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January 2022 Issue of PFwise.com's Monthly
Newsletter

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PFwise.com Monthly Newsletter

Happy New Year! Welcome to January 2022 [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

Charity Giving Using Life Insurance

I wrote [a few blogposts](#) about how to [maximize charitable giving](#) by using life insurance and some [common Q&As](#). For people with charity giving in mind, they are good reads.

Case Study of Using Annuity to Seek Income Certainty

Do you seek greater certainty in your retirement income strategies? Here is [a case study](#) about how one lady does it.

Fidelity to Offer Annuity to 401(k) Participants

Fidelity recently announced that [it would launch Guaranteed Income Direct in 2022](#), giving 401(k) and 403(b) plan participants the ability to annuitize their retirement savings.

Investment Corner

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[guaranteed return](#) on an investment anyone could get on, with some caveats.

How to Check Your Portfolio at 2 Levels

If you haven't reviewed your portfolio for a while, there is a good chance that relative market performance of asset classes has changed your investment mix. There two blogposts show you how to check your portfolio [at Asset level](#) and [at Individual Holdings](#) level.

TIPS vs. Series I

We shared a little known secret here that Series I Bonds are currently offering 7.12% annual rate. The table in the blogpost [compares TIPS with Series I Bonds](#).

Retirement Corner

Is the 4% Withdrawal Rate Dead?

There has been some heated debate among financial advisors if the 4% withdrawal rate is dead or not. Here is [a new Morningstar research](#) that started the debate and said yes, the 4% rule is dead, and [the response from the original author](#) who said no, the 4% rule is still alive!

Is SLAT Right for You?

Spousal lifetime access trusts (SLATs) are surging in popularity, but they aren't as simple as some advisors or clients may think, as [this Financial-Planning.com article](#) describes in details.

The Big Retirement Risks

This blogpost covers an interview with professor Michael Finke - professor and Frank M. Engle chair of Economic Security Research at The American College of Financial Services - about [the big retirement risks](#) he is seeing.

Tax Planning Corner

Is Joint Ownership a Sensible Strategy?

Joint ownership with right of survivorship can be beneficial. But as everything else in financial planning, whether it is a sensible strategy or not [depends on your specific situation](#).

How to Maximize Social Security for a Couple?

Here is a blogpost about how financial advisors use [2 strategies to help married couples maximize their social security benefits](#) and a few significant

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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@pwise.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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