

April 2021 Issue of PFwise.com's Monthly Newsletter

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PFwise.com Monthly Newsletter

Welcome to April 2021 [PFwise.com](#) Monthly Newsletter, a highlight of some blogposts we have published in the past month with the goal to help you make wise personal finance decisions!

Insurance Corner

Permanent Life Insurance as a Financial Tool

As you prepare for retirement, you want to protect the value of your assets, retire comfortably and leave a legacy for your family. This short flyer from Securian Financial explains why **[permanent life insurance is a great financial tool](#)**.

The Non-Taxable Cash Value of Life Insurance

These 2 blogposts describe how to use the cash value in your life insurance in the **[non-taxable way](#)** and why it's non-taxable.

Law Change in January 2021 to Benefit Cash Value Insurance

Effective January 1, 2021, after 35 years of dropping interest rates, Congress finally adjusted the "Insurance Interest Rate" down to 2% for 2021 and a floating rate based on benchmarks for years thereafter. **[It is a gift for cash value insurance](#)** customers.

Investment Corner

Where to Park Your Cash?

This blogpost analyzes **[a few common places to park your cash](#)**, their liquidities, whether covered by insurance, and the best use of each.

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If you have a substantial amount of cash to invest, the thought of investing when the stock market is hovering near all-time highs may give you pause. Some facts in this blogpost might give you [a different perspective](#).

The Fifth Letter of a Stock's Symbol

Have you ever noticed a stock's symbol sometimes has a fifth letter? This blogpost shows you [what does the fifth letter mean](#). For example, XPHYF, here "F" means this is a foreign issue.

Retirement Corner

6 Phases of Retirement

The classic view of retirement is that it is the third and “final” phase of life. However, you can further [divide retirement into 6 phases](#), which will give you a better perspective about your retirement life.

Comparison of Retirement Income Sources

This table gives you [a concise view of various retirement income sources](#) and their features.

Estate Planning with Life Insurance

Why use life insurance for estate planning, and how does it work? [This blogpost explains it clearly](#).

Tax Planning Corner

12 States Won't Tax Your Retirement Distributions

This chart shows you which [12 states that won't tax your retirement income distributions](#).

Family Bank Trust 101

[What is a family bank trust?](#) Why a family bank trust? These several blogposts will answer these simple family bank trust related questions.

All Blog Posts:

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](#).

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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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