



Secure Impacts Planning

The Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019 is a sweeping reform of retirement planning rules. Are you a winner (you can now delay required minimum distributions from a retirement plan until age 72) or a loser (most non-spouse beneficiaries must withdraw all the funds from an inherited IRA within 10 years)? Abacus's [SECURE Act at a Glance](#) touches on the Act's key provisions. We will discuss the changes you need to consider to update your current plan in our spring meeting.

A Memento Mori for the Modern Age

Art, mortality, reflections, global initiative, what matters most: the [Before I Die Project](#) is an energizing fusion of these life-giving concepts. Abacus invites you to stop by our Columbia office, pick up a piece of chalk, and join our community in sharing your hopes in this life-affirming ritual.



Meet Our Shareholders

Abacus welcomes [Bethany M. Griffith](#) as a shareholder in our firm. Bethany's list of accolades is lengthy and impressive from selection as an [Investment News 40 under 40](#) to President of NAPFA's [Genesis](#) to speaking at national conferences. [Columbia Metropolitan Magazine](#) featured Bethany's article [Ground Rules for Family Meetings](#). Brava to Bethany!

Schwab and TD Ameritrade Merge

In late November, Schwab [announced](#) its plan to purchase TD Ameritrade in the second half of 2020. Wall Street embraced the merger of the two largest custodians, sending Schwab's share price slightly higher. What does this the merger mean for Abacus's clients? Fewer competitors typically lead to higher prices for consumers. The full integration will take two to three years, giving Abacus ample time to assess the best custodian for you. You deserve a custodian that is cost effective, and leads with a client-first attitude.



Athena's Corner: What Makes Us Happy?

Surprise! The most frequently identified pathway to elevated personal happiness is performing "acts of kindness." Why would that be? According to [Stanford Professor Jennifer Aaker](#) acts of kindness not only benefit the recipient but also create a pleasurable "helper's high" that benefits the giver. If your New Year's goal is to become a happier person through acts of kindness and richer [conversations](#), consider subscribing to the [CreatingWe](#) newsletter.