

November 2020 Issue of PFwise.com's Monthly Newsletter

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PFwise.com Monthly Newsletter

Welcome to November 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

Why Add Chronic Illness Rider to Your Life Insurance Policy

By [adding life insurance with chronic illness riders to your financial plans](#), you can gain the traditional values of a life insurance policy – death benefit for your loved ones – plus living benefits to help pay for LTC expenses while keeping your investments intact.

Life Insurance Considerations for People in Their 40s

Life insurance might not be on your radar now, if you are younger. But if you are in your 40s, life insurance should be a particular consideration. Why? [Here are some considerations](#).

Does an Annuity Fit Your Retirement Income Needs?

Retirement income can come from a number of financial sources; some guaranteed, some not. Annuities are an option for people who want to bulk up the guaranteed income portion of their retirement portfolio. [These two blogposts](#) give you a basic knowledge how to consider this possibility.

Investment Corner

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caused by COVID, as it relates to the timing of the price bottom vs. the earnings bottom, this blogpost has [several charts to illustrate such a comparison](#).

Where to Find Yield While Controlling Risks?

As [the diagram in this blogpost shows](#), a multi-asset income strategy that can invest across a wide variety of asset classes may be able to deliver more consistent returns and a better balance between risk and return than those with fewer options to choose from.

4 ETF Myths Busted

Here are 4 popular ETF myths - do ETF pay dividends, are all ETFs passive, are all ETFs tax efficient, are all ETFs cheaper? If you want to know the answers, [check them out here](#).

Retirement Corner

5 Ways to Protect Retirement Income

This blogpost shows you [5 plans and specific solutions](#) to protect your valuable retirement income.

The Risks of 4% Rule for Retirement Income

4% withdrawals are a rule of thumb some retirees hope will make assets last. But does the rule stack up against the risks shown in this blogpost? [What's the good hedge for these risks?](#)

The Best Retirement Asset Withdrawal Strategy

Most new retirees face the same conundrum - how best to spend down assets? There are many rules out there but none is ideal. This blogpost introduces a [RMD-based withdrawal strategy](#).

Tax Planning Corner

How to Calculate Capital Gain When Selling a Rental Property?

When you sell investment property, all of your profits are subject to either capital gains tax or depreciation recapture tax, which is a special type of capital gains tax. This blogpost introduces a Zacks article that discusses [the details of the calculation](#).

3 Less Known Tax Planning Tips Before Year End

This blogpost describes [3 less known tax planning tips](#) to consider before the end of 2020!

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These several blogposts discuss [6 different ways to pass down your home to your children](#).

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](#).

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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