

January 2024

Hello Joe,

This month, our newsletter explores the following topics:

- [Four costly Social Security mistakes to avoid](#)
- [We're saving too much for retirement](#)
- [2024 Medicare Part D prescription drug premiums increase](#)
- [Homebuyer challenges in 2023 and predictions for 2024](#)

2024 promises to be a year characterized by change driven by global and national events. Being prepared for such change – and the opportunities that come with it – can make 2024 a remarkably successful year. Don't hesitate to contact us if we can help you plan for what's to come in the days and months ahead.

Sincerely,

Jeff Howard, ChFC®, RICP®, CExP



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## 4 Social Security Mistakes That Can Cost You Thousands Of Dollars. Here's What To Know.

Social Security, a complex system with thousands of rules, presents significant challenges and pitfalls for its claimants. This guide focuses on common errors that can lead to substantial financial losses, ranging from premature benefit claims to misunderstandings about survivors' benefits.

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## Opinion: The Moment I Realized We're Saving Too Much For Retirement

Bill Perkins, entrepreneur and hedge fund manager, shares how rethinking your retirement strategy can lead to a richer, more experience-filled life guided by real-life examples and poignant reflections.

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## Retirees Face Significantly Higher Medicare Part D Prescription Drug Premiums In 2024. What To Know

The 2025 implementation of a law limiting how much Medicare enrollees pay for prescription drugs is leading to some substantially higher Medicare Part D premiums in 2024.

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## It's Been A Brutal Year For Homebuyers. Here's What Experts Predict For 2024, From Mortgage Rates To Prices.

Potential homebuyers are looking ahead to 2024 after a challenging year in the real estate market, with soaring prices and limited inventory. Here are expert predictions on key aspects like home prices, mortgage rates, and housing inventory, offering a glimpse into whether homebuyers will see more of the same or some relief.

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