

October 2023

Hello Joe,

This month, our newsletter explores the following topics:

- [‘Laddering’ CDs to earn the most on savings](#)
- [How can you benefit from charitable gift annuities?](#)
- [Three things to know about your retirement benefits](#)
- [Limiting the estate-planning fallout from family estrangement](#)

There’s still time to make the most of your finances – and minimize taxes – before the close of 2023. Please reach out if you would like to explore the possibilities.

Sincerely,

Jeff Howard, ChFC®, RICP®, CExP



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I'm 'Laddering' My CDs To Earn The Most On My Savings

Looking for a savvy way to optimize your savings? Learn how Jackie Lam strategically laddered CDs in 3-month increments, benefiting from higher interest rates without locking away funds indefinitely.

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Charitable Gift Annuities: Benefit Yourself And Your Favorite Charity

Donating to charitable gift annuities can provide you with tax breaks now and income later. Here's what you need to know.

[Read More](#)

As Social Security Marks A Milestone, Here Are 3 Things To Know About Your Retirement Benefits

President Franklin D. Roosevelt signed the Social Security Act into law in 1935. Eighty-eight years later, the program has never missed a payment. Here's how Social Security has changed and what experts are watching for next.

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Estate Planning Amid Family Estrangement: Limiting The Fallout

Family estrangements can complicate estate planning, often leading to surprises and legal battles after a loved one's passing. Learn why open conversations about inheritance intentions might be the key to avoiding misunderstandings and promoting family harmony.

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2023-162412 Exp. 10/25

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