

March 2016 Issue of PFWise.com's Monthly Newsletter

[View this email in your browser](#)



PFWise.com Monthly Newsletter

Help you make wise personal finance decisions

Hello friends, welcome to the March 2016 [PFWise.com](#) Monthly Newsletter!

To continue last month's mutual funds investment discussion, in this newsletter, we will focus on a few more fund investment related topics.

1. Automatic Investment: ETFs or Mutual Funds?

If you plan to set up a monthly automatic investment, should you choose ETFs or Mutual Funds as the investment vehicle? A brief discussion is [here](#).

2. Bond Investment: ETFs or Mutual Funds?

If you plan to add bonds to your portfolio but are concerned about interest rate risks, should you use ETFs or Bond funds as the investment vehicle? See discussion [here](#).

3. Which is better: ETFs or Mutual Fund?

Do you know the advantages associated with ETFs and Mutual Funds, respectively? Knowing [them](#) would help you better pick the best funds for your portfolio .

4. Are Smart Beta funds smart choices?

"Smart Beta" funds are hot, and many of them have shown great results, but [is it wise](#) for you to jump into the Smart Beta funds game now?

5. Why ETFs are tax efficient?

It is true that ETFs tend to be more tax efficient, but do you know why? You can find

contributing factors [here](#) and [here](#).

6. Are fund ratings reliable?

We introduced the concept of third party rating of funds (e.g. Morningstar's fund ratings) in last newsletter, but are such third party fund ratings reliable? You might be surprised at the [answer](#).

Thank you for your readership! Hope these more discussions of fund investment will help you make wise investment decisions!

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.

Kaisheng (Kenny) Bao, CFA, MBA
Independent Agent
National Producer Number 16505199
Pwise.com
(571) 482-9394

Copyright © 2016 Pwise.com, All rights reserved.