



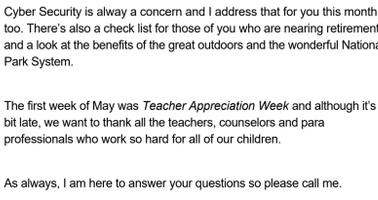
Hi (Firstname),



**ARTICLES IN THIS ISSUE**

- A Message From Mark Mappa
- Take A Deep Breath - Market Volatility Is Normal
- Upcoming Events
- When Enrolling In Medicare Timing Is Everything
- The Pre-Retirement Checklist
- Basics Of Cybersecurity
- The Wellness Corner

Please share this newsletter with friends and colleagues who may be interested in this information.



It's May and we are well into spring and looking forward to summer but there are still some big issues we are facing. The war in Ukraine is ongoing, however we can take hope in the bravery of Ukraine's people and their commitment to democracy and to their country. Inflation is also an issue but given the aftermath of the pandemic and the war, it is not unexpected. When I think about these concerns and issues, I also think about how I work with each client to design a financial plan that helps mitigate the impact of such issues. Take a look at the chart on Market Volatility below. It helps put what is happening now into perspective.

Cyber Security is always a concern and I address that for you this month too. There's also a check list for those of you who are nearing retirement and a look at the benefits of the great outdoors and the wonderful National Park System.

The first week of May was *Teacher Appreciation Week* and although it's a bit late, we want to thank all the teachers, counselors and para professionals who work so hard for all of our children.

As always, I am here to answer your questions so please call me.

Very Truly Yours,  
Mark

## Take a Deep Breath - Market Volatility is Normal

We have all been whipsawed by the ups and downs of the market. This kind of news on a daily and weekly basis can be nerve wracking but this is normal market behavior and it's not the first time we've been here.

**The data is irrefutable.**

Take a look at the data on this chart. It might look confusing, but the message is simple... We've been here before. It illustrates the S&P 500 Index performance over the previous 40 years.



**The grey number is what the index returned by the end of the year. The red number is the low point during that same year.**

The first set of numbers from 1980 shows that the S&P 500 index finished the year up 26% but was -17% at some point during the calendar year. **That's a 43% difference from high to low in under 1 year!**

As you look at the rest of the data, you'll notice some years were more dramatic than others. 2022 has been more volatile than most but we have to remember that this isn't uncommon. **Over the last 40 calendar years, the S&P 500 Index has fluctuated by an average of 14% from high to low.**

**So, how bad is it right now?** Well, as of May 1st, the S&P 500 index was down 13.3% year to date. It probably doesn't feel like a normal year but statistically speaking this isn't unusual. Seeing these historical figures doesn't give us any additional information about when or how the market will react to the future. However, it does give us confidence that it will come back eventually and reacting to low points usually causes more harm than good.

**Together we have designed a strategic plan to help mitigate these impacts. Please call me about the markets or any other questions you might have, I am always here to help.**

## UPCOMING EVENTS

### Mark your calendar for Mappa Wealth Management's next 2 special events!

Please join us for drinks, appetizers and great conversation for you and your guests:

**Thursday May 26, 2022**  
5:30pm. CST  
Harp & Fiddle  
110 Main, Park Ridge, IL 60068

\*\*\*\*\*  
**Join us for an important, informative event on:**  
**The Basics of Medicare**  
**Wednesday, June 15, 2022 at 5:30pm CST**

Join us and our special guest speaker for dinner and a special presentation on the basics of Medicare. Please feel free to bring guests to this informative presentation.

**Additional information to follow**  
\*\*\*\*\*

**Register for these events on our website or for additional information please contact:**

**Tanya Widner: Email [Tanya@mappawm.com](mailto:Tanya@mappawm.com) or call: 847-262-3032**



### When Enrolling in Medicare Timing is Everything. Avoid Lifetime Penalties.

What most people don't realize is that there are critical time frames when enrolling in Medicare. If you miss certain deadlines you face penalties and possible medical coverage gaps. If you are now in the year you will turn age 65, there are important deadlines you need to know.

**Initial Medicare Enrollment Period:** This period starts 3 months before you turn 65 and ends 3 months after you turn 65. This is when you need to sign up for Medicare online or contact Social Security.

To get the most from Medicare and avoid Part B late enrollment penalties this is the time frame in which you must enroll.

**Penalties:** If you miss the enrollment time period there is a LIFETIME penalty which is added to your monthly Part B premium and the premium increases the longer you wait.

#### Look at this example with Jim and Ann.

- Jim and Ann are both 68 years old.
- Jim retired at 65.
- Ann retired one year later at 66.
- They get health coverage through Ann's employer who offers retiree health insurance.

**Question:** When should Jim and Ann enroll in Medicare Part B?

**Answer:** They need to enroll in Medicare Part B as soon as they turn 65!

Because they were not aware of this, they missed the enrollment period and had to wait a year to enroll. They were lucky in that they did not have a coverage gap, but they will each owe a 10% Medicare Part B base premium penalty FOR LIFE!

#### What does that mean in real dollars?

They will owe \$408 extra in 2022 and because premiums will be higher in the future that 10% penalty could grow to a \$10,000 lifetime mistake.

Medicare can be confusing. If you are approaching age 65 and have questions about Medicare Part B, please call me. I can help you make the correct (and timely) decisions.

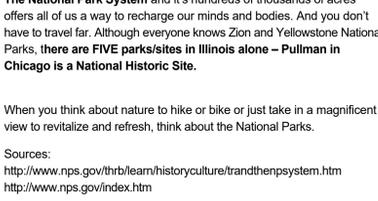
Source  
<http://www.medicare.gov/blog/medicare-enrollment-period-2020>

## The Pre-Retirement Checklist



This checklist can give you a quick snapshot of how prepared you are.

