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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LTM Client Marketing

Standard Financial Topics

[COVER PAGE]

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

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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?