

April 2022

Hello Joe,

This month, my newsletter explores the following topics:

- [2022 tax year changes and key amounts](#)
- [Why update estate plans after a divorce](#)
- [What happens to debt when you die](#)
- [When to update your wills or estate plans](#)
- [How to protect yourself from impostor scams](#)

I hope you're enjoying spring. If you would like to discuss your finances, please contact me.

Sincerely,
LANNY LEVIN, CLU®, ChFC®
President



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Tax Changes And Key Amounts For The 2022 Tax Year

Every year there's a long list of tax changes that can affect your bottom line. Smart taxpayers will start planning for the 2022 tax year changes now.

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Exes, Stepchildren And Your Will: A Cautionary Tale

Don't be like Bob. After his divorce, he failed to update his estate plan, which listed his stepdaughter as a beneficiary.

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What Happens To Debt When You Die: What's Forgiven And What's Not

If you're walking around with more than your fair share of debt, you may wonder what happens to debt when you die. Will your loved ones be responsible for your debt after death, or is there debt forgiveness? Here, we'll break down which debts are forgiven upon death and which hang around.

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When It Comes To A Will Or Estate Plan, Don't Just Set It And Forget It

There are some obvious triggers that might prompt you to update your will, such as changes in health or marital status. There are, however, also some not-so-obvious ones to be aware of, according to financial planners and attorneys.

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Impostor Scams Are Up: How To Protect Yourself Or A Loved One

Impostor scams—in which criminals pose as an agency or lottery—topped the list of fraudulent activity last year, and they prey most on consumers over 60.

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