April 2019 Issue of PFwise.com's Monthly Newsletter

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PFwise.com Monthly Newsletter

Help you make wise personal finance decisions

Welcome to April 2019 PFwise.com Monthly Newsletter, a highlight of a some blog posts we have published in the past month with the goal to help you make wise personal finance decisions!

Insurance Corner

8 Ways to Access Money From a Fixed Annuity
If you have a fixed annuity product or are interested in fixed annuity products, you may want to know there are 8 ways to access money from a fixed annuity product, see all 8 ways here.

How to Help Your Parents Stop Worrying
This blogpost shows a case study where a **joint and survivor immediate annuity** is used to help a couple whose parents are resistant for assistance.

How to Use IUL for Various Unique Situations
This blogpost attaches a document from American National that identifies 10 use cases that a consumer could use IUL for, definitely worth a read if you are interested in IUL.

Why Life Insurance Rates are Lowest in 20 Years?
There are 3 reasons **why life insurance rates are lowest in 20 years**. If you had your term life policy in past several years, please feel free to reach me and see if you could extend your term length at lower cost.

Do You Need an Investment Provision in Your Life Insurance Policy?
This short blogpost uses plain English to explain **what factors you should consider** if you need an investment provision in your life insurance policy.

The Next Big Thing That Will Disrupt ETFs
Index 2.0 - the next big thing that will disrupt ETFs - is already here. This blogpost gives you a basic introduction of index 2.0.

Best Alternative Investment for Wealthy Families
For wealthy families, what's the best alternative investment option in the face of lower stock market returns? Find out the answer **here**.

Retirement Corner

How Trusts Pay Out and Taxed?
Do you know **how trusts pay out** and how the **trust pay out gets taxed**? These two blogposts explain them.

A Strategy for People Who Max Out Retirement Contributions?
This blogpost shares **a case study** from Lincoln Financial Group about if you have maxed out your retirement contribution, what else you could do.

4 Options to Pay For Long Term Care
These are several blogposts that discuss **4 options to pay for long term care**, **when to buy and when to use it**, and how much coverage do you need it.

Tax Planning Corner

7 Key Tax Reform Changes Since 2018
The latest U.S. tax reform went into effect since Jan 1, 2018. This blogpost lists **7 key changes** since then.

How the New Tax Law Affects Retirees?
If you are retired, the new tax law affects you from two sides - you have higher standard deduction now, but the new tax codes also eliminated personal exemptions. Read the blogpost for more details **here**.

All Blog Posts:

If you want to read other blog posts that cover all the different areas of personal finance, follow this link.

Thank you for your readership! I hope you could benefit from some of our publications.

If you like our newsletter, please share with your friends. They can subscribe by dropping a line to help@pfwise.com or click here.

The Bottom Line

Personal Finance is a broad and complicated topic, and needs lot of knowledge and forward-looking planning. I hope I can share my knowledge and use my skills to help you make wise PF decisions.

Kaisheng (Kenny) Bao, CFA, MBA
Independent Agent
National Producer Number 16505199
PFwise.com
(571) 482-9394