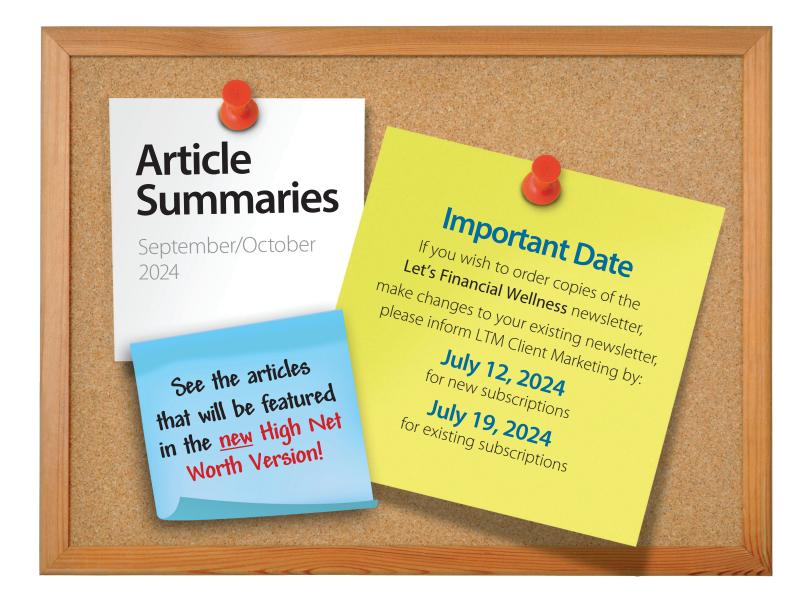
LET'S TALK FINANCIAL WELLNESS®



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Standard Financial Topics

[COVER PAGE]

Investing for Retirees

Retirement is a time to kick back and enjoy doing all the things you didn't have enough time for when you were working. What retirement isn't, though, is a time to forget about investing.

With college costs rising all the time, saving for a child's

Saving for a Child's Education

education should be a priority—second only to retirement investing.

Retirement Planning

[COVER PAGE]

Calming Your Money Fears

Whether you're retired or just thinking about it, feeling as if you have no control over future events can cause stress that affects your well-being. Developing a strategy with the aid of your financial professional to address your concerns can help mitigate your fears. [PAGE 4]

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Is Retiring Abroad on Your Bucket List?

If retiring outside the U.S. appeals to you, plan your move carefully and consider the impact living abroad may have on your daily life.

Small Business Needs

[COVER PAGE]

Preserve Wealth with an FLP

A family limited partnership (FLP) is a business or holding company owned by two or more family members. It is designed to preserve a family's wealth and pass it from one generation to another through tax-free transfers of assets.

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Millennials in the Workplace

Born in years 1981 through 1996, Millennials are currently the largest group in the workforce. Employers looking to attract and retain Millennials should pay close attention to the work culture and benefits they value most.

Legacy/Insurance Planning

[COVER PAGE]

Life Insurance: Its Many Uses

During September, which is life insurance month, consider some of the ways permanent life insurance can be used as part of a comprehensive financial strategy.

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Take Advantage of Higher Exemptions

Current lifetime exemption amounts are set to expire on December 31, 2025, unless Congress acts to extend them. Reviewing your wealth preservation strategies with that in mind is advisable.

Inside Articles

Life Insurance: Consider Your Options

Life insurance proceeds can provide a financial lifeline for loved ones if something were to happen to you. The type of policy you choose may depend on the length of time you'll need coverage and the policy's cost.

Understanding Beneficiary Designations

Life insurance proceeds, retirement accounts, annuities and similar accounts pass through beneficiary designations and are not governed by your will.

The "New" Identity Theft

As if stealing your personal information to access your bank accounts or open credit in your name isn't enough to worry about, there's another form of identity theft taking hold: Deed theft.

Selling Your Home?

Homeowners who qualify may exclude up to \$250,000 of gain (\$500,000 for married couples) from the sale of a primary residence.

A Decade of Home Sales (Infographic)

U.S. home sales are projected to pick up slightly in 2024 and 2025, following a decade low in 2023. High mortgage interest rates and high inflation are considered major factors in the current U.S. housing market.



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 Moves To Consider This Fall

Is your portfolio in line with your ability to tolerate risk? As we begin fall, there are some end-of-year investing moves that can help tune-up your holdings.

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The Paycheck Next Door

Everyone views wealth in a very personal way. Life experiences often influence them. Many studies have been done on the subject.

Inside Articles

Should You Consider A Backdoor Roth IRA?

A backdoor Roth IRA offers a way for high earners to potentially circumvent income limits on Roth IRA contributions. But before you leap on the bandwagon, weigh your decision carefully.

Generosity Reaps Tax Savings

Charitable giving has positive effects on both recipients and givers. One way to feel those positive effects and potentially save taxes is to make your gift with a life insurance policy you no longer need.

Minimize Estate Tax With An IDGT

The current favorable estate tax exemption amount is scheduled to expire on December 31, 2025, unless Congress acts to extend it or make it permanent. If this could impact you, consider transferring assets out of your estate starting now.

