

December 2019 Issue of PFwise.com's Monthly Newsletter

[View this email in your browser](#)



PFwise.com Monthly Newsletter

Help you make wise personal finance decisions

Welcome to December 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

The 10-10-10 Product That One Stone Knocks Out 3 Birds

Do you like one product that addresses the needs of life insurance, chronic illness coverage, and retirement income? If yes, you can read the product brochure from AIG to [find more details here](#).

QLAC FAQs

What is a QLAC? How does it work? Any examples to illustrate? You can find all the basic [QLAC related questions here](#).

Grow Protected Lifetime Income and Defer RMD the Same Time

Do you want to know [how to use QLAC to grow protected lifetime income while you defer RMDs](#)? Read the detailed explanation here.

Investment Corner

Yield Curve 101

A yield curve is a graphical representation of yields on bonds with different maturities. This [Yield Curve 101](#) uses simple language and graphs to help you understand yield curve and why it's important to understand it.

[Subscribe](#)[Past Issues](#)[Translate ▼](#)

If you are optimistic about China's stock market and want to invest in it, you need to see this [list of top 20 China region funds with the best 5-year returns](#).

How to Diversify Stock and Bond Portfolios?

This blogpost shows you the important [factors to consider when diversifying](#) your stock and bond portfolios.

Retirement Corner

5 Steps to Create Diversified Retirement Income

Here are [5 steps everyone should take](#) in order to create a diversified and secure retirement income plan:

Major Costs to Consider When Downsizing

This blogpost shows you the [major costs and savings when downsizing](#).

5 Questions to Ask Yourself 5 Years Before Retirement

Here are [5 questions you need to ask yourself](#) 5 years before your planned retirement!

Tax Planning Corner

2020 IRS Contribution Limits

Federal tax law places limits on the dollar amount of contributions to retirement plans and the amount of benefits under a pension plan. This table shows you all the key [2020 IRS contribution limits](#) you need to know.

Which State Has the Highest Income Tax Rate?

Which state has the highest income tax rate in the U.S.? [This chart](#) will show you the answer clearly.

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.

[Subscribe](#)[Past Issues](#)[Translate ▼](#)

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.

Kaisheng (Kenny) Bao, CFA, MBA
Independent Agent
National Producer Number 16505199
PFwise.com
(571) 482-9394

Copyright © 2019 PFwise.com, All rights reserved.

You are receiving this email because you are a client, a friend, or have contacted PFwise.com before.

[unsubscribe from this list](#) [update subscription preferences](#)

