

Strategize Your 2019 Communications Masterplan



How to Stay Top-of-Mind in 2019

Your Host: Devin Kropp,
Associate Editor

November 2018

Wha...?



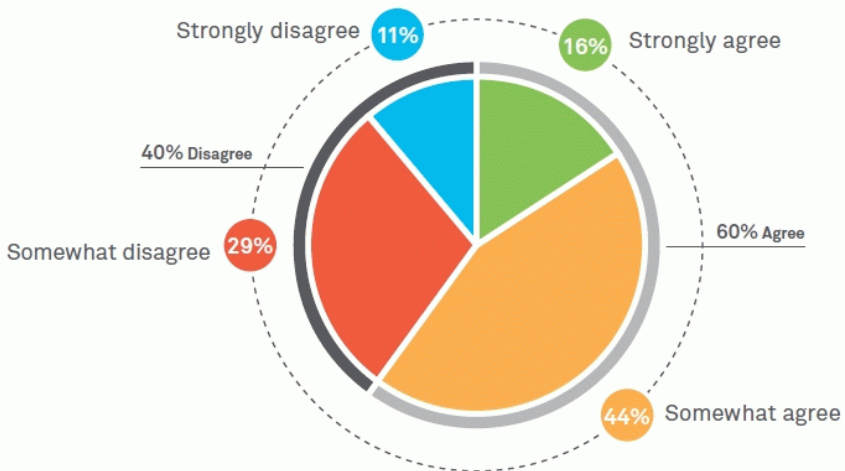
“The single biggest problem in communication is the illusion that it has taken place.”

-- George Bernard Shaw

The Client Story

Investors Think All Advisors Sound Alike

MOST INVESTORS SURVEYED AS PART OF THE STUDY SAY THAT ALL ADVISORS SAY THE SAME THINGS, MAKING IT DIFFICULT TO DISTINGUISH BETWEEN THEM



Source: Pershing, 2014

All Advisors Sound Alike



Source: Pershing, 2014

Clients Want Better Communications

How does communication affect their views of advisors?

Effective communication

Client communications leave room for improvement

	MA	M	UHNW
Face-to-face meetings			
Excellent	71%	68%	71%
Satisfactory	28	30	28
Poor	2	2	2
Newsletters			
Excellent	16%	16%	16%
Satisfactory	68	71	68
Poor	16	13	16
Blog			
Excellent	5%	4%	5%
Satisfactory	36	46	36
Poor	59	50	59
Social media			
Excellent	2%	4%	2%
Satisfactory	34	42	34
Poor	64	54	64

© 2015-2016 Spectrem Group.

Source: Spectrem Group, 2016

Your Communications Masterplan

2015 Financial Fitness Checkup

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New York, NY 10038
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Client Name: [Redacted]

Checklist:

- Review your financial goals and objectives
- Review your investment portfolio
- Review your insurance coverage
- Review your retirement accounts
- Review your tax situation
- Review your estate plan

KEY FINANCIAL DATA

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Category	Item	Value
Assets	Net Worth	\$1,234,567
	Equity	\$567,890
	Debt	\$123,456
	Net Worth	\$1,114,114
Liabilities	Equity	\$567,890
	Debt	\$123,456
	Net Worth	\$1,114,114
	Net Worth	\$1,114,114

Customer Satisfaction Survey Template

1. How satisfied are you with your advisor?
 Very Satisfied
 Satisfied
 Neutral
 Dissatisfied
 Very Dissatisfied

2. How satisfied are you with your investment?
 Very Satisfied
 Satisfied
 Neutral
 Dissatisfied
 Very Dissatisfied

3. How satisfied are you with the services you receive?
 Very Satisfied
 Satisfied
 Neutral
 Dissatisfied
 Very Dissatisfied

4. How satisfied are you with the advice you receive?
 Very Satisfied
 Satisfied
 Neutral
 Dissatisfied
 Very Dissatisfied

5. How satisfied are you with the staff?
 Very Satisfied
 Satisfied
 Neutral
 Dissatisfied
 Very Dissatisfied

KEY BIRTHDAYS

Do you know important birthdays and dates of these individuals?

We're always happy to talk with anyone you know about these important birth dates. Certain milestones present special tax and investment questions to consider. And let us know:

- Age 18: Consider education and savings for college.
- Age 21: Consider education and savings for college.
- Age 25: Consider education and savings for college.
- Age 30: Consider education and savings for college.
- Age 35: Consider education and savings for college.
- Age 40: Consider education and savings for college.
- Age 45: Consider education and savings for college.
- Age 50: Consider education and savings for college.
- Age 55: Consider education and savings for college.
- Age 60: Consider education and savings for college.
- Age 65: Consider education and savings for college.
- Age 70: Consider education and savings for college.
- Age 75: Consider education and savings for college.
- Age 80: Consider education and savings for college.
- Age 85: Consider education and savings for college.
- Age 90: Consider education and savings for college.
- Age 95: Consider education and savings for college.
- Age 100: Consider education and savings for college.

If you have any questions about this or anything else, please call us! (212) 555-1111 ext. 18

2017 LAST-CHANCE FINANCIAL PLANNING CHECKLIST

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1. TAXES

- Review your tax situation
- Review your tax returns
- Review your tax withholding
- Review your tax deductions
- Review your tax credits
- Review your tax payments

2. INVESTMENTS

- Review your investment portfolio
- Review your investment strategy
- Review your investment risk
- Review your investment fees
- Review your investment performance

3. RETIREMENT

- Review your retirement accounts
- Review your retirement strategy
- Review your retirement risk
- Review your retirement fees
- Review your retirement performance

4. MILESTONES

- Review your milestones
- Review your milestones strategy
- Review your milestones risk
- Review your milestones fees
- Review your milestones performance

5. INSURANCE

- Review your insurance coverage
- Review your insurance strategy
- Review your insurance risk
- Review your insurance fees
- Review your insurance performance

6. HEALTH

- Review your health status
- Review your health strategy
- Review your health risk
- Review your health fees
- Review your health performance

MEDICARE

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Part	Description	Cost
A	Medical Insurance	\$135/month
B	Medical Insurance	\$135/month
C	Medical Insurance	\$135/month
D	Medical Insurance	\$135/month



Jan Feb Mar April May June July Aug Sep Oct Nov Dec

Advisor/Client Fills In the Gaps

- Tactical Ideas
- Marketing Campaigns
- Action Plans
- Strategy Boot Camps



60+ Campaigns

Client-Facing "Tools"

Quick Reference Guide, 2018

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A: Scorecard

Answer 'no' or 'no' to the following questions. When complete, follow directions at bottom to get your raw score and rating. Then answer checklist and complete action plan.

Question	Yes/No
Have one email address that I use exclusively for my online financial accounts (banking, credit cards, investment services, brokerage, etc.) and nothing else.	
Have a two-step verification two-factor authentication turned on for my email and online financial accounts.	
Use spot the difference between changes that could be WFT and what's secure the (SAFE) WFT.	
Understand how to lock if my home Wi-Fi network is vulnerable to hackers and how to reset the network's security.	
Whenever any money is sent to my bank accounts or my credit cards are charged, I'm alerted by text or email.	
I have complete control over my credit files at the big three bureaus (Equifax, Experian, and TransUnion), because I have placed them on the highest security level.	
I have control over the credit bureaus that my children have had since the birth of each child.	
I run an updated antivirus software program on my computers and devices.	
I always make sure that my computer and devices have the most up-to-date software programs, including operating system, browsers, Microsoft Office, those phone, video protection, malware, and Adware programs.	
I have a system in place that I can recover from a ransomware phishing attack without paying an extortion fee to a criminal.	
On my system for going through accounts I've never visited with a 1st Ad. I added to get some content section to get your cybersecurity rating.	Raw Score

B: Rating	Score
50-60	GOOD
30-50	Fair
20-30	DANGEROUS

Consult the Checklist in section C to identify key items to include in your Action Plan in section D.

C: Checklist

Item	Action	Time
<input type="checkbox"/> Create a secret email address for your financial accounts and set it up with the strongest possible security settings.		5 min

Firewalls

- Create stronger passwords using mnemonic, goal setting, & random characters.
- Double two-step verification on all your key accounts that a password and behavioral email.
- Download a legitimate anti-virus program and set up your device to always keep it updated using the automatic or manual update.

WiFi

- Install a VPN program on your laptop and mobile devices to encrypt your network's data transmission and protect your sensitive information.
- Change your router's default username and password—do not use the default username or password.
- Disable Wi-Fi or Wi-Fi access point setting.
- Disable the WPS setting on your router.
- Update your router's firmware.

Transactions

- Check text or email alerts for your bank accounts and credit cards.
- Place a credit freeze on your credit files at all three reporting agencies, Equifax, Experian, and TransUnion.
- Request a search on your Children's Social Security number to determine if your children have been identified as a victim of identity theft.

Software

- Update all software on all devices.
- Update all mobile devices to the latest software.
- Run an antivirus software.

Backup

- Back up your data on ALL your devices to a hard-backed physical device.

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YOUR BULLETIN BOARD GUIDE TO STAYING ON TRACK!

Use this calendar checklist to look ahead throughout the year to track important deadlines and actions you must take for your finances and health care. Questions? Just give us a call and we'll be glad to help. (Note: No day is guaranteed.)

