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February 2020 Issue of PFwise.com's Monthly Newsletter

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PFwise.com Monthly Newsletter

Welcome to February 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

Rethink SPIAs in Retirement

SPIA stands for single premium immediate annuity. **Based on this thought**, SPIA is not only a guaranteed income vehicle for retirement lifestyle spending, but also a bond alternative, and comes with numerous benefits no other products could offer.

Use Life Insurance and Become Your Own Banker?

This blogpost discusses in some details that, if you had fully funded an IUL or whole life policy and the cash value has performed, you could be your own banker. Instead of paying non-deductible interest to a bank, you can be paying yourself interest on the loan which increases cash value in the policy which can be borrowed out again in the future for another purchase or supplemental retirement income.

Use Cancer Insurance to Supplement Health Insurance

With health care premiums rising and increases in treatment costs, many people are looking to fill the gap between coverage and out-of-pocket expenses. **Cancer Insurance fits this bill.**

Investment Corner

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yields from corporate bonds with similar credit ratings and maturities.

Barron's Yield Plays for 2021

This is [a list of Barron's picks](#) in 12 income-producing areas of the stock and bond markets, ranked in order of preference.

SEC Reining Leveraged ETFs

[SEC's new rule](#) "18f-4" establishes clear derivatives-exposure parameters for leveraged ETFs - it allows the creation of new funds that have 2X of their underlying benchmark's exposure via derivatives, but forbids any new funds with 3X exposure.

Retirement Corner

Free Retirement Planning Calculator

Here is an easy to use yet comprehensive (and free) [online retirement planning calculator](#) that helps some essential retirement planning questions that everyone must ask.

Estate Planning Checklist

This is an [Estate Planning Checklist](#) from AIG, I trust it will be very helpful for many people.

Financial Wellness Hierarchy

Financial Wellness includes a holistic combination of health functions beyond just financial projections, it can be viewed as a series of Maslow's-hierarchy-style needs to build upon, [details are here](#).

Tax Planning Corner

Possible Income Tax Policy Changes in Biden Administration

With the Democrats Control the House, the Senate and the White House, the potential for harsh tax legislation increasing taxation of the wealthy, along the lines of prior Democratic proposals, might be likely to happen. These 2 blogposts discuss [some of the possible changes](#).

Roth IRA Conversion 101

[This mini blog series](#) discusses some basic concepts and strategies associated with Roth IRA conversion, as well as the advantages and disadvantages of doing so.

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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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