UWAG, LLC Monthly Update

BETTER TOGETHER!

A Newsletter for Our UWAG, LLC Affiliates & Advisors Issue 14 February 14, 2020

Arnie's Insights: Practice Management and Coaching

The Numbers Are In!
12, 23, 168, 23. No , this is not a snap count for the NFL. Find out what these numbers mean.

UWAG Reminders

SAVE THE DATE: ANNUAL UWAG MEETING

We will hold our annual UWAG affiliates meeting during the Ameritas® Connection which will be held September 21-23. Be on the look out in the coming months for more information.

Tech Talk

Orion Adds $35 Billion to Platform, Completes Tech Enhancements

Ameritas Investment Management, Benjamin F. Edwards and Great Valley Advisor Group have joined Orion's platform. These firms in total could add another $35.3 billion in assets under advisement to Orion's more than $1 trillion in AUA. *Read more.*

Wealth Management

SEC Provides Further Guidance on Reg BI Compliance

The latest Reg BI guidance addressed whether clients can 'waive' the rule's protections, whether affiliated firms can submit separate CRS forms, and whether firms have to build entirely new systems and processes to be in compliance. *Read more.*

Brokers must act in best interests even of sophisticated investors, SEC says

The latest update to Reg BI frequently asked questions asserts that the rule applies to high-net-worth customers. *Read more.*

Worst active fund returns of 2019

The 20 active funds with the worst returns last year eked out an average gain of just 1.07%, according to Morningstar Direct. *Find out* which ones they are.

Upcoming UWAG Training Call:
Q&A with Gabe Carey
On February 18 @10am CT join us for a call that will cover Ameritas® 2021 Conference Qualifications as well as several other changes that have taken effect in 2020.

Retirement Planning

IRS Helps IRA Custodians Comply With SECURE ACT

Notice 2020-06 provides guidance on reporting 2020 requirement minimum distributions.. *Learn more.*

Morningstar may be upending the 401(k) industry by putting RIAs in charge and making participants pay fees

What the Chicago wealth conglomerate is doing is nothing short of a dramatic overhaul of 401(k) plumbing with help from digital technology and demand from RIAs. *Learn more*

Financial Planning

eMoney for Roth Conversions and Distribution Planning: Friend or Foe?

eMoney is not well designed to address this area of decision-making and advisors should be aware of its limitations. *Read more*

State regulators approve best-interest standard for annuity sales

State insurance commissioners approved a model regulation Thursday that would require insurance professionals to act in the best interests of their customers when selling annuities. *Read more.*

DI News and Sales Tips

Increase your Business Overhead Expense sales
Can you create a pipeline of referrals from loan officers in local and community banks? Absolutely! The Business Loan Repayment Rider(BLRR) available on the Business Overhead Expense product can help you do just that.

To learn more, please contact Blake Gillies, The DI Concierge. Also check out the latest issue of DIalogue for Ameritas® updates.

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Sales & Marketing Ideas

5 Reasons 401k Advisors Should Use Google Alerts

Have you done something newsworthy? Are your events garnering local media? Has your blog article gone viral? What about your competition or more importantly, your clients! *Here are 5 reasons to be in the know!*

Be An Expert on the New Retirement Rules

This *presentation on the The SECURE Act* can help you stand out as an expert to your clients and prospects by showing them what they need to know and how it affects their retirement planning.

Additionally, there is a *handout for clients, prospects, and workshop attendees*. This two-sided handout follows the rule changes discussed in "New Retirement Rules."

Monthly Client Communication

Review the SECURE Act changes most likely to affect clients with this month's letter template, as well as touching on the recent uncertainty hanging over the markets due to the viral outbreak centered in China with *this client letter.*

Not Sure Where to Start With Creating a Marketing Calendar?

As a UWAG affiliate, you have access to hundreds of pieces of content that can be used to communicate to your prospects and clients.

Use this as a guideline to help you organize and create content that goes out on your website blog, by email, and across social media.

AIC Reminders

NEW DISCLOSURES

A new Disclosure Guide (AIC 1290) has been created for the field to provide instructions for updating disclosures due to the AIC entity restructure. If you need any assistance updating your social media profiles and marketing materials, please contact Jenn Verges.

Wealth Management Training Sessions

If you haven't been able to attend, you can access the recordings in the AIC Teleconference Replays area on Producer Workbench using the following path: Learning Center>For AIC Representatives>Teleconference Replays under the On-Demand Training heading>AIC Teleconference Replays

Ameritas Reminders

2020 Development Schedule

Here is the 2020 Education and Development meetings calendar. View now.

2020 Tax Tables Available

The 2020 Tax Tables provide you with a quick reference to answer clients' questions about tax deductions and limits. View now.

Highlights of the SECURE ACT

Read about the Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019 and its implications for your clients.

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Issues of "Better Together" are archived at www.uwagllc.com/for-advisors. You will also find useful marketing and client communication tools, UWAG processes and weekly market updates. New pieces are added weekly to help you develop your business. ***PIN 8507***