MONTH	KEY DATES
JANUARY	<ul style="list-style-type: none"> <input type="checkbox"/> 1st: Medicare Advantage Open Enrollment Period starts (ends Mar. 31) <input type="checkbox"/> 1st: Medicare General Enrollment Period starts (ends Mar. 31) <input type="checkbox"/> 15th: Pay your estimated taxes for Q4 of 2018 by this date.
FEBRUARY	<ul style="list-style-type: none"> <input type="checkbox"/> 1st-29th: Medicare Advantage Open Enrollment Period continues* <input type="checkbox"/> 1st-29th: Medicare General Enrollment Period continues** <input type="checkbox"/> Start organizing your 2018 taxes
MARCH	<ul style="list-style-type: none"> <input type="checkbox"/> 31st: Medicare Advantage Open Enrollment Period ends <input type="checkbox"/> 31st: Medicare General Enrollment Period ends
APRIL	<ul style="list-style-type: none"> <input type="checkbox"/> 1st: Your last day to take your first IRA required minimum distribution without penalty <input type="checkbox"/> 15th: File your taxes or apply for retroactive** <input type="checkbox"/> 15th: Pay your Q1 estimated taxes***
MAY	<ul style="list-style-type: none"> <input type="checkbox"/> 21st: Longest day of the year. Enjoy summer!
JUNE	<ul style="list-style-type: none"> <input type="checkbox"/> 15th: Pay your Q2 estimated taxes <input type="checkbox"/> 21st: Longest day of the year. Enjoy summer!
JULY	<ul style="list-style-type: none"> <input type="checkbox"/> 1st: ACA open enrollment starts (ends Dec. 15th) <input type="checkbox"/> 15th: Extended individual tax returns due
AUGUST	<ul style="list-style-type: none"> <input type="checkbox"/> 1st: Extended final and estate income tax returns due <input type="checkbox"/> 15th: Medicare Advantage and drug plan open enrollment starts (ends Dec. 15th) <input type="checkbox"/> 15th: Extended individual tax returns due
SEPTEMBER	<ul style="list-style-type: none"> <input type="checkbox"/> 1st: ACA open enrollment starts (ends Dec. 15th) <input type="checkbox"/> 15th: Extended individual tax returns due
OCTOBER	<ul style="list-style-type: none"> <input type="checkbox"/> 1st: Extended final and estate income tax returns due <input type="checkbox"/> 15th: Medicare Advantage and drug plan open enrollment starts (ends Dec. 15th) <input type="checkbox"/> 15th: Extended individual tax returns due
NOVEMBER	<ul style="list-style-type: none"> <input type="checkbox"/> 1st: ACA open enrollment starts (ends Dec. 15th) <input type="checkbox"/> 15th: Extended individual tax returns due
DECEMBER	<ul style="list-style-type: none"> <input type="checkbox"/> 1st: ACA open enrollment starts (ends Dec. 15th) <input type="checkbox"/> 15th: Extended individual tax returns due

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KEY FINANCIAL DATA 2019

PRELIMINARY

2019 Year-to-Date	2018 Year-to-Date	% Change
Net Worth	\$1,234,567	+12.5%
Assets	\$1,100,000	+10.0%
Liabilities	\$134,567	+15.0%
Equity	\$965,432	+11.0%
Income	\$123,456	+8.0%
Expenses	\$89,012	+5.0%
Net Income	\$34,444	+12.0%

Retirement Planning and Distribution

Account	Balance	YTD Withdrawals	YTD Contributions
401(k) - ABC Corp	\$123,456	\$10,000	\$5,000
IRA - XYZ Fund	\$456,789	\$20,000	\$15,000
529 Plan - DEF Child	\$78,901	\$2,000	\$3,000
Other	\$100,000	\$0	\$0
Total	\$759,146	\$32,000	\$23,000

Health and Life Insurance

Policy	Carrier	Face Amount	Annual Premium
Term Life	ABC Life	\$1,000,000	\$1,200
Health	DEF Health	\$500,000	\$1,500
Disability	GHI Disability	\$500,000	\$800
Life	JKL Life	\$250,000	\$1,000
Total			\$4,500

College Planning

Child	529 Plan	YTD Withdrawals	YTD Contributions
Child 1	\$100,000	\$5,000	\$10,000
Child 2	\$200,000	\$10,000	\$20,000
Child 3	\$150,000	\$7,500	\$15,000
Total	\$450,000	\$22,500	\$45,000

Cybersecurity Checklist

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2019 Retirement Calendar Checklist

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Key Financial Data 2019

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Special Reports/Lead Magnets

21 Key Stats for Tracking Your Financial Health

Knowing your numbers helps you stay healthy, wise and wealthy.

Teresa Sampston, President
Sampston Wealth Management
www.sampstonwealth.com



Reliance Rate

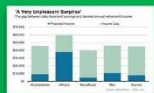
Find your number:
(Expected Spending – Non Portfolio Sources of Income) / Investment Portfolio

What it is: Your reliance rate measures how much you depend on your investment portfolio to fill your expense gap.

Example: Say you'll need \$100,000 a year in retirement income. If \$70,000 comes from your portfolio and \$30,000 comes from other sources, your reliance rate is 70%.

Why you need it: A high reliance rate indicates a high dependence on your portfolio to meet expenses. You will be much more sensitive to market volatility since more of your income will fluctuate along with the market. A low reliance rate signals a lower exposure to the market and you can expect smaller and maybe fewer fluctuations in your retirement income.

The bottom line is that the higher your reliance rate, the more market declines will affect your retirement income. Or to say it another way, the higher your reliance rate, the more flexible you need to be with your spending during retirement in order to compensate for market fluctuations.



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11 Biggest Rollover Blunders (and How to Avoid Them)



Blunder #1: Missing the 60-day Rollover Deadline

You have a 60-day window for moving money from your retirement plan to an IRA rollover account tax-free. The window starts the moment your money leaves the original account. Many people end up waiting that 60-day window and suffering the consequences.

How it might happen
First of all, you look receipt of the money rather than making a direct "trustee-to-trustee" transfer. The clock starts ticking and minor problems and roadblocks eat up time. The clock gets lost in the mail. You're on vacation when it comes in. You lose track of the day. Before you know it, the 60-day window has closed.

Or one of your financial institutions could make a mistake. They might put the money into your taxable account instead of your rollover account, and you don't notice it until after the 60-day window closes.

The consequences
In this case, the price for carelessness is high. The whole distribution will be taxable in one year. And if you're under 59-1/2, you'll pay a 10% penalty on top of it.

How to avoid it
Request a direct transfer of the assets. Open an account with a trustworthy, reputable custodian. Then ask your plan administrator to send the assets to the new custodian. That way, you never touch the money and there's no risk that the check will get lost or you'll lose count of the days. Also, if the assets go straight to the new custodian in a direct transfer, your plan administrator won't have to withhold 20% for taxes.

How to rectify it
Talk to the IRS. The IRS softened its policies against missing the 60-day rollover deadline in 2001. If the delay was demonstrably caused by the financial institution, you can get an automatic waiver.

You also might be able to get a discretionary waiver if the error was caused by a hardship circumstance such as a death or disability, or if it was caused by a postal error. But really, you don't need the waiver. The better thing to do is avoid the mistake to begin with and choose a reputable custodian and request a direct, trustee-to-trustee transfer.

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Special Report or 11-Touch Email Blast

Client & COI Presentations

Navigating the Complexities of
the New Medicare Tax

FINDING OPPORTUNITIES TO BETTER SERVE OUR CLIENTS

Advisor Name
Firm Name

Reviewed by: Debbie Taylor, CPA/PPS, Esq.

**Life
After Work**


How to Create a Good Life
in Retirement



LinkedIn for CPAs
12 Ways to Leverage LinkedIn in Marketing Your Firm

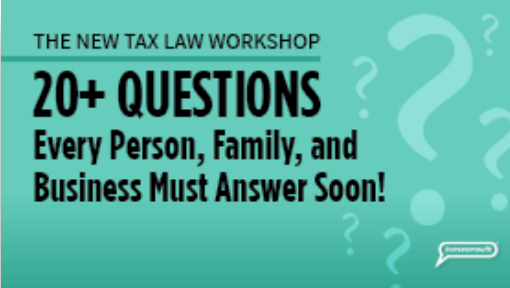
Your Name
Firm Name

[Disclosures]




THE NEW TAX LAW WORKSHOP

20+ QUESTIONS
Every Person, Family, and
Business Must Answer Soon!



1 Hour to Savvy Cybersecurity



10 Threats Every Person and Business Faces—
and How to Fight Them Now

Advisor Name
Advisor Firm

Disclosure

How to Get Rollover Ready!



Rollovers can be tricky!
Explore your options for
funding a comfortable and
sustainable retirement.

Hosted by:



Rollover Ready | Advisor Name

Includes PowerPoint Slide Decks, Scripts & Toolkits

Communication Touches

Postcards

KEY PLANNING & INVESTMENT DEADLINES
WINTER 2017

FINANCIAL DATES & DEADLINES

JANUARY 2017 Key Dates

FEBRUARY FOCUS Financial Focus

MARCH FOCUS Tax Planning

IF YOU HAVE ANY QUESTIONS...

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FINANCIAL DATES & DEADLINES

JANUARY 1: Medicare Advantage Enrollment Period opens
January 1, Medicare General Enrollment Period opens
January 15: QD-1094 required from date
January 31: Health insurance open enrollment ends

FEBRUARY 1: Social Security
February 24: Medicare Advantage Open Enrollment Period ends

MARCH 15: Health Insurance Exchange
March 15: 2017 Tax Planning

FINANCIAL DATES & DEADLINES

JANUARY 1: Medicare Advantage Enrollment Period opens
January 1, Medicare General Enrollment Period opens
January 15: QD-1094 required from date
January 31: Health insurance open enrollment ends

FEBRUARY 1: Social Security
February 24: Medicare Advantage Open Enrollment Period ends

MARCH 15: Health Insurance Exchange
March 15: 2017 Tax Planning

IF YOU HAVE ANY QUESTIONS...

