

July 2019

Hello Joe,

This month, Money Matters explores the following topics:

- [Annuities are the unsung heroes of retirement planning](#)
- [Six issues that sabotage home sales](#)
- [Canceling your credit card will hurt you](#)
- [Retirement planning tips for each generation](#)

As always, if you'd like to discuss your finances, please don't hesitate to contact me.

Sincerely,
LANNY LEVIN, CLU®, ChFC®
President



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3 Reasons Annuities Are The Unsung Heroes Of Retirement Income Planning

Despite a somewhat negative perception, annuities have been shown time and time again by researchers to add significant value to a retiree's financial security. Additionally, annuities often outperform the other two sources of safe income options in retirement.

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6 Surprisingly Petty Issues That Can Sabotage A Home Sale

Selling a home can be a long, time-consuming process, especially if the seller and potential buyers butt heads. Sometimes, the issues behind a deal-making deadlock are legitimately big, and other times, they simply aren't. Here are some of the most petty issues that can sabotage a home sale.

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Beware Of Canceling Your Credit Card, It Will Hurt You

Canceling your credit card will hurt your overall credit score and most people don't know why. Closing a credit card account lowers your amount of available credit and hurts you when the agencies calculate your credit utilization ratio.

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Retirement Planning Tips For Millennials, Gen X And Baby Boomers

A new Bankrate survey says 76 percent of Americans have at least one financial regret – and among those people, more than half are disappointed with their savings. Here are some specific retirement tips for every working generation.

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