

October 2022

Hello Joe,

This month, my newsletter explores the following topics:

- [What is mortgage recasting?](#)
- [When is your first RMD due?](#)
- [What's in the new 401\(k\) retirement bills?](#)
- [Tips for choosing trustees, executors and POAs](#)
- [Tips for saving on college costs](#)

It's time to start thinking about year-end preparedness, so please contact me if you would like to discuss your finances.

Sincerely,
LANNY LEVIN, CLU®, ChFC®
President



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What Is Mortgage Recasting?

Homeowners looking to lower their monthly mortgage payments often consider refinancing, but a loan recast could be the better choice in some cases.

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When Is Your First RMD Due?

If you turn 72 in 2022, you still have plenty of time to take your first RMD. But you might be better off taking it now.

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What's In The New 401(k) Retirement Bills

Retirement plans could see some major changes if Congress approves proposed new legislation. Here's a look at some of the proposed changes to retirement accounts.

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Estate Planning: 5 Tips To Pick Trustees, Executors And POAs

The decisions on who would be best to carry out your wishes aren't always clear-cut, and it's easy to make a mistake. So before you name the agents for your estate planning documents, consider these five tips.

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College Costs Are Going Up — But These Tips And Tricks Could Save You A Lot Of Money

If students and their families are strategic about where they go and how they pay for it, they'll find there are many ways to finance a college education without having to take on debt that will weigh them down for decades.

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