

Newsletter Editorial Calendar: October 2018

Financial Ink

3.85 million: Number of babies born in the United States in 2017, down 2% from 2016 and the lowest in 30 years.

Are You a Knowledgeable Investor?

On a test of basic investing principles, baby boomers scored higher than younger generations, and men scored higher than women. Only male baby boomers averaged more than 50% correct answers.

Is a Roth 401(k) Right for You?

About 7 out of 10 large and mid-size employers with defined contribution plans offer Roth accounts. This article focuses on some of the benefits of contributing to a Roth 401(k) account option and the requirements needed for a tax-free qualified distribution.

The Tech Sector Could Be Dominating Your Portfolio

The biggest names in technology drove stock market gains and bouts of volatility in 2017 and early 2018. Over time, a core portfolio of diversified equity funds can become overweighted in a sector that has been outperforming the broader market. Some investors might be surprised by the heavy concentration of tech stocks in their portfolios.

Community Property Laws: Yours, Mine, and Ours

The question of asset ownership can be contentious in the event of a divorce, but even in the happiest marriage it may be helpful to understand the laws regarding ownership of property obtained before and during the marriage, especially in community property states.

On Balance

Retirees Slow to Spend

Retirees tend to spend down income received from a pension or Social Security on living expenses and save assets for special purposes. Accompanying illustration shows how retirees' median non-housing assets typically fall during the first two decades of retirement.

Concerned About Climbing Rates? Consider a Bond Ladder

The Federal Reserve is steadily raising the benchmark federal funds rate toward more typical historical levels. Bonds with longer maturity dates are generally more sensitive to rate changes than shorter-dated bonds, yet shorter-dated bonds usually have higher yields. The article explains how a bond ladder is one way to address rising rates.

Help with College? A Gift for Your Grandkids

Helping a grandchild obtain a college degree could be life-changing for the student and bring joy to the grandparents as well. To maximize the gift, it's important to consider the potential ramifications regarding student aid and gift taxes.

Catching Up for a More Comfortable Retirement

Retirement savers whose account balances are lagging can give their savings a boost by taking advantage of catch-up contributions available to those age 50 and older. The article explains how much a 50-year-old could accrue by age 65 or 70 by making the maximum annual contributions to an IRA or an employer-sponsored retirement plan.

Newsletter Editorial Calendar: October 2018

Everyday Cents — Fall 2018

Indebted for Education

The total amount of U.S. student loan debt topped \$1.5 trillion in the first quarter of 2018, up sharply from a decade ago. Accompanying chart shows rise in national student loan debt from 2008 to 2018.

Life Insurance: Your Group Policy May Not Be Enough

Employer-sponsored group basic and supplemental policies may give you a head start in meeting your life insurance needs, but the amount could still be insufficient. Buying an individual term life policy provides additional protection for your family that stays in place regardless of career changes.

Identity Thieves Target Kids, Too

Many adults are on the watch for identity fraud, but parents may have no idea that their children could also be vulnerable. Here are some signs that a child has been impacted by fraud, and how parents might limit the damage.

Five Ways for Families to Cut College Costs

Trimming college costs upfront can help families avoid excessive college borrowing and the burdensome student loan payments that come later. The article offers some possibilities to consider.

The Power of a Playlist

A recent scientific study seems to support the widely held notion that listening to inspiring music can take some of the pain out of a challenging workout.

The American Investor

Top 6 U.S. Trading Partners

Although the United States ran a deficit with many trading partners in 2017, the largest by far was with China at nearly \$336 billion. Accompanying chart compares the value of imports and exports between the United States and China, Canada, Mexico, Japan, Germany, and the United Kingdom.

Trade Tensions

Tariffs Cloud Global Economic Outlook

The Trump administration is using tariffs to force the hands of trading partners and narrow the deficit, a tactic that has not been well received by U.S. allies or businesses that operate internationally. The risks to U.S. businesses could intensify if the trade war widens substantially, dimming prospects for U.S. and global economic growth.

Health Savings Accounts

Funding an HSA Could Help You Prep for Retirement

The primary purpose of an HSA is for workers to set aside pre-tax income to pay current and future medical expenses not covered by health insurance. HSA funds not needed for health expenses are available for any other purpose after the account owner reaches age 65.

YOUR BUSINESS

Reviewing Business Structure in Light of Tax Changes

A flat 21% corporate tax rate may seem like a good reason to convert to a C corp, especially when a business owner's income falls into the upper tax brackets for individuals. This article addresses some additional factors to consider.