

May 2023

Hello Joe,

This month, my newsletter explores the following topics:

- [How health should factor into your financial planning](#)
- [Why Treasury bills are a good bet](#)
- [What really happens during an IRS tax audit](#)
- [2026 estate planning with SPATs, SLATs and DAPT's](#)
- [Solo 401\(k\) versus SEP IRA](#)

As you navigate the ever-changing financial landscape, please don't hesitate to reach out if you would like to discuss your finances.

Sincerely,
LANNY LEVIN, CLU®, ChFC®
President



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How To Factor Your Health Into Your Financial Planning, According To A Doctor-Turned-Advisor

When you consider health as part of a financial plan, you may think in terms of insurance premiums and related out-of-pocket costs like copays. While those expenses matter, your health should influence far more than a single line item in a budget. Here's what else you might consider.

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Why Treasury Bills Are A Good Bet

A Treasury bill, or T-bill, is backed by the U.S. Treasury Department and may be one of the safest places to save your cash.

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What Really Happens During An IRS Tax Audit

An audit is less dramatic than it appears in the movies – here's what to expect and how to help it go smoothly.

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Prepare For 2026 Estate Planning With SPATs, SLATs And DAPTs

The estate tax exemption is set to drop significantly in 2026, but these alternative tongue-twisting tax-savvy trusts could help.

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Solo 401(k) Vs. SEP IRA

Solo 401(k)s and SEP IRAs are options for the self-employed and small-business owners to save for retirement. These plans are designed for individuals or those with a small number of employees to benefit from tax-advantaged retirement savings. Here is a deeper look at each that can help you decide which is right for you.

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