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KEY BIRTHDAYS
Do you know someone celebrating any of these milestones?

We're always happy to talk with anyone you know about these important birth dates. Certain milestones present special tax and investment questions to consider. Just let us know.

- Age 49: Cash-up contributions may be made to IRAs and qualified retirement plans.
- Age 55: Rollover distributions may be taken from IRAs.
- Age 59 1/2: Rollover distributions may be taken from IRAs and qualified plans from both IRAs if account has been open at least five years.
- Age 64: Application may be made for early Social Security benefits by widows or widowers claiming benefits on spouse's earnings record.
- Age 62: Application may be made for early Social Security benefits under one earnings record, someone will be reduced.
- Age 65: Application should be made for Medicare benefits unless covered by a group plan.
- Age 66: Full retirement age for non-disabled Social Security.
- Age 70 1/2: Apply for Social Security to get maximum benefit.
- Age 70 1/2: Most cost-qualified minimum distributions from IRA.

IF you have any questions about this or anything else, please call us at (212) 555-1111 ext. 10

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Checklists

2016 Financial Fitness Checkup

Now is the perfect time to look at various aspects of your life and decide if you're doing a job to improve your financial fitness. Below are 17 "check" questions that may have an impact on your financial health in 2017 and beyond. Please check each question with "yes," "no," or "not sure" and write in any appropriate comments. They will all add up to enhance your Financial Fitness Checkup.

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YOUR 2017 LAST-CHANCE FINANCIAL PLANNING CHECKLIST

SHAPE UP YOUR PERSONAL FINANCES FOR A GREAT YEAR-END!

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The 1st Year Retiree's Tax Checklist

The first year of retirement is a critical time to review your tax situation. This checklist is designed to help you identify areas where you may be able to optimize your tax situation through thoughtful planning.

Advisor Name: Larson Financial Group, LLC
One City Place Drive, Suite 100
St. Louis, MO 63101

Checklist:

- 1. TAXES**
 - Understand how 2017 tax rates will affect your income.
 - Review your 2016 tax return for errors.
 - Check for any state tax credits or deductions.
 - Review your 2017 tax situation for any changes.
 - Check for any state tax credits or deductions.
 - Review your 2017 tax situation for any changes.
- 2. RETIREMENT**
 - Check for any state tax credits or deductions.
 - Review your 2017 tax situation for any changes.
 - Check for any state tax credits or deductions.
 - Review your 2017 tax situation for any changes.
- 3. INVESTMENT**
 - Check for any state tax credits or deductions.
 - Review your 2017 tax situation for any changes.
 - Check for any state tax credits or deductions.
 - Review your 2017 tax situation for any changes.
- 4. INSURANCE**
 - Check for any state tax credits or deductions.
 - Review your 2017 tax situation for any changes.
 - Check for any state tax credits or deductions.
 - Review your 2017 tax situation for any changes.

Articles

How Do I Serve Thee? Let Me Count the Ways...

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FINANCIAL PLANNING:

1. Provide you with unbiased investment research.
2. Provide you with personalized investment advice.
3. Determine the end goal of your investing portfolio.
4. Conduct a thorough analysis of your financial situation.
5. Develop a comprehensive investment strategy.
6. Provide you with ongoing portfolio management.
7. Provide you with ongoing portfolio management.
8. Provide you with ongoing portfolio management.
9. Provide you with ongoing portfolio management.
10. Provide you with ongoing portfolio management.
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17. Provide you with ongoing portfolio management.

11 Ways to Minimize the Bite From the New Medicare Taxes

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THE NEW MEDICARE TAXES WILL THROU SOME CURVEBALLS INTO YOUR PLANNING FOR 2013 AND BEYOND. HERE IS WHAT YOU NEED TO KNOW TO NAVIGATE THE NEW 3.8% TAX ON UNREALIZED INVESTMENT INCOME AND THE 0.9% ADDITIONAL TAX ON WAGES.

1. Maximize Tax-Deferred Savings:

Filing Status	Threshold
Single, head of household	\$250,000
Married, joint filers	\$500,000
Married, filing separately	\$250,000
Widow or widower	\$250,000
Trust	\$10,000

2. Maximize Tax-Deferred Savings:



Maximize high-income earners' and investors' after-tax savings by contributing to tax-deferred investment accounts like 401(k)s, IRAs, and 529 college savings plans.

3. Maximize Tax-Deferred Savings:

Maximize high-income earners' and investors' after-tax savings by contributing to tax-deferred investment accounts like 401(k)s, IRAs, and 529 college savings plans.

Sales Letters

Monthly Market Updates

A volatile year ends with a whimper

The Dow Jones Industrial Average is made up of 30 large, well-known companies. It is the best known and oldest of the many yardsticks that measure stock market performance.

While not necessarily a household name, the S&P 500 Index—as its name implies—is made up of 500 larger U.S. companies. It captures about 80% of the entire market capitalization (S&P Dow Jones Index), and is the most often quoted measure of market performance among analysts.

While the S&P 500 made significant advances in 2013 and 2014, this past year action in stocks fell more like 2011, when overcast tremors reached our shores. While 2013's ride was not as volatile as that of 2011, the S&P 500 did experience its first 100+ decline in four years (St. Louis Federal Reserve). In both years, the benchmark index ended the year pretty much where it started.

Meanwhile, longer-term Treasuries yields continue to fall near historic lows, which signaled there's still plenty of interest in the most creditworthy bonds.

We did, however, see modest backdrop in bond yields among investment grade issues as measured by the BofA Merrill Lynch US Corporate Master Effective Yield – St. Louis Federal Reserve and longer problems in high-yield bonds, sometimes called junk bonds.

Table 1: Key Index Returns


	MTD %	2015 %	YTD** %
Dow Jones Industrial Average	-1.46	-2.33	-9.97
Russell 2000 Composite	-1.96	-4.79	-13.37
S&P 500 Index	-1.75	-5.73	-12.74
Russell 2000 Index	-1.19	-5.71	-10.12
MSCI World ex USA**	-1.03	-1.48	-9.27
MSCI Emerging Markets**	-2.48	-3.80	-9.08

Source: via Street Journal, 100.com, HFTMIRING, Nov. 30, 2015–Dec. 31, 2015, 2015 returns; Dec. 31, 2014–Dec. 31, 2015
**annualized. **TUSD

Emotional vs. diversified investing

If I touch on some of the issues affecting high-yield shortly, but last year's lackluster performance in key stock and fixed income sectors is a perfect segue into why long-term goes

Seasonal Emails




Dear John:

Is there anything as stressful as tax season? To stay healthy and happy—not to mention productive—it is important to take time to de-stress throughout your day. A few minutes of relaxation can clear your mind and get you back on track. Here are five good relaxation apps we have found:

- GPS for the Soul**
<https://itunes.apple.com/us/app/gps-for-the-soul/id360002474?mt=8>
- Nature Music Lite**
<https://itunes.apple.com/us/app/free-nature-music-for-help/id87083376?mt=8>
- PIP Stress Tracker**

Applying to your senses, this app uses nature-based soundtracks to relax your mind. You can view beautiful collections of photos that match a variety of uniquely calming sounds. You also create your own playlist by combining the sounds that feel most soothing to you. These ambient nature sounds can let you escape the constant interruption of ringing phones for a few minutes to refresh yourself and refocus. Nature Music Lite is available for free on iTunes.

Referral Letters



Dear John:

Tax season is over! And now that it's behind us, I wanted to make you aware of a "concernce" service I offer only at certain times of the year.

We know that friends and family are a vital part of your life, and when we see loved ones facing perplexing financial issues, we want to help.

Now that taxes are filed, I have some time over the next 60 days to visit with anyone you care about who could use some help with a specific concern.

Think of me as a help desk (While I can't provide tax advice or specific investment recommendations, I can offer resources to help with nifty 8-bots questions from some of your favorite people.

- The newly married – How much mortgage is too much?
- Mom – How much assisted living can we afford?
- Neighbor – What are some options in selling a business?
- New exec – What is wasted stock?
- College grad – How to manage college loans?
- Fishing buddy – Is it time to claim Social Security?
- Coworker – Should I take the temp job?
- Retiree – Is my spending on track with my income?

It's not a service we advertise (and there are some limits involved), but I wanted to make you aware of it. We offer this assistance on a referral basis only. And there is never an obligation. This is just a resource I can provide for you if you see a need for it.

So, if any of your friends, family, or colleagues could use some professional guidance or just would like to ask a question or two, I'm happy to help. No question is too big or too small.


And, of course, I am always here for you if you need anything.

Adam

Adam Sample
Certified Financial Planner
adam@wealthmanagement.com

Advisory Services offered through Wealth Management Group, a Registered Investment Advisor. Securities offered through Wealth Management Group, member FINRA/SIPC.

Prospect Letters



Dear Margaret,

Thank you for meeting me at the New Year's Eve fundraiser for St. Jude Children's Hospital. I enjoyed our discussion about the holidays and your plans to open another physician practice this year. With two medical clinics already under your leadership, it sure looks like a busy and exciting year ahead for you!

I work as a financial planner with Sampleton Wealth Management, and would like to explore further how my firm might be able to assist you in building a long-term financial plan.

I specialize in retirement planning and have worked with countless senior executives and business owners in tackling these matters. I take the time to get to know each client and tailor my investment and financial approach to their specific needs and circumstances.

Since its inception, my firm has focused primarily on delivering exceptional service to all of our clients. We have now reached the point where we have to limit the number of new clients we take each year so we can deliver our brand of highly personalized service. That said, I have a couple of openings available this year and would be happy to explore whether our services might be of benefit to you.

