



Pulse

what you need to read
by AALU

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Wealth Transfer



Trust Drafting With The End In Mind

This *Wealth Management* analysis reviews the factors behind the proliferation of trust modifications and terminations over the last decade, and discusses a number of provisions that can complement authorizing language and help a trustee engage in trust modifications.

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Warn Clients About Changes in Taxation Of Trust Income After Divorce

Before the enactment of the TCJA, IRC Section 682 protected grantors from paying taxes on trust distributions to a spouse after a divorce. However, the TCJA ended that protection. While the IRS has said it will issue guidance clarifying that Section 682 still applies, this *Wealth Management* analysis discusses the steps advisors should be taking to ensure clients aren't negatively impacted.

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Assets Under Management



Taming The Inflation Risk In Annuity Payouts

While retirees tend to have reservations about annuities that are not based in reality, one rarely mentioned concern about annuities is inflation risk. In this *Forbes* piece, Steve Parrish discusses a number of ways to manage the inflation risk of annuities.

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Three Reasons Annuities Are The Unsung Heroes Of Retirement Income Planning

While saving for retirement tends to be relatively straightforward, drawing income from your savings

during retirement can bring more complications and uncertainty. In this *Forbes* piece, Jamie Hopkins looks at the latest research to explain why annuities are a valuable part of a retirement income planning.

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Practice Management and Marketing



How To Attract And Retain Baby Boomer Clients

The baby boomer generation is retiring in record numbers, and the large demographic shift from accumulation to decumulation poses risks for fee-based advisors. Yet Mike Foy, J.D. Power's senior director of wealth intelligence, explains that advisors that anticipate the changes this generation is going through are in a strong position and discusses how to attract and maintain baby boomer clients.

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Digital Estate Planning: How to Plan for Online Accounts After Death

Without proper planning and documentation, online information may become inaccessible upon the death of a client. This *Think Advisor* piece provides advisors and firms with a set of steps to prevent obstacles and frustration for family members of the deceased.

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Business Insurance and Employee Benefits



Watch For These Problems With *Buy-Sell* Agreements

Cliff Ennico reviews common problems with buy-sell agreements from a business perspective and offers tips for ensuring that business owners have a buy-sell agreement that works for the client.

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403(b) Plan Remedial Amendment Period: Notes From PLANSPONSOR National Conference Panel

The IRS remedial amendment period allows 403(b) plan sponsors to go back and fix their plan document and to restate their plans to adopt one of the prototype or volume submitter plan documents pre-approved by the IRS, retroactively effective January 1, 2010. With the last day of the remedial amendment period for 403(b) plans coming up on March 31, 2020, this PLANSPONSOR piece reviews the panel discussion on the latest developments in the IRS's ongoing efforts.

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Tax and Regulatory Development



IRS Offers More Guidance But Largely Says No To SALT Cap Workarounds

The IRS recently issued final guidance on the changes to state and local tax (SALT) deductions under TCJA. This *Forbes* piece discusses the IRS guidance and explains the impact of the final regulations on current SALT workaround strategies.

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Charitable Giving Down In First Year Under TCJA

This article from *The Hill* describes the recent research on the factors impacting reduced charitable giving under the Tax Cuts and Jobs Act.

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