

February 2020

Hello Joe,

This month, Money Matters explores the following topics:

- [Most Americans are missing this estate planning document](#)
- [Yes, Virginia, whole life insurance is worth it](#)
- [Why millennials making \\$100K+ still feel broke](#)
- [Seven smart money moves for 2020](#)

Please contact me if you would like to discuss your finances.

Sincerely,
LANNY LEVIN, CLU®, ChFC®
President



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lanny_levin@levinagency.com



(847) 863-2860



Website

Two-Thirds Of All Americans Are Missing This Estate Planning Document

Estate planning is a complex world for most Americans. For many, the process can seem overwhelming and expensive. Regardless of one's feeling on estate planning, there is one estate planning document that all Americans should have: A Health Care Directive.

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Yes, Virginia, Whole Life Insurance Is Worth It

The author objects to the idea that a diversified investment portfolio is highly likely to beat whole life.

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Here's Why So Many Millennials Making 6-Figure Salaries Still Feel Broke

How is it that some millennials making six figures still feel broke? This cohort, known as "Henrys," typically earn over \$100,000, are largely millennials, and struggle to balance their saving and spending habits.

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7 Smart Money Moves For 2020

The new year has brought a number of changes in financial rules affecting consumers, many of them are in new federal legislation called the Secure Act. Another opportunity for savers is an increase in 401(k) contribution limits, which are set by the IRS. Here's a checklist of the biggest changes and how you can make the most of them.

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President



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