I'd like to call you personally in the next couple of days to see if I can be of some help or at least answer any questions you may have. And you can always reach me at teresa@sampletonwealth.com or 212-111-2222.

Sincerely,

Terry

Advisory Services offered through Wealth Management Group, a Registered Investment Advisor. Securities offered through Wealth Management Group, member FINRA/SIPC.

Additional Marketing Resources

YOUR 2017 ADVISOR/CLIENT MARKETING CHECKLIST

- JANUARY**
 - Review Marketing Objectives, Goals & Build Your "We Will Conquer" Marketing Plan for 2017
- FEBRUARY**
 - Establish Your Communications Marketing Plan for 2017
- MARCH**
 - Review Marketing Budget Goals, Objectives & Events Plan
- APRIL**
 - Review Marketing Budget Goals, Objectives & Events Plan
- MAY**
 - Review Marketing Budget Goals, Objectives & Events Plan
- JUNE**
 - Review Marketing Budget Goals, Objectives & Events Plan
- JULY**
 - Review Marketing Budget Goals, Objectives & Events Plan
- AUGUST**
 - Review Marketing Budget Goals, Objectives & Events Plan
- SEPTEMBER**
 - Review Marketing Budget Goals, Objectives & Events Plan
- OCTOBER**
 - Review Marketing Budget Goals, Objectives & Events Plan
- NOVEMBER**
 - Review Marketing Budget Goals, Objectives & Events Plan
- DECEMBER**
 - Review Marketing Budget Goals, Objectives & Events Plan

Monthly Webinars

The Financial Advisor's Marketing Calendar

2019

A complete year of financial deadlines, special observances, holidays, and communication themes for contacting clients, prospects, referrals and CEOs.

Advisor/Client

Marketing Calendar

Facebook ads: Action plan for attracting qualified leads

September 06, 2016
Advisor/Client Home Page

In this issue:

- How to use Facebook ads to fill your pipeline of new prospects
- New FINRA letters available in Advisor/Client
- What to do in September
- Coming up: The Fall Push for a Great Year End!

Your feedback can help us improve your membership experience. We're surveying Advisor/Client members about their experience with our workshop presentations and general event marketing practices and goals. Your answers will give us valuable information to improve our program and tailor it further to meet your needs. [Please take a few minutes to fill out our survey.](#)

AC Monthly Newsletter for Advisors

Advisor/Client

START Q & A WEBINARS CAMPAIGNS REPRINTS RESOURCES MY FILES MY PROFILE

Welcome to Advisor/Client

Whether you're looking for strategic insights or actionable tactics, Advisor/Client offers materials, campaigns, and systems that can help you reach out to your target market in a natural and believable way. We have a marketing solution for almost every objective and a host of ideas you can use to connect meaningfully with clients and prospects—so let's get going!

7 If you're new to Advisor/Client, let's help you get started!

- UPCOMING WEBINAR**
 - The all push for a Great Year End!
- MARKETING INSPIRATION**
 - 2016 Key Financial Data
- My Profile**
 - 2016 Key Financial Data
- Newsletters**
 - Facebook Ad Action Plan for Attracting Qualified Leads

AC Website

Questions & Answers

Webb Webb and our team are here to answer your questions on marketing and client communications. Questions are typically answered in 24 hours.

Ask a Question

Search Q & A

Submit Your Question

Latest Answers (1)

COMMUNICATIONS

Hiella Webb & team, in setting up my marketing emails in five 28 key steps, he asked if it releases anything for "massive impact" where there is that a spreadsheet should be there subscription to which will require another landing page or something else?

Submit Your Question

Email Coaching

4 SEO Secrets for Driving Traffic to Your List of Services Page

Aug 12, 2016 | By Margieha Abramova, Assistant Editor Advisor/Client

Do you want more prospects to come to your website's Services page and convert on your calls to action? This SEO guide will show you how to increase your List of Services' visibility through Google so that your target market can easily discover how you can help them.

Editor's note: Every month, Horseshoof's Advisor/Client Marketing Program looks at cool tools and marketing tips to attract new business and implement your own marketing strategy.

While there's a lot to building a Search Engine Optimization (SEO) plan for your entire website in order to raise its search rankings, let's focus on how we can optimize one element of your website content, such as your List of Services.

As its name implies, a List of Services lists everything you do for clients and prospects. For many advisors, that includes services in the general categories of retirement planning, investment management, education planning, tax management, Social Security guidance, long-term care planning, and more. Here is a template for a List of Services from the Advisor/Client Marketing Program.

Figure 1: Example of a List of Services

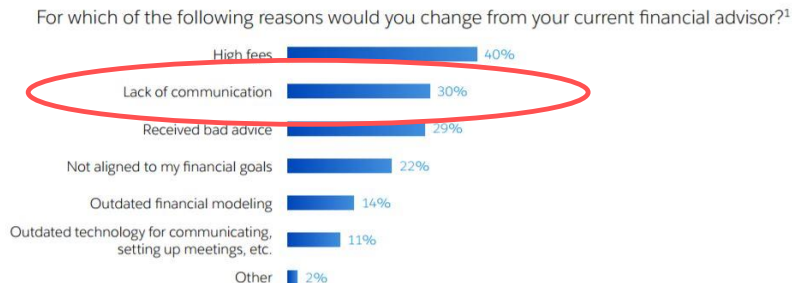
Retirement Planning	Investment Management	Tax Management	Financial Planning	Education Planning	Social Security
Retirement Planning	Investment Management	Tax Management	Financial Planning	Education Planning	Social Security
Retirement Planning	Investment Management	Tax Management	Financial Planning	Education Planning	Social Security
Retirement Planning	Investment Management	Tax Management	Financial Planning	Education Planning	Social Security

Monthly AC Column on Horseshoof

Top-of-Mind



Program Goals



Source: Salesforce, 2016

- Delivered on a regular schedule
- Branded consistently
- Provides compelling thought leadership & education
- Employs multiple channels
- Addresses clients' communication preferences
- Tiers communications by service level
- Automated as much as possible
- Personalized as much as possible

Steps to Building a Communication Strategy



1. Who will you target?
2. Which channels work best?
3. What is the key message?
4. What is the call-to-action?
5. How frequently will you contact them?

Define Your Target Audience



- Target market(s)
- Key pain points
- Communication preferences

Decide on Communication Channels

Communicating with Millionaire Clients--What's Best?

Device Primarily Used for Each of the Following Activities

	PC/Mac	Smartphones	Tablets	Do not do this activity
Corresponding with a financial professional	38%	18%	6%	38%
Communicating by voice with my financial advisor or provider	9%	37%	3%	51%
Communicating by text with my financial advisor or provider	7%	19%	4%	70%
Communicating by e-mail with my financial advisor or provider	50%	7%	10%	33%
Communicating by video-chat with my financial advisor or provider	9%	3%	4%	85%

Source: Spectrem Group 2016

- Email
- Phone
- Website
- Mail
- Social media
- Association(s)
- PR
- Door knocking
- Radio
- Advertising
- Webcasts (videos, webinars, podcasts)

Determine Key Messaging

IMPORTANCE OF EDUCATION	
	PERCENTAGE OF INVESTORS
NOT AT ALL IMPORTANT	2%
NOT VERY IMPORTANT	4%
NEUTRAL	18%
SOMEWHAT IMPORTANT	50%
CRITICAL	26%

Q: How important is it that your adviser provides you with education related to the market, investments or other financial topics?

Source: FPA & LinkedIn

- Identify clients' key pain points
- Assess target market's point of view
- Consider timing of message
- Offer benefit/solution
- Include branding & value prop
- Does the message fit the medium?

Decide on a Call to Action



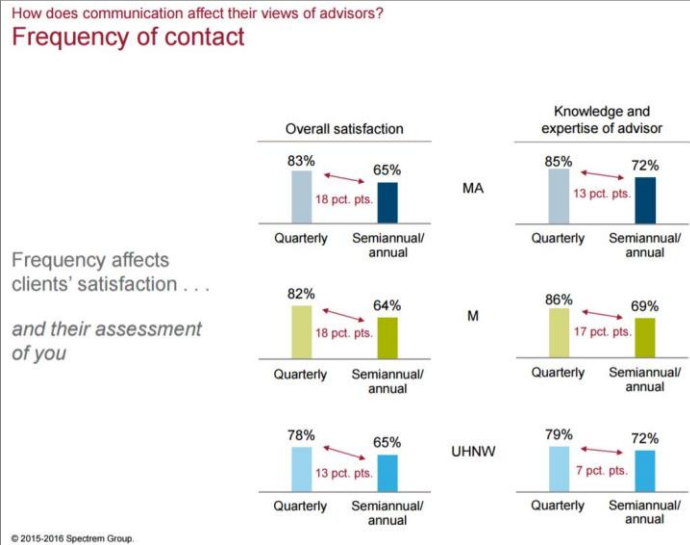
- Guides the prospect to take an action
- Provides an incentive
- Conveys value to prospect (WIIFM)
- Advances the relationship
- Creates urgency (when possible)
- Simply stated

Call to Action Examples



- Sign up now to get your free report!
- Join us for a workshop we're giving...
- Please subscribe to...
- Call us now for a second opinion to explore your available options...
- Click here to download...
- Get a free consultation, no obligation...
- Please visit our web site ...
- Join us for our weekly business owner breakfasts every Thursday at 7 am at...

