

Editorial Calendars

BROADRIDGE ADVISOR SOLUTIONS NEWSLETTERS



Ready for Next

Financial Ink

A Newsletter for General Audiences

December 2020

1.08 MILLION: Number of public charities in the United States

SPREADING GENEROSITY

Americans gave almost \$450 billion to charity in 2019. The cover chart shows the recipients of this generosity, by percentage of total charitable contributions.

FIVE TIPS TO REGAIN YOUR RETIREMENT SAVINGS FOCUS IN 2021

In early 2020, 61% of U.S. workers said that planning for retirement makes them feel stressed — and that number is likely higher after the onset of the coronavirus pandemic. This article focuses on five steps to help readers enhance their retirement savings strategies.

SHARING YOUR MONEY VALUES CAN BE PART OF YOUR LEGACY

Money is a complicated and emotionally charged topic that many families find difficult to talk about, even when preparing the next generation for a transfer of wealth. Families can lay the groundwork for the future by identifying and sharing money values and the principles that guide their financial decisions.

HOW TO HELP MAINTAIN A HIGH CREDIT SCORE

The holiday season can put a strain on credit. This article offers six tips to help readers maintain or potentially improve a credit score through the holidays and beyond.

November 2020

20%: Percentage of annual retail sales that typically occurs during the winter holiday months of November and December.

BABY BOOMERS BUYING MORE ONLINE

The coronavirus pandemic has forced consumers to change many habits, including how they shop. This cover chart shows how baby boomers increased online purchases in response to COVID-19.



IS NOW A GOOD TIME TO CONSIDER A ROTH CONVERSION?

Low income tax rates combined with the impact of the COVID-19 economic downturn might make this an appropriate time to consider a Roth conversion. The article outlines the potential benefits and costs of converting a traditional IRA to a Roth IRA.

YEAR-END 2020 TAX TIPS

As the end of the year approaches, your tax picture may come into clearer focus. This article presents some potential year-end tax moves to consider.

SHOULD YOU PAY OFF STUDENT LOANS EARLY OR SAVE MORE FOR RETIREMENT

For adults with student debt and extra money on hand, it can be a financial tug-of-war between digging out of debt today and saving for the future. This article provides some parameters to consider in making this important decision.

October 2020

\$470 BILLION: Estimated annual value of unpaid family caregiving in the United States

SANDWICH GENERATION CAREGIVERS FACE MANY CHALLENGES

Individuals in the “sandwich generation” have the dual responsibility of providing care for an adult — often a parent — while also raising children. This cover chart presents a profile of sandwiched caregivers.

IS IT TIME TO THINK ABOUT TAX-FREE INCOME?

It’s likely that federal and state governments will increase income taxes at some point to help fund extraordinary expenditures in response to the economic toll of the COVID-19 pandemic. This article looks at three potential sources of tax-free income.

FIVE INVESTMENT TASKS TO TACKLE BY YEAR-END

Market turbulence in 2020 has highlighted the importance of periodically reviewing an investment portfolio. This article outlines five steps that could help keep a portfolio on track.

THREE QUESTIONS TO CONSIDER DURING OPEN ENROLLMENT

Open enrollment is an annual opportunity to review employer-provided benefit options and make elections for the coming year. This article emphasizes three key areas that require careful consideration.



September 2020

39%: Percentage of Americans living in urban areas who said they have considered moving to a less densely populated area due to the COVID-19 crisis.

WOMEN OUTPACE MEN IN DEGREES EARNED

Women attain more post-secondary degrees than men at every educational level. This cover chart shows the percentage of educational degrees earned by gender for the 2019–20 academic year.

RETURN OF PREMIUM LIFE INSURANCE: PROTECTION AND CASH BACK

Unlike straight term life insurance, a return of premium (ROP) policy returns some or all of the premiums paid if the insured lives past the term of the policy and has not canceled coverage. This article provides an overview of the pros and cons of ROP policies.

PRINTING MONEY: THE FED'S BOND-BUYING PROGRAM

The Federal Reserve's unprecedented efforts to support the U.S. economy during the COVID-19 pandemic include a virtually unlimited commitment to purchase Treasury securities and agency mortgage-backed securities. This article explains how the Fed generates funds to purchase these securities in order to support stimulus programs and increase liquidity.

ACCUMULATING FUNDS FOR SHORT-TERM GOALS

As stock market volatility in 2020 has illustrated, saving for short-term goals typically requires a conservative investment approach. This article offers some guidelines and potential investment vehicles for short-term savings.

August 2020

\$1,509.22: Average monthly Social Security benefit for retired workers.

ALMOST NINE OUT OF TEN WOMEN QUALIFY FOR SOCIAL SECURITY ON THEIR OWN

The percentage of women ages 62 to 64 who are fully insured for Social Security retirement benefits based on their own work records has increased significantly since 1980. This cover chart shows the percentages for selected years.

COULD YOU BE RESPONSIBLE FOR YOUR PARENTS' NURSING HOME BILLS?

In 26 states, filial responsibility laws generally hold children financially responsible for certain debts of their parents. This potential liability provides yet another reason for families to plan for long-term care needs.



THE CHANGING COLLEGE LANDSCAPE

The 2020–2021 academic year is right around the corner, and the coronavirus pandemic has upended the college world. This article examines some key areas that may change for this year and the longer term, and it shows how interest rates on federal student loans have fallen for the new academic year.

THREE THINGS TO CONSIDER BEFORE YOUR NEXT TRIP

The health and economic crisis created by the COVID-19 pandemic will have a long-lasting impact on travel going forward. This article offers tips to keep in mind before resuming travel.

July 2020

FOREIGN TOURISTS

More than 79 million foreign tourists visited the United States in 2019, with residents of Canada and Mexico accounting for almost half of the total. This cover chart shows the top 10 sources of overseas visitors. It's too early to know the full extent of the damage to the tourism sector in 2020, but the effects may continue for some time after the coronavirus is controlled.

\$254.2 BILLION: Spending by foreign visitors to the United States in 2019, down 0.7% from 2018.

TAPPING RETIREMENT SAVINGS DURING A FINANCIAL CRISIS

The Coronavirus Aid, Relief, and Economic Security (CARES) Act made it easier for Americans to access money in their retirement plans, temporarily waiving the 10% early-withdrawal penalty and increasing the amount that can be borrowed. This article provides an overview of the new rules.

