



PFwise.com Monthly Newsletter

Help you make wise personal finance decisions

Hello friends, **Happy 2015!** I am very excited to communicate with you through this first [PFwise.com](#) Monthly Newsletter! I know your time is precious, in each issue, I will only share 1 to 2 ideas in each of the following 3 areas: [online calculators](#), [personal finance ideas](#), and [product features](#), hope you will find something helpful. My goal is simple – use my finance skills and product knowledge to help you make wise personal finance decisions.



401(k) Planning

Can you believe that most people will run out of their lifetime 401(k) savings before the age of 80? Use our [online 401\(k\) tool](#) to find out how long your 401(k)



5 Investing Basics

At the beginning of a year, many people like to predict the stock market winners and losers. Maybe a better exercise is to review these [5 investing basics](#) which



Death Insurance?

People usually call Term life insurance "Death Insurance" because the insurer won't pay until the insured dies. Not anymore! Find out [which Term Life product has free "living benefits rider"](#)

might work for you!

will help you lifetime!

[built in.](#)

If you like this newsletter, please share with your friends. They can subscribe by dropping a line to help@pwise.com or from [here](#).

I'm here for you! Please [let me know](#) if you would like to see a specific online calculator, discuss a specific personal finance idea, or inquire about a specific insurance or annuity product. I will do my best to help!

Have a Happy New Year and a Fantastic 2015!

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