Determine Frequency of Contact

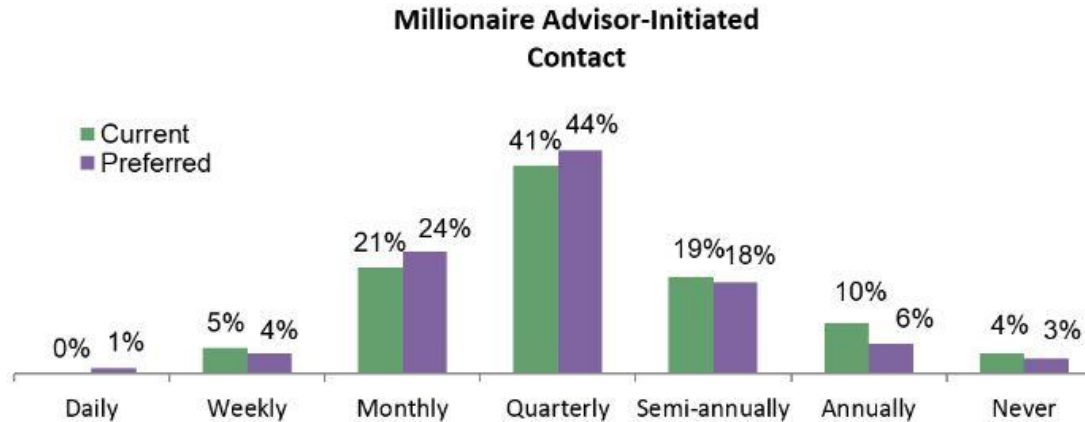


Source: Spectrem Group, 2016

- Increases revenues
- Influences client satisfaction
- Consider client preferences
- Consider in-house capacity

Clients' Frequency Preferences

Investor-Advisor Communication: How and How Often?



Source: Spectrem Group, 2016

More Touches = More Revenues

KEY VALUE DRIVER: "A" CLASS CLIENT CONTACTS	REVENUE PER PRINCIPAL	INCREASE IN REVENUE
Fewer than 6 times per year	\$368,168	—
Between 6 and 12 times per year	\$447,443	22%
More than 12 times per year	\$619,235	68%

Source: Multi-Financial Securities Corp

Daily Ideas

Mon 12/8/2014 8:50 AM


WATRAL, ROBERT <robert.t.watral@ampf.com>

Thought for the Day

To: WATRAL, ROBERT

"Keep conscience clear; then never fear." – Benjamin Franklin

Bob

 P.S. With our *Confident Retirement*[®] approach, we'll create a road map to the future you want. How can I help you retire *Confident Retirement*[®] check.


Robert T. Watral, CFP[®], CMFC[®], C
Financial Advisor | CERTIFIED FINANCIAL P


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Support staff contact information is available
[Visit my team website](#)



 We shape financial solutions for a lifetime[®]

Ameriprise Financial Services, Inc. offers financial RiverSource[®] and Columbia Management[®] products. FRNA and SPIC.

Wed 12/10/2014 10:20 AM

WATRAL, ROBERT <robert.t.watral@ampf.com>

Thought for the Day

To: WATRAL, ROBERT

"There are in nature neither rewards nor punishments – there are consequences." – Robert Ingersoll

Bob

Fri 12/12/2014 8:34 AM


WATRAL, ROBERT <robert.t.watral@ampf.com>

Thought for the Day

To: WATRAL, ROBERT

"Many can argue, not many converse." – Amos Bronson Alcott

Bob

 P.S. With our *Confident Retirement*[®] approach, we'll create a road map to the future you want. How can I help you retire on your terms? Take the first step with *The 3-Minute Confident Retirement*[®] check.


Robert T. Watral, CFP[®], CMFC[®], CDFP[™], APMA[®]
Financial Advisor | CERTIFIED FINANCIAL PLANNER[™] practitioner


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[Visit my team website](#)



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- Phone calls
- Social media
- Thought of the day
- Quote of the day
- Tweets
- Blogs
- Firm materials

Call Rotation Systems



- Call 1 client a day
- Call top 20% clients 1x/quarter
- Have your staff call all clients 2x/year
- Call on client's birthday
- Call on anniversary with firm
- Hot prospects call
- COI calls

Weekly Ideas

Dear Sam,

In the last week, I was fortunate to find four news articles that may be of interest to you. These articles address IT security, retirement, and other financial concerns that I thought might be valuable to you as an IT Development Specialist and business owner. Please feel free to reach out to me with any questions or requests as you read these updates over the weekend.

Longevity musings

[Longevity: How Long Is The Journey Through Retirement?](#) (Link)

Uncertainty about the exact life expectancy makes retirement planning particularly challenging. Over 50% of Americans underestimate their life expectancy. Retirees need sufficient income that will last to the end of their lives...

CEO Scam Becomes More Sophisticated

[FBI: \\$1.2B Lost to Business Email Scams](#) (Link)

An old scam has gained popularity and success in recent months according to the FBI. "CEO Fraud" or "Business Email Compromise Scam" occurs when a phisher impersonates a CEO or executive and sends an email to another employee in the company asking them to execute a wire transfer. The FBI reports that this scam has affected 7,000 businesses in the U.S. causing losses of over \$750 million. Worldwide, profits made from the scam have exceeded \$1 billion.

- Thought for the Week
- Weekend reading
- Thank you notes
- Facebook/LinkedIn updates
- Podcasts
- Videos
- Vlogging
- Market updates

Thank You Notes

Dear Don,

I so appreciate the confidence you have in me and your many referrals. I met with the Martins this morning, and I know they are going to be fun clients. As soon as I complete their plan, I will give you a call, and we can review it over lunch, my treat. Thanks again for all your support,

Katherine

Dear Jane,

I wanted to take a few minutes to tell you how much I enjoyed working with you over the past three months. I particularly appreciated all the confidence you have expressed in me and my recommendations. My goal now is to offer you excellent follow-up service, so you'll have no reservations about referring me to others who have similar needs. If there is anything I can do to make your experience with my company better, please call me on my personal number.

Looking forward to seeing you at our quarterly review,

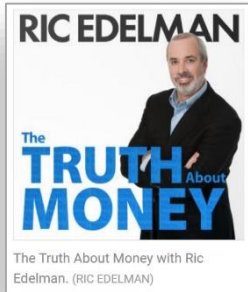
Katherine

Source: Katherine Vessenes

horseshoemouth

Advisor/Client

Podcasts



- Podcasts: a series of online audio or video files on a given subject
- Allows you to expand on a broader range of concepts than social media and individual articles
- Webinars and podcasts are cousins
- Multimedia presentations

Weekly Short Videos

FIGURE 4: Have you done any of the following after watching a work-related online video?

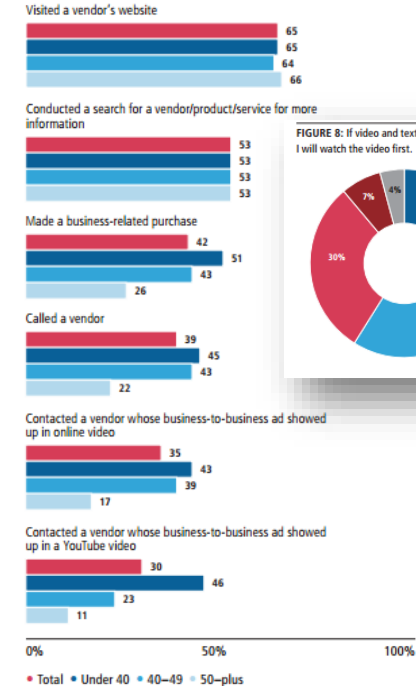
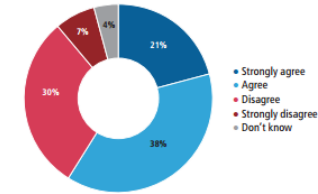


FIGURE 8: If video and text covering the same topic are on the same Web page, I will watch the video first.





- Short videos: 1 to 5 minutes
- Increases web visitors, click-through rates
- Improves search engine rankings
- Let's prospects see you in action
- Preferred content format
- Vlog=Video blogs (could run longer)

Source: *Video in the C-Suite*, Forbes

Monthly Ideas

**How Do I Serve Thee?
Let Me Count the Ways...**

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FINANCIAL PLANNING

1. Cares more about you and your money than anyone who doesn't share your last name.
2. Guides you to think about areas of your financial life you may not have considered.
3. Formalizes your goals and puts them in writing.
4. Helps you prioritize your financial opportunities.
5. Helps you determine realistic goals.
6. Studies possible alternatives that could meet your goals.
7. Prepares a financial plan and/or an investment policy statement for you.
8. Suggests creative alternatives that you may not have considered including the best way to claim Social Security.
9. Reviews and recommends life insurance policies to protect your family.
10. Assists you in setting up a company retirement plan.
11. Assists in preparing an estate plan for you.
12. Reviews your children's custodial accounts and 529 plans.
13. Helps you determine your IRA Required Minimum Distribution.
14. Provides reminders about key financial planning data.
15. Checks with you before the end of the year to identify any last minute financial planning needs.
16. Guides you on ways to fund health care in retirement.

INVESTMENTS

17. Prepares an asset allocation for you so you can achieve the best rate of return for a given level of risk tolerance.
18. Stays up to date on changes in the investment world.
19. Monitors your investments.
20. Reviews your investments in your company 401(k) or 403(b) plans.
21. Reviews your existing IRAs.
22. Helps correct your investments to lifetime income.
23. Refers you to banking establishments for loan and trust alternatives.
24. Suggests alternatives to increase your income during retirement.
25. Records and researches your cost basis on securities.

TAXES

33. Suggests alternatives to lower your taxes during retirement.
34. Reviews your tax returns with an eye to possible savings in the future.
35. Stays up to date on tax law changes.
36. Helps you reduce your taxes.
37. Repositions investments to take full advantage of tax law provisions.
38. Works with your tax and legal advisors to help you meet your financial goals.

