

January 2020 Issue of PFwise.com's Monthly Newsletter

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PFwise.com Monthly Newsletter

Happy 2021! Welcome to January 2021 [PFwise.com](#) Monthly Newsletter, a highlight of some blogposts we have published in the past month with the goal to help you make wise personal finance decisions!

Insurance Corner

When to Accelerate a Life Insurance Policy's Riders?

Accelerated Benefit Riders (ABRs) are designed to be available for assistance when the time is right. So, **[when is the right time to use ABRs?](#)** This article from American National answers this question very well, with some examples.

Which Life Insurance Policy for Special Needs Child?

A special needs child is very special, how does a family provide help for a special needs child? **[What is the best life insurance product for a special needs child?](#)** This article is for families with such needs.

Short Term Disability Insurance vs. Long Term Disability Insurance

Do you know the differences between a short term disability insurance and a long term disability insurance? How to buy the best disability insurance? **[This blogpost answers these questions.](#)**

Investment Corner

How to Balance Yields and Risks?

This is a simple yet powerful graph that clearly shows you **[various asset classes'](#)**

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Bankruptcy and Stocks

One of the most devastating consequences of the COVID-19 pandemic, in addition to the human toll, has been the torrent of businesses, both big and small, forced into bankruptcy. As an investor, [how do you find warning signs and how do you deal with it?](#)

You Should Worry About 2022, Not 2021?

According to this article from WSJ, 2022 is the year to worry about for an investor, and [here is why](#).

Retirement Corner

Legacy Planning Using Fixed Annuities

[Legacy planning](#) takes on greater importance in unexpected times like now. To plan ahead and put ambitions into action with protected strategies, you could explore many purposeful and proven distribution planning options available with fixed annuities.

3-Bucket Approach to Retirement Planning

To fully prepare for all your retirement years, one tactic is to consider dividing your assets into three buckets, as described [in this blogpost](#).

3 Ways to Save Your Retirement Medical Costs

For retirees, here are [3 ways](#) you can protect yourself from large out-of-pocket costs and even lower your ongoing monthly costs.

Tax Planning Corner

How to Maximize After-tax Returns of a Rental Property?

When you sell a rental property, you will owe federal and state capital gains, depreciation recapture taxes, and you may not qualify for capital gains exclusion. This article from Washington Post that answers [the key question every property investor faces](#).

2021 Contribution and Benefits Limits

The Internal Revenue Service has issued the new benefit and contribution limits for qualified retirement plans for plan years beginning in 2021, [details see 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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