

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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Let's Financial Wellness[®] newsletter,
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May 8, 2026
for new subscriptions

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Standard Financial Topics

[COVER PAGE]

Facing Volatile 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

[COVER PAGE]

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

[COVER PAGE]

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

[COVER PAGE]

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 Tips

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

[COVER PAGE]

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?

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May/June 2025

AI CAN'T REPLACE YOUR FINANCIAL PROFESSIONAL



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With my training and commitment to my clients, I am confident I can provide a high level of personalized service. As your financial professional, I will work closely to help you work toward your financial goals with expertise in insurance, investments and financial planning strategies.

AI can't replace the human touch in financial planning. It can't understand the nuances of your life and the needs of your family. It can't provide the personalized advice and support that only a human professional can offer.

AI CAN'T REPLACE YOUR FINANCIAL PROFESSIONAL

Continued from page 11

with statistical analysis, but it can't gauge the ability of human behavior or offer its recommendations based on the nuances of your life. For example, about you knowledge of your assets to take advantage of a fleeting opportunity, or it better to stay the course during a market dip? Assisted financial advice considers your options in light of your specific goals and risk tolerance.

The Emotional Component
Money isn't just about numbers. It's deeply personal. High net worth investors often face the weight of their wealth, and decisions can provoke strong emotional responses. A trusted financial advisor provides a level of empathy and understanding that AI can't replicate. They can walk you through tough decisions, offering guidance and support when the markets get rocky. When facing financial uncertainty, having someone to talk to about your worries and aspirations can make all the difference.

Proactive Strategy Adjustment
Markets aren't static; they're fluid and can change overnight. A financial advisor not only helps you develop a plan but also adjusts and grows as needed. They tap into a world where technology continues to evolve, ensuring that your personal financial journey remains the thoughtfully chosen path. After all, while algorithms can analyze data, they never understand the intricacies of your life. Keep that human connection at the forefront of your investment strategy—it's an invaluable asset you won't want to replace.

PLAN FOR RMDs BEFORE IT'S TIME



Understand the Required Minimum Distribution (RMD) rules and planning ahead for required distributions can help you strategize for the retirement. Review your current employer plan to see if you can roll over your RMDs to an IRA to avoid the 50% penalty for not taking RMDs on time. Review your current employer plan to see if you can roll over your RMDs to an IRA to avoid the 50% penalty for not taking RMDs on time.

Consider converting a traditional IRA to a Roth IRA. For IRAs (do not have RMDs), and your money can continue to grow tax-free. If you plan to retire earlier, live in your IRA, before you start collecting your pension or Social Security benefits, you might see a dip in income that could lower the tax burden of the conversion.

Plan to withdraw from traditional tax-deferred retirement accounts first. To 1) reduce your RMDs. This can be a tax-efficient strategy for those retiring before full retirement age. It may also help you meet retirement needs for your years and then from the more complicated stretched account RMD rules.

Start making Roth contributions to your employer's retirement savings plan. If you plan to make your contributions between your employer and Roth accounts, be aware that the 2025 limit contribution will apply to your combined contributions to both accounts. Before making contributions to a Roth account, review your current tax situation with your trusted financial professional. They can help you assess whether the loan benefits of no RMDs outweigh the value of current tax benefits.

Account HOLDER'S BIRTH DATE
Client's BIRTH - December 31, 1959
New December 31, 1959
Interim Accounts

WHEN RMDs MUST BEGIN
Age 73
Age 75

Most beneficiaries must take annual RMDs over the next 10 years. However, if you are the beneficiary, you may have more flexibility in choosing withdrawal within the 10-year period.

AI USE AMONG FINANCIAL ADVISORS

AI is a primary tool for saving time on routine tasks and enhancing the quality of research and communication.

Category	Percentage
Client Communication	68%
Administrative Tasks	54%
Market Research	43%
Investment Analysis	42%
Portfolio Management	28%
Lead Generation	25%
Compliance & Risk	16%

Source: Deloitte Research, 2025