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August 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 August 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

How To Build A Mixed Group and Individual Life Insurance Coverage

If you already have group life insurance, do you still need individual life insurance? This [Fidelity.com article](#) shows you a good strategy about how to build a mixed group and individual life insurance policies for full coverage.

What Are The Potential Uses Of IUL

This blogpost shares a brochure from American National that discusses [10 case studies of using IUL](#). If you are considering permanent life products, this article should help you develop a better understanding of IUL or similar permanent life products.

Whole Life's Guarantees And Other Benefits

Whole Life provides a stable premium, a guaranteed death benefit, and cash values. It also provides the potential to receive policy dividends. This blogpost discusses all of these benefits, plus a quick [comparison of several different providers' whole life products' premiums](#).

Investment Corner

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blogpost [answers this question](#).

Why Not "Letting Winners Run"?

Have you ever wondered why you should "let winners run" therefore not to rebalance your portfolio? This blogpost [answers this question](#).

6 Major Risks In A Bond Portfolio

If you are considering building a bond portfolio, this blogpost shows you [6 major risks in a bond portfolio](#) that you should be aware of.

Retirement Corner

The Most Important Thing To Do Right Before Retirement

If you [take this action](#), you will have a smooth and comfortable start with your retirement.

How Much Does It Cost To Retire In Every State?

This blogpost shows you the [average cost to retire in every state](#), based on a recent Barron's study.

Earnings Test And Its Complications

Do you want to know [what is earnings test and the related complexities](#)? This blogpost has a good discussion of this topic.

Tax Planning Corner

Downsides Of Owning Real Estate In An IRA

This blogpost links you to a very good article that discusses the [downsides of owning real estate inside an IRA](#), if you are considering this investment strategy, make sure you are aware of all these risks.

What Income Pays No Income Tax?

Believe it or not, there are many types of incomes that you don't have to pay income taxes in the U.S., [here is the list](#).

All Blog Posts:

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

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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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