PORTFOLIO PERFORMANCE: CHOOSE YOUR BENCHMARKS WISELY

Dramatic market turbulence has been common in 2020, and the frequent ups and downs of major stock indexes are widely reported by financial news outlets. This article explains why investors should use appropriate benchmarks to assess portfolio importance rather than comparing it to the S&P 500 index or Dow Jones Industrial Average.

DEBIT OR CREDIT? PICK A CARD

Americans use debit cards more often than credit cards, but they tend to use credit cards for higher-dollar transactions. This article outlines the differences between the two types of cards and why it may be better to use a credit card in some situations.



June 2020

51%: Percentage of U.S. adults who were satisfied with the overall quality of K-12 education in 2019.

STUDENT DEBT: IT'S NOT JUST FOR YOUNG ADULTS

Student loan debt is the second highest consumer debt category after mortgage debt, with significant levels of debt among U.S. adults of all ages. Cover chart shows student loan debt by age group.

MID-YEAR IS A GREAT TIME TO FINE-TUNE YOUR FINANCES

The middle of the year is an ideal time to review progress on financial resolutions, complete an estimate of tax liability, review investments and retirement savings, and make sure insurance protection is adequate. All this can help position a household for a stronger financial position.

FOUR QUESTIONS ON THE ROTH FIVE-YEAR RULE

Meeting the appropriate Roth five-year rule is a requirement to receive tax-free distributions of earnings from a Roth IRA or a work-based Roth account. This article addresses four questions that examine a distribution's tax status, including rollovers and conversions.

THE ABCS OF FINANCE: TEACHING KIDS ABOUT MONEY

It's never too soon to start teaching children about personal finances. This article offers suggestions to help parents provide simple lessons to help their children make sound financial decisions throughout their lifetimes.

May 2020

956,674: Natural increase in U.S. population in 2019 — the first time it has fallen below 1 million in at least four decades.

STATE POPULATION: WINNERS AND LOSERS

In 2019, 40 states (and D.C.) gained population, and 10 states lost population. The cover map shows winners and losers based on percentage increase or decrease in population.

MANAGING YOUR WORKPLACE RETIREMENT PLAN

About 80 million Americans actively participate in an employer-sponsored retirement plan. This article discusses a few ways in which employees can make the most of this workplace benefit.



WILL VS. TRUST: KNOW THE DIFFERENCE

Will and trusts are common estate planning documents, and each can help in the distribution of assets at death. This article compares and contrasts the functions of a will and a revocable living trust.

WHY YOU MIGHT NEED DISABILITY INCOME INSURANCE

The ability to earn an income may be an individual's most valuable asset. This article explains the potential benefits of having an individual disability income insurance policy.

April 2020

13 YEARS: Average length of time that homeowners are staying in their residences — five years longer than they did in 2010.

TAX REFUND — SPEND OR SAVE?

About 72% of taxpayers received a refund in 2018 and 2019. Accompanying chart shows how consumers spent the refunds they received in 2018 and what they planned to do with their 2019 refunds.

KEEPING COOL: INVESTMENT STRATEGY VS. REACTION

The stock market had a banner year in 2019, but there were downturns along the way, including a single-day drop of almost 3% in August. It's too early to know how 2020 will turn out, but there are likely to be market swings that will challenge investors. This article encourages investors to focus on strategic decisions rather than emotional reactions to market movements or news that they think might affect the market.

SOCIAL SECURITY MAY OFFER A LIFETIME OF PROTECTION

Social Security is much more than a retirement program; most Americans are protected from birth through old age. This article provides an overview of four times other than retirement when Social Security might impact an individual or a family.

HOW LONG SHOULD YOU KEEP FINANCIAL RECORDS?

The end of tax season may be a good time to file recent records and discard older records to make room for the new ones. This article provides guidelines on how long to keep various types of financial records.

March 2020

\$2,860: Average tax refund in 2019, down slightly from \$2,899 in 2018.



JOB SATISFACTION

A job satisfaction survey found that U.S. workers were most satisfied with their co-worker relationships and workplace physical safety, and least satisfied with their employer-sponsored retirement plan, on-the-job stress, and the amount of money they earn. Accompanying chart shows the percentage of workers who were completely satisfied with various job characteristics.

SETTING A RETIREMENT SAVINGS GOAL

Only 42% of workers or their spouses have tried to estimate the savings they will need to live comfortably in retirement. This article provides some steps to estimate retirement income needs and income sources, with a simple worksheet to give readers a rough idea of the savings they might need to generate desired retirement income.

LAST-MINUTE TAX TIPS

Even though the April tax filing deadline is approaching, there may still be time to lower tax liability and facilitate the tax-paying experience. This article provides tips on making IRA and HSA contributions, along with information on applying for an extension, checking a return for errors, and avoiding tax scams.

WHERE TO LOOK FOR LOST PROPERTY

U.S. savings bonds were once so popular that an estimated \$25 billion in matured savings bonds have never been claimed. This article provides an overview of state and federal programs that may hold unclaimed property to help readers know where to look.

February 2020

\$161.96: Estimated average spending on Valentine's Day in 2019, topping the previous record set in 2016. Spending has risen by almost 60% since 2009, despite a significant drop in the number of adults who celebrate the holiday.

STOCK OWNERSHIP SLOW TO RECOVER

Fifty-five percent of Americans said they and/or a spouse owned stock in 2019, but stock ownership still lags pre-recession levels. Accompanying chart shows the percentage of American adults with money invested in the stock market over the last 12 years.

MIXING IT UP: ASSET ALLOCATION AND DIVERSIFICATION

Asset allocation and diversification are so fundamental to portfolio structure, it's easy to lose sight of their role in portfolio performance. This article focuses on how these strategic tools relate to each other and to the risks and potential performance of an investment portfolio.



STAY-AT-HOME SPOUSE? CONSIDER A SPOUSAL IRA

A spouse who leaves the workforce to care for family members (or for other reasons) can easily fall behind in saving for retirement. This article explains how a spousal IRA, funded for a spouse who earns little or no income, can help keep the retirement savings of both spouses on track.

BIRTHDAY BENEFITS

Some birthdays are associated with valuable federal benefits. This quiz challenges readers to test their knowledge of age-related rules for Social Security, Medicare, and tax-advantaged retirement accounts.

January 2020

\$2 BILLION TO \$4 BILLION: Estimated value of unused gift cards in 2019.

