

December 2021

Hello Joe,

This month, my newsletter explores the following topics:

- [How to prepare for retirement after age 60](#)
- [Stop focusing on retirement savings number](#)
- [What to do about rising home insurance costs](#)
- [The 2022 capital gains tax rate thresholds](#)
- [This popular retirement income strategy may be outdated](#)

The end of the year is rapidly approaching. Please contact me if you would like to discuss your finances.

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



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## How To Prepare For Retirement After Age 60

There is still time to improve your retirement finances in the years leading up to retirement. By reviewing how much you have saved and thinking about how much longer you want to work, you may be able to update and improve your retirement plan. Use the following guidelines to get ready for retirement after age 60.

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## Don't Get Too Hung Up On A Retirement Savings Number

There's tons of advice about how big your nest egg should be for retirement but focusing too much on a single figure can lead to complacency. Here's how.

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## What You Can Do About The Rising Cost Of Home Insurance

The cost of insuring a home is on the rise, forcing Americans to make tough decisions about whether to cut back on coverage or make big changes to save their wallets.

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## The 2022 Capital Gains Tax Rate Thresholds Are Out – What Rate Will You Pay?

If you sell stocks, mutual funds or other capital assets that you held for at least one year, any gain from the sale is taxed at either a 0%, 15% or 20% rate. The IRS has already released the 2022 income thresholds, so you can start planning for 2022 capital asset sales now.

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## Experts Say The 4% Rule, A Popular Retirement Income Strategy, Is Outdated

Market conditions are pressuring the 4% rule, a popular rule of thumb for retirees to determine how much money they can live on each year without fear of running out later. However, lower projected returns for stocks and bonds don't seem to be working in retirees' favor.

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