

Inherited IRA Rules for Spouses, Heirs and Trusts

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



Inherited IRA Rules for Spouses, Heirs and Trusts

Inherited IRAs have unique traits and do not follow all the same rules as traditional individual retirement accounts and Roth IRAs. Though some similarities exist, the applicable rules are dependent on whether the new owner of the account was married to the deceased. Even when the surviving spouse inherits the deceased's IRAs, the applicable rules are dependent on the designation you choose.

What the Evolving Robo Advisory Industry Offers

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Online advisory services, or robo-advisers, are gaining in popularity. Much of the enticement of these online advisory services comes from the desire to remove human emotion from investment

decisions. Computers do not fall in love with stocks, but people do. Other enticements include lower costs compared to traditional advisers and time savings by allowing a computer to choose, reallocate and rebalance investments. The robo advisory industry is constantly evolving and adapting with consolidation and new entries from big investment forms. This article tracks the changes that are taking place in the industry.



Avoid the Top 10 Mistakes Made With Beneficiary Designations

Estate planning truly is the ultimate gift for your loved ones. A comprehensive estate plan should always include a review of the titles and beneficiary designations for all assets. You want to ensure they are consistent with your estate planning goals. Otherwise, unintended consequences may ensue. Knowledge of the most common errors made with beneficiary designations can help you avoid the same mistakes.

Achieving Financial Security by Conquering Personal Debt



Overloading on debt is expensive. However, credit can be an important lifeline in the event of a crisis. But if you have used all your credit, you have removed a valuable cushion of security. Debt is a major hindrance to achieving financial security for many Americans. Here are some tips on how to conquer debt.

Our [Member Question](#) for this week is:

How worried are you about the prospects of rising inflation?

[Vote Now »](#)

Vote to answer this week's Special Question: *Given your answer to this week's reader question regarding how worried you are about the prospects of rising inflation, what steps have you taken to protect your investments and finances?*

Last Week's Results:

The Chicago Board Options Exchange's Volatility Index (VIX) climbed to its highest levels since November 8 last week. How worried are you about rising volatility in the stock market?

Not too worried : 38%



Somewhat worried : 37%

Not worried at all : 17%

Very worried : 8%

Poll results are as of 9 a.m. (Central) on Monday. 1,585 respondents.



[Weekly Survey: Retail Investors Respond to Rising Market Volatility](#)

Last week, the CBOE Volatility Index, or VIX, often referred to as Wall Street’s “fear gauge,” surged 30%, posting its second jump of 30% in a week. According to Schaeffer’s Investment Research, this is only the third time ever that the VIX has experienced two single-session increases of 30% or more in a week. Considering this rising market volatility, we asked our readers how worried they are about the impact of rising volatility on the stock market. We then followed up with a special question that asked what steps, if any, our readers take in regards to their investment portfolios during periods of high market volatility. This blog post summarizes the results and responses.



[AII Financial Planning Resources](#)

The Financial Planning section of AII.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 AII” area includes two useful guides: Lifetime Investment Strategy and AII’s Tax Guide. These guides (benefits of AII 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 AII Weekly Digest is one of the many **benefits** of AII membership. To learn more, consider a **30-day Trial AII Membership** to start becoming an effective manager of your own assets.