

LET'S TALK FINANCIAL WELLNESS®

Article Summaries

November/December
2025

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

Important Date

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LTM Client Marketing

Standard Financial Topics

[COVER PAGE]

Moves to Make Before Year's End

Before you close the book on 2025, give yourself a head start on 2026. A year-end review of your portfolio and insurance policies can help ensure your investments are in line with your goals and your risks are properly covered for the new year.

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Empty Nest Investing

If your kids are grown and have grabbed control of their financial lives, now is a good time to refocus on your financial prospects and strategies for achieving your goals. Pay attention to the areas that can most affect your retirement readiness:

Retirement Planning

[COVER PAGE]

Saving for Retirement in a Job-hopping World

You might change jobs for a variety of reasons—more responsibility, better pay and benefits, or relocation. When you change jobs, you'll have to decide what to do with your retirement funds, including money you contributed and vested company contributions. Vesting refers to the portion of any employer matching funds that you own. Leaving a job before you're vested in your employer's retirement plan can deprive you of contributions your employer made to your account.

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Moving the Starting Line

As you near retirement, you'll need to make some financial decisions that will affect the rest of your life. We say will because even inaction is a decision. Foremost among these decisions is when you begin drawing retirement income, from Social Security and a Health Savings Account to an IRA and 401(k) plan. Everyone's situation is different, but the following diverse scenarios may ring a bell with you.

Small Business Needs

[COVER PAGE]

Your Year-end Business Plan

If you own a small business, reducing your 2025 tax bill and planning for a successful new year should be on your radar as the current year draws to a close.

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Integrate Personal with Business Financial Planning

As a business owner, you may be caught up in end-of-year planning for your business. But personal financial planning is equally important. As you work with your financial and tax professionals to plan for your business, consider what you need to do to stay on track with your personal finances, too.

Legacy/Insurance Planning

[COVER PAGE]

Smart Financial Moves at Year's End

Looking to make some smart money decisions as 2025 draws to a close? Start by reviewing whether you've taken full advantage of your insurance benefits.

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Think About Charitable Giving at Year's End

Supporting a cause or charitable organization that's important to you may be high on your year-end to-do list. Before the ball drops and you bring out the hats and noisemakers, take time to identify charities that you want to receive your donations.

Inside Articles

Surprise – It's Taxable!

It's almost that time of year when you and the IRS must settle what you owe — or what the government owes you. Before you prepare your tax return, consider whether you'll need to include any of the taxable items listed.

Smart Budgeting Tips After the Holidays

The holiday season often leads to overspending, leaving many feeling financially strained afterward. To get your finances back on track, start by reviewing your expenses and creating a realistic budget.

Preparing Financially for Winter

Severe winter weather can create havoc both personally and

financially, so it makes sense to prepare for the season by looking at ways to keep ice, snow and extreme cold at bay and save some money in the process.

Ways to Curb Holiday Spending

Although the winter holidays aren't here yet now is a great time to prepare financially for them. For many people, this means starting with a plan, creating a budget and sticking to it. Here are a few ways you might accomplish this.

Successful Grocery Budgeting

Holiday grocery shopping can destroy your food budget in the blink of an eye. Save at the supermarket with these timely tips.

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]

Using Stop Orders in Uncertain Times

Investors may face heightened risks during periods of market volatility. One strategy for safeguarding your investments during these turbulent times is the use of stop orders. Stop orders aren't just tools for selling off underperforming assets.

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A Time For Giving

Year-end is a time for giving, not only to family and friends but also to charity. If you're among our readers who are passionate about philanthropy, year-end giving can offer the satisfaction of making a difference as well as significant financial advantages.

Inside Articles

Is Santa Claus Coming to Town?

Not the jolly old man in red, but the Santa Claus rally. This phenomenon refers to the tendency of stock prices to rise during the final week of December through the first two trading days of January. Historical data shows that dating to the 19th century, the markets have most often experienced positive returns during this period.

Protect Your Home From Deed Theft

Your property isn't just a piece of real estate—it's a significant investment and a crucial part of your financial portfolio. Unfortunately, with the rise of digital documentation and online transactions, deed theft has become a growing concern you can't ignore.

Manage Your Debt Portfolio

Like most people, you probably have a debt portfolio in addition to your investment portfolio. To make the most of your finances, you need to evaluate your debts regularly, just as you evaluate your investment performance.

Introducing The Green Impact Stock Exchange (GIX)

Set to launch in early 2026, the GIX* is being hailed as the first stock market in the U.S. solely dedicated to the burgeoning \$35 trillion sustainability economy. The sustainability economy encompasses a wide range of sectors, including renewable energy, waste management, sustainable agriculture, and more.

The collage features several articles from the newsletter. At the top left is the cover page titled "LET'S TALK FINANCIAL WELLNESS" with a sub-header "Dollar-Cost Averaging". Below it is an article titled "What Investment Styles Suit You?". To the right is an article titled "NET INVESTMENT INCOME TAX AND WHO PAYS IT?". At the bottom left is an article titled "Family Bonding". In the center is a photo of a family (a man, a woman, and two children) with the caption "A FAMILY AFFAIR". To the right of the photo is an article titled "401(K)".

LET'S TALK FINANCIAL WELLNESS
18th August 2025
Dollar-Cost Averaging
Trying to predict the market isn't usually a recipe for success. In contrast, a slow and steady investing approach may help you combat fluctuations to your advantage as you invest for long-term financial goals. Dollar-cost averaging can play a part in this approach.

What Investment Styles Suit You?
Investment from page 17
How risk-averse are you? Your answer will determine your investment style. Most investors are risk-averse, meaning they are willing to give up some potential return for lower risk. But they also are unlikely to go out of business without earning in return for the potentially lower risk, except slightly lower returns with large caps.

NET INVESTMENT INCOME TAX AND WHO PAYS IT
The net investment income tax (NIIT) affects individuals, estates, and trusts with significant investment income. In its first year (2013), about three million taxpayers were subject to the additional 3.8% net investment income tax (NIIT). Since then, the number of affected taxpayers have risen to about 10 million. Understanding the growing relevance of this tax, how your NIIT in the current tax year, try to take advantage of the tax breaks, and how to offset taxable gains. Strategic selling can lower your net investment income, your net investment income. If you're close to the threshold income, consider selling income to a future year or buying back the stock to keep your NIIT below the tax limit for the current year.

401(K)
If you're a 401(k) participant, you may be able to take advantage of the tax breaks and the tax-free growth of your 401(k) plan. If you're a 401(k) participant, you may be able to take advantage of the tax breaks and the tax-free growth of your 401(k) plan.

Family Bonding
Family bonding is a key part of financial planning. It's about creating a shared vision for the future and ensuring that everyone is on the same page. Family bonding is a key part of financial planning. It's about creating a shared vision for the future and ensuring that everyone is on the same page.