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May 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 May 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

#### How to Buy Insurance the Easy Way

This mini-blog series discussed [how to buy life insurance the easy way](#) - where to buy, what information you need to get ready first, and what the application process looks like.

#### 8 Index Options for Securian's IUL Product

Instead of creating an IUL that focuses on a single, preferred indexing account that maxes out illustrated values, Securian Financial designed Orion IUL to offer [eight quality options](#). A good flyer from Securian for anyone interested in Index Universal Life products.

#### A Case Study for the Use of Guaranteed Universal Life (GUL)

Here is [a case study](#) from American National about how someone uses its Guaranteed Universal Life product to provide permanent protection to his family in addition to group term insurance.

### Investment Corner

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investment life, and [follow these 4 steps](#) could help you deal with market volatility. Also, there are [3 ways you could play with market volatility](#).

### 3 Steps to Screen, Analyze, and Pick Stocks

This blog post discussed [3 steps to screen, analyze, and pick stocks](#) by using MarketSmith tools, although I think you could accomplish the same goals by using other free or low cost tools too.

### 5 Factors to Consider Before Investing in ETFs

ETFs are very popular, but with several thousands of ETFs to choose from, what factors should you consider before investing in ETFs? Here is [a list of 5 factors](#) (although you do have to do your own research).

## Retirement Corner

### How to Create a Will Free or with Low Cost?

This blogpost lists [several resources](#) that you could use to create a Will that is either free or with low cost.

### How to Avoid Probate?

This blogpost shows you [several ways to avoid probate](#).

### How to Pass On an IRA the Right Way?

An inherited IRA could create a lifetime legacy for your heirs, but unless you are careful, you could end up leaving a large part of your savings to Uncle Sam. This blogpost shows you [how to pass on an IRA the right way](#).

## Tax Planning Corner

### 2 Ways to Manage Tax With Roth IRA Conversions

With Roth IRA conversion, you could potentially save big tax dollars later, but how do you minimize the upfront tax with Roth IRA conversions? Here are [some methods](#) for you to consider.

### 2019 Tax Quick Reference Guide

You will find this [2019 Tax quick reference guide](#) very handy as it covers all the 2019 tax topics you could think of.

## All Blog Posts:

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### 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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