

LET'S TALK FINANCIAL WELLNESS®

Article Summaries

September/October
2025

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

Important Date

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1060 Broadway #1161 | Albany, NY 12204

TEL: 1-800-243-5334 | FAX: 1-800-720-0780 | EMAIL: sales@ltmclientmarketing.com

www.ltmclientmarketing.com

LTM Client Marketing

Standard Financial Topics

[COVER PAGE]

12 Obstacles To Investing Success

When it comes to investing for your future, the basics hold true. There are some things to overcome or avoid as you sock away your hard-earned cash.

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Risk And Volatility: Know the Difference

Volatility is an objective measure of an investment's price fluctuations over a specific period. Risk is subjective and personal. It's different for every investor. Although taking some risk is necessary to earn returns that outpace inflation, there are strategies investors can use to cushion the impact.

Retirement Planning

[COVER PAGE]

A 401(k) Plan: Paving the Road to Retirement

There's a lot to like about a 401(k) plan. Whether you already participate in your employer's plan or you're just now thinking about joining, reviewing the benefits is a smart idea.

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Understanding Capital Gains and Losses

How you manage the sale of your investments impacts your overall tax picture. And to get the most out of the current tax law, you'll need to understand capital gains and losses.

Small Business Needs

[COVER PAGE]

Keep Your Business Safe from Fraud

Sadly, fraudsters are continually looking for ways to make a quick buck at your company's expense, so make sure you're taking steps to protect your business from all types of threats.

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Create a Financial Strategy for Your Business

As you know, managing a successful business requires that you focus on all things financial. Creating a solid financial strategy takes time, something that may be in short supply.

Legacy/Insurance Planning

[COVER PAGE]

Don't Miss a Step

If you think of estate planning as something that is necessary for only the very wealthy, it might surprise you to learn differently. From keeping an updated will to having healthcare and legal powers of attorney, estate planning is so much more.

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Is Life Insurance Optional?

Would your family or business survive financially if you died suddenly or your company lost a key employee? Life insurance is designed to help provide for families or businesses if the unexpected happens.

Inside Articles

Preserving an Inheritance

Reckless spending has decimated many an inheritance, so sit down with your financial professional to develop a plan for managing and preserving your wealth.

Summer Jobs for Kids

Taking a summer job is a rite of passage for kids and an excellent way for them to learn financial responsibility while earning and spending their own money.

Taxes and Marriage

Getting married usually triggers a multitude of changes to your life, but one change that you may not have considered is how marriage affects your taxes.

What is the Average Cost of a Wedding?

The average cost of an American wedding varies depending on the location, venue and number of guests. In 2024 the average wedding cost \$33,000.

FAFSA: The Sooner the Better

If your child will attend college in the fall, now is the time to get started with the process of applying for financial aid. The FAFSA — Free Application for Federal Student Aid — becomes available on October 1.

THE FOLLOWING ARTICLES WILL BE FEATURED IN THE HIGH NET WORTH VERSION OF THE NEWSLETTER. ADD IT TO YOUR MIX!

High Net Worth Topics

[COVER PAGE]

Investing In A Volatile Market

By understanding the causes of volatility, using effective risk management techniques, and avoiding common pitfalls, you can navigate turbulent markets and work toward achieving your financial goals.

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How Gen Z Is Shaping Financial Markets

As the youngest generation to enter the financial markets, Generation Z (those born between 1997 and 2012) is making waves with their unique perspective on investing. Unlike their predecessors, Gen Z's approach to stocks is shaped by technology, social media, and a keen awareness of global issues.

Inside Articles

Safeguarding Your Wealth

Protecting your assets from potential creditors or lawsuits is important in our increasingly litigious society. An asset protection trust (APT) may help. Unlike many traditional trusts, APTs are specifically designed to shield assets from future liabilities.

Women And Wealth Transfer

Women over 60 now command a substantial portion of global wealth, and their decisions are reshaping how wealth is transferred and managed. These women often make different choices about their wealth, especially when they become the sole money managers.

Understanding Divorce Tax "Traps"

Divorce is emotionally challenging and financially complex. One challenging aspect to navigate is the tax implications.

Deciding To Sell A Family Business

Selling a family business can be an emotional and complex process. After all, you've likely poured your heart, soul, and years of labor into building something special. Before jumping into the sale, there are a few things to keep in mind.

The collage features several articles from a financial planning publication. The top left article, 'LET'S TALK FINANCIAL WELLNESS', includes a sub-article 'Dollar-Cost Averaging' and a photo of a person at a desk. The top right article is 'WHAT INVESTMENT STYLES SUIT YOU?'. The middle section has a large photo of a family with the title 'A FAMILY AFFAIR'. Below this are articles on 'NET INVESTMENT INCOME TAX AND WHO PAYS IT' and 'What Outlines a Net Investment Income (NII)'. The bottom right features a photo of a family and an article titled 'According to the National Center for Family Philanthropy's Trends 2025...'. The Prudential logo is visible in the bottom left corner of the collage.