

Estate Planning:

[Life Insurance Still a Key Element of an Estate Strategy](#)

No matter how big or small your estate, you need to have a well-thought-out estate strategy. And life insurance can play a key role by providing a source of money for your loved ones during a difficult time.

[Let's Talk Estate Strategy Q&A](#)

What's a good way to give assets to a charity without giving up the income they generate?

General Interest:

[For the Times of Your Life](#)

Did you recently get married? Or maybe you just had a baby or bought a new house. If you have experienced a new life event, now would be a good time to review your life insurance coverage.

[Some Health Insurance ABCs](#)

Health insurance options can be confusing. We define some of the most common terms.

[Freshman Gains and Losses](#)

College freshman face many temptations, including credit card debt. You can help your child make good choices by explaining how credit works, possibly co-signing on a low-limit card and establishing that the balance on the card should be paid in full each month.

[By the numbers: Life Insurance](#)

Most people (85%) believe that life insurance is a necessity. Here's a look at some other insurance statistics from LIMRA.

[Tax Breaks Can Trim Health Care Costs](#)

Contributing to a flexible spending account (FSA) or a health savings account (HSA) allows you to pay qualified medical expenses for you and your family members on a tax-favored basis.

Insurance:

[September Is Life Insurance Awareness Month](#)

Do you have adequate life insurance coverage? Since September is Life Insurance Awareness Month, now would be a good time to review your current situation to determine what kind of policy and how much coverage is right for your family.

[Let's Talk Insurance Q&A](#)

- Are there any reasons to keep a life insurance policy after children are grown and out of college?
- Does life insurance coverage grow more expensive as a person gets older?

Retirement Planning:

[Energize Your Retirement Investing](#)

Are you taking advantage of all your 401(k) plan has to offer? With pretax contributions, a possible employer-matching contribution and a variety of investment choices, your 401(k) plan can help get you to where you'd like to be at retirement time.

[Let's Talk Retirement Q&A](#)

- Are there guidelines regarding which investments a retiree should make withdrawals from first? • Is it okay to combine IRAs or is it better to keep them separate?

Seniors:

[Long-term Care Expectations: Past and Future](#)

In the past, many people relied on family members for care when their health failed in their later years. Today, however, that isn't always an option. Taking a look at your potential long-term care needs now can help ensure you will get the care you want and have a strategy to pay for it.

[Let's Talk Retirement Q&A](#)

- Are there guidelines regarding which investments a retiree should make withdrawals from first?
- Does working cause a retiree to lose any Social Security benefits?

Small Business:

[Are Your Employees Headed for the Door?](#)

Dissatisfied employees can be a bad influence on overall morale and productivity. Even worse, it could lead to employee turnover. By providing a good benefits package, you can help retain and keep happy your best employees.

[Let's Talk Business Q&A](#)

- When a couple goes from two incomes to one after the birth of a child, should each of them have a life insurance policy?
- Is there a study that shows how important benefits are to employees?

Standard:

[Having Trouble Building That Nest Egg?](#)

Investing for retirement isn't always a high priority, especially when you have so many other expenses to worry about. But if you keep putting it off, you may find yourself financially unprepared when it's time to retire. We offer a few simple strategies to help you invest for your future.

[Let's Talk Investing Q&A](#)

What is the difference between "interest" and "yield" when applied to investment earnings?

If an investment loses 50% of its value, will a 50% gain in that investment later on recoup the loss?

Womens:

[Mom as the Breadwinner](#)

When you're a single parent, you worry about many things. The one thing you shouldn't have to worry about is your children's welfare if something were to happen to you. That's where life insurance comes in. It can help ensure there would be enough money to meet your children's expenses over the years.

[Let's Talk Retirement Q&A](#)

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