October 2018 Issue of PFwise.com's Monthly Newsletter

PFwise.com Monthly Newsletter

Help you make wise personal finance decisions

Hi, welcome to October 2018 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

Best of Fixed Annuity Rates - Sept 2018
Do you have a sizable amount of money not earmarked for any use for the next several years? Fixed annuities are like CD but offered by insurance companies instead of banks, and offer higher than CD rates. Check the **snapshot of the best of fixed annuity rates in September** posted at this blogpost.

How Does IUL Compare With Traditional Retirement Plans?
The video from AIG illustrates **how IUL compares with traditional retirement plans**. I also posted a blogpost showing **how to compare the different index strategy options** offered by AIG's IUL product.

Life Insurance for Applicants with Kidney Disease
What underwriting class will I get if I have kidney disease and apply for life insurance? This blogpost has a very detailed discussion, please share with any friends have such concerns.

Investment Corner

some quick answers.

What's the Catch with Fidelity's Zero-Cost Funds?
Do you know Fidelity now offers no-fee funds? What's the catch? **Here is the answer**. Also, another blogpost **compares Fidelity with Vanguard**'s competition in this area.

Retirement Corner

3-Bucket Retirement Income System
For most families, it doesn't matter how much you have saved for retirement, you probably always fear you don't have enough, do you? This **3-bucket retirement income system** could help address that concern.

Insights from Life-cycle Financial Planning
What is life-cycle financial planning? How does it differ from traditional financial planning? This blogpost answers that and presents some **insights from life-cycle financial planning**.

Tax Planning Corner

IRS Guidance on New 529 Rules
We all heard there are some changes regarding 529 plans due to the latest tax reform, now **IRS came out with some clear guidance**, if you are interested or have 529 plans, this might be of interest to you.

IRS Guidance on 20% Tax Deduction for Business Income
IRS finally released an explanation about the new 20% tax deduction for business income. **Read the details here** if you own a business.

How to Avoid or Minimize Tax on Child's Income?
Is there still kiddie tax in the new tax law? These blogposts discussed **some tax planning strategies** which you might find helpful if this situation applies to you.

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.

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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