SAVING FOR A RAINY DAY

About 49% of Americans have set aside enough funds to cover expenses for at least three months, up from 35% in 2009. Accompanying chart shows growth in emergency savings since the recession.

THREE GENERATIONS OF RETIREMENT STRATEGIES

Planning and saving for retirement planning are top financial goals for millennials, Gen Xers, and baby boomers. But when it comes to pursuing that goal, each generation faces a different set of challenges. This article looks at some of these challenges and offers strategies to address them.

DO TARGET-DATE FUNDS HIT THE BULL'S-EYE FOR YOU?

More than half of 401(k) participants have assets invested in target-date funds, but these funds are not as simple as they appear and have strengths and weaknesses. Here's an overview of target-date funds and why a one-size-fits-all approach may be more appropriate for novice investors with relatively low assets.

REAL ID TAKES OFF IN OCTOBER 2020

Beginning October 1, 2020, all U.S. residents will need a REAL ID-compliant driver's license, identification card, or another acceptable form of identification to board commercial aircraft and enter federal facilities. This article outlines the requirements to obtain a REAL ID.



December 2019

88%: Decline in Chinese investment in the United States from an all-time high of \$46.5 billion in 2016 to a nine-year low of \$5.4 billion in 2018.

GOOD NEWS, BAD NEWS FOR RETIREMENT SAVINGS

In an April 2019 Gallup poll, 57% of nonretired Americans said they were confident they would have enough money to live comfortably in retirement, but only 25% of working couples said they were saving enough for retirement. Accompanying chart shows how respondents judged their savings progress.

GIVE AND RECEIVE WITH A CHARITABLE REMAINDER TRUST

According to scientific research, spending money for the benefit of others may lead to longer-lasting happiness than spending money on oneself. This article describes how a charitable remainder trust might offer the best of both worlds: a substantial gift to a favorite charity and a flow of income during the giver's lifetime.

RUNNING WITH THE DOGS

The Dogs of the Dow is a long-term investing strategy that emphasizes dividends and value. This article explains how the Dogs strategy works and describes how it can be conveniently implemented through a unit investment trust.

RAIN, SLEET, SNOW — AND LAWSUITS?

Accidents can happen at any time of year, but the winter months may increase the risk that visitors to a home could be injured. Standard homeowners and auto insurance policies may not offer enough coverage to protect income and assets in the event of a high-dollar judgment, which is why many homeowners purchase umbrella insurance for added liability protection.



On Balance

A Newsletter for Retirees and Pre-Retirees

December 2020

THE BEST-LAID PLANS

In early 2020, almost half of retirees said they retired earlier than planned. This issue's cover chart shows the percentage of retirees who retired about when they planned and earlier or later than they planned, comparing survey results in 1991 and 2020.

INHERITING AN IRA — SAY GOODBYE TO THE STRETCH

The SECURE Act eliminated the ability for many beneficiaries of inherited retirement accounts to stretch distributions over their lifetimes. Now most nonspouse beneficiaries must liquidate accounts within 10 years, which could result in higher tax obligations. This article explains the new rules that became effective in 2020 and outlines the distribution options available to IRA beneficiaries.

MONEY MARKET FUNDS IN A LOW RATE ENVIRONMENT

With the federal funds rate near zero, yields on money market mutual funds are very low. Even so, investors held more than \$4.5 trillion in these funds in mid-2020. This article discusses how stability and liquidity add to the appeal of money market funds, despite low yields.

WILL HOLIDAY SPENDING BOOST THE ECONOMY?

Every year, the retail industry looks toward the winter holidays to provide a big sales boost, but there's more on the line in 2020 than in most years. This article explains why consumer spending during this holiday season may be so important to retailers and the broader economy.

November 2020

CHARITABLE GIVING

Americans gave almost \$450 billion to charity in 2019, an increase of 4.2% over the previous year. This cover chart provides a breakdown of the recipients of this generosity.



PUTTING YOUR NEST EGG IN THREE BASKETS

Sequence-of-returns risk is the danger of facing large losses on the front end of retirement. This article outlines a distribution strategy that could help protect against this risk by dividing a portfolio into three parts that work together to provide current income, regardless of market conditions, and growth potential to fund future income.

FULL HOUSE: ADULT CHILDREN COMING HOME

Almost 3 million adults moved in with a parent or grandparent during the months of March, April, and May 2020, due in large part to the effects of the COVID-19 pandemic. This article offers some tips for families that might help provide a peaceful and productive living situation.

END-OF-YEAR TAX STRATEGIES

It's always a good idea to review one's tax situation before the end of the year while adjustments can be made. This article presents three strategies that might help reduce tax liability for 2020 and/or better balance it with 2021.

October 2020

HOMEOWNERSHIP AND THE ECONOMY

Homeownership is a lagging economic indicator, and it may take some time before any effect of the 2020 recession is clear. This chart shows the U.S. homeownership rate over the last 15 years.

PASSIVE, ACTIVE, OR BOTH?

Despite the growing interest in passively managed index funds, actively managed funds still hold more assets. This article provides an overview of the two types of funds.

CAPITAL GAINS TAX STRATEGIES

With the end of the year in sight, it might be helpful to consider the potential effect of capital gains on 2020 taxes while there is still time to take strategic actions. This article explains capital gains taxes and suggests some strategies to consider.

WANT TO CHANGE MEDICARE COVERAGE? NOW'S THE TIME

Medicare open enrollment allows beneficiaries to make changes among various coverage options. This article outlines the changes that can be made during this period, as well as changes allowed during other annual enrollment periods.



September 2020

CRITICAL ISSUES

A survey conducted after the start of the coronavirus pandemic asked workers and retirees to name the most critical issue facing the country. The cover chart shows their responses.

THREE REASONS FOR EMPTY NESTERS TO CONSIDER PERMANENT LIFE INSURANCE

It's not uncommon for older policyholders to let a term life insurance policy expire at the end of the term without replacing it. This article presents three reasons why life insurance can still meet important financial needs even after children are financially independent.

INVESTING IN UITs

A unit investment trust is structured differently than a mutual fund or exchange-traded fund and offers unique features that may appeal to some investors. This article offers an overview of UITs and how they can be used to ladder investments.

WHERE TO LOOK FOR LOST PROPERTY

An estimated \$26 billion in matured U.S. savings bonds have never been claimed — just one example of lost property waiting to be found. This article provides information about how to look for lost property held by states and federal agencies.

