DECEMBER 2020 DISCUSSION QUESTIONS

1. **INTRODUCTIONS**
   Introduce yourselves! Check in. Everybody good? Everybody staying healthy?

2. **HOW HAS COVID-19 IMPACTED THE FUTURE OF THE PROFESSION?**
   Dennis Stearns writes in "Future Tense: Post-COVID-19 Future of Financial Planning" that we've had to evolve faster due to the pandemic. How do you think the pandemic has impacted the future of planning?

3. **FINANCIAL PLANNING CAREER PATH OF THE FUTURE**
   Brent Weiss writes that we need to evolve and adapt for the future. In what ways do you think we need to do that?

4. **OPTIMIZING CLIENT OPTIONS FOR PEACE OF MIND**
   Read Eric Toya's column. Do you ever let clients make a decision that will yield a good (even if statistically suboptimal) result if it helps your clients sleep better at night? Why/why not?

5. **ROTH STRATEGY NOW**
   Read the research. Discuss why more people would benefit from a Roth strategy post SECURE Act. What are your thoughts?