LET'S TALK FINANCIAL WELLNESS®

Article Summaries

July/August 2026

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

Important Date

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May 8, 2026
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LTM Client Marketing

Standard Financial Topics

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Facing Volitile Stock Markets

After experiencing a significant loss in a particular stock or sector, an investor might become overly risk averse. The pain from the loss distorts their future decisions. Instead of evaluating opportunities logically, they steer clear of anything that reminds them of the investment that caused the pain.

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Automating Monthly Investments

Large swings in investment values may make headlines, but trying to predict market volatility is generally not a successful strategy. Instead, a slow-and-steady investing approach may seem boring, but it can help you capitalize on market fluctuations as you work toward long-term financial goals.

Retirement Planning

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The Wobbly Retirement Stool

The traditional three-legged retirement stool consists of Social Security, retirement savings, and a pension to provide guaranteed income. However, today, most retirees lack the employer pension leg, and many also have concerns about the future of Social Security and the possibility of benefit cuts.

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Mid-Year Retirement Check Up

As summer arrives, it's a good time to review your retirement savings strategy and make adjustments if needed.

Small Business Needs

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Time To Review Your Benefit Package?

Researchers at Oxford University discovered that happy workers are 13% more productive. These figures alone might encourage you to review your benefits package. But there's more to consider.

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Importance Of Managing Cash Flow

Effective cash management is the first step to making sure you have enough funds to meet your business's financial obligations. Cash planning helps you increase inventory, expand to new locations, and pursue other growth opportunities. It requires the focus and skills of everyone on your management team.

Legacy/Insurance Planning

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Legacy Planning Can Get Sticky

Legacy planning often isn't discussed until it's almost too late. Here are six sticky pitfalls you might face and strategies to steer clear of them. Lack of communication, not having the right documents, ignoring tax implications, unclear beneficiary designations, overlooking digital assets, failing to seek professional help

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5 Reasons for a Will

August is National Make-a-Will Month, a dedicated time to raise awareness about the importance of estate planning and encourage individuals to create or update their last will and testament.

Inside Articles

Celebrate Independence

As we prepare to celebrate Independence Day on July 4th—marking America's 250th birthday—fireworks, parades, and barbecues symbolize freedom from tyranny and the fight for self-determination.

Back-To-School Shopping Tps

Back-to-school shopping is an exciting but costly time for families. Households with K-12 students are expected to spend about $850–$900 on clothing, shoes, supplies, and electronics, according to the National Retail Federation. As costs increase, smart budgeting and saving strategies can help manage expenses without sacrificing quality.

Last Will and Testament

You may be able to do this utilizing any unused funds in the student's 529 Plan. The IRS now allows rollovers of these funds to a Roth IRA in the child's name.

Advice for the College-Bound

You spent 18 years caring for almost every aspect of your child's life. Soon, your child will be heading to college and becoming independent.

Safe Financial Travel

Memorial Day weekend kicks off summer—and some of the year's best car deals! Dealerships clear out older inventory to make way for new models, offering rebates, low APR financing, and lease specials.

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

High Net Worth Topics

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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 46-51) and Baby Boomer grandparents (ages 62-80). They often prefer fast-paced investments like cryptocurrency and focus more on expenses and trends than on traditional long-term stability.

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Life Insurance Through the Generations

People's needs and opportunities change with each generation. Understanding these differences can help you make informed choices that align with your financial goals and family dynamics.

Inside Articles

Advantages Of Buying Housing For Your College Student

When it comes to planning for your college-bound child, buying real estate can offer numerous advantages.

Estate Strategies If You Have No Apparent Heirs

Whether your family is small or you simply lack direct descendants, with a bit of creativity and careful planning, you can ensure your wealth is allocated according to your wishes and has a lasting impact.

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.

Why Younger Donors Stop Giving

Charitable giving helps finance causes and needs you believe in, provides personal satisfaction, and offers potential tax advantages. So why has giving among younger individuals stagnated or declined over the past five years?