August 2020

WORKING IN RETIREMENT

In 2019, 80% of workers said they expected to work for pay after retiring from their regular jobs, but only 28% of retirees had actually done so. The cover chart illustrates the top reasons why retirees continue to work.

SURVIVOR BENEFITS PROVIDE A FINANCIAL LIFELINE


Decisions made when claiming Social Security retirement benefits can make a big difference for survivor benefits that might be available to a spouse. This article provides an overview of survivor benefits for spouses and other dependents.

CONSIDER MARKET CAPS FOR DIVERSIFICATION

The extreme market volatility of 2020 has rattled investors' nerves, but it also can provide an opportunity to diversify at discount prices. One way to diversify the equity portion of a portfolio is to hold stocks of companies of different sizes.

STUDENT LOAN STRESS? THESE PLANS MIGHT HELP

More than 20% of student loan debt in the United States is owed by people ages 50 and older, and 10% of these loans are in serious delinquency. This article outlines the basic



provisions of income-driven repayment plans than can help reduce the burden of federal student loans.

July 2020

SKEPTICAL YET VULNERABLE

Older people who encounter fraud are less likely to lose money than younger people, but those who do lose money tend to have higher losses. The cover chart breaks down the percentage of consumers who reported fraud to the Federal Trade Commission and median losses by age group.

NEAR RETIREMENT AND PANICKING? TAKE A BREATH AND LOOK AT THE BIG PICTURE

Volatile markets and watching the value of a portfolio decline can be especially disturbing to those approaching retirement or newly retired. This article reminds investors to allocate assets for a long retirement, practice dollar-cost averaging, and be smart about selling investments when the market is down. Accompanying chart shows bull and bear markets since 1970, with their average duration and gains/losses.

CONSIDER A ROTH CONVERSION FOR TAX-FREE INCOME

The combination of lower tax rates and lower asset values could make this a good time to convert assets from a traditional IRA to a Roth IRA. This article outlines the potential benefits and describes the five-year holding requirements related to withdrawals of earnings and conversions.

NEW PROTECTION AGAINST ROBOCALLERS

Americans received an estimated 58.5 billion robocalls in 2019, almost double the number in 2017. This article offers an overview of the TRACED Act, which has new protections designed to make it easier to enforce robocall violations and help protect consumers from robotexts and other unwanted messages. Several tips are included to help protect against unwanted robocalls.

June 2020

CARD OR CHECK?

While the number of debit- and credit-card transactions has increased steadily in recent years, the number of checks written has dropped. Accompanying chart shows the number of card transactions and checks by year, as well as the average value of each type of transaction.



PLAYING DEFENSE: THREE PORTFOLIO STRATEGIES TO HELP CONTROL RISK

Defensive stock strategies can help a portfolio better weather an economic downturn or bouts of market volatility without sacrificing all the growth potential of equities. This article outlines three strategies: low-volatility, dividends, and defensive sectors.

PROTECTING YOUR IDENTITY

More than 650,000 cases of identity theft were reported to the Federal Trade Commission in 2019, and many thousands more go unreported. This article offers tips to protect against identity theft.

READ A GOOD BEIGE BOOK LATELY?

Statistics are essential for making decisions on economic policy, but numbers may not tell the whole story. The Federal Reserve's "Beige Book" provides a broad overview of the economy based on anecdotal information collected in each of the 12 Federal Reserve districts.

May 2020

DO YOU HAVE A WILL?

Although 76% of U.S. adults say having a will is important, only 40% actually have one. Accompanying cover chart shows the percentage of American adults who have a will, by age group.

TRANSITIONING TO RETIREMENT: HOW MEDICARE AND SOCIAL SECURITY COULD AFFECT YOUR HSA

Funds in a health savings account can be used to pay Medicare premiums, but Medicare enrollment ends eligibility to make HSA contributions. This article explains HSA rules, potential pitfalls, and how to avoid penalties on excess contributions.

DO ETFS BELONG IN YOUR PORTFOLIO?

Investor demand for exchange-traded funds has increased over the last decade due to some attractive features that set them apart from mutual funds. This article explains the potential benefits and risks of ETS and how they differ from mutual funds.

A 4-CYLINDER ECONOMIC ENGINE

Although the U.S. trade deficit receives a lot of attention, international trade is by far the smallest of four top-level categories used by the Bureau of Economic Analysis to track GDP. This article provides an overview of these categories and their contributions to GDP.



April 2020

REDUCING THE TRADE DEFICIT

The trade deficit in goods and services increased by 14% in 2018, when the United States first levied new tariffs on foreign goods. In 2019, as more tariffs went into effect and trade in general slowed down, the deficit decreased by 2%. Accompanying chart breaks down the deficit into various categories for 2017, 2018, and 2019.

SECURE ACT EXPANDS RETIREMENT SAVINGS OPPORTUNITIES...AND TAKES ONE AWAY

The SECURE Act, signed into law in late December 2019, represents the most sweeping set of changes to retirement legislation in more than a decade. This article outlines four key provisions that may affect retirement, tax, and estate planning strategies.

THE COST OF FAMILY CAREGIVING

About 41 million U.S. family caregivers provide an estimated 34 billion hours of care to adults with limitations in daily activities. This article looks at the financial, emotional, and physical costs of family caregiving and provides some helpful suggestions for caregivers.

DID YOU OVERPAY OR UNDERPAY YOUR TAXES?

After filing 2019 taxes, taxpayers may be in a better position to project their tax liability for 2020 and determine whether they are paying an appropriate amount of taxes throughout the year. This article offers information on checking tax withholding and calculating whether to make estimated tax payments.

March 2020

NO LONGER ITEMIZING? YOU'RE NOT ALONE

It's projected that only 13.7% of taxpayers will itemize deductions on their 2019 returns, whereas 31.1% would have itemized prior to enactment of the Tax Cuts and Jobs Act. Accompanying chart shows the projected percentage of taxpayers, by income group, who will itemize on their 2019 tax returns.

ACCEPTABLE RISK: BALANCING COST AND COVERAGE

Most investors consider risk tolerance when building a portfolio, but it's also important to consider risk when purchasing or renewing property and casualty insurance. This article provides an overview of deductibles and coverage limits on automobile and homeowners insurance, with tips on how to lower premiums, and the possible need for disaster insurance.



