

January 2022

Hello Joe,

This month, my newsletter explores the following topics:

- [Times you need money advice from a human](#)
- [How to talk about money with your children](#)
- [The 4% rule is 'no longer feasible'](#)
- [The riskiest places to swipe your credit card](#)
- [Applying Buffett's investment approach to real estate](#)

As we enter this new year, please contact me if you would like to discuss your finances.

Sincerely,
LANNY LEVIN, CLU®, ChFC®
President



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3 Times You Need Money Advice From A Human

You can now manage most aspects of your money without ever consulting another human being. But technology still has limitations, especially when you're facing a money situation that's complex or involves judgment calls. Consider consulting a human expert in the following situations.

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How To Talk About Money With Your Children

Atlanta Falcons linebacker and Kiplinger contributing editor Brandon Copeland discusses how to engage with children on spending, investing and other money topics.

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Retirement Alert: The 4% Rule Is 'No Longer Feasible' — How Seniors Should Adjust To Match Inflation

The 4% rule has long been synonymous with retirement spending. However, the Wall Street Journal has reported that the math is now changing as market forecasters predict lower returns, potentially changing how millions spend and save for their retirement years.

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The Riskiest Places To Swipe Your Credit Card

Credit card fraud has become a constant and pervasive threat, and debit cards aren't immune to being stolen either. This is why it's so important to know where the risks are, so you can better protect yourself from those looking to steal your information.

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How To Apply Warren Buffett's Investment Approach To Real Estate

Taking advantage of this strategy, used by one of the world's most successful investors, could lead you to major profit in an area you may be overlooking.

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