

January 2019 Issue of PFwise.com's Monthly Newsletter

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PFwise.com Monthly Newsletter

Help you make wise personal finance decisions

Happy 2019! Welcome to January 2019 [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

Life Insurance for Different Life Stages

Depending on your stage in life and individual circumstances, your life insurance needs and considerations could vary greatly, [here is a chart](#) that gives you some food for thoughts.

Term Life for 40 Years Length?

Although 35-year term life coverage is already rare, now comes a [40-year term life insurance product](#), from Legal & General America (aka Banner and William Penn, depending on the state you are in),

Road to Retirement and Role of Life Insurance

Here is [a video](#) from AIG that shows the role of life insurance in your road to retirement, fun to watch!

Investment Corner

Top Sector Investment Ideas for 2019

Here is a link to [Fidelity's top sectors to invest for 2019](#), for your reference only.

A Chart That Will Change Your Investment Perspective

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What is Margin Call and How to Satisfy It?

If you want to know [what is margin call and how to satisfy it](#), this blogpost explains it in plain English.

Retirement Corner

4 Additional Ways to Use HSA

HSA is the best investment product you could ever get, but how to use it? This blogpost shows you [4 non-traditional ways](#) to spend your HSA money.

Social Security FAQs

Here are some [frequently asked social security related questions](#) and the answers to them!

4 Retirement Rule of Thumbs

These 4 blogposts provide [4 rule of thumbs](#) that every retiree needs to know.

Tax Planning Corner

Notable Changes to Your 2018 Tax If You Itemize

May families will probably take advantage of higher standard deductions when they file 2018 taxes. However, these are [notable changes](#) if you will itemize your 2018 tax.

The Right Order to Prioritize Tax Advantaged Saving Plans

[Here is a chart](#) that illustrates how you should prioritize your various tax advantaged saving plans.

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](#).

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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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