



35+ Ideas for Growing Your Retirement Business With Client Education Webinars

Host educational webinars that showcase your retirement planning expertise and offer 'social proof' that you are the advisor with the answers.

Your Host:
Devin Kropp
Associate Editor

The Difference a Retirement Plan Makes



Half of the affluent and HNW clients with a formal plan have consolidated 90%+ of their assets with their advisors — **more than double** the retirees who do not have a plan.

Source: The Differences They Make: An Advisor, an Annuity, or a Formal Plan in a Retiree's Life, LIMRA Secure Retirement Institute

Today's Agenda

- The Difference a Plan Makes
- Why host education webinars?
- 35+ Ideas



Advisor/Client Advantage

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



50+ Campaigns

Client-Facing Reference Cards

Savvy Cybersecurity

Quick Reference Guide, 2019

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A. Scorecard

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

Question	Yes/No
I have one email address that I use exclusively for my online financial accounts (banking, credit cards, payment services, brokerage, etc.) and nothing else.	
I have two-step verification (two-factor authentication) turned on for my email and online financial accounts.	
I can spot the difference between dangerous free public Wi-Fi and useful, secure free public Wi-Fi.	
I understand how to tell if my home Wi-Fi network is vulnerable to hackers and how to boost the network's security.	
Whenever any money leaves my bank accounts or my credit cards are charged, I'm alerted to the transaction.	
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 confirmed with the credit bureaus that my minor children have not been the victims of identity theft, and frozen their credit files.	
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 systems, browsers, Microsoft Office, iTunes, player, virus protection, wireless router, and Adobe programs.	
I have a system for ensuring that I can recover from a ransomware phishing attack without paying an extortion fee to a criminal.	
Give yourself five points for each question answered with a Yes. Add points to get your score. Consult section B to get your cybersecurity rating.	Raw Score: _____

B. Rating

50-40	GOOD
35-25	OKAY
20-0	DANGER

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

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Check

C. Checklist

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

Passwords

- ☐ Create stronger passwords using mnemonic, goal-setting, DI password approaches.
- ☐ Enable two-step verification on all your key accounts that all accounts and personal email.
- ☐ Download a password manager and put it on all your comps. Strong master password using the mnemonic or Diemware.

Wi-Fi

- ☐ Install a VPN program on your laptop and mobile devices for settings.
- ☐ Change your router's default username and password—don't settings.
- ☐ Disable the WPA or WPA2 encryption setting.
- ☐ Update your router's firmware.

Transactions

- ☐ Create text or email alerts for your bank accounts and credit cards.

Credit

- ☐ Place a credit freeze on your credit files at all three reporting agencies, and TransUnion.
- ☐ Request a search on your children's Social Security numbers.
- ☐ Place a credit freeze on your children's credit files at all three agencies, Experian, and TransUnion.

Software

- ☐ Update all software on all devices.
- ☐ Set auto-update for programs that allow it.
- ☐ Run an antivirus software.

Back-Up

- ☐ Back up your data on ALL your devices to at least two local physical devices.

Health Care Quick Reference Guide

MEDICARE FOR INDIVIDUALS 65+

Medicare enrollment periods

To ensure no gaps in coverage, arrange for Medicare and supplemental insurance before existing coverage ends.

Initial enrollment period for Part A (hospitalization) and Part B (medical services).

Special enrollment period for Part A and B (for people who are working and covered by an employer group plan at 65).

Initial enrollment period for Part C (Medicare Advantage).

Initial enrollment period for Part D (drugs).

May coincide with initial or special enrollment period for Parts A and B.

May coincide with initial or special enrollment period for Parts A and B. Or, if you have creditable drug coverage through a retiree or employer plan, it is not necessary to enroll in Part D when you enroll in Parts A and B. However, if you lose that creditable coverage, you should enroll in Part D before such coverage ends (or no more than two months later to avoid penalties).

Starts the first of the month in which you BOTH are over 65 and have Part B, and lasts 6 months. During this time, Medigap insurers have to take you, regardless of health status. The ACA prohibits agents denying people with pre-existing conditions does not apply to Medigap insurers.

Open enrollment period for Medigap policies.

Starts the first of the month in which you BOTH are over 65 and have Part B, and lasts 6 months. During this time, Medigap insurers have to take you, regardless of health status. The ACA prohibits agents denying people with pre-existing conditions does not apply to Medigap insurers.

Annual open enrollment period for Medicare Advantage plans and drug plans: October 15 – December 7.

During this time you may:

- Change drug plans or enroll in a new drug plan
- Change Medicare Advantage plans or enroll in a new plan

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Premiums and deductibles for 2017

Part A: No premium (if eligible for Social Security as a worker, spouse, divorced spouse, or survivor benefit).

