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Jun 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 Jun 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!

Insurance Corner

Cancer and Life Insurance

Most patients with cancer would think there is no way they could get life insurance approved, not fast! If you know someone who is diagnosed with cancer and interested in life insurance, [these two blogposts](#) would give them a good education about this topic.

AIG's QoL GUL Kills 3 Birds With 1 Stone

AIG's QoL Guaranteed Universal Life product covers 3 major benefits: 1) life insurance; 2) chronic illness; 3) retirement income. Read its [product brochure here](#).

5 Common Questions About Fixed Indexed Annuities

Fixed indexed annuities (FIAs) can play an important role in one's retirement plans by offering: 1) growth potential; 2) protection from loss due to market downturns; 3) an option for guaranteed lifetime income. Read [5 common Q&A's here](#).

Investment Corner

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article from Fidelity.

Why Risks and Returns Are Linked Together?

Have you ever wondered why people say risks and returns are always linked together in investment? Here is [a chart that clearly illustrates such linkages](#).

Is 4% Rule Still Safe For Retirement Spending?

There are different opinions about this important question - [is the 4% rule still safe to use for retirement spending?](#) How about let's hear it from an expert from Morningstar for the answer?

Retirement Corner

Plan to Live to 100!

Embracing longevity is top of mind for Americans, and this "[Plan for 100](#)" brochure has 20+ share-worthy infostats and concepts ...

3 Keys to RMD and Action Plans

This blog series would discuss [3 keys to Required Minimum Distribution](#) and some corresponding practical action plans

RMD Common Distribution Questions and Answers

These [2 blog posts](#) would answer some most basic, important, and yet confusing questions, such as when to take, can it be delayed, what happens upon death, ...

Tax Planning Corner

Exceptions to Early Retirement Withdrawal Penalty

Do you want to know if there is any exception to early retirement withdrawal penalty? The answer is yes and it's complicated. Here is a table that [summarizes all the legal exceptions](#).

How to Claim My Parents as My Dependents?

Are you the sandwiched generation that wish you could claim your parents as your dependents? Here is [a blogpost](#) that gives you a lot of details about it ... it's complicated!

All Blog Posts:

If you want to read other blog posts that cover all the different areas of personal finance, [follow this link](#).

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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 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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