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March 2020 Issue of PFwise.com's Monthly Newsletter   View this email in your browser

PFwise.com Monthly Newsletter

Welcome to March 2020 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

Term Life Converting 101
Do you currently have a term life policy? Are you interested in a permanent product but cannot fit the premium into your budget right now? If you answered "Yes" to either of these questions, then **this blogpost is for you**!

U.S. Life Insurance for International Customers
This is **a case study** about how international clients could use life insurance to create a legacy and access to cash value in U.S. dollars.

QLAC 101
A QLAC is a Deferred Income Annuity (DIA) that can be funded only with assets from a traditional IRA or an eligible employer-sponsored qualified plans.
These blogposts show you a few examples of QLAC and help you analyze if QLAC is right for you or not, and who are the best providers out there.

Investment Corner

The Tough Math of Market Losses
Okay, you experienced significant investment losses, what's important is to keep a

Comparison of Robo Advisors
This blogpost gives you **a quick comparison** of some of the most famous robo advisors on the market today.

Retirement Corner

State Taxes and Estate Plans
There are 19 states that currently impose an **estate tax or inheritance tax**, these taxes usually have lower threshold for you to qualify which pose a significant challenge for your estate plans.

Yield Curve 101
Basically, the yield curve is a visualization of the interest rates you get from bonds of different durations, from one month up to 30 years. This blogpost gives you a **yield curve 101**.

5-Year Count Down Plan to Retirement
If you plan to retire in 5 years, here is a detailed **5-year count down to retirement plan**!

Tax Planning Corner

Backdoor Roth IRA - FAQs
Here are **answers to some of the common backdoor Roth IRA questions** - what is it, how does it differ from Roth Conversion, what are the downsides?

Tax Deductions for Retirement Plan Contributions
How do you know you are eligible for tax deduction for your retirement plan contributions? Here are **3 scenarios** ...

Stock / Bond Portfolio vs. Stock / Index Annuity Portfolio?
This blogpost explains **why a stock/bond portfolio may not perform as well as a stock/index annuity portfolio**.

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.

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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