



PFWise.com Monthly Newsletter

Help you make wise personal finance decisions

Hello friends, welcome to the February 2015 [PFWise.com](#) Monthly Newsletter! In this issue, I will focus on only one topic - **Indexed Universal Life (IUL)**.

I used to dislike IUL, based on cash value comparison analysis I have done.

However, in late 2014, I realized my analysis had two major flaws, after correcting them, I found IUL is **a great retirement tool, even better than 401(k)**! I will share my thoughts in this issue, your comments will be much appreciated!



What Is IUL?

IUL is the latest life insurance innovation designed to be like a Swiss army knife with multiple purposes for middle class families. I



IUL vs Term Life

I was on the camp of "Buy Term and Invest the Difference" for a long time. This [cash value comparison](#) shows my previous view. However,



IUL vs. 401(k)

After realizing my old view was wrong, I have done extensive research on IUL - I [back date tested](#) IUL's performance with underlying Equity Indexes, found IUL could

have written a short [IUL 101](#) blog post as well as a few blog posts on IUL's [Pros](#) and [Cons](#).

recently I realized my analysis had [two major flaws](#) which led me to the wrong conclusion. Can you find them?

serve as a [portfolio stabilizer](#), and more surprisingly, [IUL is actually better than 401\(k\)](#)!

The Bottom Line

If you are contributing to 401(k), you should consider IUL. To compare IUL with your 401(k), please [contact me](#) so you can make a wise decision that is tailored to your unique situation!

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