

# LET'S TALK FINANCIAL WELLNESS<sup>®</sup>

## Article Summaries

May/June  
2025

See the articles  
that will be featured  
in the **High Net  
Worth Version!**

## Important Date

If you wish to order copies of the  
**Let's Financial Wellness** newsletter,  
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please inform LTM Client Marketing by:

**March 10, 2025**  
for new subscriptions

**March 14, 2025**  
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## Standard Financial Topics

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[COVER PAGE]

### Exploring Fixed Income

Investors nearing retirement often consider bonds, but this asset class encompasses a few different types of investments. Choosing the right type of bonds that match your goals is important.

[PAGE 4]

### Diversify Your Investments

Mutual funds and exchange-traded funds (ETFs) are both baskets of individual securities that offer a variety of asset classes that can help investors diversify their portfolios. But they have differences that could make one option preferable for a particular investor.

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## Retirement Planning

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[COVER PAGE]

### Work Together When Saving for Retirement

It's not unusual for couples to have varying interests, but when it comes to your retirement savings, it is important that you work together and agree on financial objectives and strategies.

[PAGE 4]

### Balance Saving for College and Retirement

Summer vacation is almost here. How long before you have a graduate heading off to college? It always comes faster than we'd like. So does retirement. Will you be ready?

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## Small Business Needs

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[COVER PAGE]

### The Work Opportunity Tax Credit Extended

Hiring people with significant barriers to entering the workforce could earn a tax credit for your business. The credit is for each qualifying hire and is available through the Work Opportunity Tax Credit (WOTC), which was extended through 2025.

[PAGE 4]

### Play the Long Game

The time and effort you've invested in your business are paying off. But with so much to do, it is often difficult to plan for your financial future. You might consider strategies that use business dollars to fund insurance and retirement benefits.

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## Legacy/Insurance Planning

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### Do You Need a Trust?

One of the more common and effective trusts offering tax advantages and control over how assets are distributed to beneficiaries is an AB trust, which is also known as a credit shelter or bypass trust.

[PAGE 4]

### Estate Planning: More Than a Will

Your will is a basic estate planning document. Additional essential documents most people should have include a financial power of attorney, and a health care proxy.

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## Inside Articles

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### ABCs of HSAs

As healthcare costs continue to rise, one good thing has come out of this recent turmoil: Health Savings Accounts (HSAs). A benefit 401(k) plan, HSAs are growing both in the number of accounts and average contributions made to them.

### Time for an Insurance Audit

Summer is around the corner and wind, rain and firestorms will follow. Even if you understand the need for property and health insurance, you may find yourself uninsured or underinsured for certain events.

### How Much to Invest in an HSA

While more people are using Health Savings Accounts (HSAs) to help pay rising healthcare costs, many of them are not familiar with the investing options they may have available to them.

### Major Reasons Gen Z and Millennials Have Life Insurance

Millennials and Gen Z have similar insurance needs, but differ when it comes to prioritizing their needs.

**AN ESTATE PLANNING ATTORNEY CAN  
HELP YOU EXPLORE ALL YOUR OPTIONS.**



