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March 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 March 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

#### Values of U.S.-based Life Insurance for Foreign Nationals

This blogpost summarizes several [key benefits of an U.S.-based life insurance policy](#) for a foreign national.

#### Heart Disease and Life Insurance

This [mini blog series](#) will be very helpful for people with heart disease and interested in getting life insurance coverage.

#### Investment, Insurance, and Annuity: How They Work Together

There are two major risks one faces when plan for retirement income: longevity and sequence of return risk. A combination of investment, life insurance, and annuity could [address these two risks](#).

### Investment Corner

#### Business Cycle - U.S. in Late Cycle Now

At a macro level, [this chart](#) shows you where some major countries are in the business cycle curve, and you are right - U.S. is in the late cycle now.

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a pretty good idea after [reading these blog posts](#).

## Retirement Corner

### How to Choose the Right Medicare Choices

If you are over age 65 or have certain disabilities, you are eligible for Medicare. However, medicare is complicated with many choices, [these blog posts](#) will definitely help you make the right choice.

### CD vs Annuity: Which Is Better?

[This table](#) lists CD and Annuity side by side and compares them from 10 different angles.

## Tax Planning Corner

### What to Deduct If You Use Standard Deduction?

Even if you use standard deduction, you can still deduct these - [see the list here](#).

### How to Choose the Best HSA Bank?

This table has a list of [the best HSA banks](#) for saving and spending, respectively.

### TurboTax's Tax Preparation Check List

If you haven't started preparing your tax, [here is a check list](#) from Turbo Tax for you to get it started.

### 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.

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## **The Bottom Line**

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