

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

October 2020 Issue of PFwise.com's Monthly Newsletter

[View this email in your browser](#)

PFwise.com Monthly Newsletter

Hello my friends, hope you are doing great and COVID-19 will end soon!

Welcome to October 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

Re-frame the Annuity Puzzle

For anyone who is seriously thinking about retirement, this flyer from AIG about [how fixed annuities could be looked at](#) using the consumption framework is a very good read.

Annuity Wealth Transfer Strategy

This blogpost is an article from American National that discusses [annuity wealth transfer strategy](#). It's a great strategy if you fit the situation it describes.

Who are Right for Term Life With Living Benefits Riders

The ideal people for [term life policies with free living benefits riders](#) are discussed in this blogpost.

Investment Corner

Use Whole Life Insurance As A Hedge

While you cannot control the ups and downs of the market, you can reduce the

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

Do Active Funds Do Better in Bear Markets?

If you are curious about [the answer](#), Morningstar has done a research and the answer is not very straight ...

A New Stock Exchange for Stocks for the Long Term?

You probably have never heard of this new stock exchange that was open since early 2020, it's [designed for stocks for the long term](#) ...

Retirement Corner

How to Estimate Life Expectancy?

You can imagine the time horizon of retirement is an essential input to determine what someone can safely spend in retirement and/or how much they need. So how do you estimate your life expectancy as accurate as possible? [Here is the answer.](#)

How to Take Advantage of Negative Income?

For people who have tax deductions that exceed their total income – in essence, having negative income – here is [a case study how to take advantage of this 0% tax rate.](#)

Free Financial Planning Tool From Schwab

[Schwab has a free tool](#) will generate customized financial plans for people in as little as 15 minutes, the offering has no minimum asset requirement.

Tax Planning Corner

Tax Strategies to Take Before the Election

In unpredictable times, the desire to create a better tax strategy becomes more urgent, but that could result in some regrettable changes to perfectly good plans. These two blogposts discuss [what to do and what not to do.](#)

How to Dodge a Nasty December Tax Surprise?

If you a person who plans ahead, you know waiting until year end to factor in portfolio volatility is risky business. This article from Financial Planning magazine explains [how to dodge a nasty December tax surprise.](#)

All Blog Posts:

If you want to read other blog posts that cover all the different areas of personal finance, [follow this link.](#)

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

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.

Kaisheng (Kenny) Bao, CFA, MBA
Independent Agent
National Producer Number 16505199
[PFwise.com](#)
(571) 482-9394

Copyright © 2020 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](#)

