



Pulse

what you need to read
by AALU

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Business Insurance and Employee Benefits



Sixth Circuit Decision Highlights Importance of Code Section 409A Compliance and ERISA Claims Procedures

The recent decision in *Wilson v Safelite* held that ERISA preempts State contract and tort law claims, yet it also had implications for the nonqualified space. This *Lexblog* analysis focuses on the limits of a Section 409A “savings clause” in an NQDC plan, as well as the importance of following ERISA claims procedures with respect to NQDC plans.

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Wealth Transfer



SECURE Act or Not, How to Spend Down an IRA

In this *Wealth Management* analysis, F. Michael Zovistoski discusses ways to help clients maximize the value of their IRAs, including using IRA funds to buy life insurance then hold the policy in a trust and using qualified charitable distributions.

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Practice Management and Marketing



Five Advisor Prospecting Strategies

John Diehl, SVP of strategic markets at Harford Funds, discusses how to go beyond simply finding more clients with five prospecting strategies, including building alliances and leveraging LinkedIn.

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Why Prospects Hesitate to Make Decisions and How to Overcome Them

Bryce Sanders of Perceptive Business Solutions discusses six potential reasons that prospects don't make decisions—including fear, too many choices, failing to see value, and a lack of trust.

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Assets Under Management



Roth 401(k) Technique Can Deliver Value for Clients

Robert Bloink and William Byrnes discuss the benefits of “stretching” contributions to a Roth 401(k), as well as pitfalls to avoid.

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How to Prepare For Clients With Alzheimer’s

With Alzheimer’s affecting one in eight people over the age of 65, and no cure on the horizon, many advisors have a growing number of clients or their family members that have been impacted. This *Wealth Management* piece discusses steps that advisors can take to prepare for these challenges ahead of time.

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Tax and Regulatory Development



Should BDs Stop Calling Themselves Advisors in the Wake of the SEC’s Reg BI?

Attorneys at Eversheds Sutherland argue that the SEC’s recently finalized Reg BI means that registered representatives who are not investment advisors should refrain from using the term “advisor” or “adviser.”

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Save Your Client from the Late 60-Day Rollover Quagmire

A recent Tax Court case illustrates that taxpayers who fail to satisfy the rules on 60-day rollovers of IRA distributions could face stiff financial consequences or protracted legal disputes. This Financial Planning article discusses an important takeaway from the case—how a direct transfer can help avoid the pitfalls of a 60-day rollover.

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