Part B monthly premium

MAOI Single MAOI Joint MAOI Married filing separately Part B monthly premium Income split

≤ \$85,000 ≤ \$170,000 ≤ \$85,000 ≤ \$134.00*

\$85,001 - \$107,000 \$170,001 - \$214,000 \$134.00

\$107,001 - \$166,000 \$214,001 - \$320,000 \$134.00

\$166,001 - \$214,000 \$320,001 - \$426,000 \$134.00

\$214,001 - \$426,000 \$426,001 - \$126,000 \$134.00

> \$426,000 > \$126,000 \$134.00

Source: Social Security Administration. *\$134.00 is an average of "net" rates. "You are considered "net" rates." If you have a Medicare premium deducted from "This Part B income-related adjustment" in your Medicare and you submit to your premium used to the nearest whole dollar.

2017 Deductibles (may be covered by supplemental insurance)

Part A – 1st 60 days of hospitalization: \$1,315 per hospital day

Part A – days 61-90: \$629 per day

Part A – 91-150 days: \$650 per day

Part B – \$183 per year

Part D – This is Medicare's basic drug design; your plan may be different.

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KEY FINANCIAL DATA 2019

2019 Tax Rate Schedule

Taxable income (1) Base amount (2) Plus Marginal tax rate (3) Of the amount over (4)

Single 10% 10% 10% 10%

10% 10% 10% 10%

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Standard Deductions & Personal Exemptions

Single Married Filing Separately Head of Household Qualifying Widow(er)

Standard deduction \$12,000 \$18,000 \$12,000 \$18,000

Personal exemption \$4,000 \$4,000 \$4,000 \$4,000

Married, filing jointly and qualifying widow(er) \$8,000 \$8,000 \$8,000 \$8,000

Single or married, filing separately \$4,000 \$4,000 \$4,000 \$4,000

Head of household \$4,000 \$4,000 \$4,000 \$4,000

Dependent filing with tax return \$4,000 \$4,000 \$4,000 \$4,000

Additional standard deduction for non-dependents \$4,000 \$4,000 \$4,000 \$4,000

Blind or over 65 and unmarried and not a surviving spouse \$4,000 \$4,000 \$4,000 \$4,000

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Gift and Estate Tax Exclusions and Credits

Gift tax exclusion \$14,000 \$14,000 \$14,000 \$14,000

Estate tax exclusion \$10,000 \$10,000 \$10,000 \$10,000

Gift tax annual exclusion \$14,000 \$14,000 \$14,000 \$14,000

Exclusion on gifts to non-citizen spouse \$10,000 \$10,000 \$10,000 \$10,000

Exclusion on gifts to non-citizen spouse \$10,000 \$10,000 \$10,000 \$10,000

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Cybersecurity Checklist 2019

Medicare 2019

Key Financial Data 2019

Special Reports/Lead Magnets

21 Key Stats for Tracking Your Financial Health

Knowing your numbers helps you stay healthy and wealthy.

Teresa Sampleton, President
Sampleton Wealth Management
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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.

Source: Wall Street Journal, 10/15

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806 3.5% 66.7 \$857k
11x 8 \$1.6M
60/40 4% 3.5% 15%

A Very Unpleasant Surprise!
The gap between fully diversified savings and diversified retirement income

Asset Class	Expected Return	Standard Deviation
Domestic Stocks	8.0%	15.0%
International Stocks	7.0%	16.0%
Bonds	4.0%	5.0%
Real Estate	6.0%	10.0%
Commodities	5.0%	12.0%

Lead Magnet w/Landing
Page, Display Ads, & Lead
Nurturing Emails

11 Biggest Rollover Blunders (and How to Avoid Them)

Rolling over your funds for retirement presents opportunities for error. Having a set of preventive touch points is necessary to save crucial (and often expensive) mistakes.

Here, we'll walk through 11 of the most common blunders associated with rollovers, committed by individuals or financial institutions. Examples all have the potential to cost you money. They're also avoidable.

A SPECIAL RETIREMENT REPORT
By Elaine Floyd, CFP®
Director of Retirement and Life Planning, HorseMouth

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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 whiffing that 60-day window and suffering the consequences.

How it might happen
First of all, you took 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 check gets lost in the mail. You're on vacation when it comes in. You lose track of the days. 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.

