

[Subscribe](#)[Share](#) ▼[Past Issues](#)[Translate](#) ▼

January 2017 Issue of PFwise.com's Monthly Newsletter

[View this email in your browser](#)

PFwise.com Monthly Newsletter

Help you make wise personal finance decisions

Hello friends, Happy 2017! Welcome to the January 2017 [PFwise.com](#) Monthly Newsletter!

Starting from this newsletter, we will use a new format. Instead of covering only one topic in depth, each monthly newsletter will highlight a few selected blog posts we have published in the past month that touch on a wide range of personal finance areas.

Insurance Corner:

Cash Value Insurance 101

If you are a high income earner at age 30s, 40s or 50s and seek additional ways to save AND protect your family at the same time, cash life insurance can be an important planning tool. [Read more.](#)

Investment Corner:

Portfolio Re-balancing

Why it's important to re-balance your portfolio? [Find it out](#)

Real Estate Investment

Want to use money in IRA account to invest in real estate? [Know the pitfalls](#)

Retirement Corner:

Alternative to the 4% Rule

If you want to retire early, the 4% rule might not be appropriate. Here is an [alternative rule.](#)

[Subscribe](#)[Share](#) ▼[Past Issues](#)[Translate](#) ▼

Tax Planning Corner.

2017 Tax Reference Guide

Everything you need to know about the 2017 tax rates is here. [Check it out.](#)

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.

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

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.

Kaisheng (Kenny) Bao, CFA, MBA
Independent Agent
National Producer Number 16505199
[PFwise.com](#)
(571) 482-9394

Copyright © 2017 PFwise.com, All rights reserved.