



Pulse

what you need to read
by AALU

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Assets Under Management



Are Retirement Bucket Strategies Half Empty?

From client to client, it can be difficult to determine what spending is essential and what spending is discretionary. In this *Financial Planning* piece, Michael Kitces looks at retirement bucket strategies, and he walks through how attaching specific portfolio buckets to core vs. adaptive spending types can both add value and provide piece of mind.

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Tax Code Changes Necessitate Planning For Roth IRA Conversions

Given the TCJA's elimination of the ability to recharacterize Roth IRA conversions, small-business owners should consider how Roth conversions could impact the 20% business income deduction under Section 199A. This includes considering delaying conversions until later in the year when businesses have a clearer understanding of their tax situation.

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Wealth Transfer



Succession Planning: 6 Steps To Transition Your Business Without Panic

In this piece, AALU member Alexander Tuff discusses how a proactive approach to succession planning will create options for your clients' firms and deliver on their retirement goals.

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Conflict Issues In The Sale Of Closely Held Businesses – Easing Tensions Among Family Members

The sale of a closely-held business with multiple owners

creates a number of potential conflicts among the owners, as well as potential issues for the sellers' attorney. These include issues related to employment/consulting agreements, noncompete agreements, indemnification clauses, and dispute resolution as part of the sale. This *JD Supra* piece discusses how to navigate these issues to avoid problems for clients.

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Practice Management and Marketing



How To Reach More Potential Clients With Content Marketing

Prospecting best practices are constantly evolving. In this *Wealth Management* piece, Christopher Wendt of Midstream Marketing offers a number of tips for better content marketing, including using email marketing, search engine optimization, and guest posts.

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How Financial Advisors Can Become “People Collectors”

In this *Think Advisor* piece, Bryce Sanders of Perceptive Business Solutions discusses how getting to know people from all walks of life can help advisors become a

center of influence and generate new business.

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Tax and Regulatory Development



CFP Board Delays Enforcement Date for New Standards

The CFP Board's compliance date for its new Code of Ethics and Standards of Conduct, scheduled for October 1, 2019, will not be enforced until June 30, 2020. This coincides with the compliance date for the SEC's recently finalized Reg BI.

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Business Insurance and Employee Benefits



Strategies for Improving 401(k) Performance

The combination of 401(k) plans' increased share of overall U.S. retirement balances and advances in technology has led to a greater focus on optimizing plans' performance. Two recent papers from Empower Institute, an affiliate of Empower Retirement, highlighted several areas where your clients' plans might benefit.

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