January 2020 Issue of PFwise.com's Monthly Newsletter View this email in your browser

PFwise.com Monthly Newsletter

Happy 2020! Welcome to January 2020 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

Term Is Just the Beginning ...
The document from Prudential shows some hypothetical scenarios - when your situation changes later, you could use the simple term life product you currently have to convert it to serve your other needs ...

International Clients and U.S. Life Insurance
The document from Lincoln Financial Group shows how a non-U.S. citizen could benefit from a U.S. life insurance policy, including flexibility, competitive pricing, and tax efficiency ...

A Hybrid LTC Solution - MoneyGuard
You might know that LTC coverage is critical when you are old, but also concerned if you don't actually use LTC, your premium will be wasted. MoneyGuard is a product from Lincoln National addresses that concern.

Investment Corner

next market correction. This blogpost shows a few observations about **market corrections in the past 12 years**.

How to Properly Evaluate Fund Performances?
Although funds' past performance is no guarantees of their future performance, it's important to **review funds' long term performance** as they tend to regress to the long term average ...

A Simple 5-point Investment Strategy Check List
This blogpost shows you a simple **5-step investment strategy check list**.

Retirement Corner

5 Questions to Ask When Dealing With a Family Health Crisis
As you or your parents aging, you inevitably will have to deal with a family health crisis, here are **5 questions everyone should ask**!

4 Steps to Protect Your Estate
This blogpost shows you the **4 steps you should take to protect your estate** ...

How to Choose Medicare Part D
You will have two options - a stand-alone or "all-in-one" approach. **Read this blogpost** if you are interested in more details.

Tax Planning Corner

5 IRC Tax Codes Life Insurance Benefits From
This blogpost shows the details of **5 time tested IRC tax codes** - 101(a), 101(g), 72, 7702, 7702A - that life insurance products benefit from.

Top 10 IRS Audit Trends
The Financial Planning magazine published an article that shows the **top 10 IRS audit trends**, an interesting read!

Comparison of Top 4 Tax Filing Software
This blogpost has a table that **compares the top 4 tax filing software** - Turbotax, Liberty Tax Online, H&R Block, and Tax Act, very helpful resource during tax filing season.

All Blog Posts:

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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