LOOKING FOR VALUE WITH P/E RATIOS

Many factors might go into evaluating a stock, but the price/earnings ratio offers a helpful starting point. The article explains the basics of P/E ratios, with an emphasis on how the trailing P/E and forward P/E ratios must be analyzed in the appropriate context to make meaningful comparisons of companies in the same industry or one company against the industry average.

STILL TIME TO SAVE TAXES WITH AN IRA CONTRIBUTION

Workers can make IRA contributions for 2019 up to the April 15, 2020, tax filing deadline. This article shows the potential reduction in federal tax liability for contributions to a traditional IRA, IRA deductibility income phaseout limits for participants in an employer plan, and how contributing to a Roth IRA can offer a source of tax-free income in retirement.

February 2020

UNEMPLOYMENT RATE AT 50-YEAR LOW

The unemployment rate dropped to 3.5% in September and November 2019, a level last reached in December 1969. Accompanying chart shows monthly unemployment rates and recession periods since 1948.

MARRIAGE AND MONEY: A TEAM APPROACH TO SAVING

Almost half of U.S. families headed by a married couple include two working spouses, with many accumulating retirement assets in separate IRA and employer-plan accounts. The article discusses how a couple can work together to craft a unified retirement strategy and how a spousal IRA can be used to keep savings on track.

ARE SOCIAL SECURITY BENEFITS TAXABLE?

This article describes the formula used to determine taxability of Social Security benefits for single filers and married joint filers, and includes a map showing the 13 states that tax Social Security benefits.

THREE LESSONS FROM RETIREES

Each year, the Employee Benefit Research Institute surveys workers and retirees to assess their confidence in being able to live comfortably throughout retirement. This article takes a closer look at the survey results, revealing three important lessons to be learned from retirees' experiences.



January 2020

HOW MUCH HAVE YOU THOUGHT ABOUT RETIREMENT?

Less than half of workers ages 55 and older have actively planned for retirement, and planning is even less common for those ages 45 to 54. Accompanying chart shows the percentage of workers in these age groups who have done various retirement planning tasks.

RETIREMENT SAVING: TRADITIONAL, ROTH, OR BOTH?

Choosing a traditional or Roth structure for an IRA or employer-sponsored retirement plan is a key retirement saving and distribution decision. This article looks at these structures with an emphasis on future contributions, possible tax deductions, and Roth IRA conversions. Accompanying table compares contribution limits and income thresholds for 2019 and 2020.

MOST POPULAR MEDIGAP PLAN NO LONGER AVAILABLE

As of 2020, newly eligible Medicare beneficiaries can no longer enroll in Plan F, the most popular and comprehensive policy offered under the Medigap program. This article explains the reasons for this change and why some beneficiaries are grandfathered under the old rules, and provides information about the remaining Medigap options.

WHAT'S YOUR REAL RETURN?

Investors typically track the nominal return on their investments, but it's also important to consider the real return, which includes the effects of taxes and inflation. The article provides some examples and includes a chart showing the annual rate of inflation from 1990 to 2019.

December 2019

HOLIDAY SHOPPING IDEAS

Gift cards are the most popular category for holiday gifts, followed by clothing & accessories and books. Accompanying chart shows the most popular wish-list gifts for the 2018 holiday season, just in time for 2019 gift giving.

VALUE AND GROWTH: PICKING A STYLE

The terms value and growth describe different types of investments as well as investing styles. This article looks at the differences between value and growth stocks, and how they tend to perform differently under different market conditions. Chart illustrates the annual performance of value and growth stocks over 10-year and 20-year periods (through July 2019).



BENEFICIARY DESIGNATIONS: WHO GETS THE MONEY?

Assets in most bank and brokerage accounts, retirement plans, and insurance policies convey directly to the people named on the beneficiary forms. Unfortunately, many people don't make the appropriate changes in writing as their family situations change. This article offers tips to help ensure that assets are transferred to heirs according to the original owner's wishes.

BUSINESS OR HOBBY? IT'S ALL ABOUT TAXES

The difference between a money-losing business and a hobby is important at tax time, because taxpayers may be able to deduct business losses to help reduce their tax burdens, but not hobby expenses. This article outlines some criteria used by the IRS to make the distinction.



Everyday Cents

A Newsletter for General Audiences

Winter 2020

HARD TIMES HIT CHARITIES, TOO

In 2019, charitable giving rose 2.4% to nearly \$450 billion, but prospects for 2020 have dimmed in the face of challenging economic conditions. The previous three recessions were accompanied by declines in charitable giving.

FIVE TIPS FOR ORCHESTRATING A SUCCESSFUL CAREER CHANGE

For those who have experienced a disruption in their field or career due to the pandemic, this might be a good time to forge a new path. This article offers five steps to help ease the financial impact of a career transition and illustrates the top five reasons cited by workers for changing professions.

STRIVING FOR SMARTER GIVING

With so many nonprofits seeking financial support, people want to give money where it can do the most good. Here are several ways to help ensure that donations are well spent.

PREPARE YOUR FINANCES FOR THE NEXT EMERGENCY

One lesson from the pandemic is the importance of a well-stocked emergency fund. This article explains three ways to build up a cash reserve to cover three to six months of living expenses. The accompanying chart shows the top pandemic-related financial regrets reported in a mid-2020 survey.

WHY PROCRASTINATION CAN BE A COSTLY PROBLEM

About one in five adults is a chronic procrastinator, which can become a problem when it affects work productivity or causes delays in critical life decisions and saving for retirement. Recent research offers some insights that might be helpful for those with a track record of procrastination.

Fall 2020

IS REMOTE WORK HERE TO STAY?

In an April 2020 poll, 70% of employees reported that they were working remotely to avoid catching or spreading the coronavirus. This cover chart compares workers' preferences on working remotely once restrictions are lifted and schools reopen.



THE PROS AND CONS OF HEALTH SAVINGS ACCOUNTS

An HSA is a tax-advantaged account linked with a high-deductible health plan. This article looks at potential HDHP and HSA benefits and discusses factors to consider when choosing a health plan during open enrollment.

SHOULD YOU BUY TERM OR PERMANENT LIFE INSURANCE? IT DEPENDS

Understanding the differences between term and permanent life insurance could help consumers select the right coverage.

APPEALING FOR MORE STUDENT AID: IT'S WORTH A TRY

Parents of college-bound children who have lost jobs or otherwise suffered economic hardship in the wake of COVID-19 might consider reaching out to the college financial aid office to ask about the possibility of a revised aid package.

