January 2018 Issue of PFwise.com's Monthly Newsletter

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PFwise.com Monthly Newsletter

Help you make wise personal finance decisions

Hello friends, **Happy 2018**! Welcome to the January 2018 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

One Insurer, Two Term Products?
Ever wondered why some life insurance companies such as AIG, John Hancock, Protective, Prudential, Transamerica, ... have multiple term life products? Our blog posts reveal the answers.

New Strategy for Long Term Care
Standalone long term care insurance policies are on the way out, replaced by hybrid life and long term care insurance products, these two blog posts explain **why the hybrid products are attractive to consumers**.

Investment Corner

Why Dividend Stocks Are Bad?
Low rate environment drove investors to investment vehicles with higher yields, we discussed **why junk bonds and dividend stocks are bad for your portfolio**, and what are safe investment options.

Why Stock Market Is More Luck Than Skill?
A NY Times article reveals the unfortunate truth - the stock market is more about

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Retirement Corner

Estate Plan 101
Why do you need an estate plan, what are the components of the plan, how to start them, ... this mini blog series covers **Estate Plan 101**.

Tax Planning Corner

How to Avoid RMD (required minimum distribution)?
This blog post discusses a strategy to **use QLAC to avoid RMD**, If you have lots of money sitting in your qualified retirement account, this strategy is worth considering.

Two Common RMD Mistakes
These two blog posts discuss the two most common RMD withdrawal mistakes.

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.

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