

September 2021 Issue of PFwise.com's Monthly Newsletter

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PFwise.com Monthly Newsletter

Welcome to September 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

How to Analyze IUL's Costs and Values

This blogpost use a real example to illustrate [how to analyze IUL's costs](#) and determine if the IUL product truly delivers value or not.

Exchange Life Insurance to Annuity?

Do you have an old life insurance product that you no longer need? Do you need immediate or deferred annuity now? Do you know you can [exchange a life insurance policy to an annuity product](#), generally tax-free?

Annuity Criticism and Rebuttals

Many people have misunderstandings of annuities, this blogpost shares many such [common misperceptions about annuities and the rebuttals to them](#).

Investment Corner

Min Vol ETF Strategies

Here are [10 largest min vol ETFs by net asset](#).

Use IRA to Invest Early Companies

Can you [use your tax-free Roth IRA money to invest in early stage growth](#)

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Are Your Investments Tax Diversified?

Use this table to check [if your investments are tax-diversified](#) or not.

Retirement Corner

Original Medicare vs Medicare Advantage

These couple of blogposts intend to help you [decide which one fits your needs better](#) - the Original Medicare or Medicare Advantage.

Estate Planning Checklist

The [two typical estate planning strategies](#) are introduced in this blogpost, along with a case study.

Two Estate Planning Strategies and a Case Study

This blogpost shares the thought process [why a self-directed consumer hired a retirement advisor](#) when he retired.

Tax Planning Corner

Living Benefit Payouts and Taxes

This blogpost examines some of the [potential tax implications](#) with regard to living benefit payouts with qualifying health events and policy ownership.

International Marriage and US Estate Tax Mistake

[International marriage brings some additional tax complications](#), one of them is there is no unlimited marital deduction for transfers to a non-citizen spouse.

State Estate Tax and Estate Planning

Estate planning is not for the very wealthy. There are often [two critical components to estate planning](#) that people are likely overlooking.

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.

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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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