DON'T LET COVID-19 DO A NUMBER ON YOUR CREDIT SCORE

Consumers who took advantage of federal payment relief, or requested accommodation from any lender during the crisis, may want to be extra vigilant in monitoring their credit reports.

Summer 2020

WHAT AMERICANS DO FOR FUN

The most common U.S. cultural activity is visiting the library. This issue's cover chart looks at average annual visits for going to the movies, attending sporting events and live performances, going to an amusement park, and visiting a museum or zoo.

FOUR TIMES IN LIFE WHEN YOU MAY NEED FINANCIAL HELP

Americans face financial challenges at four major stages of life — getting married, starting a family, paying for college, and planning for retirement. This article looks at each milestone and illustrates average costs for a wedding, child-care expenses, and college tuition.

TRACED ACT TAKES AIM AT UNWANTED ROBOCALLS

Consumers have won protections under the Telephone Robocall Abuse Criminal Enforcement and Deterrence (TRACED) Act, but it could take some time to eliminate unwanted robocalls. This article offers tips for consumers to protect themselves from scams that may be perpetrated over the phone.

WHO PREFERS PRIVATE LABELS? ALMOST EVERYONE

Consumers often choose store brands over name brands to save money, but surveys show that there is now a more positive perception of the quality and value of private-label products.



ARE YOU PREPARED FOR PET CARE COSTS?

Before bringing home a new pet, it's important to consider — and not underestimate — the time and money that might be spent on a four-legged friend. This article looks at the potential costs and benefits of pet insurance policies, and illustrates annual dog and cat expenses reported by owners for vet visits, food, boarding, and grooming.

Spring 2020

THE AFFORDABILITY FACTOR

Despite low mortgage rates, affordability has become an obstacle to homeownership in some parts of the country. The cover chart compares the annual growth in U.S. housing prices to workers' wages since 2011.

FIVE TIPS TO HELP PRESERVE YOUR INHERITANCE

It's expected that nearly 45 million U.S. households will transfer a total of \$68 trillion in wealth to heirs over the next 25 years. This article offers tips to help beneficiaries make the most of a financial windfall.

TO-DO LIST FOR FIRST-TIME HOMEBUYERS

Making monthly payments on a mortgage may help build equity over time, but saving enough money for the down payment is often the biggest challenge for first-time homebuyers. This article includes a checklist for homebuyers who are ready to put down roots.

TELEMEDICINE: THE VIRTUAL DOCTOR WILL SEE YOU NOW

Proponents say telemedicine offers immediate access to many types of simple care while avoiding unnecessary and costly emergency room visits. Nearly nine out of 10 large employers offered telemedicine programs in their benefit packages in 2019, but many workers have not tried them out.

ONLINE SUBSCRIPTION TRAPS ARE NOT SO FREE

The Better Business Bureau is warning consumers to be skeptical of free trials for beauty products offered through ads and websites that may use fake celebrity endorsements.

Winter 2019

WORKFORCE SHIFT

Women now outnumber men in the college-educated U.S. labor force. Accompanying chart shows how the number of male and female workers age 25 and older with a bachelor's degree has changed since 2000.



DATA BREACHES: TIPS FOR PROTECTING YOUR IDENTITY AND YOUR MONEY

Large-scale data breaches have become more frequent — a byproduct of living in an increasingly digital world. This article offers tips for consumers who were impacted by a data breach or who suspect they might be a victim of identity theft.

REFRESH YOUR FINANCES WITH A SPENDING DETOX

Readers who take on the challenge of a no-spend month, limiting their spending to necessities such as rent, utilities, and groceries, may be able to identify ways they might be wasting money on a regular basis. The 30-day timeline is just long enough to help change any bad habits without seeming intolerably long.

TIPS TO HELP OVERCOME INSOMNIA

More than three out of four U.S. adults say that stress keeps them awake at night, and most often these worries are related to money. This article describes some lifestyle changes that may help people who are frustrated by occasional episodes of insomnia.

THREE RETIREMENT LESSONS FROM TODAY'S RETIREES

EBRI recently reported that only 67% of workers feel “very” or “somewhat” confident in their ability to retire comfortably. Workers may be able to benefit from these important lessons from today’s retirees.



The American Investor

A Newsletter for High-Net-Worth Individuals

December 2020

THE QUARANTINE ECONOMY

The worst-ever decline in GDP during Q2 2020 was largely attributed to a fierce pullback in consumer spending. The cover chart shows the change in several categories of personal consumption expenditures.

ECONOMIC STIMULUS: HOW GOVERNMENTS HAVE FOUGHT THE COVID-19 RECESSION

The primary goals of economic stimulus programs worldwide are to maintain the stability of the financial system, provide relief to affected households, and help businesses survive the crisis. This article focuses on aggressive monetary and fiscal stimulus policies in the United States and other major economies.

GIFT VS. INHERITANCE: CONSIDER THE TAX DIFFERENCE

Most people do not pay tax on assets they inherit, but if they later sell inherited assets such as appreciated securities and real estate, they could owe tax on the capital gains. This article explains the step-up in basis and other factors to consider when deciding whether to gift assets now or transfer them to heirs at death.

TAKE ADVANTAGE OF DEDUCTIONS FOR BUSINESS INVESTMENTS

The CARES Act expanded the deduction available to businesses that invest in qualified improvement property. This article discusses bonus depreciation and Section 179 expenses in general, as well as recent changes that may benefit companies that reconfigured office, retail, or restaurant spaces for safety reasons in 2020.

November 2020

A BITTER PILL

It's estimated that total health costs for the average U.S. worker increased 8% from 2018 to 2020 and now exceed \$2,600. The cover chart shows the projected breakdown of medical costs for employers and employees in 2020.

RELIEF LEGISLATION IMPACTS TAX BREAKS FOR CHARITABLE GIVING

The CARES Act enhances the tax benefits for charitable gifts made in 2020. This article discusses the new universal deduction for nonitemizers and higher deduction limits for itemizers who make qualified charitable contributions.



YOUR BUSINESS: COULD YOU BENEFIT FROM A ROTH CONVERSION IN 2020?

For a business owner with retirement savings in a traditional or SEP IRA, a net operating loss (from 2020 or carried forward from a previous tax year) could help offset any tax consequences from a Roth conversion. This article focuses on the potential short- and long-term tax ramifications of a Roth IRA conversion.

