

The Ten Best Articles You Probably Missed

December 29, 2015

by Robert Huebscher

Great articles don't always get the readership they deserve. We've posted the 10 most-widely read articles for the past year here . Below are another 10 that you might have missed, but I believe merit reading:

1. Retiring in a Low-Return Environment – By David Blanchett, Michael Finke and Wade Pfau

January 20, 2015

Low bond yields and high equity valuations suggest lower spending for retirees. Prior research forecasted the impact on safe-withdrawal rates (SWRs), but a more sophisticated model can improve the accuracy of those predictions. We show just how low the SWRs should be for today's retirees.

2. How Male Advisors Should Dress to Win Clients – By Dan Solin

November 24, 2015

I have found the single most significant factor in increasing my clients' closing ratio has been their willingness to substantially upgrade their wardrobe. In this article, I will discuss my experience with men. Next week, I will discuss dress for women.

3. David Rosenberg - Bullish on Stocks – By Robert Huebscher

May 5, 2015

The consensus narrative is negative for the economy and U.S. equity markets. But according to David Rosenberg, that is wrong. A recession is three years away, he said, and even if the Fed raises rates, equities will perform strongly this year.

4. Jeremy Siegel's 2016 Forecast for Stocks – By Robert Huebscher

December 7, 2015

In this interview, Wharton professor and stock market historian Jeremy Siegel gives his predictions for the stock market in 2016.

5. Howard Marks on Luck and Skill in Investing – By Justin Kermond

March 3, 2015

When Howard Marks graduated from the Booth School of Business of the University of Chicago, he was turned down for the one job he really wanted. That, he said, was the luckiest moment of his career. The firm that turned him down was Lehman Brothers.

6. The Hidden Peril in Sequence of Returns Risk – By Wade Pfau

March 10, 2015

Should retirees place greater faith in stocks' ability to outperform bonds over reasonable holding periods or in insurance companies and bond issuers' ability to meet their contractual guarantees? Your position on this fundamental question will determine how you choose to build retirement income strategies for your clients.

7. Why You Shouldn't Trust Most Financial Research – By Michael Edesess and Kwok L. Tsui

August 18, 2015

Most claimed research findings in financial economics are likely false, according to a recently published paper. I'll explain how those researchers arrived at that conclusion by looking at the ongoing search for factors that influence investment returns.

8. Does JPMorgan Chase Add Value For Investors? – By Larry Swedroe

June 2, 2015

J.P. Morgan Asset Management has more than \$318 billion in assets under management in mutual funds. But the question remains: Have their funds been adding value for investors, or has the firm itself been the real beneficiary?

9. Why 2015 Will Be the Year of the Roth: Meet the “Freight Entrance” Roth 401(k) Conversion – By John H. Robinson

March 31, 2015

Two new tax rules will affect the treatment of 401(k) monies. Taken individually, the rules were not particularly far-reaching or noteworthy, but together they will reshape the retirement-planning landscape. Roth IRA conversions that previously trickled through the cumbersome “backdoor” will be supplanted by a new wave moving through the “freight entrance.”

10. The Best Approach to Adjustable Retirement Withdrawals – By Joe Tomlinson

May 12, 2015

A great deal of recent research has focused on strategies that adjust withdrawals in retirement depending on investment experience. But such strategies disrupt retirement plans by causing withdrawals to vary a lot from year to year. I'll examine the prominent approaches for determining what will work best for clients.