

November 2023

Hello Joe,

This month, my newsletter explores the following topics:

- [Seven money traps to avoid in your forties](#)
- [Three biggest retirement plan rollover mistakes to avoid](#)
- [How to protect your resume from age-related discrimination](#)
- [Steps to manage medical bills and minimize debt](#)
- [How to prepare to ace a panel interview](#)

While time is short, we can still ensure your finances are well-positioned for the end of the year – and ready to start 2024. Please reach out if you'd like to discuss your options or make any adjustments.

Sincerely,
LANNY LEVIN, CLU®, ChFC®
President



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



lanny_levin@levinagency.com



(847) 863-2860



[Website](#)

7 Money Traps To Avoid In Your 40s

Your 40s bring unique financial challenges, from retirement planning to managing elderly parent costs. Here are seven financial pitfalls of your 40s and how to avoid or alleviate them.

[Read More](#)

These Are The 3 Biggest Retirement Plan Rollover Mistakes, Expert Says. Here's How To Avoid Penalties

If you're saving for retirement with a 401(k) or individual retirement account, it's easy to lose money to taxes and penalties when moving money between accounts. Denise Appleby, CEO of Appleby Retirement Consulting, covers three of the biggest rollover mistakes.

[Read More](#)

Employers Can Use Phrases In Your Resume To Unfairly Discriminate Based On Age—How To Protect Yourself Against It

Marc Cenedella, founder of Leet Resumes and a resume expert with over 20 years of experience, has shared some tips on how job applicants can avoid pitfalls that might make them more vulnerable to age discrimination in hiring processes.

[Read More](#)

Navigating Medical Bills: Take These 12 Steps To Manage Costs And Minimize Debt

One in 5 Americans has had outstanding medical bills show up on their consumer credit records. Medical bills are prone to errors: one study estimates up to 80% contain mistakes. You can save money by knowing the steps to take if you don't think you owe a bill — or do but can't pay.

[Read More](#)

How To Prepare To Ace A Panel Interview

Companies see panel interviews as a more efficient way to assess candidates. Have an upcoming panel interview? Here's a guide on how to ace every aspect of the panel interview format.

[Read More](#)



LANNY LEVIN, CLU®, ChFC®



President



lanny_levin@levinagency.com



(847) 863-2860



Website

Registered Representative of Park Avenue Securities LLC (PAS). OSJ: 14021 Metropolis Ave. Fort Myers, FL 33912, 239-561-2900. Securities products offered through PAS, member FINRA, SIPC. Special Agent of The Guardian Life Insurance Company of America® (Guardian), New York, NY. PAS is a wholly owned subsidiary of Guardian. Lanny D. Levin Agency Inc. is not an affiliate or subsidiary of PAS or Guardian. This firm is an agency of The Guardian Life Insurance Company of America® (Guardian), New York, NY. CA Insurance License# 0650481 2020-111884 Exp. 11/22

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.

2023-164128 Exp. 11/25

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