April 2020 Issue of PFwise.com's Monthly Newsletter

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PFwise.com Monthly Newsletter

Hello my friends, hope you are doing great and COVID-19 will go away soon!
Welcome to April 2020 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

Would My Life Insurance Policy Be Safe?
Have you wondered if your life insurance provider might go under given the COVID-19 event? Your concern might be valid, but given today's economical environment, it's due to **a different reason** that life insurance carriers might struggle ...

3 Myths About Annuities
This blogpost explains the truth for 3 common myths about annuities, such as "annuities are unnecessary with proper asset allocations", ...

Use Permanent Life Policy to Reduce Tax At Retirement Time
This is a case study that we have two couples, each couple puts away the same amount for retirement, but they allocate assets differently among the tools. It clearly shows you **how to use permanent life policy to reduce tax at retirement time**.

Investment Corner

actions an investor should do now!

Predict Market Movements with 2 Considerations
This blogpost introduces an article from Fidelity that explains how to combine earnings scenarios and valuations scenarios to predict what could possible market scenarios - V-shape, U-shape, or L-shape?

What Does Bear Market Look Like Historically?
This blogpost gives you solid data to show you the historical perspective what a bear market usually looks like ...

Retirement Corner

The Swiss Army Knife Approach to Retirement
If you're like most people, you want financial security. This means having protection from future uncertainty and the flexibility to make changes to your financial plan. This blogpost shows a product from Sagicor that is like a Swiss Army Knife to retirement.

9 Actions to Take When 12-month Before Retirement
This blogpost gives you a step-by-step guide when you are 12 months before retirement.

5 Ways SECURE Act Could Hurt Retirees
You have heard about the new SECURE Act, have you thought about how it actually could harm retirees? Here are 5 possible ways it does.

Tax Planning Corner

Why Life Insurance Trust Is Better For Multi-generational Planning
Thanks to SECURE Act, now life insurance trust is better for multi-generational planning!

A Common Tax Error Made By Freelancers
If you are a freelancer, make sure not to make this common tax error among freelancers!

How Are Life Insurance Withdrawals Taxed?
This blogpost explains a few commonly asked questions about how life insurance withdrawals are taxed.

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

For archived newsletters, check out here.

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.

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