Bernstein Global Wealth Management: In the News

Below is a sampling of the publications where the thought leadership of Bernstein’s Wealth Management Group has appeared. We’re honored that so many well-respected journals and magazines have chosen to publish our research on private client–related topics ranging from capital-market reviews, investment strategies, and asset allocation to specialized studies in estate and legacy planning, trusts, retirement vehicles, and lifelong wealth planning. If you would like to receive a copy of any of the articles below, contact your Bernstein Financial Advisor.

**The Journal of Portfolio Management**
- “Fighting the Next Battle: Redefining the Inflation-Protected Portfolio,” Vol. 37, No. 3, Spring 2011 by Jon Ruff and Vince Childers
- “Commercial Real Estate: New Paradigm or Old Story?” Vol. 33, No. 5, Special Issue 2007 by Jon Ruff

**The Journal of Wealth Management**
- “Long-Horizon Investment Planning in Globally Integrated Capital Markets,” forthcoming by Dokyoung Lee
- “Knowing the Score: Wealth Planning for Professional Athletes,” Fall 2011 by Cory M. Dowell and Gregory D. Singer
- “Getting Off the Fence: A Dynamic Wealth Transfer Strategy to Solve the Procrastinator’s Dilemma,” Winter 2009 by Andrew S. Auchincloss and Gregory D. Singer
- “Intergenerational GRATs: Moving Wealth to Grandchildren and Beyond,” Summer 2009 by David L. Weinreb and Warren Litman

**Estate Planning Magazine**
- “Weighing the Worth of a Roth IRA Conversion in an Estate Plan,” February 2011 by Patrick S. Boyle and Warren Litman
- “Quantifying the Wealth Transfer Opportunity: CLATs and Intra-Family Loans,” August 2010 by Francis W. Dubreuil and Christopher J. Clarkson
- “Leveraging Liquid Wealth to Transfer Illiquid Assets,” February 2009 by Francis W. Dubreuil and Jon Ruff

**Trusts & Estates Magazine**
- “Business Sales and Legacy Decisions: The Opportunities and Challenges in Making the Trade-Offs,” March 2011 by Gregory D. Singer and Brian D. Wodar
- “Walking the Balance Beam,” January 2011 by Gregory D. Singer and Dianne F. Lob
- “The Real Allure of Emerging Markets,” April 2010 by Gregory D. Singer
- “Cash Balance Plans,” March 2010 by Stephen Lippman and Gregory D. Singer
- “Gimme Credit Shelter Trusts,” October 2009 by David L. Weinreb and Gregory D. Singer
- “(Re)Entering the Market,” April 2009 by Gregory D. Singer and Ted Mann
- “Is This Time Different?” March 2009 by Jon Ruff and Vincent L. Childers
- “Rolling Short-Term GRATs Are (Almost) Always Best,” August 2008 by David L. Weinreb and Gregory D. Singer
- “The Three Gs,” March 2008 by David L. Weinreb and Warren Litman
Private Wealth Management (CFA Institute Newsletter)
- “Moving from a P&L to a Portfolio: Advice for Business Owners,” Vol. 2011, No. 1, April 2011 by Gregory D. Singer and Brian D. Wodar

The CPA Journal
- “The Roth Conversion Question: Forecasting Future Market Scenarios Helps Determine the Best Strategy,” May 2010 by Patrick Boyle and Warren Litman
- “Investment Planning After the Flood: Charting a Course of Action,” December 2009 by Gregory D. Singer and Patrick S. Boyle
- “Can Early Harvests Reap Greater Gains? Should a Prospective Change in Tax Policy Influence Your Investment Strategy?” October 2009 by Gregory D. Singer
- “Best Use of Tax-Deferred Accounts: How to Optimize the Wealth Advantage,” September 2009 by Gregory D. Singer and Warren Litman

Journal of Accountancy
- “Making Two Years Last a Lifetime: Leveraging the New Tax Law,” September 2011 by Gregory D. Singer

ABA Trust & Investments

ACTEC Journal

Foundation Operations and Management Report (Association of Small Foundations)
- “A Formula for Sustainable Spending,” November 2011

Benefits Law Journal

BNA Tax Management Memorandum
- “Reeling, Rolling and Reining In ‘Shark-Fin’ CLATs,” December 2010 by Paul S. Lee

Family Wealth Report
- “Smarter Spending for Private Foundations,” December 2010

Journal of Pension Planning & Compliance

New York Law Journal
- “Fiduciary Investment in the Current Economy,” September 21, 2009 by Thomas J. Pauloski and Heather G. Tanguay

Private Asset Management Magazine
- “Dynamic Asset Allocation,” July 2011 by Seth J. Masters and Dianne F. Lob

STEP Journal
- “Critical Analysis,” March 2011 by Andrew Auchincloss
© 2011 AllianceBernstein L.P.

Note to All Readers:
The information contained herein reflects, as of the date hereof, the views of AllianceBernstein L.P. (or its applicable affiliate providing this publication) (“AllianceBernstein”) and sources believed by AllianceBernstein to be reliable. No representation or warranty is made concerning the accuracy of any data compiled herein. In addition, there can be no guarantee that any projection, forecast or opinion in these materials will be realized. Past performance is neither indicative of, nor a guarantee of, future results. The views expressed herein may change at any time subsequent to the date of issue hereof. This material is provided for informational purposes only, and under no circumstances may any information contained herein be construed as investment advice. AllianceBernstein does not provide tax, legal or accounting advice. The information contained herein does not take into account your particular investment objectives, financial situation or needs, and you should, in considering this material, discuss your individual circumstances with professionals in those areas before making any decisions. Any information contained herein may not be construed as any sales or marketing materials in respect of, or an offer or solicitation for the purchase or sale of, any financial instrument, product or service sponsored or provided by AllianceBernstein L.P. or any affiliate or agent thereof. References to specific securities are presented solely in the context of industry analysis and are not to be considered recommendations by AllianceBernstein. AllianceBernstein and its affiliates may have positions in, and may effect transactions in, the markets, industry sectors and companies described herein.

Bernstein Global Wealth Management is a unit of AllianceBernstein L.P.

Note to UK Readers:
AllianceBernstein Global Wealth Management is a unit of AllianceBernstein Limited (FRN 147956). AllianceBernstein Limited is authorised and regulated in the United Kingdom by the Financial Services Authority and registered in the FSA Register (at http://www.fsa.gov.uk/register/). Registered office: Devonshire House, 50 Berkeley Street, London W1J 8HA.