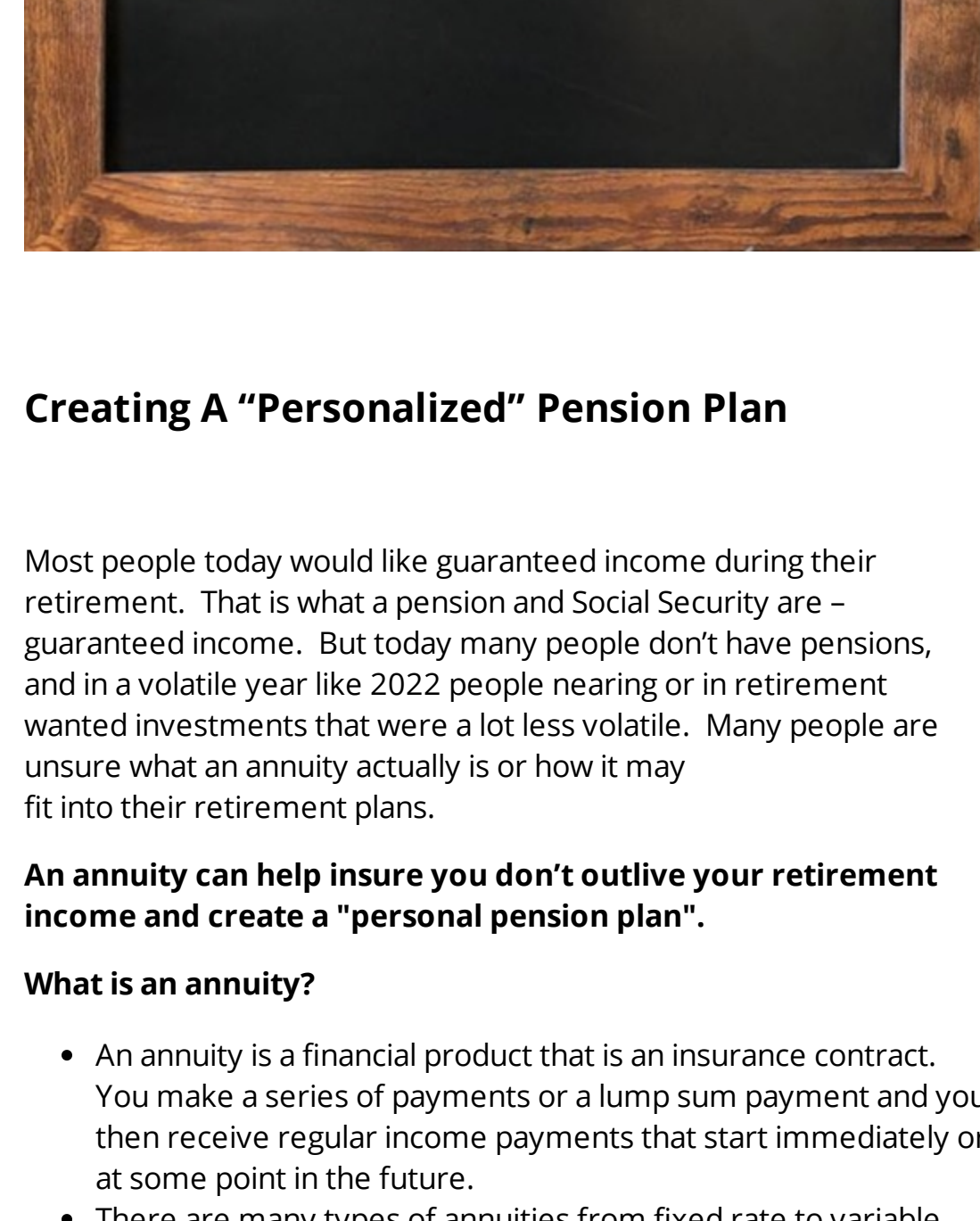
