

LET'S TALK FINANCIAL WELLNESS®

Article Summaries

September/October
2026

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,
make changes to your existing newsletter,
please inform LTM Client Marketing by:

July 10, 2026
for new subscriptions

July 17, 2026
for existing subscriptions

Standard Financial Topics

[COVER PAGE]

Building a Bond Fund Ladder

Bonds can diversify your portfolio and provide steady income. To add stability, consider a bond fund ladder, an investment strategy that allocates funds across multiple bond funds with different maturities.

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Timeless Investing Strategies for Any Market

It may be hard not to throw in the towel when the markets aren't performing well. And it's just as hard to imagine the markets will ever lose value when stock prices soar. But because no one controls market behavior, you'll want to devise a plan to stay invested no matter what the markets do.

Retirement Planning

[COVER PAGE]

Home Equity as a Strategic Planning Tool

Instead of treating home equity as something that matters only at sale or at death, some investors are exploring ways to unlock just enough value to give their retirement strategy more flexibility and resilience.

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Easing 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 your financial professional to address your concerns can help mitigate your fears.

Small Business Needs

[COVER PAGE]

Tax Strategies for Self-Employed Business Owners

Just as larger corporations do, self-employed business owners, freelancers, and gig workers need to engage in strategic tax planning to minimize liability and maximize savings.

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Wealth Preservation 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 on to the next generation while reducing or eliminating gift and estate taxes. Assets held in the FLP also receive some protection from creditors and lawsuits.

Legacy/Insurance Planning

[COVER PAGE]

Who Wants Life Insurance?

September is National Life Insurance Awareness Month, so there's no better time to explore insurance options or review your current coverage.

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As Life Evolves, Your Insurance Should Too

September has traditionally been designated as life insurance month to remind you to review any changes in your personal circumstances that might affect your life insurance needs.

Inside Articles

Protecting Fido, Too

Many pet owners overlook the financial risks of pets. Pets, like humans, can face unexpected illnesses or accidents that require costly veterinary care.

Life Insurance: You Have Options

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

Adopt Healthy Money Habits

If your family saved responsibly for the things they wanted to buy, chances are you will, too. But if your family squandered money and never saved, their bad money habits may be influencing how you handle your finances.

Understanding Beneficiary Designations

Your will is an important document for passing assets to loved ones upon your death, but it doesn't cover everything. Life insurance proceeds, retirement accounts, annuities and similar accounts pass through beneficiary designations and are not governed by your will.

By The Numbers: AI & Emerging Threats

While Artificial Intelligence (AI) has emerged as a useful tool for individuals and businesses, it has also introduced more cybersecurity threats and attacks, according to the CrowdStrike 2026 Global Threat Report. Review the numbers and assess your AI security.

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]

Solving a Liquidity Crunch

An unexpected opportunity, sudden expense, or market downturn may cause a liquidity crunch. Regardless of the cause, there are smart strategies you and your professional can use to stay flexible without sacrificing long-term investments.

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Where Do You Fall?

September is National Life Insurance Awareness Month. To “celebrate,” we’re reviewing the latest Insurance Barometer Study* by the Life Insurance Marketing and Research Association (LIMRA) and Life Happens, a nonprofit that provides a wide range of consumer-education information. Among other topics, the study examines who owns life insurance and who doesn’t.

Inside Articles

Signs You May Need a Postnup

You’re familiar with prenuptial agreements. But what if you don’t have one, and your circumstances change? A postnuptial may be in order. Here are signs you might need one.

Tailored Insurance Solutions

Protecting luxury homes, fine art, collectibles, and high-value vehicles calls for specialized insurance. Standard homeowners, auto, and umbrella policies often fall short. How do others protect their unique assets?

Aging Well

Upper income individuals have a clear advantage on key factors associated with aging well.

Choosing a Trustee for a Child’s Trust

Naming your spouse as trustee provides essential familial insight and continuity, but you must carefully balance these advantages against possible risks.

Cash Out of Keep Assets?

Retirement is a time to kick back and enjoy life. Years of hard work have likely left you with a diverse array of assets, from appreciated stocks and real estate to luxury items like RVs and sports cars. Before selling assets to fund your bucket-list dreams, consider both the financial and emotional implications.

LET'S TALK FINANCIAL WELLNESS
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HOW GEN Z INVESTS

Gen Z investors (ages 17-29) adopt a more experimental, socially connected approach to investing compared to their Gen X parents (ages 40-51) and Baby Boomer grandparents (ages 62-80). They often prefer fast-paced investments like cryptocurrency and focus more on expense and funds than on traditional long-term stability. Technology and social media are main sources of investment information, frequently engaging with platforms such as TikTok and Reddit.

