

June 2023

Hello Joe,

This month, my newsletter explores the following topics:

- [MIT expert rethinks old age and retirement](#)
- [Will higher credit score buyers really pay more?](#)
- [Seven mistakes to avoid with a Roth IRA](#)
- [Types of trusts for owners of high-net-worth estates](#)
- [Four things to know about today's inflation report](#)

With summer just starting, it's a good time to review if your financial strategies are working. Please don't hesitate to contact me if you'd like to discuss your finances.

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



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[lanny\\_levin@levinagency.com](mailto:lanny_levin@levinagency.com)



(847) 863-2860



[Website](#)

### 3 Ways To Rethink Old Age And Retirement, MIT Expert Says

The classic retirement framework aims for seniors to have enough money to fund their lifestyle in old age. Instead of a short period earmarked purely for leisure and travel, retirement in the future will be an increasingly dynamic one. There are some big questions people planning for their retirement years should be asking.

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### New Mortgage Fee Rules: Will Higher Credit Score Buyers Really Pay More?

Starting May 1, 2023, the Federal Housing Finance Agency (FHFA) is implementing new rules that will increase the upfront fees for mortgages backed by Fannie Mae and Freddie Mac. The new fees are expected to increase the cost of homeownership for some borrowers. Could they affect you?

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### 7 Mistakes To Avoid With A Roth IRA

If you have a Roth IRA, you may be planning to use it as part of your retirement income. One way to ensure that you are managing your funds wisely is to avoid common pitfalls that could reduce your level of savings. Here are some of the mistakes to avoid with a Roth IRA.

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### Eight Types Of Trusts For Owners Of High-Net-Worth Estates

Trusts can help high-net-worth people protect assets, minimize taxes for beneficiaries and ensure their money goes where they want it to. Here are some to consider.

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### 4 Things To Know About Today's Inflation Report

Inflation reported for April continued its steady cooldown, but its slow pace shows it's still resilient, too, according to the Bureau of Labor Statistics' consumer price index report. Here's how that information is valuable looking forward.

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LANNY LEVIN, CLU®, ChFC®



President



[lanny\\_levin@levinagency.com](mailto:lanny_levin@levinagency.com)



(847) 863-2860



Website

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