INCOME INVESTORS MAY FIND CLOSED-END FUNDS ON SALE

Closed-end funds are often designed to generate a steady income stream that tends to be higher than an open-end fund with similar securities, but they may be better suited for long-term investors who can tolerate the associated price swings. This article focuses on the differences between open-end and closed-end funds.

October 2020

WORKPLACE TRANSFORMATION

About 80% of organizations surveyed globally have implemented or expanded universal work-from-home policies due to COVID-19. The cover chart shows companies' expectations for similar long-term policies and reductions in physical office space.

INVESTING WITH MARKET CAP IN MIND

The stock prices of small, midsize, and large companies often perform differently depending on the prevailing economic forces and market conditions. This article discusses how diversifying a stock portfolio by market capitalization may help boost returns and reduce volatility over time.

YOUR ESTATE: HAVE YOU LOOKED AT THESE LEGAL DOCUMENTS LATELY?

It's easy to procrastinate or simply forget to make the appropriate arrangements in writing as family situations change. This article explains the importance of having updated documents such as a will, trust, powers of attorney, advance medical directives, and beneficiary forms.


FOUR STEPS TO REBUILDING YOUR BUSINESS

Small-business owners may need to think on their feet and visualize what a recovery might look like for their operations post COVID-19.

September 2020

TWO GOOD REASONS TO OWN LIFE INSURANCE

In recent years, more life insurance owners have purchased policies to help pursue two important financial goals: supplement retirement income and transfer wealth to the next



generation. Accompanying graph shows trends in reasons for owning insurance between 2014 and 2020.

BUSINESS CYCLE BASICS: RECESSIONS BEGIN AND END BEFORE WE KNOW IT

On June 8, 2020, the National Bureau of Economic Research declared that a recession began in February. This article looks at how economists identify and measure economic contractions, and compares some characteristics of past recessions.

SEEKING SUN OR SAVINGS? EXPLORE A RETIREMENT MOVE

For some people, the end of a career brings the freedom to choose a new lifestyle in a different part of the country — or the opportunity to preserve more wealth and protect it from taxation. The article looks at some important factors, such as cost of living and taxes, to consider when choosing a retirement destination.

INSURANCE TO HELP PROTECT YOUR BUSINESS FROM LAWSUITS

Some businesses are exposed to risks that may call for a specialized type of liability policy. This article focuses on product liability, professional liability, employment practices liability, and commercial umbrella liability policies.

August 2020

TENTATIVE TRAVEL PLANS: MORE FAMILY ROAD TRIPS?

In early May 2020, 75% of Americans said their travel plans had been affected by the coronavirus pandemic, but many were still planning trips to closer destinations later in the year. The cover chart shows when Americans expect to take their next commercial flight — nearly half said it wouldn't be until 2021 or later.

PRESSED AND STRESSED: SURVIVAL STRATEGIES FOR THE SANDWICH GENERATION

The sandwich generation is caught between the day-to-day demands of caring for both children and aging parents. Here are tips to help caregivers balance their families' needs and their own emotional and financial well-being.

SMART WAYS FOR GRANDPARENTS TO HELP WITH COLLEGE COSTS

Providing funds for a grandchild's college education can be personally fulfilling, and it's also a tax-friendly opportunity to pass on wealth. This article discusses gifting strategies and 529 college savings plans.

WHY FAMILY BUSINESSES SHOULD HAVE SUCCESSION PLANS

Much like the fictional billionaire in "Succession," some leaders avoid the issue because they love running their family businesses and don't want to stop any time soon. Here are reasons why business owners might take the time to develop a thoughtful succession plan.



July 2020

WALL STREET'S FEAR GAUGE

The CBOE Volatility Index (VIX) represents investors' expectations for volatility over the coming 30 days based on the level of fear or risk in the market. The cover chart shows changes in the VIX since 2015 including its peak on March 16, 2020.

TURBULENT TIMES: BEAR MARKETS COME AND GO

Even though each of the past 10 bear markets was influenced by a different set of circumstances, the market recovered eventually every time. This article discusses the economic conditions that triggered the 2020 bear market and why investors may benefit from having a longer-term perspective.

INDEXED ANNUITIES: A STRATEGY TO TURN SAVINGS INTO RETIREMENT INCOME

Indexed annuities offer the potential to participate in market gains along with protection from downside risk. This article focuses on the unique features and risks associated with indexed annuities and how they can play a role in investors' retirement income strategies.

CRISIS RELIEF: FINANCIAL LIFELINES FOR AFFECTED WORKERS

Legislation passed in the early days of the coronavirus pandemic include temporary provisions that extend paid leave to affected workers at some small businesses and make it easier for investors to access money held in retirement accounts.

June 2020

TWO SIDES TO THE SAVING STORY

Setting aside more money for the future may help households strengthen their financial positions. But when consumers prioritize saving over spending, it can hold back economic growth for the nation. Accompanying chart shows changes in the personal saving rate since 2000.

ETF TRENDS


EXPANDING OPTIONS INCLUDE ACTIVE STRATEGIES

A growing number of exchange-traded funds are taking an active approach to security selection. This article focuses on two kinds of ETFs that veer away from traditional passive indexing strategies: smart-beta ETFs and nontransparent ETFs.

OIL PRICES AND THE ECONOMY

SHOCKS TOOK GLOBAL MARKETS ON A ROUGH RIDE

The world's oil market experienced a series of shocks in the first quarter of 2020, each triggering price volatility that spilled into the stock and bond markets. This article discusses



the events that caused oil prices to collapse, and how low prices could affect the energy industry and the U.S. economy.

YOUR BUSINESS

QUARTERLY TAXES: DEADLINES KEEP COMING FOR THE SELF-EMPLOYED

Business owners typically don't have taxes withheld from every paycheck, so Uncle Sam wants estimated taxes to be paid in four installments. This article discusses how to calculate quarterly payments in order to avoid underpayment penalties.

May 2020

NEW TWIST IN THE LABOR MARKET

In December 2019, women outnumbered men in the U.S. workforce for the first time since 2010. Accompanying chart shows how the share of nonfarm jobs held by women has changed over the last decade.

