

October 2019 Issue of PFwise.com's Monthly Newsletter

[View this email in your browser](#)



PFwise.com Monthly Newsletter

Help you make wise personal finance decisions

Welcome to October 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

Protect Against Market Fluctuations

This blogpost lays out a good case about [using Whole Life products to protect yourself against market fluctuations in retirement.](#)

Protect to 100 With the Best of Both Worlds

How about getting a protection...for now and in the future? Here s an idea from American General by using a [combination of Term Life and GUL](#) to accomplish this goal.

Term Life Conversion 101

Do you currently have a term life policy? Here is a case study about [Term Life Conversion](#) from American National for people with term life but are interested in converting to permanent coverage in the future.

Investment Corner

Use Factors to Remake Asset Allocation

This blogpost shows [how top funds use factors to remake asset allocation.](#)

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

that may help protect your portfolio.

How Sequence of Return Could Hurt You

Here is an example that shows you [how sequence of return might hurt you](#).

Retirement Corner

The Best Withdrawal Rate From A Retirement Portfolio

While there are so many personal variables to factor in, you can actually determine [the best annual withdrawal rate](#), based on the analysis shown on this blogpost.

Stocks or Bonds: What to Include in Roth IRA?

The answer is Stocks and [here is why](#).

How to Pre-fund Your Retirement Taxes?

As the chart in this blogpost shows, there are three types of assets, and life insurance products are a good way to [prefund your retirement taxes today!](#)

Tax Planning Corner

Top 5 Common 2020 Tax Problems

Rather than wait until next March or April to think about tax returns, here are [top 5 common 2020 tax problems](#) to consider.

Can A Roth Conversion Affect Your Long Term Capital Gain Tax?

The answer is YES and it could be significantly if you are not careful, read [these several blogposts that explain the details](#).

How to Boost Lifetime Social Security Benefits?

These three blogposts introduce [3 strategies that couples could use to boost lifetime social security benefits](#).

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.

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

dropping a line to help@pwise.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
[PFwise.com](#)
(571) 482-9394

Copyright © 2019 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](#)

