



December 17, 2007

[Home](#) | [Discussion](#) | [Feedback](#) | [Sign Up for the Newsletter](#)

WEALTH ADVISOR

A monthly newsletter for advising HNW clients

FINANCIAL PLANNING

CONTENTS

[SUBPRIME TRUTHS AND CONSEQUENCES](#)

[HIGH NET WORTH: THE LONG GOODBYE](#)

[ANNUITIES, REVISITED](#)

[THE GIVING TREE](#)

[UPCOMING EVENTS](#)

FEATURES

Subprime Truths and Consequences

The continuing credit crunch spotlights the perils of leverage. How should your clients respond?

By Elizabeth O'Brien

A year ago, an intelligent American could be forgiven for thinking that "subprime" referred to a poor cut of beef. No more. Falling home prices have since squeezed homeowners, particularly so-called subprime borrowers with shaky credit who began defaulting on their loans.

[Read the Whole Article](#)

High Net Worth: The Long Goodbye

Are your clients too rich to need long-term-care insurance?

By Joel P. Bruckenstein

People buy long-term-care insurance (LTCi) for many reasons: to avoid bankrupting their spouses and children, to avoid the need to rely on Medicaid and its limited choices and, finally, to protect their assets for legacy purposes.

[Read the Whole Article](#)

Annuities, Revisited

Advisors who once sneered at annuities are now realizing that they could be a magic bullet.

By Joel P. Bruckenstein

Not only are annuities good for a midsize retirement portfolio; they're also good for a retiree's mental health. In case you missed it, annuities are hip.

[Read the Whole Article](#)

The Giving Tree

To make the most of the annual gift-tax exclusion, clients should know which assets to transfer and which ones to retain.

By Joel P. Bruckenstein

Year-end planning often involves making charitable donations in an effort to lock in write-offs for the current year's tax return. For many clients, though, charity should begin at home: Gifts to younger family members can be both emotionally and financially rewarding.

[Read the Whole Article](#)

Click here to learn more about low-cost ETFs.

Obtain prospectus including potential risks. All marks are the exclusive property of their respective owners. Vanguard Marketing Corp., Distributor © 2007. The Vanguard Group, Inc. All rights reserved. US Pat. No. 6,879,964, B2.

Vanguard NYSE

UPCOMING EVENTS

Dec 18 4pm ET

[Get Focused and Organized, Mark Riesenbergh Coaching Session](#)

Jan 8 4pm ET

[Stress Management for the Crazed Advisor, Joe Robinson Coaching Session](#)

Jan 22 - Feb 4

[Simple Steps to a Profitable Client Base, Stephanie Bogan Online Expert Forum](#)

Jan 24 4pm ET

[Setting Your Networking Goals for 2008, Mitch York Coaching Session](#)

FREE WEB SEMINAR
FEBRUARY 6, 2008
4:00 PM ET
CLICK TO REGISTER

SPONSORED BY
RAYMOND JAMES
FINANCIAL SERVICES, INC.
Member FINRA/SIPC

©2007 Financial-Planning.com and SourceMedia. All rights reserved.

You are currently subscribed to Wealth Advisor as: janedoe@planning.com.

To unsubscribe, please contact our Customer Service Department at the phone number or email address provided below.



SourceMedia
One State Street Plaza, 27th Floor New York, NY 10004
Phone: (800) 221-1809 Email: custserv@sourcemedia.com