

November 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 November 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!

Insurance Corner

Why IUL's Illustrations Cannot Be Trusted Anymore

Uniformity in IUL illustrations is supposed to make it easier for consumers to choose the right product. However, it also prompted the creation of very controversial product features: high fees and large multipliers. This blogpost explains [why you cannot trust an IUL's illustration anymore](#).

3 Ways to Review Your Life Insurance Policies

This blogpost shows you [how to review your life insurance policy from 3 perspectives](#) - how does it fit into your financial strategy, your coverage strategy, and your protection strategy.

How to Determine Various Life Insurance Needs

This blogpost includes a comprehensive worksheet developed by AIG that helps people [determine various life insurance needs](#), either as an individual consumer or as a business owner.

Investment Corner

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[list of 401\(k\) fees.](#)

Business Cycle and Global Investment

Many of the big economies in the world are in late business cycle. So, how do you diversify and manage your investment portfolio? [This chart could give you a clue.](#)

Differences Between ETF and Mutual Fund

This blogpost explains the [main differences between ETF and Mutual Fund](#). Knowing them will help you make wiser investment decisions.

Retirement Corner

Checklist For Your Social Security Claiming Strategy

Here are some [must-dos in order to maximize your social security benefits!](#)

6 Medical Expenses Medicare Will Not Cover

Do you know [Medicare does NOT cover these 6 medical expenses?](#)

Tax Planning Corner

6 Tax Saving Strategies Still Available For 2020

Here is a list of [6 tax saving strategies](#) that are still available for 2020, hope you can use all of them!

Tax Smart Strategy For Retirement Fund Withdrawals

You have saved most of your career, now what's the best way to take money out to use in retirement? This blogpost discusses the [tax-smart strategies in doing so.](#)

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 or click [here.](#)

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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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