[Learn More](#)



### Cyber Security Basics You Need to Know and Practice!

We have all come to rely on smart phones, web devices, computers and the internet. Our reliance became even more apparent during the pandemic. We banked and shopped and "visited" online more than ever before. While that was all good, it did leave us more vulnerable to fraud and identity theft. How can you help protect yourself from becoming a victim? Here are some tips.

#### Avoid phishing, smishing, vishing and other scams.

**Phishing** is a term for scams commonly used when a criminal uses email to ask you to provide personal financial information. The sender pretends to be from a bank, a retail store, or government agency and makes the email appear legitimate. They may tell you that you are a victim of fraud. **DO NOT RESPOND** and NEVER give account, banking or Social Security information to anyone. Instead call the bank, retail store or government agency directly to see if this is a legitimate concern.

**Smishing** is similar to phishing but the criminal uses text messaging to reach you. They pretend they are from an organization you might know and trust (such as a bank or the IRS) and try to get your personal information. **DO NOT RESPOND.** Call the organization and verify they are trying to reach you.

**Vishing** is when scammers use phone services such as a live phone call, a "robocall," or a voicemail to try to trick you into providing personal information by sounding like a legitimate business or government official. **DO NOT RESPOND.**

**Protect your Social Security number, credit card numbers, account passwords and other personal information.** Never divulge this kind of information unless you initiate the contact with a person or company you know and trust. If a caller claims to represent your financial institution, the police department or some similar organization and asks you to "verify" (reveal) confidential information, hang up fast.

**Real bankers and government investigators don't make these kinds of calls or send these types of text messages or emails.**

#### More tips to stay safe.

- Keep your software updated. Besides adding new features and functionality, updates include critical security fixes for recently discovered threats.
- Disable any unneeded services and services that aren't being utilized regularly.
- Change passwords and login information frequently. Don't use birthdays, addresses, family names, etc. Use random words, caps, numbers and symbols.
- Regularly back up your information.

**Stay alert and vigilant. It does not take a lot to stay as safe as possible.**

Sources:  
<http://www.ftic.gov/consumers/consumer/news/cnsun18/dtthet.html>  
<http://www.nsf.org/blog/consumer/cybersecurity-protect-your-information>



**Refresh Your Spirit With Our National Park System.**

We all know how being out in nature provides major health benefits. From relieving stress to cardio fitness, being outdoors is essential to our health and well-being. And, while we can hike or boat or just stroll in our own communities, think about visiting a National Park.

President Theodore Roosevelt was ahead of his time in understanding how important it was to preserve the natural beauty of our country and how important nature was to our health. During his presidency Roosevelt doubled the number of sites in the system.

**The National Park System** and it's hundreds of thousands of acres offers all of us a way to recharge our minds and bodies. And you don't have to travel far. Although everyone knows Zion and Yellowstone National Parks, **there are FIVE parks/sites in Illinois alone – Pullman in Chicago is a National Historic Site.**

When you think about nature to hike or bike or just take in a magnificent view to revitalize and refresh, think about the National Parks.

Sources:  
<http://www.nps.gov/hrb/learn/historyculture/trandthenpsystem.htm>  
<http://www.nps.gov/index.htm>

## Your Team of Financial Professionals

<b>Mark A. Mappa, President</b> MSFS, CFP®, ChFC, CLU, RFC, CFS, CIS, CES 400 Skokie Blvd., Suite 550, Northbrook, IL 60062 847-262-3031 <a href="mailto:mark@mappawm.com">mark@mappawm.com</a>
<b>Brett Gardiner, Private Wealth Manager</b> 400 Skokie Blvd., Suite 550, Northbrook, IL 60062 847-852-4293 <a href="mailto:brett@mappawm.com">brett@mappawm.com</a>
<b>Steven J. Wilhusen, Financial Advisor, CLU, ChFC</b> 400 Skokie Blvd., Suite 550, Northbrook, IL 60062 312-805-7869 <a href="mailto:steve@mappawm.com">steve@mappawm.com</a>

### We Offer Personalized Strategies in:

- Investment Management
- Retirement Planning
- Wealth Management
- Insurance Solutions
- Comprehensive Financial Planning
- Estate Planning
- Tax Planning

<b>Mortgage Brokers:</b> Mortgages Lines of credit Personal loans Banking services	<b>Insurance Brokers:</b> Health Medicare Property & Casualty	<b>Attorneys:</b> Wills Trusts Estate planning Legal services
--	--	---

### Our Concierge Services

To help our clients meet their financial objectives, Mappa Wealth Management offers a full array of concierge services. These professionals complement our broad range of financial services.

<b>CPAs:</b> Tax return preparation Tax return filing Tax planning IRS audit assistance	<b>For Business Owners:</b> Business evaluation Buy/Sell agreements Payroll services
---	---

[info@mappawm.com](mailto:info@mappawm.com)  
847-262-3030

Mappa Wealth Management  
<http://www.mappawm.com/>



Securities and investment advisory services offered through Woodbury Financial Services, Inc. (WFS), member FINRA/SIPC. WFS is separately owned and other entities and/or marketing names, products or services referenced here are independent of WFS.

This message and any attachments contain information, which may be confidential and/or privileged, and is intended for use only by the intended recipient, any review, copying, distribution or use of this transmission is strictly prohibited. If you have received this transmission in error, please (i) notify the sender immediately and (ii) destroy all copies of this message.

This informational email is an advertisement and you may opt out of receiving future emails. To opt out, please click the "Unsubscribe" link below.

This message was sent by Mappa Wealth Management  
847-262-3030  
400 Skokie Blvd  
Suite 550  
Northbrook, IL 60062

[Unsubscribe](#)