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August 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 end soon!

Welcome to August 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!

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Insurance Corner

The Amount of Life Insurance You Own Is a Symbol of Your Status?

Is it true? Here is [a real story](#) someone told at ThinkAdvisor.com.

Use Term Life to Cover Beyond Your Working Years

Here is [a case study](#) from AIG that how to use term life insurance to provide affordable coverage and with a guaranteed death benefit.

Pros and Cons Getting Supplemental Term Life From Your Employer

Some employers offer the option to buy additional life insurance - which can be 2x salary, 3x salary, etc at your own expense. This blogpost explains [the pros and cons of pursuing this option](#).

Investment Corner

Why We Are Not Great at Risk Assessment

[A recent New York Times article](#) highlights many factors at play in human

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Did Actively Managed Funds Perform Better in Bear Markets?

There is an assumption that actively managed funds tend to do better in bear markets. Unfortunately, it doesn't hold up in front of data, according to this

[Morningstar study](#).

Want Access to Coveted DFA Strategies?

Dimensional Fund Advisors (DFA) built a \$500 billion active mutual fund business, but their funds are only available through exclusive financial advisers. Not anymore, later in 2020 anyone with a brokerage account will have access to at least [three DFA strategies](#), so keep an eye on it.

Retirement Corner

How to Build a More Realistic Retirement Portfolio?

Here is [a case study from Protective](#) to let advisors to use that showcase one of their products that offers three guarantees to help people strengthen their retirement portfolios with predictable income they can count on.

Everyone Needs These Legal Forms

A family emergency can happen without warning, lining up [these legal documents](#) will save you precious time and unnecessary hassle.

7 Jaw-dropping Stats About Social Security

Fool.com has [an article](#) that compiles some interesting facts about social security

Tax Planning Corner

Will Tax Be Higher In the Future?

Here are [two articles](#) about higher taxes for Americans in the future. If you have the same belief, do you know what you should do? Roth IRA conversions and irrevocable trusts will be good ideas!

The Power of Tax Diversification

If you don't know what tax rates will be in the future, tax diversification will be important. [The document from AIG](#) explains what is tax diversification and how it might work.

All Blog Posts:

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Thank you for your readership! I hope you could benefit from some of our publications.

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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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