

# How to Find and Select a Financial Planner

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



## Using Beneficiary-Directed Trusts to Protect Your Heirs

Beneficiary-directed trusts can protect a beneficiary from losing inherited trust assets to creditors, claimants and divorcing spouses.

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## Well-Built 529 Plans Can Be a Great Option for College Savings

529 plans allow investment earnings to compound and withdrawals to be taken for qualified college expenses on a tax-free basis.

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## Matching Contributions May Be Used for Student Loans

Employers may soon be able to offer student loan payments in lieu of matching 401(k) contributions. In lieu of making a matching contribution to a participating employee's retirement savings, the employer would make a student loan repayment (SLR) contribution.

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## How to Find and Select a Financial Planner



The selection of a financial planner is a very important and, sometimes, very difficult task. The purpose of this post is to give you some guidelines to follow in selecting a financial planner to meet your specific needs.

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### Our Member Question for this week is:

*As the Federal Reserve moves to raise short-term interest rates off their 10-year lows, **which do you agree with more:** that low interest rates do good for consumers or that low interest rates hurt savers?*

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**Vote to answer this week's Special Question: *In what way(s) have the low interest rates of the last decade affected you as an investor?***

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## A Lifetime Investment Strategy



This valuable publication shows you how you can outperform professional money managers and the market over the long run. In addition, it will help you understand risk and its relationship to return. It's not available in bookstores but is one of the many benefits of being an AAI member.

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