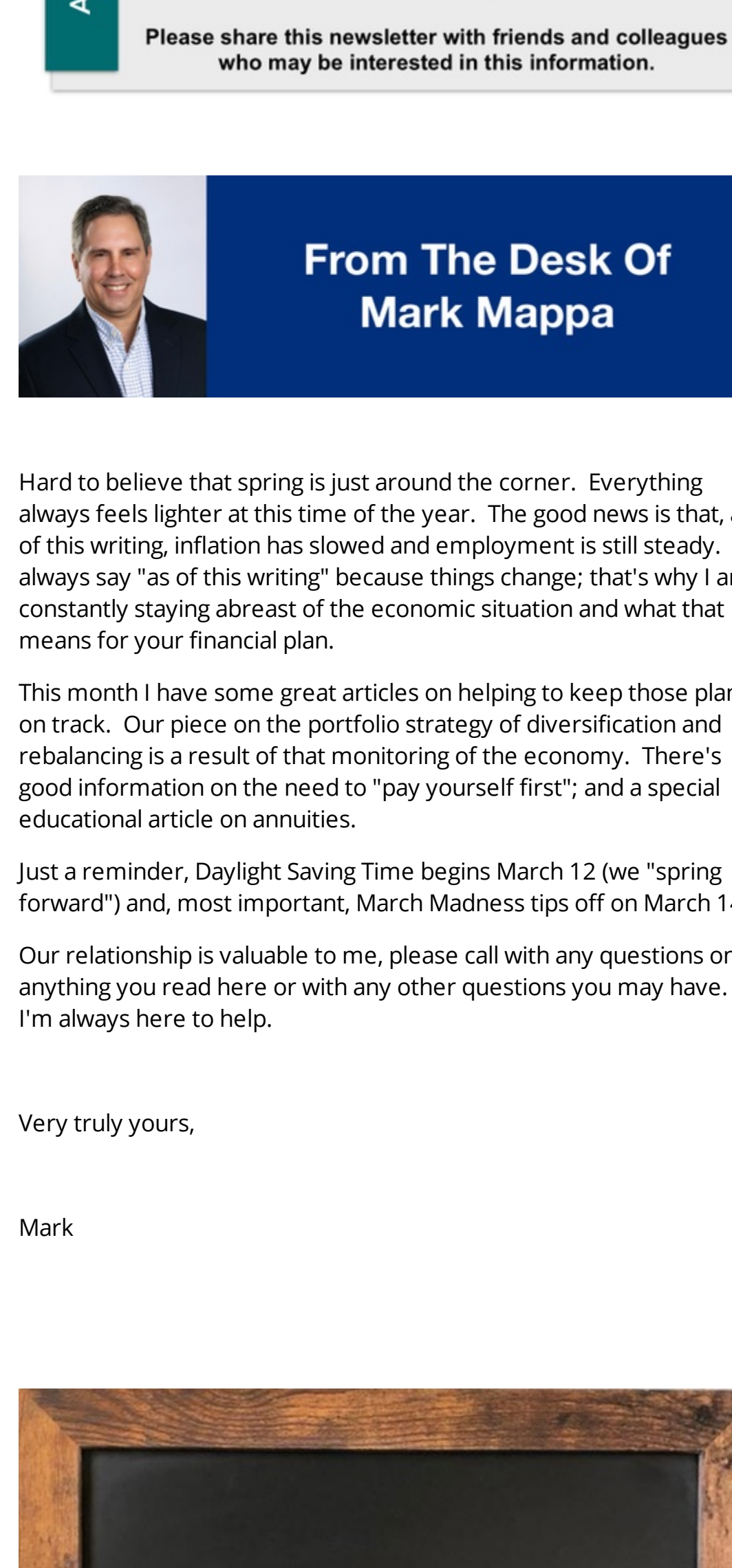