PERSON-TO-PERSON

39. Monitors changes in your life and family situation.
40. Proactively keeps in touch with you.
41. Serves as a human glossary of financial terms such as beta, P/E ratio, and Sharpe ratio.
42. Provides referrals to other professionals, such as accountants and attorneys.
43. Shares the experience of dozens or hundreds of his clients who have faced circumstances similar to yours.
44. Helps with the continuity of your family's financial plan through generations.
45. Facilitates the transfer of investments from individual names to trust, or from an owner through to beneficiaries.
46. Keeps you on track.
47. Identifies your savings shortfalls.
48. Develops and monitors a strategy for debt reduction.
49. Is a wise sounding board for ideas you are considering.
50. Is honest with you.

—William Smith

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Download from Monthly Touch Campaign

- Newsletters
- Monthly Touch
- Client Market Update Letter
- Podcasts
- Videos
- Market updates

Newsletters



Source: Debra Taylor, CFP

- Buy or write?
- Determine topics
- Decide on monthly themes
- Develop editorial calendar
- Include visuals
- Promote events
- Offer a personal touch
- Publish consistently

'Financial Insight' Monthly Touches

Editorial Calendar

2019 Financial Insights Editorial Schedule		
Month	2019 "Financial Focus" Themes	Suggested Article Reprint
January	2019 Key Numbers	2019 Key Financial Data
February	Financial Fitness	Creating a Financially Organized Life
March	Tax Planning	Estate Planning Under the New Tax Act: Everyone Needs a Review
April	Social Security	Understanding Social Security Estimates
May	Retirement Planning	The Most Important Question in Retirement Planning
June	Generational Planning	6 Tips for Organizing Your Records
July	Caregiving	Understanding Guardianship for Older Adults
August	College Planning	10 Tips for Maximizing Financial Aid
September	Health Care Planning	Planning for Future Health Care Costs
October	Cybersecurity	Child ID Theft: 8 Steps to Keep Your Kids Safe
November	Year-End Planning	Questions to Ask Your CPA Before the New Year
December	Philanthropy	How to Get Tax Savings on Charitable Contributions

February

Creating a Financially Organized Life

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-Elaine Floyd, CFP and Amy E. Buttell

Here's how to get a jump-start on creating a system to organize your bills, statements, policies, and other financial paperwork.

Financial organization is a cornerstone of a healthy financial life. At the most basic level, financial organization saves time and money because it aids in paying bills on time, finding needed documents during tax season, providing proof of payment, disputing credit cards or billing errors, and avoiding the stress of dealing with piles of unorganized bills and paperwork. It also sets the stage for better decisions on investments, budgeting, debt, and investment planning. Financial organization helps your working relationship with your financial advisor because there will be less time spent looking for paperwork and more clarity around the overall financial situation, leading to more informed decisions about your investments and financial plans.

While having a system to organize financial paperwork is important, it is not so important which system is followed but that a system exists. In most cases, a combination of electronic and paper filing systems will do the trick.

Bills, statements, policies, and other documents that are delivered online can be stored and backed up on a computer hard drive or through online banking.

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September

Planning for Future Health Care Costs

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-Elaine Floyd, CFP®

The usual method for estimating spending needs in retirement is to take your post-retirement household budget and tack on an inflation rate, such as 3%. Not so for health expenses.

Some expenses increase at a faster rate than the inflation rate you use, others at a slower rate, but overall, expenses such as housing, utilities, food, and so on, should rise with the general rate of inflation.

Health expenses are an exception. Projecting future health care costs in retirement can be tricky because there are several factors influencing the amount you will pay for health care in the future.

Inflation

Since 1960 the annual inflation rate for health care expenditures has averaged 9.3%. This rate of growth is unsustainable. If the current trend were to be extrapolated out, it would produce an implausible result, with almost the entire GDP going to health care. So how much will health care spending in the future? Medicare trustees project that health care expenditures will increase at an average annual 5.6% through 2025.

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Quarterly Postcards

KEY PLANNING & INVESTMENT DEADLINES

WINTER 2017

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SAMPSTON
Wealth Management Group

FINANCIAL DATES & DEADLINES

JANUARY
 FOCUS: 2017 Key Numbers

January 1, Medicare Advantage Cleansement Period opens
 January 1, Medicare General Enrollment opens
 January 17, 4Q 2016 estimated taxes due
 January 31, health insurance open enrollment ends

FEBRUARY
 FOCUS: Financial Fitness

February 14, Medicare Advantage Cleansement Period closes

MARCH
 FOCUS: Tax Planning

March 15, 2016 S-Corp returns due (if any)
 March 15, 2016 payments return due
 March 31, Medicare General Enrollment closes

SPECIAL OBSERVANCES

Finance Weekends Month
 January 2, New Year's Day observed (makefile closed)
 January 8, College Football Championship
 January 16, MLK Day (makefile closed)
 January 20, Inauguration Day

February 5, Super Bowl
 February 14, Valentines Day
 February 25, President's Day (makefile closed)
 February 25, Academy Awards

March 15, St. Patrick's Day
 March 20, Good Friday

Where are your opportunities for 2017? Let's talk...

How can I serve you better?

Let's review your quarterly statement!


IF YOU HAVE ANY QUESTIONS ABOUT THIS OR ANYTHING ELSE, PLEASE CALL US!

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KEY PLANNING & INVESTMENT DEADLINES

SUMMER 2016

Advisor Name
Larson Financial Group
 1012 Corporate Square Drive, Suite 300
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 Tel: (314) 569-2400
 Toll Free: (866) 569-2450
 Fax: (314) 274-6078
 Website: www.larsonfinancial.com



SAMPSTON
Wealth Management Group

FINANCIAL DATES & DEADLINES

JULY
 FOCUS: Investor Psychology

July 4, Independence Day (makefile closed)
 July 31, Form 502 due

AUGUST
 FOCUS: College Planning

None. Enjoy your summer!

SEPTEMBER
 FOCUS: Health Care Planning

September 5, Labor Day (makefile closed)
 September 15, 3Q 2016 estimated taxes due
 September 15, 2016 dividend participation, CD and T-bill returns due
 September 30, Last day to determine health care plan as IRA owner's death

SPECIAL OBSERVANCES

1st Home Ownership Month
 July 8-16, Independence Week
 July 18-21, Republican Convention
 July 25-28, Democratic Convention

National Golf Month
 What Will Be Your Legacy Month
 August 5-21, Summer Olympics
 August 29, U.S. Open Tennis Begins

College Savings Month
 September 10-11, U.S. Open Tennis Finals
 September 11, Patriot Day
 September 14, Constitution Day
 September 24, Missouri Day

What's your money personality?

Prepared for rising college costs?

Are you getting the best health care coverage?

IF YOU HAVE ANY QUESTIONS ABOUT THIS OR ANYTHING ELSE, PLEASE CALL US!

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KEY PLANNING & INVESTMENT DEADLINES

SPRING 2016

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 Toll Free: (866) 569-2450
 Fax: (314) 274-6078
 Website: www.larsonfinancial.com



SAMPSTON
Wealth Management Group

FINANCIAL DATES & DEADLINES

APRIL
 FOCUS: Social Security

April 1, Last day of grace period for IRA RMD required distribution
 April 15, FICA 2016 tax returns on extension
 April 18, Q 2016 estimated taxes due
 April 18, Last day to open IRA, 401K
 April 18, Last day to contribute to 401K, IRA, 401K
 (starting plan in 1974 to 1975)

MAY
 FOCUS: Investor Skills

May 15, 2016 hospital release due
 May 30, National Day (makefile closed)

JUNE
 FOCUS: Cybersecurity

June 15, 2016 2015 estimated taxes due
 June 16, Last day for US citizens living abroad to file return
 June 26, FICA draw

SPECIAL OBSERVANCES

President's Inauguration
 April 4, NCAA Men's Basketball Championship
 April 21, The Statue of Liberty
 April 18, Baseball Hall of Fame
 April 27, Administrative Professionals Day
 April 28, Health Care Workers Day

Medical Appreciation Month
 May 2-6, Teacher Appreciation Week
 May 6-7, Kent State Day
 May 8, Father's Day
 May 26, MLK Day

June 5, Cancer Survivors Day
 June 15, Father's Day
 June 13-16, U.S. Open Golf Championship
 June 27, Memorial Day

When should you apply for Social Security?

Planning a killer vacation? Paper purchase I can help!

& your identity at risk?


IF YOU HAVE ANY QUESTIONS ABOUT THIS OR ANYTHING ELSE, PLEASE CALL US! (314) 569-2400

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KEY PLANNING & INVESTMENT DEADLINES

FALL 2016

Advisor Name
Larson Financial Group
 1012 Corporate Square Drive, Suite 300
 St. Louis, MO 63132
 Tel: (314) 569-2400
 Toll Free: (866) 569-2450
 Fax: (314) 274-6078
 Website: www.larsonfinancial.com



SAMPSTON
Wealth Management Group

FINANCIAL DATES & DEADLINES

OCTOBER
 FOCUS: Retirement Planning

October 10, Columbus Day (makefile closed)
 October 12, 2016 estimated individual tax returns due
 October 17, 2016 estimated individual tax returns due

NOVEMBER
 FOCUS: Year-End Planning

November 11, Veterans Day (makefile closed)
 November 24, Thanksgiving Day (makefile closed)
 November 28, Business close of year 11

DECEMBER
 FOCUS: Charitable Giving

December 7, Medicare open enrollment period closes
 December 26, Christmas Eve (makefile closed)
 December 31, Last day to
 • Transfer assets into IRAs
 • Make contributions for limited deduction
 • Roll over 401K plan into IRA
 • Make contributions to 529 plan
 • Make contributions to 528 plan

SPECIAL OBSERVANCES

Charitable Awareness Month
 October 3-8, Financial Planning Week
 October 23, National Financial Planning Day
 October 17-23, Little League Week

1st Day After Thanksgiving Month
 November 8, Daylight Savings Time ends
 November 8, Election Day
 November 28, Small Business Saturday

December 7, First Inauguration Day
 December 10, Christmas Eve
 December 16, 1st Day Christmas Season Day
 December 24-26, Winter Holidays
 December 25, Christmas Day
 December 30, New Year's Eve
 December 31, New Year's Eve

Time for a review of your retirement plan?

