

LET'S TALK FINANCIAL WELLNESS[®]

Article Summaries

November/December
2026

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

Important Date

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September 11, 2026
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Standard Financial Topics

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The Facts About Stock Market Corrections

The term “stock market correction” has been used quite a bit over the past year. But what does it really mean? Essentially, a stock market correction is a 10% or greater decline in the price of a stock or a stock index from its most recent peak. Corrections occur in both bull markets (when prices are rising) and bear markets (when prices are falling).

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Make Saving Automatic

Company-sponsored 401(k) plans have evolved to include powerful features such as employer matching, automatic enrollment, contribution escalators, and rebalancing. Even without these options at work, you can replicate many of them to strengthen your retirement savings.

Retirement Planning

[COVER PAGE]

A Taxable Brokerage Account May Be What Your Retirement is Missing

As you approach retirement, it's natural to want to ensure that your finances are in good shape. You might have a 401(k), IRA, or various retirement accounts, but have you considered how a taxable brokerage account could play a crucial role in your retirement strategy?

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Max Your Social Security at 70

For many years, financial professionals have recommended that most people delay taking Social Security benefits until age 70. The reason is compelling: Each year you delay beyond your full retirement age increases your monthly benefit by 8% in most cases. For those with a full retirement age of 67, waiting until age 70 boosts your monthly check by 24%.

Small Business Needs

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Building a Business

Want to build a strong business foundation? Focus on core principles and avoid distractions from fleeting business trends.

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Year-End Tax Wins

As the year draws to a close, it's a smart time to maximize your current-year tax deductions and explore other tax planning opportunities. Here's a practical checklist of actions that can help reduce your 2026 tax bill.

Legacy/Insurance Planning

[COVER PAGE]

A Case for Whole Life Insurance Now

Will the Federal Reserve lower the federal funds interest rate this month? Probably not a question at the top of your mind. But it is a consideration for anyone deciding whether to buy whole life insurance.

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Is Your Castle Truly Protected?

Your home is your castle, and it's important to protect its value and comfort. Many people unknowingly underinsure their property because they don't fully understand their homeowner's insurance coverage. The transition between the end of the year and the new year is an ideal time to review your insurance needs with a trusted professional.

Inside Articles

Holiday Travel Budget-Saving Tips

Holiday travel can strain your budget, but with smart planning, you can enjoy the season without breaking the bank. Here are practical tips to save on your 2026 holiday trips.

Life Insurance as a Gift

During this season of giving, some individuals wish to donate more to their favorite charity or organization but lack the funds. Offering life insurance as a gift is an affordable method to boost your charitable contributions.

Teaching Kids Good Money Habits

Kids often want nearly every toy they see or everything their friends have. While it can be challenging to always say yes, teaching children early to save for what they want can make those items more meaningful.

Trim Holiday Spending

Although the winter holidays haven't arrived yet, it's a good time to start financial preparations. For many, this involves making a plan, setting a budget, and following it. Here are some ways to do that.

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]

Comprehensive Risk Strategies

It's an investment adage we've all heard. Effective risk management can help you pursue higher returns while minimizing exposure to unacceptable risks and potential losses. The question for the new year is: Does your current risk strategy safeguard your full spectrum of investments?

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Put Yourself on Your Holiday Gift List

It's easy to get caught up in gift-giving for friends and family. But have you considered gifting yourself something this year? No, not that luxury vacation or sleek new vehicle you've been eyeing. I mean the priceless gift of a comfortable retirement. With the right strategies, you can secure your financial future while enjoying the present.

Inside Articles

Frugal Habits to Keep

Comfort doesn't mean you can't be frugal. Maintaining frugal habits helps preserve wealth and make wise financial decisions. Consider keeping these habits, no matter your financial status.

Gifts That Keep on Giving

During the holiday season, it's easy to get swept up in the excitement of gift-giving. But what if you could make your gifts unforgettable by weaving in valuable financial lessons? For parents, grandparents, aunts, and uncles, this is a unique opportunity to set your children or relatives on a path to financial literacy.

Turn a Trump Account Into a Tax-Free Nest Egg

Want to create a solid tax-advantaged foundation for a child or grandchild? Here's a strategy using a child's Trump account that you may want to discuss with your tax and financial professionals.

