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August 2021 Issue of PFwise.com's Monthly Newsletter

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## PFwise.com Monthly Newsletter

Welcome to August 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!

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### Insurance Corner

#### **The Most Kept Secret for Wealth Building**

This is a highly educational and fun piece from industry expert Van Mueller - he presents quite many convincing reasons **[why cash value insurance is the best kept secret for wealth building](#)**, and why so many famous people and banks own cash value insurance.

#### **4 Types of Insurances You Need**

This blogpost shows you **[4 types of insurance products](#)** that you need to protect your income.

#### **5 FIA Myths Busted**

Here are **[five common myths about fixed index annuities](#)** (FIAs). Once armed with the facts, you will be ready to make a more confident decision in adding FIAs to your financial plans.

### Investment Corner

#### **Use DCF Model to Determine if Market is at Top**

We can **[measure the value of investments](#)** and determine if they are appropriately priced or not by using the discounted cash flow model (DCF). This blogpost shares

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### **Top 10 ETFs Related to COVID Recovery, ESG, and Infrastructure**

Here are the top 10 ETFs for [COVID Recovery](#), [ESG](#), and [Infrastructure Focus](#), based on the highest 1-year market total returns and high Sharpe ratio .

### **Best Investments for Inflationary Times**

This is an academic research paper with the purpose to identify [which asset classes perform the best in inflationary times](#), there are some surprising findings.

## **Retirement Corner**

### **Valid and Invalid Reasons to Consider Annuity in Retirement**

Economics research on retirement optimization has long shown that a lifetime immediate annuity can improve the efficiency of retirement income. But there are many [valid and invalid reasons](#) people use to consider annuity.

### **Inflation a Major Concern for Retirees**

Many costs are increasing for retirees. [These eleven items](#) have increased more than 100 percent and two more than 200 percent since the year 2000.

### **A Self-Directed Consumer Hired a Retirement Advisor**

This blogpost shares the thought process [why a self-directed consumer hired a retirement advisor](#) when he retired.

## **Tax Planning Corner**

### **5 New Rules Related to Inherited IRAs**

For anyone other than the spouse who inherits an IRA account, here are [5 new rules to follow](#), otherwise, you will face 50% penalty from the IRS.

### **Net Investment Tax Q&As**

What is Net Investment? What is Net Investment Tax? All the [related questions and answers](#) can be found in these several blogposts.

### **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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