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September 2019 Issue of PFwise.com's Monthly Newsletter

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PFwise.com Monthly Newsletter

Help you make wise personal finance decisions

Welcome to September 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

How To Create Secure Future Retirement Income

With pensions increasingly a thing of the past, most Americans now need to build their own streams of income for a retirement that could last decades. This mini blog series introduces [the concept of DIA](#) - Deferred Income Annuity, what is it, its advantages, how does it work, a case study, and how to determine if DIA is right for you.

What Is Whole Life

If you are interested in whole life, here is a short video that explains [what is Whole Life](#).

An Indexed Universal Life That Is Not The Typical IUL

This blogpost uses a case study to show [why North American's Builder Plus IUL is not the typical IUL](#), interesting for people who are thinking about permanent life products.

Investment Corner

decade. Some are already very expensive, some still have potential.

3 Reasons To Consider Closed End Funds If You Need Income

These two blogposts discuss [what is a Closed End Fund \(CEF\)](#), reasons to use CEFs to turn your lifetime savings into income, and risks associated with CEFs,

Are ETFs More Tax Efficient Than Mutual Funds?

The answer is yes, but not for the reason you might think. Read this blogpost to find out the [real reason why ETFs are more tax efficient than Mutual Funds](#).

Retirement Corner

3 Tools To Help Plan Healthcare Costs In Retirement Time

Here are [3 personalized tools](#) to help you plan your healthcare costs during retirement time.

6 Ways To Ensure Long Lasting Retirement

For most people the road to retirement is a multi-step process that lasts a working lifetime. To that end, here are [six ways to plan and ensure a long-lasting retirement](#).

2 Websites That Turn Retirement Savings Into Steady Paychecks

Once you stop working in retirement, you are confronted with a big dilemma: how to make your money last. Here are [two personalized tools](#) that aim to help create the best-case situation: regular income you can count on.

Tax Planning Corner

The Little Used Tax Break That Could Save You On Company Stocks

Have you heard about Net Unrealized Appreciation (NUA)? [This mini blog series](#) uses a case study to show you what is NUA and if you qualify, how you could use a little used tax break to save a bundle on taxes.

3 Solutions If You Missed the 60-day Deadline

Say you want to use your IRA distribution as a short-term loan then pay it back within 60 days, but what happens if you missed the 60-day deadline? This blogpost shows you [3 solutions](#).

All Blog Posts:

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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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