December 2018 Issue of PFwise.com's Monthly Newsletter View this email in your browser

PFwise.com Monthly Newsletter

Help you make wise personal finance decisions

Hi, welcome to December 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

What Insurance Products You Should Not Buy
Here is a list of insurance products you should not buy, in my view.

The Power of Living Benefits of a Life Insurance Policy
Watch a case study video from North American that tells the story of one man's brush with death, and how living benefits helped him get through it.

Should I Change Beneficiary After a Divorce?
This might look like a simple question, but could be complicated, depending on your situation. This blogpost should give you the answer.

Investment Corner

Is 10-year Viewed as Long Term in Investment?
People used to think 10-year is long enough to be viewed as long-term in investment world, now, think again, thanks to a recent study, and that change of view surely has consequences.

4% Withdrawal Rule: Inflation Impact and Historical Performance
These two blogposts with data and charts show you **how inflation plays into 4%**

Retirement Corner

2019 Qualified Retirement Contribution Limits
This blogpost gives you a quick reference about the various qualified retirement plans' **annual contribution limits in 2019**.

15 Steps to a Perfect Medicare Coverage Plan
Follow these **15 steps** could enable retirees to choose the best Medicare coverage plan during open enrollment time. If you want to learn **Medicare ABCD**, here is a quick read.

How Your Income Impact Your Medicare Premium Costs
Medicare premiums vary with your income. This blogpost has **a table** that helps you quickly determine your Medicare premium costs at different income levels.

Tax Planning Corner

Make the Best Use of Your HSA
Seveal blogposts help you make the best use of HSA: a. **how to supersize your HSA**? b. **How to find the best HSA provider**? c. **What to do if you already had one HSA provider before**?

A Simple Strategy to Reduce Retirement Income Taxes
Fidelity has an article that discusses **how to withdraw from various accounts** to reduce your retirement income tax, worth a read if you face this situation.

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.

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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