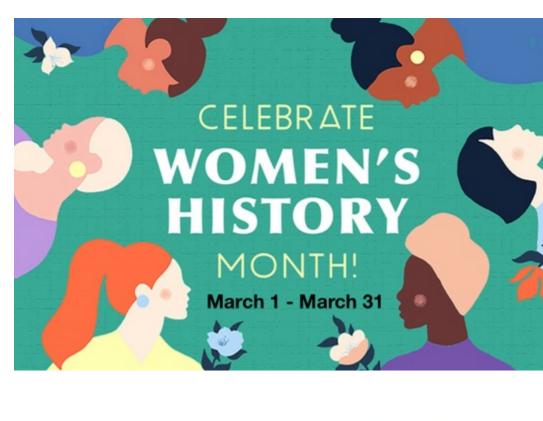


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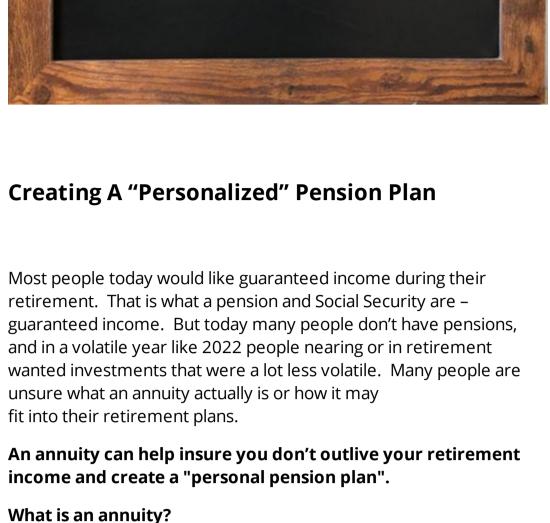


From The Desk Of Mark Mappa

always say "as of this writing" because things change; that's why I am constantly staying abreast of the economic situation and what that means for your financial plan. This month I have some great articles on helping to keep those plans on track. Our piece on the portfolio strategy of diversification and rebalancing is a result of that monitoring of the economy. There's good information on the need to "pay yourself first"; and a special educational article on annuities. Just a reminder, Daylight Saving Time begins March 12 (we "spring"

forward") and, most important, March Madness tips off on March 14. Our relationship is valuable to me, please call with any questions on anything you read here or with any other questions you may have. I'm always here to help.

Very truly yours, Mark



rate. Single premium to deferred payment. Some have lifetime guarantees and death benefits. They should be considered as part of your retirement planning.

payments soon after you make your initial investment. For example, you might consider purchasing an immediate annuity as you approach retirement age. **The deferred annuity** accumulates money while the immediate annuity pays out. Deferred annuities can also be converted into immediate annuities when the owner wants to start collecting

There are two basic types of annuities: deferred and immediate.

With a deferred annuity, your money is invested for a period of time until you are ready to begin taking withdrawals, typically in

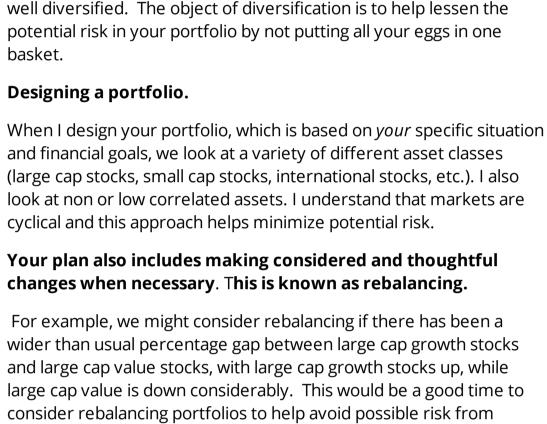
Sources: https://www.nytimes.com/topic/subject/annuities Cash Flow Is King, Mark Mappa

IMPORTANCE OF ASSET ALLOCATION Diversification & Rebalancing

Diversification & Rebalancing: An Important

I take the trust you have placed in me very seriously. As your

partner, I continuously monitor the investment strategy we have put



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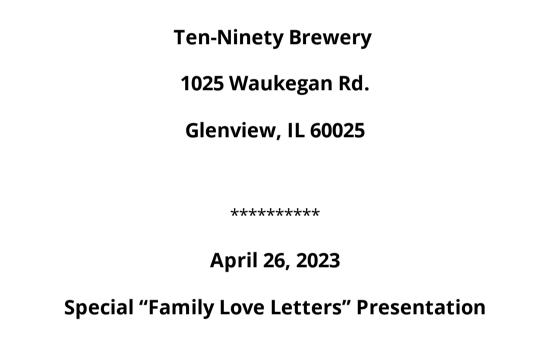
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For appetizers and drinks with friends

March 9, 2023

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Boosts mood enhancing hormones that give us good

So whether you are cooking in or dining out, invite friends and family

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feelings and helps digestion.

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Guest Speaker: Brett Gardiner Information to Follow ***** We Look Forward to seeing you at these Upcoming events. For additional information contact: Tanya Widner **Tanya@Mappawm.com 847-262-3032 Pay Yourself First** It sounds simple, but paying yourself first can really pay off. Learn More MAPPA WELLNE Dinner With Friends & Family: Enjoyable and **Healthy Too!** When we think of the benefits of eating we tend to focus on the foods we eat rather than the pleasures of dining with friends and family. It turns out that sharing a meal with people we care about has

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TICLES IN THIS ISSUE Creating a "Personalized" Pension Plan Diversification and Rebalancing: An Important Portfolio Strategy Upcoming Client Events in 2023 Pay Yourself First The Wellness Corner: Dinner With Friends and Family Please share this newsletter with friends and colleagues who may be interested in this information. Hard to believe that spring is just around the corner. Everything always feels lighter at this time of the year. The good news is that, as of this writing, inflation has slowed and employment is still steady. I

 An annuity is a financial product that is an insurance contract. You make a series of payments or a lump sum payment and you then receive regular income payments that start immediately or at some point in the future. • There are many types of annuities from fixed rate to variable

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retirement. **If you opt for an immediate annuity,** you begin to receive Within these two categories, annuities can also be either fixed or variable depending on whether the payout is a fixed sum; tied to the performance of the overall market or group of investments, or a combination of the two Most people are not familiar with annuities or understand how they might be a good choice as part of a retirement strategy. I am here to answer any questions about all the various types annuities and whether they are right for you. If you would like to explore a way to

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