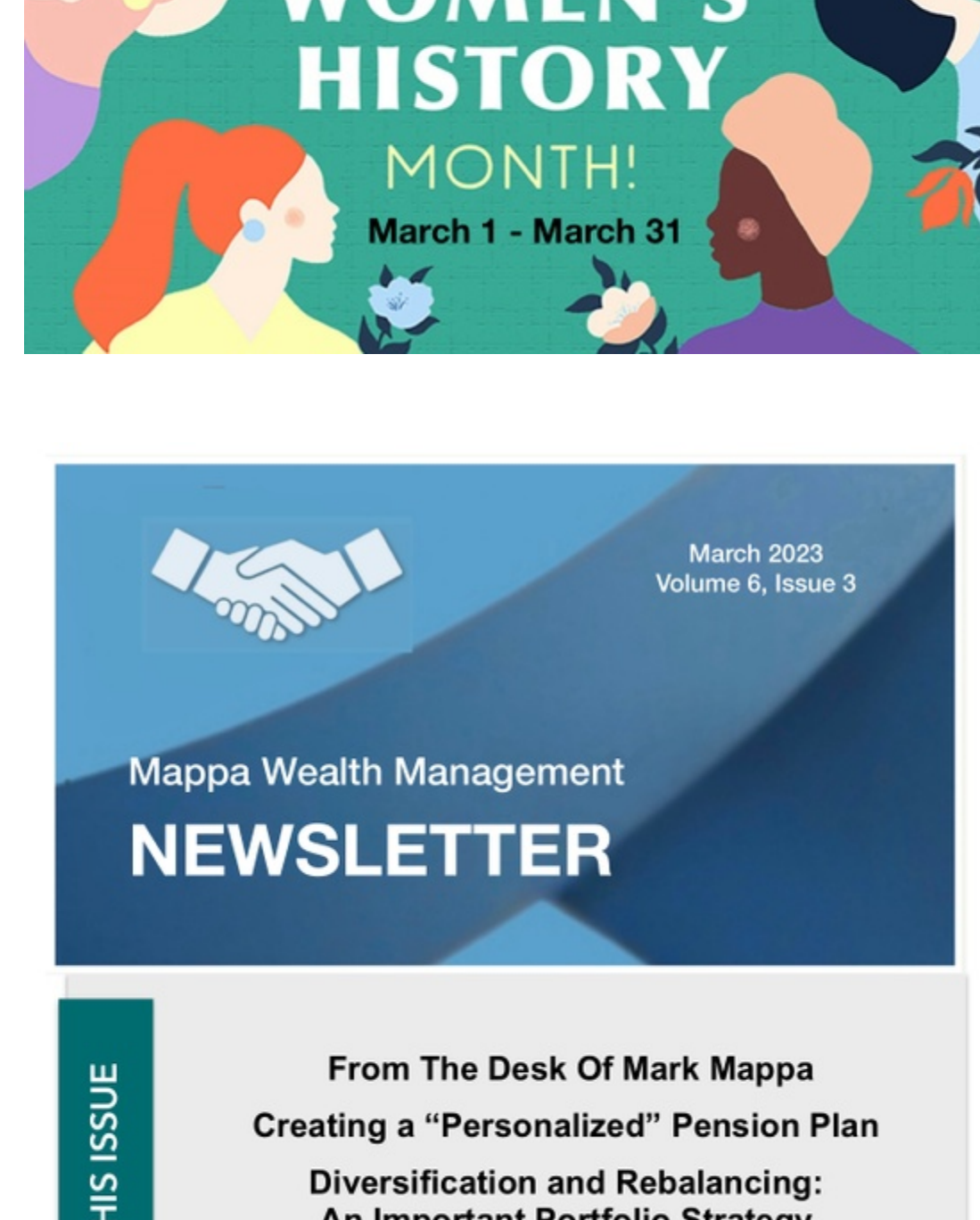


