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July 2021 Issue of PFwise.com's Monthly Newsletter

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PFwise.com Monthly Newsletter

Welcome to July 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

Life Insurance with Living Benefits
These 2 blogposts answer some basic questions about living benefits riders for life insurance - **why living benefits riders** and **how insurers determine the living benefits amounts**.

Basic Disability Insurance Questions
LifeHappens.org has a flyer that answers some **basic disability insurance questions**, highly recommend if you don't have sufficient DI coverage from your employer.

5 Benefits of Income Annuity Payouts
5 benefits of Income Annuity payouts vs. RMD are succinctly summarized here.

Investment Corner

Accredited Investor
Are you an accredited investor? The SEC has **amended its "accredited investor" definition** in 2020 to allow investors to qualify based on defined measures of professional knowledge, experience or certifications.

read for anyone who is not familiar with HSA.

ETFs for Market Risks
Here are some **ETF ideas** if you are worried about market risks.

Retirement Corner

4 Options to Cover Medical Costs Before 65
This blogpost shares **4 ways to cover medical costs** if you retire before age 65.

Income to Outcome Framework
PIMCO has a great **"income to outcome" framework** that addresses the challenge every retiree faces in asset decumulation.

How Much to Spend in Retirement?
How do you figure out the appropriate amount to spend each year in retirement? This blogpost introduces you the **Annuity Factor method**.

Tax Planning Corner

What is 109-12 Rule?
This is the rule of thumb to figure out when a retired couple will pay 0% long term capital gain tax!

Will President Biden Increase Taxes?
This article from WealthManagement.com looks at **12 areas where President might increase taxes**.

Avoid Double Taxation on Lost IRA
From time to time, one can make after-tax contributions to traditional retirement accounts that are usually designated pre-tax funds. Here is **a way to reconstruct lost IRA basis to avoid double taxation**.

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

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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