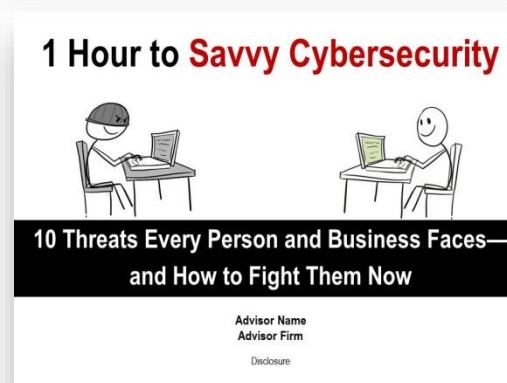
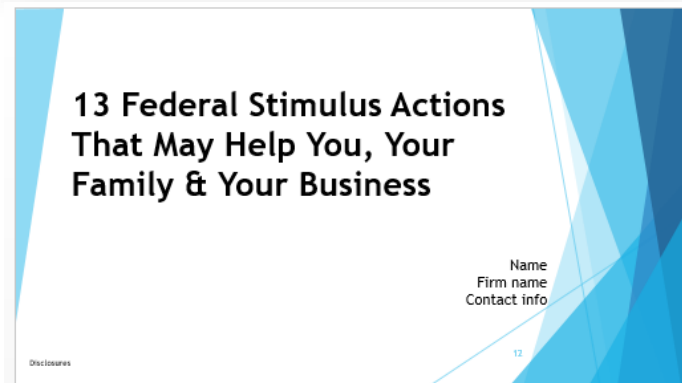
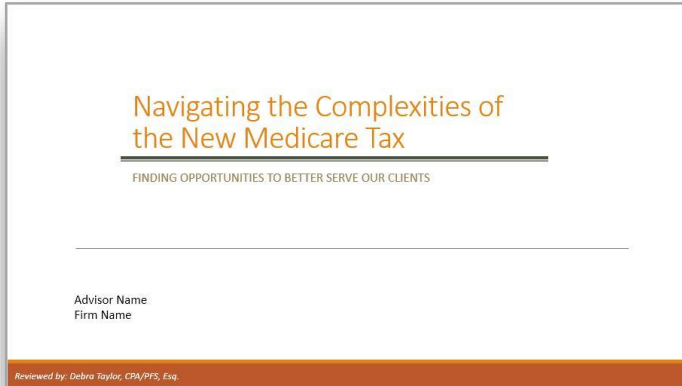
How to avoid it
Request a direct transfer of the assets. Open an account with a trustworthy, reputable custodian. Then ask your plan administrator to send the assets to the new custodian. That way, you never touch the money and there's no risk that the check will get lost or you'll lose count of the 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 hassle. 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.

Special Report or 11-Touch
Email Blast

Client & COI Presentations



Includes PowerPoint Slide Decks, Scripts & Toolkits

Communication Touches

KEY PLANNING & INVESTMENT DEADLINES
SUMMER 2016

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FINANCIAL DATES & DEADLINES

Month	Focus	Key Dates	Special Observances	What's your money personality?
JULY	Investor Psychology	July 4, Independence Day (markets closed) July 31, Form 1042 due	Gold-Horse Country Month July 8-10, Wine & Food Festival July 18-21, Republican Convention July 25-28, Democratic Convention	
AUGUST	College Planning	None, enjoy your summer	National Golf Month What Will Be Your Legacy Month August 5-21, Summer Olympics August 22, U.S. Open Tennis Begins	Prepared for rising college costs?

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.

<ul style="list-style-type: none"> Age 56, Catch-up contributions may be made to IRAs and qualified retirement plans. Age 55, Penalty-free distributions may be taken from 401(k) plans if retired. Catch-up contributions may be made to HSAs. Age 59½, Penalty-free distributions may be taken from IRAs and qualified plans and from Roth IRAs if account has been open at least five years. Age 60, Application may be made for early Social Security benefits by widows or widowers claiming benefits under spouse's earnings record. 	<ul style="list-style-type: none"> Age 62, Application may be made for early Social Security and qualified retirement plans. Age 65, Application should be made for Medicare benefits unless covered by a group plan. Age 66, Full retirement age for unreduced Social Security. Age 70, Apply for Social Security to get maximum benefit. Age 70½, Must start required minimum distributions from IRA.
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If you have any questions about this or anything else, please call us! (212) 555-1111 ext. 10

2017 Financial Fitness Checkup

Now is the perfect time to look at various aspects of your life and develop a plan to improve your financial fitness. Below you'll find a list of questions that may have an impact on your financial health in 2017 and beyond. Please check each question with a "yes" or "no" and write in any appropriate comments. Then call our office to schedule 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!

