

Keeping you on top of the most significant developments



# Pulse

what you need to read  
by AALU

October 17, 2019

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We are bringing Pulse to you, live and in-person, at **TRANSFORM 2020**. Give us your ideas on knowledge transfer, diverse learning approaches, emerging trends, and innovation based on the five educational tracks highlighted in this newsletter.

With your help, we are making **TRANSFORM 2020** a meeting for thought leaders just like you!

[SUBMIT YOUR IDEAS](#)

## Assets Under Management



### How Bucketing Systems Can Simplify Asset Allocation

In this *Financial Advisor* piece, Morningstar's Director of Personal Finance Christine Benz discusses how a bucketing system can help clients grasp the basics of asset allocation and plan retirement withdrawals. She discusses the benefits of splitting retirement assets into three buckets—short-term spending, mid-term (fixed income), and long-term (equities), as well as the shortcomings.

[Read more >>](#)

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### Annuities Among Options For Long-Term Care Planning

A number of families are in need of long-term care planning given our current demographics. This piece discusses different ways life insurance and annuity products can provide solutions for services health insurance doesn't cover.

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## Wealth Transfer



### Eight Non-Traditional Estate Planning Tips

The recent introduction of new asset types and implementation of new laws makes staying on top of trends essential for advisors in the estate planning space. This *Forbes* piece

discusses how new considerations in estate planning and asset management can deliver value for clients.

[Read more >>](#)

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### **Estate Planning Using Spousal Lifetime Access Trusts (SLATs)**

In this analysis, estate planning attorney Martin Shenkman takes a deep dive on one of the most common estate planning tools right now—non-reciprocal spousal lifetime access trusts (SLATs). He explains why this planning technique might be considered, how it is often implemented using inefficient approaches, and why planning must be tailored to unique client circumstances—including examples.

[Read more >>](#)

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## **Practice Management and Marketing**

### **13 Strategies For Keeping Clients Happy**

In this piece, thirteen financial executives discuss strategies to ensure clients are satisfied as well as ways to implement them.

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### **Family Meetings Can Put Clients At Ease And Open Up Opportunities**

Family meetings can be an important way to provide security for existing clients while also creating new opportunities with family members. Financial planner Jim Silbernagel offers tips for setting up and running successful family meetings.

[Read more >>](#)

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## Business Insurance and Employee Benefits



### **How the Section 199A Small Business Deduction Impacts Contributions to Retirement Plans**

One of the easily overlooked impacts of the Tax Cuts and Jobs Act's (TCJA) Section 199A qualified business income deduction is its potential effect on retirement plan contributions. This *Tax Adviser* piece discusses potential scenarios, including benefits and pitfalls for clients.

[Read more >>](#)

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### **LIMRA: Employers Eye Benefits as Way to Reduce Workforce Turnover**

According to LIMRA's latest research, nearly 7 in 10 employers say workforce turnover is one of the biggest challenges they face, and offering employee benefits is one way employers can stay competitive in the market, attracting and retaining solid performers.

[Read more >>](#)

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## Tax and Regulatory Development



### FINRA Updates Reg BI Webpage With Compliance Checklist

Last week FINRA released a checklist that outlines the major requirements of the SEC's recently finalized Regulation Best Interest, and explains the differences with FINRA rules.

[Read more >>](#)

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April 26-28, 2020 | Marriott Marquis | Washington, D.C.



## Upcoming Events

- **199A Webinar** | October 25 | 1pm ET | [Register Here](#)
  - **Listening Tour Interactive Webcast** | November 6 | 1pm ET | [Register Here](#)
  - **199A Webinar** | November 18 | 2pm ET | [Register Here](#)
  - **TRANSFORM 2020** | April 26-28, 2020 | Marriott Marquis | Washington, D.C. | [Register Today](#)
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