

April 2019

Hello Joe,

This month, Money Matters explores the following topics:

- [10 frequently asked social security questions](#)
- [Four red flags about high-yield bank accounts](#)
- [Salary trends to know before your next negotiation](#)
- [Five easy ways to protect your money](#)

I hope you're enjoying April. If you'd like to review your finances, contact me anytime.

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



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## 10 Frequently Asked Social Security Benefit Questions

Americans who understand how Social Security works may be able to qualify for bigger payments and avoid benefit reductions and withholdings. Workers approaching retirement age generally have a lot of questions about beginning Social Security payments. Here are the answers to some of the most frequently asked Social Security questions

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## 4 Red Flags About High-yield Bank Accounts

New high-yield accounts are being introduced on the internet and in the mobile world that offer around 1.5 percent on checking accounts or more than 2 percent on savings accounts. But they're often not the great deals they first appear to be once you understand the details.

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## These Are The Salary Trends You Need To Know Before Your Next Negotiation

If you're seeking a higher number on your paycheck, it's likely up to you to make it happen. Before you go into a salary negotiation for a new job or a bump in pay for the position you already have, here is the information you should seek out to make your case.

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## The Big Little Things: 5 Easy Ways To Protect Your Money

Protective technologies are transforming everyday life, adding safety, convenience, and peace of mind. But how about in our financial lives? Are there similar measures that can help protect our income from interruptions due to illness, injury, disability, layoff and emergencies.

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