



# Pulse

what you need to read  
by AALU

February 27, 2020

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## Wealth Transfer

A photograph showing several stacks of silver coins, likely quarters, and several pens (blue and black) scattered around them. The image is partially obscured by a yellow gradient on the left side.

### **Using Life Insurance to Replace Retirement Benefits: New Strategies to Replace the Stretch IRA**

AALU Member Ann Marie Liotta and Michael Padon use a case study to show how plan participants can preserve and relocate plan assets to ensure clients are meeting their planning goals in the wake of SECURE Act changes to the stretch IRA.

[Read more >>](#)

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## Assets Under Management



### Why the Bucket Strategy is the Best for Retirement Withdrawals

This *Forbes* piece discusses how dividing retirement assets into three buckets can allow a portion of the assets to grow while providing a steady retirement income.

[Read more >>](#)

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### Delay Social Security Benefits to Increase Spending in Retirement

If a retirement plan combines income from IRAs and 401(k) accounts with Social Security benefits, delaying Social Security benefits can allow retirees to spend more in retirement. This piece walks through the steps for calculating the benefit for your clients' specific situation.

[Read more >>](#)

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## Practice Management and Marketing



### Stop Asking for Referrals During a Review Meeting

In this *Advisor Perspectives* piece, Michelle Donovan explains why arranging a dedicated referral conversation with a client over coffee or lunch produces better results than a quick

request at the end of a meeting.

[Read more >>](#)

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### **How to Prepare for a Successful Networking Event**

One key to networking is doing your homework. In this *Think Advisor* piece, Michael Goldberg provides a check list for your next event, including knowing your goals, knowing your audience, and having a plan for following up and staying in touch.

[Read more >>](#)

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## **Business Insurance and Employee Benefits**



### **Private Company Stock-Based Compensation Arrangements: The Basics**

To both attract and retain key employees, many private companies have added stock-based compensation grants to their portfolio of employee compensation arrangements. This piece summarizes the different types of employee stock-based compensation arrangements and the related income tax considerations.

[Read more >>](#)

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### **Who Will Be First with a Pooled Employer Plan?**

As firms jostle for position in anticipation of the new market for pooled employer plans, one is

racing ahead to try to gain an important distinction—that of being the nation's first provider of the plans.

[Read more >>](#)

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## Tax and Regulatory Development



### IRS Memorandum: Avoid Disaster by Keeping Copies of Signed Plan Documents

The IRS issued a reminder that basic recordkeeping and organization techniques can avoid significant tax liability for qualified plans and explains that employers sponsoring qualified retirement plans should anticipate an IRS audit that will seek disqualification of a plan for failure to provide copies of signed plan documents.

[Read more >>](#)

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### Upcoming Events

- **GAMA LAMP** | March 22-25, 2020 | Orlando, FL | [Register Here](#)
  - **TRANSFORM 2020** | April 26-28, 2020 | Marriott Marquis | Washington, D.C. | [Register Today](#)
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April 26-28, 2020 | Marriott Marquis | Washington, D.C.



## Ask Us Anything

Have a question or comment? Just reply to this email and send it our way.

Suggestions on content? We'd love to hear that too! Reply to this email to let us know your thoughts.

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Questions?

Contact [support@aalu.org](mailto:support@aalu.org)

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