

August 2018 Issue of PFwise.com's Monthly Newsletter

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PFwise.com Monthly Newsletter

Help you make wise personal finance decisions

Hi, welcome to the August 2018 [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

Life Insurance for Chronic Hep B People

For people with Chronic Hep B, life insurance is still possible. If you know someone with such condition and concerned about decline of life insurance, please [share this article](#) that person.

How to Evaluate Universal Life Insurance and How to Fund It

Universal life insurance products could be complicated to evaluate, in this blogpost, I introduced [a simple metric to compare different universal life product offers](#) and discussed the best way to structure and fund it.

3 Term Life Products Offer Free Living Benefits Riders

American National recently introduced [Signature Term Life product with free living benefits riders](#). This makes 3 carriers' term life products include free living benefits riders, with AIG's QoL Flex term the most competitive one among these three.

Investment Corner

7 Tiers of Investment Based on Tax Advantages

Ever wonder which kind of investments are out there with tax advantages? [This](#)

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Power of Dividend Investing

Dividends stocks can be a powerful component in an investor's portfolio, here is [an infographic](#) about the power of dividend investing if you are interested in this topic.

Retirement Corner

10 Things To Do Before You Retire

A list of [top 10 things to check](#) before you officially retire!

5 Housing Options for Retirees

Do you know you have [5 housing options to consider](#) for your retirement time? Check out this blogpost for details.

Top Social Security Questions Answered

Here is [a videocast from Morningstar](#) that answers some of the top social security related questions..

Tax Planning Corner

2 Ways to Lower Your RMD

Can you lower your Required Minimum Distribution? Yes, you can! This blogpost introduces [two ways to lower your RMD](#).

Top Marginal Income Tax Rate for Each State

Which state has no income tax, and which state has the highest income tax rate? This chart shows [each state's top marginal income tax rate](#).

State Estate and Inheritance Tax Rates and Exemptions

This chart shows [each state's estate and inheritance tax rates](#) in 2018.

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](#).

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](#).

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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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