

[Subscribe](#)[Past Issues](#)[Translate ▼](#)

May 2022 Issue of PFwise.com's Monthly  
Newsletter

[View this email in your  
browser](#)



## PFwise.com Monthly Newsletter

Welcome to May 2022 [PFwise.com](#) Monthly Newsletter, a highlight of some blogposts we have published in the past month with the goal to help you make wise personal finance decisions!

---

### Insurance Corner

#### What is Chronic Illness Rider?

For any life insurance with the Chronic Illness Rider, if the insured becomes chronically ill (can't perform two of six activities of daily living) or has severe cognitive impairment, he or she can accelerate a portion of the death benefit early. [This blogpost](#) provides a detailed explanation of this rider and a case study.

### Investment Corner

#### What is Active Asset Allocation Strategy?

There are 3 main investment account categories, [these several blogposts](#) discuss in great details about why you should consider active asset allocation strategy and how to get it done.

#### What to do with Inverted Yield Curve?

Many investors pay close attention to the yield curve, which, in a common form, represents the difference between the 2-Year U.S. Treasury rate and the 10-Year

[Subscribe](#)[Past Issues](#)[Translate ▼](#)

---

## Retirement Corner

### 4 Reasons for Estate and Retirement Planning

These 2 blogposts discuss [4 key reasons](#) why we all need estate and retirement planning.

### 6 Strategies for Retirement Planning

There are many different ways for retirement planning, these several blogposts introduce [6 retirement planning strategies](#), you can select the one that works for your situation the best!

## Tax Planning Corner

### Asset Allocation by Investment Accounts

Which investments do you put in order to enhance after-tax returns? [This table](#) answers this question very clearly.

### 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.

If you like our newsletter, please share with your friends. They can subscribe by dropping a line to [help@pfwise.com](mailto: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.

Kaisheng (Kenny) Bao, CFA, MBA  
Independent Agent  
National Producer Number 16505199

**Subscribe**

**Past Issues**

**Translate ▼**

Copyright © 2022 PFwise.com, All rights reserved.

You are receiving this email because you are a client, a friend, or have contacted PFwise.com before.

[unsubscribe from this list](#) [update subscription preferences](#)

