



December 17, 2007

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# WEALTH ADVISOR

A monthly newsletter for advising HNW clients



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## 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.

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## UPCOMING EVENTS

*Dec 18 4pm ET*

[Get Focused and Organized. Mark Riesenberg 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](#)

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