

July 2016 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 July 4th and welcome to the July 2016 [PFWise.com](#) Monthly Newsletter!

Do you save and invest for retirement? Do you realize our convention approach to saving and investing for retirement has some obvious flaws? In this newsletter, I will discuss those flaws and introduce a new framework to saving and investing for retirement.

1. Flaws of conventional retirement savings advice

Save as early as possible, keep saving regardless market's up and down, trust time and compound will do the wonder, ... have you heard of these retirement saving advice before? They all sound great! However, they are also [flawed](#).

2. The new retirement savings framework

In this blog post, I described, at a high level, the framework for everyone to approach retirement saving. It divides the life journey to retirement savings into 4 distinct phases, I hope [this thought process](#) resonates with you.

3. The details of this new framework

In this [blog post](#), I discussed, in great details, each of the 4 phases of the new retirement savings framework. I also offered [advice](#) about the key actions one needs to take within each phase.

Thank you for your readership! If this newsletter has helped you have a new thought about your saving and investing for your retirement, it has served its goal!

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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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