%recipient.FirstName%



## Creating A "Personalized" Pension Plan

Most people today would like guaranteed income during their retirement. That is what a pension and Social Security are – guaranteed income. But today many people don't have pensions, and in a volatile year like 2022 people nearing or in retirement wanted investments that were a lot less volatile. Many people are unsure what an annuity actually is or how it may fit into their retirement plans.

**An annuity can help insure you don't outlive your retirement income and create a "personal pension plan".**

**What is an annuity?**

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

**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 retirement.

**If you opt for an immediate annuity,** you begin to receive 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 payments.

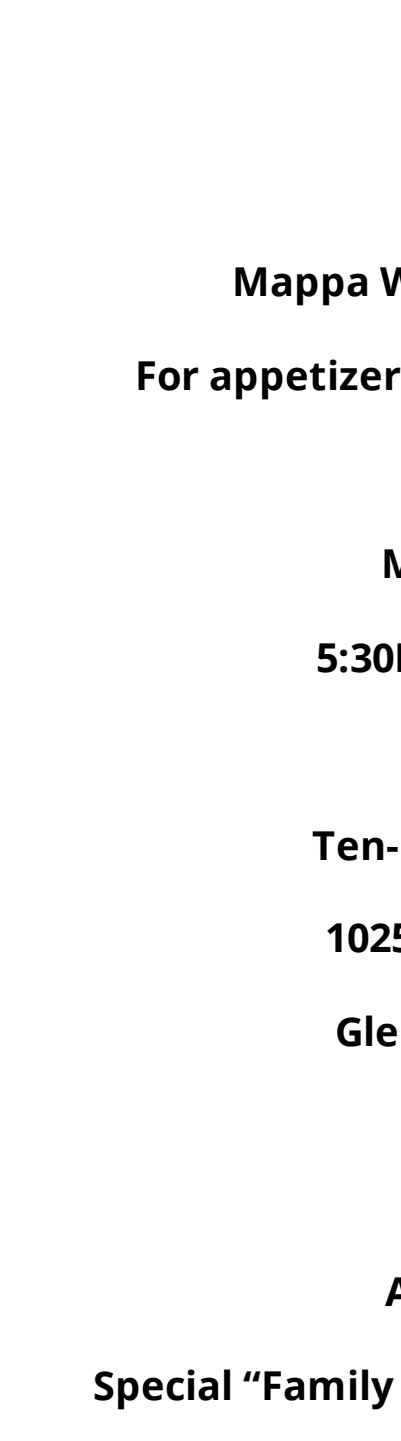
Within these two categories, **annuities can also be either fixed or variable** depending on whether the payout is a fixed sum; tied to the performance of the overall market or group of investments, or a combination of the two

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 have "income for life" please call me.

Sources:

<https://www.nytimes.com/topic/subject/annuities>

[Cash Flow Is King, Mark Mappa](#)



## IMPORTANCE OF ASSET ALLOCATION

Diversification & Rebalancing

### Diversification & Rebalancing: An Important Portfolio Strategy.

I take the trust you have placed in me very seriously. As your partner, I continuously monitor the investment strategy we have put in place for you. That strategy includes making sure your portfolio is well diversified. The object of diversification is to help lessen the potential risk in your portfolio by not putting all your eggs in one basket.

**Designing a portfolio.**

When I design your portfolio, which is based on *your* situation and financial goals, we look at a variety of different asset classes (large cap stocks, small cap stocks, international stocks, etc.). I also look at non or low correlated assets. I understand that markets are cyclical and this approach helps minimize potential risk.

**Your plan also includes making considered and thoughtful changes when necessary. This is known as rebalancing.**

For example, we might consider rebalancing if there has been a wider than usual percentage gap between large cap growth stocks and large cap value stocks, with large cap growth stocks up, while large cap value is down considerably. This would be a good time to consider rebalancing portfolios to help avoid possible risk from having too many large cap growth stocks in your portfolio. I will look at your whole portfolio – all the asset classes and the balance of non and low correlated classes before making any decisions. All decisions are based on your personal situation and your complete understanding.

