December 2021 Issue of PFwise.com's Monthly Newsletter   View this email in your browser

PFwise.com Monthly Newsletter

Welcome to December 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!

Insurance Corner

How the Ultrawealthy Evade the New Taxes
This blogpost links to a Zerohedge article that discusses **how the Ultra Wealthy use Private Placement Life Insurace (PPLI)** to evade the new taxes. Quote: "The math is simple: as long as assets are held in a PPLI policy, they escape taxes much to the horror of wealth redistributionists like Elizabeth Warren."

Option A vs Option B Death Benefits
Do you know **what does Option A or Option B death benefit mean**? Here is a good explanation, with charts to illustrate.

Why Most Group Insurance Covers Up to $50K?
$50K group life insurance coverage is the most common one, for a good reason.

Investment Corner

Intra-family Loan 101
This article links to a Fidelity.com article that discusses the various **benefits and considerations of intra-family loan**.

Direct Indexing 101

Inflation Fighters
Are you concerned about raging inflation? This blogpost shows you various investment asset classes that could help you fight inflation. Small cap value is the best, of all the classes compared.

Retirement Corner

3 Common RMD Questions and Answers
Here are answers to 3 common RMD questions: **how to calculate and withdraw RMD**? **How to use RMD funds**? **Can you take RMD from just one of many retirement accounts**?

Retirement Income Game Plan
This infograph shows you **different retirement income game plans**, depends on how soon is your retirement: soon, later, or never. Plus, a related article that shows you **how to pick the best retirement income strategy** from 4 options: total return, risk wrap, time segmentation and protected income

Tax Planning Corner

2022 IRS Contribution Limits
This table shows the latest **2022 IRS contribution limits** for various accounts or plans.

Key Tax Provisions in Build Back Better Bill
This blogpost lists all the **key tax provisions** that you should know and included in President Biden's Build Back Better bill.

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.

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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