

July 2019 Issue of PFwise.com's Monthly Newsletter

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## PFwise.com Monthly Newsletter

### Help you make wise personal finance decisions

Welcome to July 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!

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### Insurance Corner

#### **Marijuana User and Life Insurance**

Will use of marijuana in the past impact a person's application for life insurance? [This blogpost discusses](#) the good news, bad news, and the bottomline from an insurance carrier's underwriter's point of view about it.

#### **Whole Life As An Effective Alternative to 529 Plan**

[This blogpost](#) uses 4 steps to help you analyze why Whole Life could be an effective alternative to 529 plan. Reading it and you might learn something you never thought about before.

### Investment Corner

#### **Investments Based On Your Beliefs**

Investment decisions are personal decisions. If you believe in this, you should invest in that, ... there are many such examples I described in [this blogpost](#).

#### **3 Charts Give You Perspective In A Volatile Market**

If you are worried about the market volatility, [these 3 charts](#) should keep you in perspective ...

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Do you ever wonder why you should go indexing in investment? Here are [5 reasons](#).

## Retirement Corner

### Medicare and Foreign Travel

Does Medicare cover you when you travel overseas? Here is [the answer](#).

### How to Maximize Tax-free Income With Your 401K

If you run a single person business, [this article](#) should be of interest to you because it is written by an insurance company's pension department that gives you tips how to maximize tax-free income from your single person 401k.

### 4-step Family Wealth Transfer Plan

This mini blog series shows you a [4-step family wealth transfer plan](#) ... hope you find it helpful!

## Tax Planning Corner

### Tax-wise Investment

These 7 blogposts cover [7 aspects of your investment from tax perspective](#), some are basic knowledge, some you might never thought before.

### 10 Strategies To Minimize Tax On IRA Withdrawals

You are required to take minimum distribution out of your IRA once you reach 70 and half, do you want to know 10 strategies that you could use to minimize tax on such IRA withdrawals? [Read these 3 blogposts](#).

### 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](mailto:help@pfwise.com) or click [here](#).

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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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