**If you have any questions about rebalancing and diversification, please call me.**



**In 2023 Mappa Wealth Management will be bringing you important informational events And fun get togethers.**

**Mark Your Calendars for these upcoming events:**

\*\*\*\*\*

**Please Join**

**Mappa Wealth Management**

**For appetizers and drinks with friends**

**March 9, 2023**

**5:30PM - 7:30PM CST**

**Ten-Ninety Brewery**

**1025 Waukegan Rd.**

**Glenview, IL 60025**

\*\*\*\*\*

**April 26, 2023**

**Special "Family Love Letters" Presentation**

**Guest Speaker: Brett Gardiner**

**Information to Follow**

\*\*\*\*\*

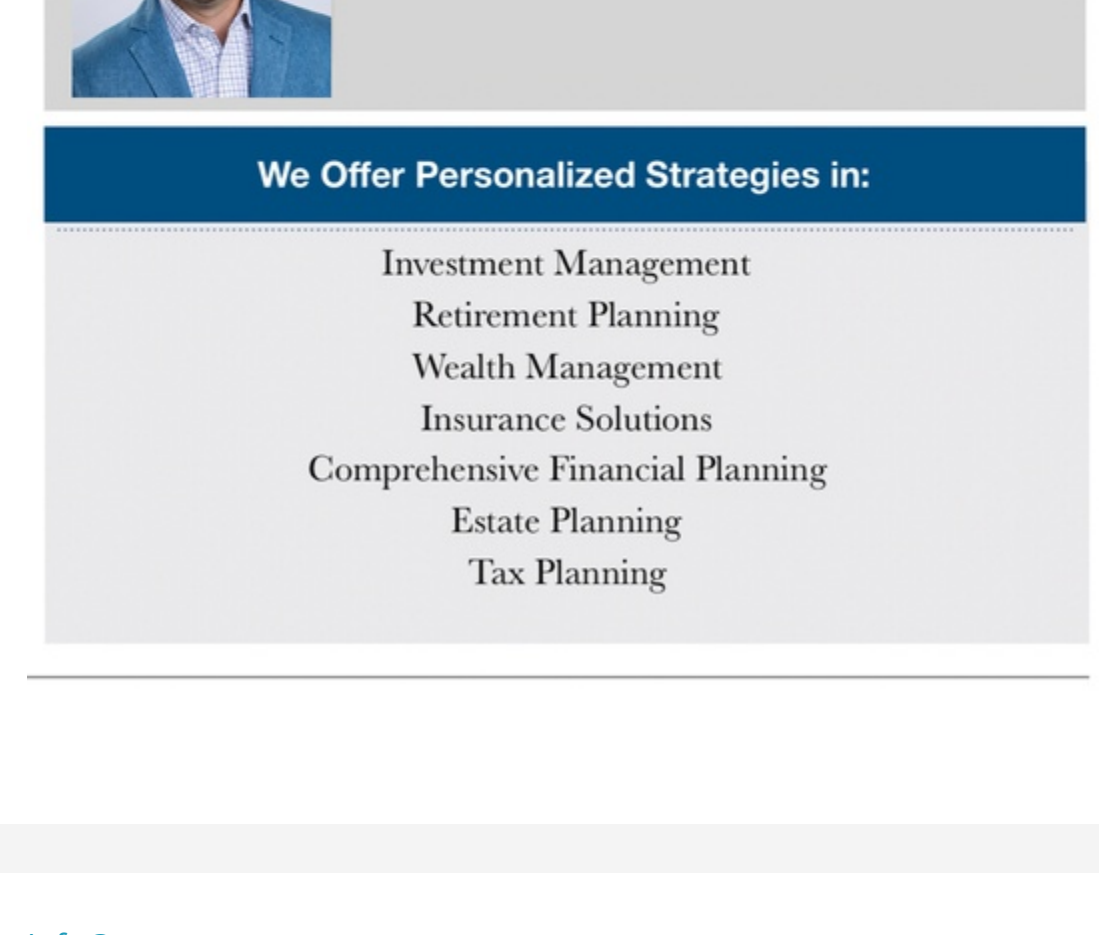
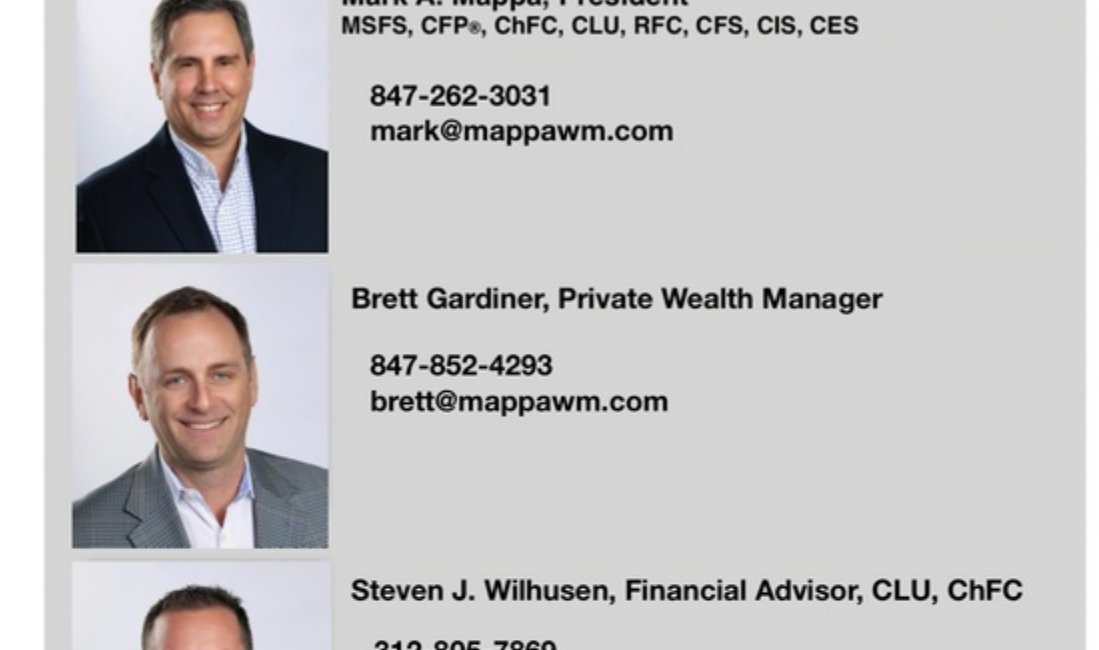
**We Look Forward to seeing you**

