

June 2022

Hello Joe,

This month, my newsletter explores the following topics:

- [Best way to withdraw money in retirement](#)
- [People forget a critically important type of insurance](#)
- [Roth IRA conversions can benefit from down markets](#)
- [New IRS rule for early retirees](#)
- [Quick answer for your traditional vs. Roth investments](#)

Summer may bring the time to review assumptions and strategies. Please contact me if you would like to discuss your finances.

Sincerely,
LANNY LEVIN, CLU®, ChFC®
President



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What Is The Best Way To Withdraw Money In Retirement?

Last November, Morningstar released a report analyzing a variety of methods to determine a retiree's safe portfolio withdrawal rate. One of the options it considered is the so-called RMD withdrawal strategy.

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As A Financial Planner, I See People Forget A Critically Important Type Of Insurance Over And Over

Insurance is a great risk management tool to financially protect yourself against unexpected events. But when most people think about financial risk, they think about a house fire or car crash. Few people think about losing one of their most valuable assets — their income.

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Here's Why A Roth Individual Retirement Account Conversion May Pay Off In A Down Market

Soaring inflation, interest rate hikes and the war in Ukraine have sparked ongoing stock market volatility. But there may be a bright spot: the chance to save money on a Roth

conversion.

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New IRS Rule Lets Early Retirees Take More Money From Plans

Substantially equal periodic payments are one way to avoid the 10% early withdrawal penalties from your IRA or 401(k), and fixed annuities can play a valuable role in this early retirement income strategy.

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Traditional Vs. Roth: A Quick Answer For Your Investments

Choosing between a traditional and Roth 401(k) or IRA means sifting through a number of variables. But if you have to distill the decision down to one variable, it's got to be taxes.

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