

February 2019 Issue of PFwise.com's Monthly Newsletter

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PFwise.com Monthly Newsletter

Help you make wise personal finance decisions

Welcome to February 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

What is Fixed Annuity and Why It's Better Than CD

We used [Lincoln National's MyGuarantee Plus Fixed Annuity as an example](#) to introduce what is fixed annuity and why it's better than CD. If you have a large amount of money sits in a CD account and won't need for a few years, Fixed Annuity definitely is a better alternative.

Term Life With Free Living Benefits Riders

Which term life products have free living benefits riders? Here is [a summary](#) and [a short video](#) discussing living benefits riders. If you have a life insurance policy without living benefits, it's time for a change.

Retiree Income Success Case Study

Meet Carl. He's 65 and a former school teacher. He is ready to start enjoying retirement now. He's more interested in income certainty than growth. Find out how can he ensure that his money can last from this [case study](#).

Investment Corner

3 Ways to Beat a Bear Bond Market

If you rebalance your portfolio and need to sell stocks and add bonds, how not to get

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How IUL's Index Investment Account Work?

We had a few blogposts discussing [how Index Universal Life \(IUL\) works](#), and specifically [how IUL's Index Account works](#), also, [which insurance company has the best IUL product](#). These are basic knowledge for people who are interested in knowing more about IUL products.

Retirement Corner

3 Social Security Benefits Claiming Strategies for Couples

While there may be many social security benefits claiming strategies out there, here are [3 main ones for couples](#).

3 Reasons Why Couples Should Not Retire at the Same Time

Walls Street Journal had an article discussing [3 reasons](#) why couples should not retire at the same time. See if it makes sense to you or not.

4 Things to Do to Make Your Retirement a Reality

These [4 basic things](#) are easier said than done, but if you want to have a smooth retirement, you have to do it before your retirement.

Tax Planning Corner

3 Income Producing Retirement Assets for Higher Income Earners

If you are a high income earner, there is a life insurance tax-planning strategy that you may not know but it's good to know, see [the chart in this blogpost](#).

Potential Tax Issues for Roth IRA Conversion

Do you know that even if you don't qualify for tax-deductible contribution to IRA, you can still contribute to Roth IRA? Do you know the tax consequences? Here are [some blogposts](#) discussing this topic.

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.

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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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