Don't forget to vote!

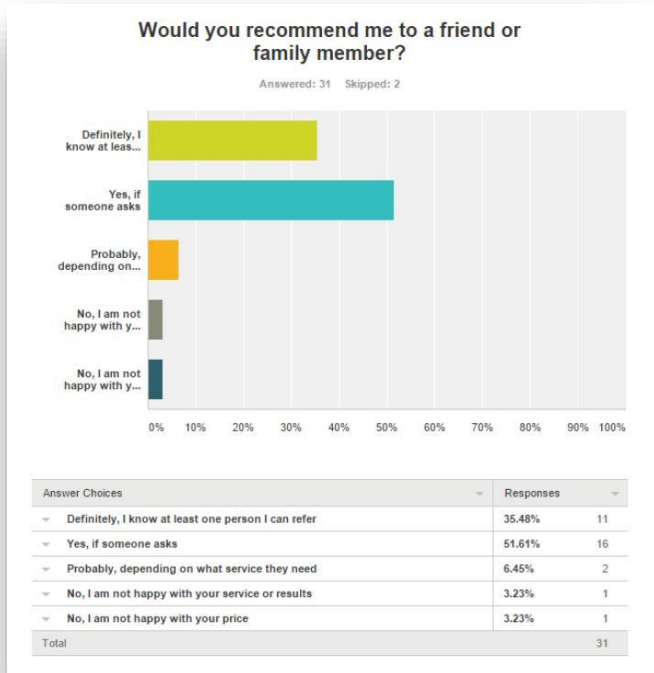
Happy Holidays! Have a Great New Year!

IF YOU HAVE ANY QUESTIONS ABOUT THIS OR ANYTHING ELSE, PLEASE CALL US! (314) 569-2400

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Download from Key Deadlines Campaign

Annual Client Feedback Surveys



Download from Client Surveys Campaign

- Leads to higher level of client engagement
- Engaged clients more likely to refer
- Can ask for referrals directly
- Reminds clients of why they like you
- Prompts for value
- Produces valuable insights into clients

KEY VALUE DRIVER: FORMALLY ASK FOR FEEDBACK	REVENUE PER PRINCIPAL	INCREASE IN REVENUE
No	\$475,242	—
Yes	\$622,280	31%

Source: Cetera

Holiday & Anniversary Cards

7 Lessons From the Fourth of July

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By Edward E. Klein

The American Revolution was a gambit underpinned by iconoclastic ideas, and this July Fourth, let it be yours to your own success

"Nothing important happens on the beach..."

—Story entry by King Good

Ah, George. Little did he know he was across the Atlantic on that fateful day...

For most of us, the Fourth of July opportunity to relax, a few days precisely "nothing important." It's strolling burgers on the grill, with the beach, and shouting our approval colorful patterns in the night sky.

There's nothing wrong with taking well-earned day off and relaxing. Friends. But there are lessons in Independence Day, great lessons in the courage and commitment of our country's new founders—lessons all of us can learn from.

When it comes to motivation we often hear advice about "ambition," "hard discipline," and "to succeed there's no other way."

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How Do I Serve Thee? Let Me Count the Ways...

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 tsampleton@sampletonwealth.com
 www.sampletonwealth.com




FINANCIAL PLANNING:

1. Calculate about you and your money than anyone else.
2. Outline you to think about areas of your financial life you may not have considered.
3. Formulate your goals and put them to writing.
4. Help you determine realistic goals.
5. Share possible alternatives that could meet your goals.
6. Prepare a financial plan and/or an investment goal statement for you.
7. Suggest creative alternatives that may not be fun.
8. Recommend including the best way to claim Social Security.
9. Review and recommend the insurance policies to protect you best.
10. Assist in preparing an estate plan for you.
11. Review your children's custodial accounts and 529 plans.
12. Help you determine your IRA Required Minimum Distributions.
13. Provide resources about key financial planning tools.
14. Create an agenda for the end of the year to track and review financial planning needs.
15. Assist you in ways to fund health care in retirement.

INVESTMENTS:

17. Review an asset allocation for you as you own each.
18. Review an asset allocation for your client's risk level.
19. Stay up to date on changes in the investment world.
20. Review your investments.
21. Review your investments in your company 401(k)/403(b) plan.
22. Review your vesting plan.
23. Help correct your investments to lifetime income alternatives.
24. Suggest alternatives to increase your income and alternatives.
25. Provide and research your cost basis on securities.

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- Client birthday cards
- Firm anniversary cards
- Holiday greetings
- Trigger events:
 - Marriage
 - Newborn baby
 - Retirement
 - Graduation

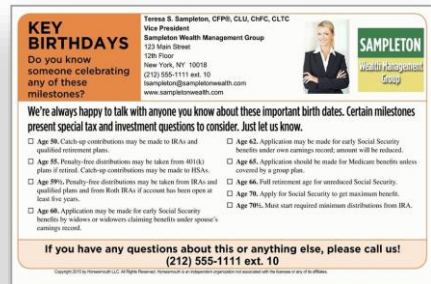
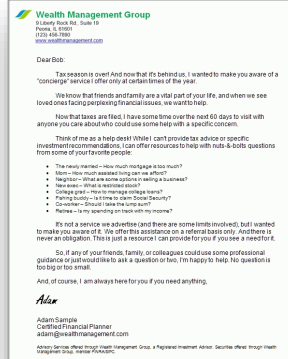
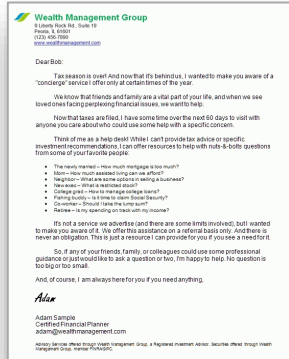
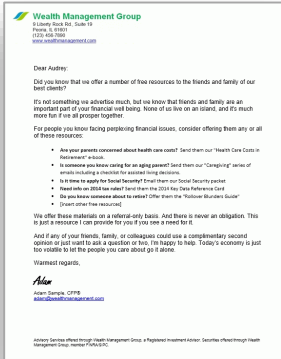
Referral Letters & Postcards

Free Resources
Referral Letter:
 Offers materials clients can share with friends and family

No Worries Referral & Retention Letter
 Reassures stressed clients; reminds them of services & expertise

Full Service Referral & Retention Letter
 Highlight tools and solutions; second opinion service for friends & family

Key Birthdays Referral Postcard
 Prompts for referrals at key client birthdays



Download from Referral Letters That Work Campaign

End of Year/Start of Year Touches

Marketing Toolkit Advisor/Client

2019 Retirement Calendar Checklist

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SAMPLETON
Wealth Management Group

YOUR BULLETIN BOARD GUIDE TO STAYING ON TRACK

Use this calendar checklist to track important deadlines for your 2019 financial planning. Deadlines and action items must be met. The plan review and update items depend on your plan and will be added to the plan review. Please see deadlines in New York, NY, or NJ.

event	deadline	action
1. Review 2018 Form 990	12/31/2018	File Form 990
2. Review 2018 Form 1099-R	1/31/2019	File Form 1099-R
3. Review 2018 Form 1099-DIV	3/15/2019	File Form 1099-DIV
4. Review 2018 Form 1099-INT	3/15/2019	File Form 1099-INT
5. Review 2018 Form 1099-NEC	3/15/2019	File Form 1099-NEC
6. Review 2018 Form 1099-B	3/15/2019	File Form 1099-B
7. Review 2018 Form 1099-MISC	3/15/2019	File Form 1099-MISC
8. Review 2018 Form 1099-CAP	3/15/2019	File Form 1099-CAP
9. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
10. Review 2018 Form 1099-PRR	3/15/2019	File Form 1099-PRR
11. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
12. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
13. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
14. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
15. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
16. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
17. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
18. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
19. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
20. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
21. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
22. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
23. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
24. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
25. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
26. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
27. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
28. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
29. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
30. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
31. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
32. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
33. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
34. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
35. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
36. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
37. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
38. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
39. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
40. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
41. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
42. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
43. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
44. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
45. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
46. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
47. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
48. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
49. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
50. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
51. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
52. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
53. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
54. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
55. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
56. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
57. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
58. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
59. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
60. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
61. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
62. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
63. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
64. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
65. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
66. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
67. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
68. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
69. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
70. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
71. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
72. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
73. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
74. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
75. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
76. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
77. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
78. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
79. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
80. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
81. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
82. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
83. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
84. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
85. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
86. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
87. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
88. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
89. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
90. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
91. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
92. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
93. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
94. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
95. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
96. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
97. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA
98. Review 2018 Form 1099-TRN	3/15/2019	File Form 1099-TRN
99. Review 2018 Form 1099-SP	3/15/2019	File Form 1099-SP
100. Review 2018 Form 1099-SSA	3/15/2019	File Form 1099-SSA

2019 Retirement Calendar Checklist

Send clients, prospects, and COIs a handy reference card that lists key dates and actions retirees must review throughout the year.

