

## **Estate Planning:**

### **The Who, How and When of Building an Estate Strategy**

Determining who should receive your property and how and when it should be distributed can help you build an estate strategy that reflects your wishes and goals.

#### **Let's Talk Estate Strategies Q&A**

- Do spouses who hold property jointly with rights of survivorship need wills?
- How can individuals ensure their medical care preferences will be carried out in the event they are unable to direct their own care?

## **General Interest:**

### **Don't Let That Lump Sum Fool You**

Having a sizable nest egg for retirement is good, but are you sure it will last your whole retirement? By estimating your income needs, setting a realistic goal and choosing an investment mix to help you reach your goal, you can help ensure your money will last throughout your retirement years.

#### **Fake Filers**

During tax season, identity thieves use stolen Social Security numbers to make fake W-2s and collect bogus tax refunds. To help protect your information, do not respond to any e-mails or text messages claiming to be from the IRS and do not reply or click on any links. Instead, forward them to the IRS.

#### **It's a No-Brainer**

Helping your kids pay for their college education and putting money away for your retirement at the same time can be difficult. You may not be able to do both. Since your kids can borrow for their education, the best choice is often to continue investing for your retirement.

### **By The Numbers: The Retirement Picture in America**

The age at which people expect to retire and actually do isn't always the same. Here's a look at some statistics from Gallup.com.

#### **Got Cash? Do the Right Thing**

You can probably think of a million ways to use extra cash. But the smartest way to use it may be to improve your financial situation.

## **Insurance:**

### **Life Insurance: More Flexible Than You Think**

You know life insurance can help ensure your loved ones' future financial security. But did you know you also can use it to achieve a variety of estate and financial goals? We discuss some not-so-well-known ways you can use life insurance.

#### **Let's Talk Insurance Q&A**

- What's the difference between the face value and the cash value of a life insurance policy?
- Is there a way to determine if an individual has adequate life insurance coverage?

## **Retirement Planning:**

### **In 2015, I Resolve To . . .**

The new year is a great time to renew your commitment to investing for your retirement. We suggest several things you can do to help turn your resolution into a reality.

#### **Let's Talk Retirement Q&A**

- What should be considered when an employer offers an incentive to retire early?
- Can doing a retirement income projection help achieve retirement readiness?

## **Seniors:**

### **Continuing Care Retirement Communities — Worth a Look?**

Seniors who wish to receive lifelong health care in one place may want to consider a continuing care retirement community (CCRC). A CCRC's cost, amenities and quality of care should be assessed before making a decision.

#### **Let's Talk Strategies Q&A**

- Does a withdrawal have to be taken from a traditional individual retirement account by the end of the year an individual turns 70½?
- How can individuals ensure their medical care preferences will be carried out in the event they are unable to direct their own care?

## **Small Business:**

### **What Is Your Most Valuable Asset?**

As a small business owner, you are your most valuable asset. What would happen if you couldn't work because of a disability, illness or injury? Disability income insurance could help keep you and your business financially afloat.

#### **Let's Talk Business Q&A**

- Is it a good idea for business owners to plan to finance their retirement with the proceeds from the sale of their business?
- Should business owners consider adding a Roth contribution option to their 401(k) plans?

## **Standard:**

### **Should You Consider a Dividend Stock Fund?**

If you're looking for an investment that has the potential to generate income and boost your portfolio's returns, you may want to consider a dividend-paying stock fund.

#### **Let's Talk Investing Q&A**

- What is the "Rule of 72"?
- How does purchasing power risk affect investments?

## **Womens:**

### **Make Finances a Priority in the New Year**

Instead of making the same resolutions you have in the past, resolve this year to make your future more financially secure. We offer several steps you can take to help create a sound financial strategy.

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- Can doing a retirement income projection help achieve retirement readiness?