

September 2022

Hello Joe,

This month, my newsletter explores the following topics:

- [Important things to know now about annuities](#)
- [What to do if your identity is stolen](#)
- [Using life insurance to leave an inheritance](#)
- [Why pot trusts are the best trust structure](#)
- [Thirteen common mistakes people make in their wills](#)

It's never too early to start thinking about the year-end, so please contact me if you would like to discuss your finances.

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



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## 16 Things You Need To Know Now About Annuities

With the retirement playing field littered with crushed investments and dreams, the safety of guaranteed income streams looks more attractive each day. Some annuities can provide such a guarantee.

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## 10 Things To Do If Your Identity Is Stolen

Last year, 15 million U.S. consumers were victims of identity theft, according to the 2022 Identity Fraud Study from Javelin Strategy & Research. If you're a victim of identity theft, follow these steps to minimize the damage.

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## How To Use Life Insurance To Leave An Inheritance

Knowing loved ones will be financially secure after you're gone can be a great comfort, and it's a top priority for many. So, if people rely on you financially, consider buying life insurance to replace your income first. Then look at what else it can do.

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## Pot Trusts: Why They're The Fairest (Trust Structure) Of Them All

When it comes to estate planning, being fair and being equal are not necessarily the same thing. A pot trust can help bridge the gap between the two objectives.

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## 13 Incredibly Common Mistakes People Make In Their Wills

A will can be important for you, and for family and friends who may be charged with handling your estate. It's a critical part of being financially prepared. But before you begin the process of putting your will together, consider these mistakes to avoid.

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