

# Creating and Following a Real Financial Plan

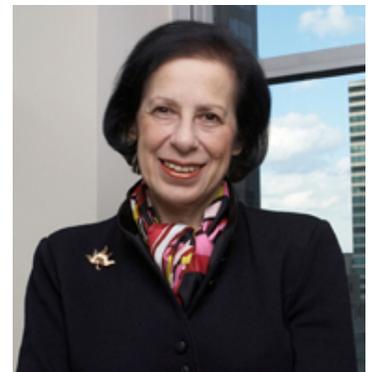
This week's AAI **Weekly Digest** highlights these "must-read" AAI articles:

- **IRA Rollover Chart: Rules Regarding Rollovers and Conversions**



This article provides a helpful chart, adapted from the Internal Revenue Service (IRS), that shows what types of retirement accounts can be rolled over or converted into another type of retirement account.

- **Life After Loss: 6 Smart Steps for Coping with Widowhood**



*Karen Altfest*

For a person who has recently lost a spouse and is confronting many changes in daily living, financial support and advice can be helpful. Women, as well as men, are unmoored by the personal changes they are going through. Yet a widower may often have been the primary earner and financial decision-maker and was accustomed to making financial choices. A widow, however, may not have taken an active role in the family finances. This article offers steps widows can take to help them manage their finances.

- **Computerized Investing's Top Sites for Personal Finance**



Personal finance encompasses the broad array of financial concerns that most individuals must deal with throughout their lifetimes, including banking, insurance, savings, taxes, health care issues and all kinds of financial planning. Many websites cover at least one aspect of personal finance or have a personal finance section, but the sites we list here offer extensive coverage on a range of personal finance issues, such as mortgages, auto loans, credit cards, CDs, money market accounts and insurance. Plus, most also have numerous calculators, planning tools and educational materials that can help you with budgeting, asset allocation, college planning, health care decisions, tax planning, estate planning and retirement planning.

- **Creating and Following a Real Financial Plan**



Carl Richards, a certified financial planner, director of investor education for the BAM Alliance, and creator of the Sketch Guy column at **The New York Times**, talks with AAIIBlog editor Charles Rotblut about the benefits of having an easy-to-follow financial plan.

Our **Member Question** for this week is:

***Which of the following creates the greatest amount of stress when it comes to your finances?***

**Vote Now »**

Last Week's Results:

***Do you think the United Kingdom will follow through on Brexit and leave the European***

## Union?

Yes : 70%

No : 17%

Not Sure : 13%

*Poll results are as of 9 a.m. (Central) on Monday. 2,534 respondents.*

Click [here](#) to learn about the results of last week's AAI Special Question.

## Financial Planning with AAI: Setting Up an Ongoing Investing Program



The Financial Planning section of AAI.com focuses on the all-important element of personal finance. When most people think of financial planning, they automatically focus on retirement planning. While this is an important aspect of financial planning, it is not the only component. The “Financial Planning with AAI” area includes two useful guides: Lifetime Investment Strategy and AAI’s Tax Guide. These guides, which as benefits of AAI membership, help you master the guidelines for long-term successful portfolio management as well as help you assess your current tax situation and plan for any changes. There is also a collection of must-read articles devoted to the topic of financial planning to assist you in achieving your financial goals.

The AAI Weekly Digest is one of the many **benefits** of AAI membership. To learn more, consider a **risk-free 30-day Trial AAI Membership** to start becoming an effective manager of your own assets.