

November 2023

Hello Joe,

This month, our newsletter explores the following topics:

- [Three biggest retirement plan rollover mistakes to avoid](#)
- [Five economy-proof strategies to save money](#)
- [Four things every inherited IRA beneficiary should know](#)
- [Steps to manage medical bills and minimize debt](#)

While time is short, we can still ensure your finances are well-positioned for the end of the year – and ready to start 2024. Please reach out if you'd like to discuss your options or make any adjustments.

Sincerely,

Jeff Howard, ChFC®, RICP®, CExP



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These Are The 3 Biggest Retirement Plan Rollover Mistakes, Expert Says. Here's How To Avoid Penalties

If you're saving for retirement with a 401(k) or individual retirement account, it's easy to lose money to taxes and penalties when moving money between accounts. Denise Appleby, CEO of Appleby Retirement Consulting, covers three of the biggest rollover mistakes.

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82% Of Americans Are Worried About The Impact Of Inflation. Try These 5 Strategies To Save Money And Shore Up Your Finances.

Amidst rising concerns about inflation, 82% of Americans are seeking ways to solidify their finances. Here are five practical methods to enhance savings.

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Inherited An IRA? Four Things Every Beneficiary Should Know

Inherited IRA distribution rules have changed in ways that can significantly impact your taxes and tax strategy. Here are some things every IRA beneficiary should know.

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Navigating Medical Bills: Take These 12 Steps To Manage Costs And Minimize Debt

One in 5 Americans has had outstanding medical bills show up on their consumer credit records. Medical bills are prone to errors: one study estimates up to 80% contain mistakes. You can save money by knowing the steps to take if you don't think you owe a bill – or do but can't pay.

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