

December 2022

Hello Joe,

This month, my newsletter explores the following topics:

- [Things that reduce the sting of high inflation](#)
- [Tax traps investors need to avoid](#)
- [The only debt that disappears when you die](#)
- [401\(k\) and IRA contribution limits for 2023](#)
- [Five common estate planning mistakes to avoid](#)

As 2022 comes to a close, thoughts turn to 2023 and how to make the most of the coming year. Please contact me if you would like to discuss your finances.

Sincerely,  
**LANNY LEVIN, CLU®, ChFC®**  
President



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## 3 Things That Will Help Reduce The Sting Of High Inflation

There's really nothing nice to say about inflation when it comes to your bottom line. But that same high inflation has led to a couple of changes that might offer you a little relief.

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## Wash Sales, Capital Gains, State Taxes: Tax Traps Investors Need To Avoid

Besides wash sales, capital gains and state taxes, investors also need to beware of rules about taxes on mutual fund dividends, mutual fund investments and net investment income.

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## This Is The Only Debt That Disappears When You Die (And 9 That Don't)

Here are the common types of debt that your heirs may or may not have to pay after your passing.

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## IRS: These Are Your 401(k) And IRA Contribution Limits For 2023

It may be time to up your 401(k) contributions. The IRS is increasing the limit by \$2,000 for 2023.

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## 5 Common Estate Planning Mistakes To Avoid

Overlooking an important step or making a blunder can derail all your careful planning, leaving your heirs and beneficiaries with a headache-inducing challenge.

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