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November 2021 Issue of PFwise.com's Monthly Newsletter

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PFwise.com Monthly Newsletter

Welcome to November 2021 [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

6 Tax Advantages of Cash Value Life Insurance

Here is a list of top [6 tax advantages](#) of cash value life insurance.

Estate Plan Using Trusts with Life Insurance

This blogpost shows an article from Financial-planning.com that discusses in details why the proposed tax plan [depends estate planning using trusts with life insurance](#).

Prostate Cancer and Life Insurance Application

This blogpost shows everything a [life insurance applicant with prostate cancer](#) needs to know.

Investment Corner

Assess the First Bitcoin ETF

One of the challenges for people interested in investing in Bitcoin is how to *actually invest* in it. The first Bitcoin ETF provides a solution. This blogpost analyzes [its pros and cons](#).

Income Opportunities for the Rest of 2021

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MLPs, REITs, Dividend Stocks, etc.

4 Stock Exit Strategies

Do you know when it's time to sell your stock holdings? This blogpost shows you [4 stock investment exit strategies](#).

Retirement Corner

Multiple Accounts and Estate Planning

If you have multiple investment accounts, for estate taxes, do you know it matters [which accounts you will leave to heirs](#)?

Answers to Several Confusing Medicare Questions

Here are a few Q&As related to Medicare: [age 65 covered by spouse's plan](#), should I enrolled in Medicare? [Why you should switch Medicare coverage?](#) [5 reasons to change Medicare coverage](#).

Tax Planning Corner

Why Splitting Contributions to Roth and Traditional IRAs is Not Tax Diversification

Split dollars between Traditional and Roth retirement accounts [isn't tax diversification](#), because the outcomes are correlated to each other, it simply neutralizes the opportunities.

3 Backdoor Roth Alternatives

This blogpost shows you [3 backdoor Roth alternatives](#).

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@pwise.com or click [here](#).

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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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