

January 2024

Hello Joe,

This month, my newsletter explores the following topics:

- [Key facts before rolling over your 401\(k\)](#)
- [Right way to lend or gift for homebuying](#)
- [Understanding capital gains tax on real estate sales](#)
- [New FAFSA and its impact on families](#)
- [Four costly Social Security mistakes to avoid](#)
- [Four things to avoid in a job search](#)

2024 promises to be a year characterized by change driven by global and national events. Being prepared for such change – and the opportunities that come with it – can make 2024 a remarkably successful year. Don't hesitate to contact me if I can help you plan for what's to come in the days and months ahead.

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



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## A 401(K) Rollover Is 'The Single Largest Transaction' Many Investors Make, Expert Says. What To Know Before Doing It

A rollover from a 401(k) plan to an IRA is common for workers when they retire or change jobs. There are pros and cons to consider before moving your money.

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## Here's The Right Way To Lend Or Gift Money To Help Your Loved One Buy A Home

Aspiring homeowners increasingly turn to family for financial help in today's challenging real estate market. This practical guide offers insights into the right approach to lending or gifting money for a home purchase.

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## Capital Gains Tax On Real Estate And Home Sales

When selling your home or a rental property at a gain, there are important capital gains tax rules to keep in mind.

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## The New FAFSA Will Be Available By Dec. 31 — What Families Need To Know About The College Financial Aid Form

The new federal college financial aid application rolls out on or before the last day of 2023. The simplified FAFSA is meant to improve access, but the delay has caused confusion and irritation, experts say. Here's what you can do now to avoid additional problems.

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## 4 Social Security Mistakes That Can Cost You Thousands Of Dollars. Here's What To Know.

Social Security, a complex system with thousands of rules, presents significant challenges and pitfalls for its claimants. This guide focuses on common errors that can lead to substantial financial losses, ranging from premature benefit claims to misunderstandings about survivors' benefits.

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## A Former Google Recruiter Shares The 4 Things That Make You Look Really Desperate When Job Searching

There are things that might make you look desperate to the company you're interviewing with. Here are three things you should stop doing and what you should do instead.

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