

September 2020

Hello Joe,

This month, Money Matters explores the following topics:

- [Should you refinance your mortgage?](#)
- [How to stabilize your business right now](#)
- [You need more than a will](#)
- [How to fly safely during the pandemic](#)
- [10 things to know before going to the hospital](#)

As always, if you would like to discuss your finances, please contact me.

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



Interested in a career with Alliance Financial Group? Click [here](#).



[lanny\\_levin@levinagency.com](mailto:lanny_levin@levinagency.com)



(847) 863-2860



[Website](#)

## 5 Simple Steps To Determine If You Should Refinance When Mortgage Rates Are Low

When homeowners are bombarded with news about 'record low rates', they often have one thought on their mind. Is this the time to refinance? Ask yourself these 5 questions.

[Read More](#)

## 4 Simple Things You Can Do To Stabilize Your Small Business Right Now

Small businesses all over the world are seeking stability right now, and fortunately, there is a number of proven methods for making it happen.

[Read More](#)

## A Will Doesn't Cover All Your Bases When It Comes To End-Of-Life Decisions. Here's What Else You Need

Regardless of the pandemic, experts say it's important to plan for when you're not here — that is, give thought to what would happen to your bank accounts, your home and your belongings, as well as, perhaps, your dependents. That planning should start with a will. Here's what else you should consider if you want to prepare.

[Read More](#)

---

## How To Fly Safely During The Pandemic

It may be the middle of summer, but few of us are flying in this time of COVID-19. In the meantime, though it's best to avoid flying or other travel unless it's unavoidable, there are some steps you can take to help safeguard your health if you must fly.

[Read More](#)

---

## 10 Things To Know Before Going To The Hospital (From A Legal Perspective)

A trip to the ER can be chaotic and scary, but getting your ducks in a row now can definitely help. Every state has different laws, but the following tips should help put you in a good position if the worst should happen.

[Read More](#)



LANNY LEVIN, CLU®, ChFC®



President



[lanny\\_levin@levinagency.com](mailto:lanny_levin@levinagency.com)



(847) 863-2860



[Website](#)

Registered Representative and Financial Advisor of Park Avenue Securities LLC (PAS). Securities products and advisory services offered through PAS, a registered broker/dealer and investment advisor. Special Agent, The Guardian Life Insurance Company of America (Guardian), New York, NY. PAS is an indirect, wholly owned subsidiary of Guardian. LANNY D. LEVIN AGENCY, Inc. is not an affiliate or subsidiary of PAS or Guardian. OSJ: Alliance Financial Group, 14021 Metropolis Ave. Fort Myers, FL, an agency of Guardian. PAS is a member FINRA, SIPC.

Links to external sites are provided for your convenience in locating related information and services. Guardian, its subsidiaries, agents, and employees expressly disclaim any responsibility for and do not maintain, control, recommend, or endorse third-party sites, organizations, products, or services, and make no representation as to the completeness, suitability, or quality thereof.

2020-107803 Exp. 9/20

This e-mail was sent by LANNY D LEVIN AGENCY, Inc. located at  
5141 Cote du Rhone Way, Sarasota, FL 34238

[Unsubscribe](#) from this list