

January 2021

Hello Joe,

This month, my newsletter explores the following topics:

- [10 ways to save more for retirement](#)
- [Six types of retirees](#)
- [Five key steps in the mortgage underwriting process](#)
- [Credit card information stolen? What to do](#)
- [Estate planning: create your legacy](#)
- [Claiming Social Security benefits: things you must know](#)

As always, please contact me if you would like to discuss your finances.

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



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## 10 Ways To Save More For Retirement

Saving for retirement doesn't have to be a chore. A few small changes can result in a much bigger retirement account balance, given enough time to compound. Here are some ways to save more for retirement without reducing your quality of life.

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## There Are Six Types Of Retirees – Which Are You?

New retirees are like recent college graduates – they're on their own after years of the same routine, and they have to find a new path to follow. Nancy K. Schlossberg, an author and former counseling professor, came across these six types of retirees, and what defines them.

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## 5 Key Steps In The Mortgage Underwriting Process

If you're like most people who buy a home, you take out a mortgage to finance the purchase. The process that lenders use to assess your creditworthiness is called underwriting. What is mortgage underwriting and what to expect?

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## How Your Credit Card Information Is Stolen And What To Do About It

Credit card fraud is the most frustrating crime you can't see. With cybercriminals becoming more sophisticated, it's important to understand the types of fraud out there. Here's how to protect yourself and what to do if your credit card (or debit card) information is stolen.

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## Estate Planning: Create Your Legacy

Times of uncertainty, like today's global pandemic, can underscore just how important it is to have an estate plan. Estate planning is not only for the wealthy, it's for everyone. Here's how you can get started.

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## Social Security Basics: 12 Things You Must Know About Claiming and Maximizing Your Social Security Benefits

Claiming Social Security benefits at the right time means more money in your pocket. Here's a guide to everything from knowing your full retirement age to taking Social Security spousal benefits – and much more.

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