Stock Ownership
The investment environment and goals of each generation influence the assets they choose. Gen Z's trading preferences are primarily on social media—stocks that can price-up and by a high-flying trader. Their guidance, focusing on dividend-paying high-growth stocks. According to a 2022 survey, 90% own stocks, followed by US stocks (42%). Their parents and grandparents favor the following:

- US stocks (50%) and growth stocks, 43% and 43% respectively.
- Gen Z also:
 - High short and mid-cap stocks and dividend stocks are attractive to their parents and grandparents.
 - To nearly three times more likely to hold technology (13%) than Gen X (6%), and 50% more likely than Gen X (6%).
 - To own bonds or other stocks (20%) and 26% (23%) than their parents (20%) and grandparents (15%).

Sixty-four percent of Gen Z considers dividend investing a side hustle, compared to 28% of Gen X and 15% of Boomers. And Gen Z is learning how to do it on YouTube and TikTok, rather than consulting a professional advisor.

High Net Worth Version
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US OR

FINANCING YOUR CHILD'S COLLEGE EDUCATION

August is the most popular month for births, and the month most students head off to college. So what better time to think about how to finance your child's higher education? A 529 plan may come to mind first. But other alternatives might better align with your financial strategy and goals.

Roth IRAs
While Roth IRAs are primarily retirement accounts, you can also tap them for education expenses. Roth IRAs offer tax-free growth, and you may be able to withdraw your contributions penalty-free. If used for qualified education expenses, earnings can be accessed tax-free when certain conditions are met.

However, the current \$7,500 annual contribution limit for Roth IRAs might not meet your family's educational expense needs. And that limit is phased out at higher modified gross income levels. In addition, Roth withdrawals can affect your child's financial aid eligibility.

Life Insurance
An employer's payment of life insurance is the tax benefit it may offer. The cash value of a policy or universal life insurance policy grows tax-deferred. The value may be accessed through loans or withdrawals, generally without triggering tax implications.* Note that the loan will reduce the policy's cash value and death benefit if you don't repay the loan, but that's not necessarily a drawback if the policy is purchased primarily for college savings. If you die, the policy's death benefit ensures that your children's educational expenses will be covered.

But be aware, the performance of the policy's cash value hinges on market conditions and the insurance company's investment decisions. In scenarios where market performance is

subpar, the expected cash value growth may not materialize, diminishing the effectiveness of the funding strategy.

Custodial Brokerage Accounts
A custodial brokerage account is essentially an investment account managed by an adult—typically a parent or guardian—on behalf of a minor. Once the minor reaches the age of majority, they gain full control over the account's assets. These accounts are governed by the Uniform Transfers to Minors Act or the Uniform Gifts to Minors Act, depending on your state.

Custodial brokerage accounts offer a broad array of investment options. Also, unlike IRAs, these accounts are generally based on the child's (presumably lower) tax rate. However, the account may affect the eligibility for college financial aid.

Before you begin an education savings plan, talk with your trusted professional. They can help you weigh the pros and cons of different strategies, keeping your family's unique needs in mind.

*To qualify for tax and penalty-free withdrawals of earnings, a Roth IRA or Roth 401(k) must be open for at least five years, and the distribution generally must take place after age 59½, except for qualified education expenses.

**A taxable award may occur if the loan terms are broken and the policy lapses. Loans and withdrawals from the insurance policy described in this article are subject to the applicable insurance policy terms and conditions. Withdrawals and loans reduce the death benefit and cash surrender value.

HOW GEN Z INVESTS

(continued from page 1)

Investing preferences align with broader generational trends, such as younger investors being more likely to own cryptocurrencies and use AI. Survey results also suggest that older investors, with an eye toward retirement, are more likely to invest in defense sectors and industries, such as energy and utilities and consumer staples to protect their portfolios.

PREFERRED INVESTMENT SECTORS*

Industry/Sector	Gen Z	Gen X	Baby Boomers	All Investors (Millennials)
Technology	50%	39%	38%	50%
Financial	25%	24%	25%	25%
Healthcare and biotech	23%	20%	23%	26%
Energy and utilities	10%	10%	10%	10%
Real estate	29%	21%	16%	24%
Consumer (discretionary and staples)	16%	20%	23%	21%
Industries and materials	10%	20%	24%	21%
Cryptocurrency-related stocks	23%	18%	8%	21%
Art/collectibles	27%	15%	12%	18%
Commodities and metals	12%	15%	20%	15%
Manufacturing	9%	9%	6%	11%
Alcohol stocks	11%	7%	5%	8%
Casino and sports betting stocks	12%	5%	5%	8%
RESEARCH ONLY	1%	1%	1%	1%

*This table shows generational investing trends by sector as of March 2022.

Not All That Different
Younger investors aren't all that different from their older Gen Z counterparts. Most of all, they see funds and bonds as their top choices of investment vehicle. Most, too, may be a good time to talk investing with them, while respecting their views, which may differ from yours. You can't gain insight into that investment information that old news. If you're considering stock gifts to family as part of your estate and gift strategy, it's also a good time to introduce younger family members to your financial advisor and get counsel from an insurance and estate planner who can help them reach their goals.