SO LONG, STRETCH IRA

THE SECURE ACT COULD AFFECT YOUR ESTATE PLAN

Recent changes in retirement plan legislation warrant special attention from owners of high-value IRAs. Most nonspouse beneficiaries who inherit traditional IRA and retirement plan assets can no longer "stretch" distributions — and therefore the tax obligations associated with them — over their lifetimes. them

INVESTING FOR INCOME

PREFERRED STOCKS ACT MORE LIKE BONDS

Preferred stocks may fit the bill for investors seeking a robust income stream, but the risks are heightened during a period of rising interest rates. This article discusses some of the important similarities and differences between preferred stocks, common stocks, and corporate bonds.

YOUR BUSINESS

SECURE ACT CHANGES THAT MATTER TO SMALL EMPLOYERS

Some rule changes could make it easier and more affordable for business owners to provide retirement plans and help their employees save money for retirement.

April 2020

BOND BOOM IN THE REAR VIEW

Over the course of 2019, interest rates fell and bond prices rose, resulting in outsized returns for many types of U.S. bond investments. Accompanying chart compares the 2019 performance of various bond indexes to their 10-year averages.



LESS THAN ZERO

NEGATIVE INTEREST RATES IN OVERSEAS MARKETS

It's been more than five years since central banks in Europe and Japan started dropping benchmark interest rates below zero to help stimulate their national economies. This article looks at how this monetary policy trend may be influencing global financial markets and fixed-income investors.

LUMP SUM OR LIFETIME INCOME?

MAKING SOUND PENSION DECISIONS

The prospect of a large check might be tempting, but cashing out a pension could have costly repercussions. This article examines many factors to be considered when a sizable lump-sum offer is on the table.

YOUR BUSINESS

THREE LIFE INSURANCE STRATEGIES FOR SMALL BUSINESSES

A small business could benefit from life insurance strategies that help protect employees, business partners, and their families. This article looks at the role of life insurance in employee benefit packages and succession plans.

March 2020

THE HEALTH/WEALTH CONNECTION

For those who are healthy, the odds are in favor of a long retirement. And because women outlive men, on average, they may face higher health-care costs. Accompanying chart compares the probability of living to age 85 and 90 for men and women who turned 65 in 2019.

ANNUITY STRATEGIES

LIVING BENEFITS CAN HELP COUNTER RETIREMENT RISKS

Optional riders that add living benefits to fixed or variable annuities might help retirees counter two important financial risks: outliving their savings and paying for costly long-term care.

EARLY RETIREMENT AND YOUR TAX-DEFERRED SAVINGS

WHEN CAN YOU TAKE PENALTY-FREE WITHDRAWALS?

There are some situations in which penalty-free distributions can be taken from tax-deferred retirement accounts before age 59½. This article discusses the rules for these penalty exceptions and how they differ depending on whether the money is withdrawn from a traditional IRA or an employer-sponsored retirement plan.



YOUR BUSINESS

DON'T LET A DISASTER KEEP THE LIGHTS OFF FOREVER

Small businesses can be hit especially hard when extreme weather or other unforeseen events result in major damage and/or force temporary closures. This article focuses on the types of coverage that may or may not be included in a standard business owners policy.

February 2020

A TOUGH YEAR FOR WORLD TRADE

Sharply slower international trade is the primary reason that 2019 was the weakest year for the worldwide economy since the financial crisis. Accompanying chart compares the estimated annual growth of world trade from 2009 to 2019.

TAX TIME

FIVE RED FLAGS THAT RAISE THE ODDS OF AN AUDIT

One or more red flags could make it more likely that the IRS will take a closer look at a taxpayer's return. This article discusses what might trigger an audit, the three types of official audits, and the rise of compliance contacts that are not considered "real" audits.

INVESTOR PSYCHOLOGY

BEHAVIORAL BIASES THAT CAN LEAD TO COSTLY MISTAKES

In recent decades, well-known economists have advanced the theory that investor decisions can be driven by human emotions. This article looks at six behavioral biases that can lead to regrettable portfolio decisions, and how investors might avoid them.

YOUR BUSINESS

CLASSIFYING WORKERS: KNOW THE RULES AND RISKS

Small businesses and other employers running on thin margins may consider using contract workers to keep expenses down. This article explores the complex web of federal and state tax and employment laws that determine how workers must be classified.

January 2020

THE U.S. DEBT PICTURE

The total value of the U.S. bond market has surged over the last decade — from \$32.3 trillion in 2009 to \$43.2 trillion in 2019. Accompanying chart compares outstanding bond market debt held by the federal government, municipalities, and corporations.



MUNICIPAL BONDS

THE TAX CODE HAS CHANGED, BUT ADVANTAGES REMAIN

Tax changes in the 2017 Tax Cuts and Jobs Act affect some investors more than others, with implications that spill into the municipal bond market. This article provides an overview of muni bonds and explains their popularity among investors in higher tax brackets.

AS MANUFACTURING FALTERS, CAN SERVICES SAVE THE ECONOMY AGAIN?

In September 2019, a key indicator of manufacturing activity — the Institute for Supply Management Purchasing Managers Index — fell to the lowest level since June 2009. Meanwhile the Non-Manufacturing Index dropped to its lowest point in three years but was still signaling expansion. This article looks at the manufacturing slowdown and whether the services sector can continue to buoy the economy.

YOUR BUSINESS

WHAT IS CYBER INSURANCE, AND DO YOU NEED IT?

Cyber attacks and loss of data can be devastating. This article helps business owners determine whether they need cyber insurance, and explains the various costs and losses it covers.

December 2019

CAN CONSUMERS KEEP CARRYING THE ECONOMY?

In the second quarter of 2019, U.S. consumer spending was the strongest since 2014, while businesses were pulling back. Accompanying chart compares the quarterly change in spending by businesses and consumers from 2015 to 2019.

TECHNOLOGY MATTERS

THE 5G RACE FOR THE FUTURE OF THE ECONOMY

Installing 5G wireless communication networks throughout the United States could accelerate innovation across business sectors at an unprecedented rate. This article explores the potential costs, benefits, and challenges associated with 5G technology.

GDP GROWTH

GAUGING THE PERFORMANCE OF THE U.S. ECONOMIC ENGINE

Gross domestic product is the broadest and most important gauge of U.S. economic activity. This article focuses on four key types of information investors can find in the monthly GDP report from the Bureau of Economic Analysis.



YOUR BUSINESS

IS IT TIME TO STEP UP YOUR DIGITAL MARKETING?

Now that 28% of Americans admit they are online “almost constantly,” digital marketing can be a cost-effective way to reach a larger audience of potential customers. This article offers tips to help business owners optimize their online marketing efforts.

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