

August 2023

Hello Joe,

This month, our newsletter explores the following topics:

- [Five signs you're well prepared for retirement](#)
- [What recent inflation reports mean for your money](#)
- [Best way to pass inheritance to your family](#)
- [IRS warns of new tax refund scam](#)

As we approach the fall season, it's the perfect time to review your finances. Please contact us to be sure you're on schedule to meet your 2023 goals.

Sincerely,

Jeff Howard, ChFC®, RICP®, CExP



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## 5 Signs You Might Be Better Prepared For Retirement Than You Think

You don't necessarily have to be alarmed if you aren't sporting a seven-figure balance in your retirement nest egg. In fact, there are plenty of retirees that not just survive but actually thrive with much less in savings. Here are some of the signs that you might be better prepared for retirement than you think.

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## Here's What The Latest Inflation Report Means For Your Money

The Federal Reserve looks at the CPI data when deciding whether to increase interest rates; it also considers a different inflation metric known as the Personal Consumption Expenditures Price Index, which tends to run lower than CPI. What does the latest data mean for your money?

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## Living Trust Vs. Will: Which Is The Best Way To Pass Inheritance To Your Family?

No matter how well a family gets along, the process of settling an estate can be tricky or messy — especially if there are large sums at stake. This makes it critical that your instructions are clear, and it's usually smart to make your plans long before they need to be set in motion. Two of the most popular ways to settle your estate are through either a will or a living trust. Which is best for you?

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## IRS Warns Of New Tax Refund Scam

The IRS recently warned of a new refund scam being mailed out to taxpayers. The letter, which comes in a cardboard envelope, is designed to trick people into believing that they are owed a refund. But it's just a way to get your personal information for identity theft.

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