

November 2021

Hello Joe,

This month, my newsletter explores the following topics:

- [Using RMDs when filing estimated taxes in retirement](#)
- [The pros and cons of Medicare Advantage](#)
- [How inflation affects the housing market](#)
- [How to get more financial aid for college](#)
- [How much emergency savings to have when retiring](#)

At this time of year, we look at our progress to find timely adjustments we can still make. Please contact me if you would like to discuss your finances.

Sincerely,
LANNY LEVIN, CLU®, ChFC®
President



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The RMD Solution To The Hassle Of Filing Estimated Taxes In Retirement

If you don't need the money to live on, wait until December to take your RMD and ask the sponsor to withhold a big chunk for the IRS.

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The Pros And Cons Of Medicare Advantage

These popular plans may carry hidden risks. So if you're deluged with offers for Medicare Advantage, here's what to know.

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Inflation And The Housing Market: What Buyers And Sellers Should Consider Now

A small amount of ongoing inflation is considered normal, but the rate of inflation has been rising recently. Although the housing market has remained strong, it's not immune to outside forces. Here are things to consider.

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How To Get More Financial Aid For College

The Covid-19 pandemic and economic downturn that followed made it even more difficult for many students and their parents to afford college just as costs went up. In order to obtain a four-year degree, nearly all students rely on some sort of financial aid. How to get more?

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A Financial Planner Explains How Much You Should Have In Emergency Savings If You're Retiring Soon — And When To Use It

If you're planning to retire soon, there are a lot of money items on your mind. One thing you might not be thinking about, though, is your emergency fund. An emergency fund is a simple thing that's absolutely critical. How much do you need?

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