



Pulse

what you need to read
by AALU

January 30, 2020



Wealth Transfer

How The SECURE Act Will Affect Business Owners And The New 199A Deduction

The elimination of the stretch IRA by the SECURE Act, limiting lifetime distributions to 10 years, can increase a beneficiary's taxable income and marginal tax rate, as well as cause the loss of other tax deductions. In this *Forbes* piece, Jaime Hopkins focuses on the this change in relation to the TCJA's 199A small business deduction. He walks through the impact of the stretch IRA's elimination and discusses potential solutions for small business owners.

[Read more >>](#)

Coordinating Qualified Charitable Deductions Under New IRA Contribution Rules

The SECURE Act, in essence, limits the amount of Qualified Charitable Distributions (QCDs) a Traditional IRA account holder can make. Jeffrey Levine, CEO for BluePrint

Wealth Alliance, discusses the four steps used to calculate QCDs going forward, as well as a number of strategies to help clients benefit from QCDs under the new law.

[Read more >>](#)



SECURE Act: Two IRA Changes to Consider Right Now

Inherited IRA and updated RMD provisions in the SECURE Act could impact your retirement and estate plans. This *Kiplinger* piece discusses two steps you may want to take now to prevent disruptions to client plans.

[Read more >>](#)

SECURE Act Requires Review Of IRA Planning Strategies

This Kegler Brown analysis explains why clients need to review their retirement planning and beneficiary designations in the context of IRA and DC plan distributions in the context of the SECURE Act.

[Read more >>](#)

Business Insurance and Employee Benefits



SECURE Act Opens Door for Annuities in Employee Benefit Plans — Will They Walk Through?

Many industry participants are curious to see if the SECURE Act will lead to widespread use of annuities in retirement plans. Ben Norquist of Convergent Retirement Plan Solutions says the answer is a definite “maybe” and discusses the potential impact of the law on the annuity marketplace.

[Read more >>](#)

Practice Management and Marketing



How Advisors Can Find Riches in Niches

At a recent exchange-traded funds conference, three female advisors with targeted niches explain how they streamlined their marketing efforts and helped propel their growth.

[Read more >>](#)

Tax and Regulatory Development



2020 Tax Update

Brownstein, Hyatt, Farber, and Schreck provide an update on key tax developments to start the new year, including a list of pending and recently finalized tax regulations—latest actions and links.

[Read more >>](#)

IRS Provides RMD Relief Post-SECURE Act

The IRS outlined the regulatory relief for financial institutions that gives additional time to change their systems for furnishing RMD statements in the wake of the SECURE Act.

[Read more >>](#)

[Twitter](#) [Facebook](#) [LinkedIn](#)

Questions?

Contact support@aalu.org

Copyright © 2020, All rights reserved.

Our mailing address is:

AALU
11921 Freedom Drive
Suite 1100
Reston, Virginia 20190