

July 2022

Hello Joe,

This month, my newsletter explores the following topics:

- [What to do if your 401\(k\) is tanking?](#)
- [How much money do you leave your children?](#)
- [What to know about special needs trusts](#)
- [Federal Reserve to shrink its balance sheet](#)
- [How to save money on a mortgage](#)

This is the perfect time for a mid-year review. Please contact me if you would like to discuss your finances.

Sincerely,
LANNY LEVIN, CLU®, ChFC®
President



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9 Things To Do Right Now If Your 401(K) Is Tanking, According To Financial Planners

Business Insider has interviewed several financial experts to find out their thoughts on what individuals and couples should do with their retirement savings in 2022. If you've been losing money in your 401(k) and wondering how to handle it, here's their advice.

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Don't Want To Leave Money To Your Kids? You'll Probably Change Your Mind.

Parents may not be aware there are certain controls they can put on the money they leave to their children that can assuage any fears about misuse. They may change their minds about what they leave their grown children, and coming to that conclusion earlier rather than later can have its benefits.

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Creating A Special Needs Trust? Here Are The Costs, What You Need To Know And Who To Use

Families with loved ones who have special needs must shelter as many assets as possible

to ensure much-needed, life-saving government financial support is not lost. Special needs trusts are designed to do just that, and it's ideal to have both kinds: first-party and third-party.

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The Federal Reserve Policy You've Never Heard Of Could Have The Biggest Effect On Your Wallet

The Fed said in May that it's going to soon start shrinking its massive near-\$9 trillion bond portfolio. Starting June 1, they'll let \$47.5 billion worth of assets roll off their books, more formally known as the balance sheet. Why does the Fed's shrinking balance sheet matter?

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How To Save Money On A Mortgage? Here's A Key Tip And More

It didn't take long for the Federal Reserve's 0.75-percentage-point rate hike to shake the housing market. Homebuyers with savings in mind should do one thing to cut mortgage costs.

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