Pulse

what you need to read

by AALU

February 13, 2020

Business Insurance and Employee Benefits

Using Nonqualified Plans to Reduce 401(k)/403(b) Costs

This *National Law Review* article focuses on 401(k) and 403(b) plans where the plan sponsor is incurring the direct cost of contributing additional funds to the 401(k) or 403(b) plan, or is incurring the indirect cost of dissatisfaction from its higher-ranking employees who are unable to receive the full benefit of plan participation. The piece explains how a simply designed nonqualified plan can resolve these issues.

Read more >>

Getting Ready to Include Part-Time Employees in 401(k) Plans

This *Plan Sponsor* piece walks through the SECURE Act requirements for 401(k) plan sponsors now that part-time employees who have worked at least 500 hours for three consecutive years must be offered access to employee benefit plans.

[Read more >>]

FINRA Issues RMD Alert on SECURE Act Changes

FINRA released an updated Investor Alert that addressed brokerage firms' reporting obligations with respect to RMDs as well as whether an investor needs to take an RMD if they own an annuity.

[Read more >>]

Plaintiffs Challenge Antiquated Mortality Data in Latest ERISA Litigation Trend

This *Plan Sponsor* piece discusses the latest mortality data litigation filed against UPS and the implications for employee benefit plans. While the outcome of the case is uncertain, plans sponsors should review their mortality tables and interest rate assumptions used in valuing the standard single life annuity compared with their pension's joint and survivor annuity option.

[Read more >>]

Robo-Advisors Continue To Grow, Even In Affluent Markets

This *Think Advisor* piece discusses how the digital advice market is evolving to include the biggest firms in the industry and explains how advisors can get ahead of this trend to avoid losing clients and prospects to robo-advisors.

Read more >>

How To Future-Proof Your Career

In today’s fast-paced job market, it can be difficult to figure out what skills will be in demand in the future. Visier CEO John Schwarz explains how to stay relevant regardless of your job or industry.

Read more >>

What Will Replace The Stretch IRA?

The SECURE Act eliminated the stretch IRA, replacing it with a 10-year post-death payout rule. In this *Investment News* piece, Ed Slott walks through how the new rule works and options for clients and advisors.

Read more >>

Will SECURE Act Move the Needle for Guaranteed Income in Retirement Plans?

Marketplace experts give their thoughts on the impact of SECURE Act changes designed to promote annuities in employee benefits plans in this *Benefits Pro* piece.

Read more >>

Family Offices Disrupting Traditional Investment Models

Wealthy families are getting even wealthier, and the number of single and multifamily offices is increasing. This *Wealth Management* analysis discusses how advisors to wealthy families need a broader range of skills, as the rich increasingly pass over limited partnerships and fund managers in favor of direct investments.

Read more >>

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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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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We've updated our login process! If you haven't done so already, click here to reset your password by selecting *Forgot password.*

Questions?

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