

February 2021

Hello Joe,

This month, my newsletter explores the following topics:

- [Estate planning for 'black sheep' beneficiaries](#)
- [Rolling over a 401\(k\) to IRA: mistakes to avoid](#)
- [Talking to your parents about their estate plan](#)
- [Small business financial management 101](#)
- [Powerful money lesson from Bill Gates](#)

If you would like to discuss your finances, please contact me.

Sincerely,
LANNY LEVIN, CLU®, ChFC®
President



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Estate Planning For 'Black Sheep' Beneficiaries

Every family faces a unique set of circumstances when it comes to wealth, financial planning and thinking about the future. But no matter the situation, it is essential to consider your individual beneficiaries' circumstances when it comes to estate planning.

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Avoid These Costly Mistakes When Rolling Over A 401(K) To An IRA

Before you move your money, be sure you know the rules that differ between 401(k) plans and IRAs. If the rollover process is done incorrectly, it could be considered a distribution, which would make it subject to taxation and, possibly, an early withdrawal penalty. Here are some things to be aware of before initiating a rollover.

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How To Talk To Your Parents About Their Estate Plan (Without Making It Awkward)

You don't want to appear greedy when asking your parents about their estate planning. But, you do need answers to certain questions to ensure that your parents' financial wishes are carried out and there is a smooth transition of wealth and assets. Here's how

to approach this touchy subject and get the information you need.

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Starting A Small Business? Welcome To Financial Management 101.

According to a U.S. bank study, more than eight out of 10 new businesses fail because of poor cash-flow management. Don't let your new business fall prey to that likelihood.

From bookkeeping strategies to financing options, here's what you need to know to set your business up for success.

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A Powerful Money Lesson From Bill Gates: Why You Should Save Like A Pessimist, But Invest Like An Optimist

Without a doubt, Bill Gates is a genius. What Gates understands is that you can only be an optimist in the long run if you're pessimistic enough to survive the short run. The best way for most people to apply that is to save like a pessimist and invest like an optimist.

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