Download from Retirement Calendar Checklist Campaign

YOUR 2018 LAST-CHANCE FINANCIAL PLANNING CHECKLIST

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SAMPLETON
Wealth Management Group

SHAPE UP YOUR PERSONAL FINANCES FOR A GREAT YEAR-END!

Fall is an ideal time to examine your financial health and update your financial plans. Here is a list of important things to review that might make a difference in your year-end review and plans for next year. Check all that apply. If you have any questions or concerns, I will be happy to go over these items with you and discuss possible scenarios for 2018 and 2019. **Call to schedule a review.**

Check the box next to any key item that impacts your situation or needs more research or discussion.

<p>1 TAXES</p> <ul style="list-style-type: none"> <input type="checkbox"/> Project income for 2018 & 2019. <input type="checkbox"/> Project 2018 net investment income. <input type="checkbox"/> Review tax plan in light of the Tax Cuts and Jobs Act. <input type="checkbox"/> Review realized and unrealized gains and losses. <input type="checkbox"/> Collect cost-basis information on sold securities. <input type="checkbox"/> Review sales of appreciated property like real estate. <input type="checkbox"/> Check loss carry-forwards from last year. <input type="checkbox"/> Review potential deductions & credits for 2018. <input type="checkbox"/> Track donations to charity. <input type="checkbox"/> Review any gifting plans. 	<p>3 INVESTMENTS</p> <ul style="list-style-type: none"> <input type="checkbox"/> Confirm investment goals and strategy. <input type="checkbox"/> Review asset allocation for rebalancing opportunities. <input type="checkbox"/> Review fundamentals of portfolio positions. <input type="checkbox"/> Review income and savings needs. <input type="checkbox"/> Re-examine asset location. <input type="checkbox"/> Review outstanding loans and mortgages. <input type="checkbox"/> Review dividend distributions. <input type="checkbox"/> Review employee stock options. 	<p>5 MILESTONES</p> <ul style="list-style-type: none"> <input type="checkbox"/> 50: Now you can make catch-up contributions to IRAs and some qualified retirement plans. <input type="checkbox"/> 55: You can take distributions from 401(k) plans without penalty if retired. <input type="checkbox"/> 59½: You can take distributions from IRAs without penalty. <input type="checkbox"/> 62-70: You can apply for Social Security benefits. <input type="checkbox"/> 65: You can apply for Medicare. <input type="checkbox"/> 70½: You must begin taking RMDs from IRAs.
<p>2 RETIREMENT</p> <ul style="list-style-type: none"> <input type="checkbox"/> Max out 401(k) contributions including catch-ups. <input type="checkbox"/> Max out IRA contributions including catch-ups. <input type="checkbox"/> Analyze Roth IRA conversion scenarios: Full vs. partial vs. none. <input type="checkbox"/> Take required minimum distributions. <input type="checkbox"/> Open a retirement plan if newly self-employed. <input type="checkbox"/> Check status of all retirement accounts. <input type="checkbox"/> Consider Social Security claiming options. 	<p>4 INSURANCE</p> <ul style="list-style-type: none"> <input type="checkbox"/> Review property and casualty policies. <input type="checkbox"/> Review costs of current insurance policies. <input type="checkbox"/> Review health insurance coverage. <input type="checkbox"/> Identify medical changes in life, business, or financial circumstances that may require insurance adjustments. 	<p>6 HEALTH</p> <ul style="list-style-type: none"> <input type="checkbox"/> Review employer's health insurance plan. <input type="checkbox"/> Shop state health insurance exchange. <input type="checkbox"/> Review Health Savings Account contributions for 2018. <input type="checkbox"/> Spend any remaining balances in Flexible Spending Accounts. <input type="checkbox"/> Review Medicare enrollment options.

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Download from Last Chance Campaign

Crisis Communications

Alert Level	Trigger	Action
FinCon 1	One day market decline of 3-5% News event	Handholding email
FinCon 2	One day market decline of 5%+ Flash crash News event	Handholding email Twitter Phone call
FinCon 3	Multi-day market decline Natural disaster Political crisis	Handholding email Phone call(s) Reassurance email(s) Ongoing email blasts Webinar/Conference call PR Social Media
FinCon 4	Severe ongoing crisis	Handholding email Phone call(s) Reassurance email(s) Ongoing email blasts Webinar/Conference call PR Townhall/Workshops Social Media

Download from Crisis Communications Campaign

Your Communications Masterplan

2015 Financial Fitness Checkup

Thomas E. Sampleton, CFP®, CLU, ChFC, ChFS
 Wealth Management Group
 125 West Street
 New York, NY 10038
 800-555-6266

Checklist:

- Review your 401(k) plan
- Review your IRA and Roth IRA
- Review your 529 plan
- Review your life insurance
- Review your health insurance
- Review your disability insurance
- Review your estate plan

KEY FINANCIAL DATA

Thomas E. Sampleton, CFP®, CLU, ChFC, ChFS
 Wealth Management Group
 125 West Street
 New York, NY 10038
 800-555-6266

Assets

Account	Balance	Value
401(k)	123,456	123,456
IRA	567,890	567,890
529	234,567	234,567
Life Insurance	789,012	789,012
Health Insurance	345,678	345,678
Disability Insurance	123,456	123,456

Customer Satisfaction Survey

How satisfied are you with your advisor's performance?

1. How satisfied are you with your advisor's performance?
 Very satisfied
 Satisfied
 Neutral
 Dissatisfied
 Very dissatisfied

2. How satisfied are you with your advisor's performance?
 Very satisfied
 Satisfied
 Neutral
 Dissatisfied
 Very dissatisfied

YOUR 2017 LAST-CHANCE FINANCIAL PLANNING CHECKLIST

SHAPING UP YOUR PERSONAL FINANCES FOR A GREAT YEAR-END!

1. TAXES

- Review your 2016 tax return
- Review your 2017 tax return
- Review your 2017 tax return

2. INVESTMENTS

- Review your investment portfolio
- Review your investment portfolio
- Review your investment portfolio

3. RETIREMENT

- Review your 401(k) plan
- Review your IRA
- Review your 529 plan

4. INSURANCE

- Review your life insurance
- Review your health insurance
- Review your disability insurance

5. MILESTONES

- Review your estate plan
- Review your estate plan
- Review your estate plan

6. HEALTH

- Review your health insurance
- Review your health insurance
- Review your health insurance

KEY BIRTHDAYS

Do you know everyone celebrating one of these milestones?

We're always happy to talk with anyone you know about these important birth dates. Certain milestones present specific and nuanced questions to consider. Just let us know.

- Age 18: Can an applicant now be made the IR owner?
- Age 21: Can an applicant now be made the IR beneficiary?
- Age 25: Can an applicant now be made the IR beneficiary?
- Age 30: Can an applicant now be made the IR beneficiary?
- Age 40: Can an applicant now be made the IR beneficiary?
- Age 50: Can an applicant now be made the IR beneficiary?
- Age 60: Can an applicant now be made the IR beneficiary?
- Age 70: Can an applicant now be made the IR beneficiary?
- Age 75: Can an applicant now be made the IR beneficiary?
- Age 80: Can an applicant now be made the IR beneficiary?
- Age 85: Can an applicant now be made the IR beneficiary?
- Age 90: Can an applicant now be made the IR beneficiary?

If you have any questions about this or anything else, please call us!
 (212) 555-1111 ext. 10

MEDICARE

Do you know everyone celebrating one of these milestones?

We're always happy to talk with anyone you know about these important birth dates. Certain milestones present specific and nuanced questions to consider. Just let us know.

- Age 65: Can an applicant now be made the IR owner?
- Age 66: Can an applicant now be made the IR beneficiary?
- Age 67: Can an applicant now be made the IR beneficiary?
- Age 68: Can an applicant now be made the IR beneficiary?
- Age 69: Can an applicant now be made the IR beneficiary?
- Age 70: Can an applicant now be made the IR beneficiary?
- Age 71: Can an applicant now be made the IR beneficiary?
- Age 72: Can an applicant now be made the IR beneficiary?
- Age 73: Can an applicant now be made the IR beneficiary?
- Age 74: Can an applicant now be made the IR beneficiary?
- Age 75: Can an applicant now be made the IR beneficiary?
- Age 76: Can an applicant now be made the IR beneficiary?
- Age 77: Can an applicant now be made the IR beneficiary?
- Age 78: Can an applicant now be made the IR beneficiary?
- Age 79: Can an applicant now be made the IR beneficiary?
- Age 80: Can an applicant now be made the IR beneficiary?



Jan Feb Mar April May June July Aug Sep Oct Nov Dec

2015 Financial Fitness Checkup

KEY FINANCIAL DATA

KEY BIRTHDAYS

MEDICARE

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(Annual Membership: \$997)

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Free Demo!*



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Presentations, Webinars & More

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What Advisors Have to Say

"You are awesome! Thanks for getting me started on the right roads. I was at so many crossroads, I just could not figure out which to take. Now I see pathways to take. I am very grateful for your help!!"

- D.B., PhD, CFP, CIMA

"The AC Boot Camp gives me the tools I need to establish the processes that I've always known I should be doing, but just wasn't creative (or organized) enough to do on my own. I finally had a guide to put together my marketing pieces."

- G.W, advisor

"I was part of the program at the time my income was about \$200,000 per year. Today it's over \$2,000,000 and I attribute a lot of that success to going through the program. Thank you."

- T.N, advisor

"I must say that this Advisor/Client subscription was the best use of my money over and above anything other investment in my business I have made. Thank you very all you efforts. It is truly appreciated."

-- M.S., advisor

Kickstart Your 2019 Marketing Plan

Buy a Quarter for only \$297!
(Annual Membership: \$997)

*Sign Up for a
Free Demo!*



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