**February 2022 Issue of PFwise.com's Monthly Newsletter**

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# PFwise.com Monthly Newsletter

## Happy Chinese New Year! Welcome to February 2022 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!

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## Insurance Corner

**Life Insurance in Retirement Planning**

These 2 blogposts discuss the **benefits of including life insurance in retirement planning**, including comparison with other retirement income sources and a few things to pay attention to.

**Life Insurance as an Asset**

Life insurance is more than a way to provide for a family after the loss of a breadwinner, it can also be used as an asset to ensure that an inheritance can be passed on to the family, regardless of how the other assets perform. These 2 blogposts discuss **the strategy and how it is in action**.

**Case Study: Use Life Insurance for Accumulation and Protection**

This blogpost shares **a case study** that someone at age 40 with 3 children uses life insurance for wealth accumulation and protection.

## Investment Corner

And now, **Fidelity plans to offer** its Fidelity Managed FidFolios direct indexing products to individual investors with as little as $5,000 to invest.

**Barron's View on 2022 Stock Market**
Here is an article from Barron's that highlights some of its **views on the 2022 Stock Market**.

**Crypto Currency and Equities**
Crypto currencies and equities used to have very low correlation - only 0.01 from 2017 to 2019, not anymore! And this blogpost shows its **significant implication to investors**.

## Retirement Corner

**Pros and Cons of Roth 401k**
These 2 blogposts introduce **what is Roth 401k**, and what are its pros and cons.

**3 Questions to Uncover Gaps in Your Retirement Plan**
To uncover any gaps in your retirement plan, you just need to ask the **3 questions** mentioned in this blogpost.

**No One Size Fits All in Medicare Plans**
Choosing a plan that with the lowest premium might cost you a lot more in the long run. That's why there is no one size fits all in Medicare plans, **this blogpost** provides you with something to consider.

## Tax Planning Corner

**Simple Tips for Tax Preparation**
It's time to get ready for tax filing, and here are a few **simple yet useful tips** for tax preparation.

**How to Use 401k to Fund a Business**
Assets locked in retirement accounts but need money to fund a business? Not a problem! This blogpost shares an article that discusses **401k rollover** method in great details, along with some traps to avoid.

## All Blog Posts:

**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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