

January 2023

Hello Joe,

This month, my newsletter explores the following topics:

- [How twelve types of retirement income get taxed](#)
- [Avoid these common mistakes to make money](#)
- [Four things to make home financing successful](#)
- [Using passive real estate to fund retirement](#)

As we start a new year, we prepare to make it a safe and prosperous one. Please contact me if you would like to discuss your finances.

Sincerely,
LANNY LEVIN, CLU®, ChFC®
President



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How 12 Types Of Retirement Income Get Taxed

Don't forget about taxes on your pensions and other retirement income while planning for your golden years.

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To Make Money, Avoid These Common Mistakes

Based on decades of leading behavioral research, Daniel Crosby, author of "The Behavioral Investor," said investors easily fall prey to four inherent biases. But when you're mindful of them you can take steps to either mute their effect or harness them to your financial advantage.

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Want To Buy A House, But Spooked By 7% Rates? A Mortgage Broker Lays Out 4 Things To Do To Make It Happen.

The average 30-year mortgage rate hit 7% in October, the highest in 20 years. This can make homeownership seem defeatingly elusive — and horrendously costly. Top mortgage broker Erica Davis gave 4 tips for people hoping to buy despite the high rates.

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How To Use Passive Real Estate To Fund Retirement

While real estate income can fund your retirement, there are risks. Learn what's involved with real estate investments before adding them to your retirement portfolio.

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