Timing an Inheritance

Longer lifespans have transformed inheritances from profound, life-altering events into later-life financial supplements for heirs. This shift raises important questions: When should your heirs receive their inheritance—and how can you ensure it benefits them rather than burdens them?

LET'S TALK FINANCIAL WELLNESS

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.

Review Your Asset Allocation

Your portfolio should reflect both growth and income. If you're heavily invested in a single asset class, it's time to rebalance. Consider diversifying into other asset classes, such as stocks, bonds, and real estate. This helps spread risk and can lead to better long-term results.

Lines of Credit as a Safety Net

You may have access to credit opportunities through your credit cards, home equity loans, or other lines of credit. These can provide a safety net in case of an emergency. However, using credit to cover expenses can lead to debt, so it's important to use it wisely and only when necessary.

Sell Non-Essential Assets

Sometimes, it's best to sell non-essential assets to raise cash. This could include selling a second home, a boat, or other luxury items. The proceeds can be used to cover expenses or reinvested in your portfolio.

When it comes to your wealth, being proactive is the name of the game. By anticipating potential liquidity issues and having strategies ready, you can confront any challenges head-on.

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With my training and commitment to the industry, I am confident I can provide a high level of personalized service. As your financial professional, I will work diligently to help you reach your financial goals with appropriate investment products, investment and financial planning strategies.

Let's talk about your financial future. I'll be there for you every step of the way.

CHOOSING A TRUSTEE FOR A CHILD'S TRUST

Naming your spouse as trustee provides essential financial insight and continuity, but you must carefully consider the advantages against possible risks. Consider these questions:

How will you and your spouse communicate about the trust? Trusts are complex. They require handling investments, taxes, and long-term wealth strategies. If you and your spouse disagree on these issues, naming him or her as trustee may cause conflict. Also, consider whether they have the knowledge or experience to handle these tasks.

Could emotions compromise judgment?

Managing a trust can strain family bonds. Your trust might serve as a source of tension or a point of contention. Consider the emotional implications of naming your spouse as trustee.

How strong is your relationship?

Divorce or conflict may impact your spouse's ability to serve as trustee. What if your spouse dies or becomes incapacitated? Consider how this affects your child's trust.

Does your spouse share your long-term vision for your child?

The trustee must align with your goals for your child's lifestyle and education. Otherwise, their decisions may differ from your intent.

Your trustee advisor can guide you through these questions. You may find that appointing a trusted party, such as a professional trustee, another family member or a trust company, is the best choice.

Does your spouse have the time for this commitment?

Serving as a trustee is demanding. Are they prepared to handle the task with their existing career, family, charitable, and personal obligations? An overburdened trustee may become stressed, leading to poor decisions that could affect your child's financial well-being.

CASH OUT OR 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.

Tax Considerations

There can be a hefty chunk out of profits from the sale of investments and appreciated property. Gains may not be as great as they appear. Consult your advisors before making any major decisions. They can help you navigate the nuances of tax implications by your assets.

Emotional Implications

Selling a classic sports car or a beloved vacation home can be emotionally difficult. Don't discount these feelings. Instead, consider other uses for your assets. Could you net out a vacation home for passive income? Or create memories instead of liquidating prized possessions?

Long-term Impact

Think about the lifestyle changes you may need to make if you sell. Downgrading your home or liquidating your investments could lead to a significant shift in your daily life and future planning. It's one thing to have money in the bank. It's another to ensure your lifestyle aligns with your financial decisions. Take a moment to consider the long-term implications on your retirement journey.

AGING WELL

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

Physical health	Older Americans with upper incomes are about twice as likely as those with lower incomes to say their physical health is excellent or very good (69% vs. 35%).
Mental health	About three-quarters of older adults with upper incomes (75%) say their mental health is "at least somewhat good," a much smaller share of those with lower incomes (50%) do the same.
Cognitive health	75% of older income older adults say they rarely or never experience mental confusion or memory loss. This compares with 71% of those with middle incomes and 68% of those with lower incomes.
Financial security	Those with upper incomes are more than three times as likely as those with lower incomes to feel highly confident that they have enough income and assets to last throughout their retirement years (72% vs. 21%).

Source: Pew Research Center, Aging Well, 2025