**at these Upcoming events.**

**For additional information contact:**

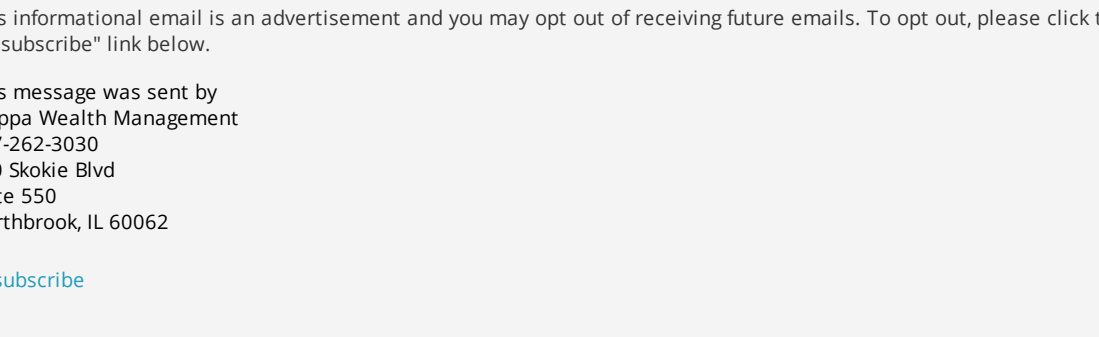
**Tanya Widner**

[Tanya@Mappawm.com](mailto:Tanya@Mappawm.com) 847-262-3032



It sounds simple, but paying yourself first can really pay off.

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**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 concrete health benefits. Eating a meal with others:

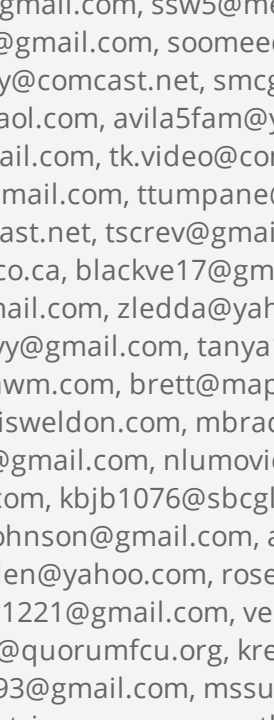
- **Promotes healthy eating habits,**
- **Creates an opportunity to connect with others and decreases isolation,**
- **Provides a pleasurable "pause" in a hectic day that gives our bodies a break from stress,**
- **Boosts mood enhancing hormones that give us good feelings and helps digestion.**

So whether you are cooking in or dining out, invite friends and family to join you, it's a gift to yourself and them.

Source:

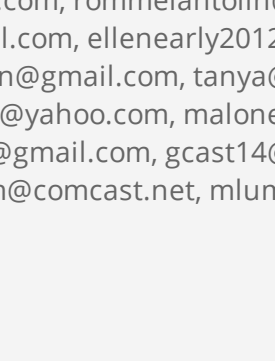
<https://news.leavitt.com/healthy-habits-the-value-of-cooking-and-sharing-a-meal-with-others/>

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