April 2022 Issue of PFwise.com's Monthly Newsletter

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PFwise.com Monthly Newsletter

Welcome to April 2022 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

Inflation Fighting Ideas

Concerned about high inflation? This blogpost shows you some ideas of **fighting inflation with annuity products**. Another related idea is to **use FIA to overcome ultra-low interest rates**. Finally, here is a case study of **Income Solutions from AIG**.

Indemnity vs. Reimbursement Models

While some insurance companies' LTC Rider follows what is known as a reimbursement rider model, others use an indemnity model. Knowing the differences is important. **These several blogposts** would help you better understand these two designs

Investment Corner

Equity Summary Score

Fidelity provides the **Equity Summary Score**, a consolidated view of the ratings from a number of independent research providers, for most of the large cap stocks,

4 Types of Direct Indexing
Index funds have grown in popularity over time thanks to their ability to provide broad-based diversification at (typically) very low costs, Do you know there are **four types of direct indexing**?

Business Cycle Framework and Current Position
Are you interested in knowing which position the U.S. is currently in within the Business Cycle Framework? Find it out **here**.

Retirement Corner

Legacy Planning Considerations
Your legacy requires careful planning and the appropriate legal documents to ensure that your assets and belongings transfer to your loved ones as you wish. Here is **a list of considerations you must have**.

Retirement Plans for Business Owners
Here are multiple tables that **compare different retirement plans for business owners** - it is more complicated than you think.

Estate Plan After SECURE
These 2 blogposts discuss two popular trusts - **Conduit Trust and Accumulation Trust** - for estate plan after SECURE.

Tax Planning Corner

Prepare For a Tax Efficient Future
As you plant the seeds for retirement, you need to consider how taxes will affect you when you begin spending your savings. This blogpost shows you **how to prepare for a tax efficient future**.

5 Life Insurance Tax Benefits
These **5 Internal Revenue Tax Code sections** put the power of life insurance to work helping you reach your financial goals:

All Blog Posts:

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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