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 2017 and 2018. **Call to schedule a review.**

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

1 TAXES	2 RETIREMENT	3 INVESTMENTS	4 INSURANCE	5 MILESTONES
<input type="checkbox"/> Project income for 2017 & 2018. <input type="checkbox"/> Project 2017 net investment income. <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 and art. <input type="checkbox"/> Check loss carry forwards from last year. <input type="checkbox"/> Review potential deductions & credits for 2017. <input type="checkbox"/> Check donations to charity. <input type="checkbox"/> Review any gifting plans.	<input type="checkbox"/> Has your 401(k) contributions including catch-ups. <input type="checkbox"/> Has your IRA contributions including catch-ups. <input type="checkbox"/> Audit Roth IRA conversion scenarios, full five-year rule. <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.	<input type="checkbox"/> Confirm if. <input type="checkbox"/> Review and opportunity. <input type="checkbox"/> Review full. <input type="checkbox"/> Review full. <input type="checkbox"/> Review full. <input type="checkbox"/> Review full. <input type="checkbox"/> Review full.	<input type="checkbox"/> Review full. <input type="checkbox"/> Review full. <input type="checkbox"/> Review full. <input type="checkbox"/> Review full. <input type="checkbox"/> Review full. <input type="checkbox"/> Review full.	<input type="checkbox"/> Confirm if. <input type="checkbox"/> Review and opportunity. <input type="checkbox"/> Review full. <input type="checkbox"/> Review full. <input type="checkbox"/> Review full. <input type="checkbox"/> Review full.

2019 Retirement Calendar Checklist

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 deadlines in May, July, or August.)

JANUARY	FEBRUARY	MARCH
<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.	<input type="checkbox"/> 1st: Medicare Advantage Open Enrollment Period continues** <input type="checkbox"/> 1st-31st: Medicare General Enrollment Period continues** <input type="checkbox"/> Start organizing your 2018 taxes	<input type="checkbox"/> 1st-31st: Medicare Advantage Open Enrollment Period deadline** <input type="checkbox"/> 1st-31st: Medicare General Enrollment Period deadline** <input type="checkbox"/> 10th: Turn your clocks ahead!
APRIL	JUNE	SEPTEMBER
<input type="checkbox"/> 1st: Your last day to take your first IRA required minimum distribution without penalty <input type="checkbox"/> 15th: Pay your taxes or apply for extension*** <input type="checkbox"/> 15th: Pay your Q1 estimated taxes***	<input type="checkbox"/> 17th: Pay your Q2 estimated taxes <input type="checkbox"/> 21st: Longest day of the year. Enjoy summer!	<input type="checkbox"/> 16th: Pay your Q3 estimated taxes <input type="checkbox"/> 30th: Last day to determine beneficiaries after an IRA owner's death <input type="checkbox"/> Begin Final Quarter Taxes
OCTOBER	NOVEMBER	DECEMBER
<input type="checkbox"/> 1st: Extended trust and estate income tax returns due <input type="checkbox"/> 15th: Medicare Advantage and drug plan open enrollment closes <input type="checkbox"/> 1st-15th: ACA open enrollment starts (ends Dec. 15th) <input type="checkbox"/> 15th: Extended individual tax returns due	<input type="checkbox"/> 1st-30th: Medicare Advantage and drug plan open enrollment continues <input type="checkbox"/> 1st-15th: ACA open enrollment starts (ends Dec. 15th) <input type="checkbox"/> 3rd: Turn your clocks back!	<input type="checkbox"/> 1st-31st: Medicare Advantage and drug plan open enrollment closes <input type="checkbox"/> 31st: Last day for stocks, PMDs, required distributions, gifts to count for 2019 taxes

7 Key Differences Between a Roth 401(k) and a Roth IRA

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Roth 401(k)s and Roth IRAs share the ultimate goal of tax-free distributions of earnings, but they are governed by different rules along the way. This side-by-side comparison can help determine which vehicle suits a client's needs best.

1. Contribution limit

Roth 401(k)s and Roth IRAs share the ultimate goal of tax-free distributions of earnings, but they are governed by different rules along the way. This side-by-side comparison can help determine which vehicle suits a client's needs best.

3 Ways to Raise Your Social Security Benefit

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Wondering how to maximize your Social Security benefits? It's not as difficult as you may believe. Here are three options almost anyone can do.

Postcards

Checklists

Articles

Sales Letters



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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 Indices), 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 felt more like 2011, when overseas tremors reached our shores. While 2015's ride was not as volatile as that of 2011, the S&P 500 did experience its first 10%+ 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 have their still plenty of interest in the most creditworthy.

We did, however, see modest backup in bond yields as measured by the BofA Merrill Lynch US Corporate Master Reserve and bigger problems in high-yield bonds, some

	MTD %	2015 %
Dow Jones Industrial Average	-1.66	-2.3
RUSDAQ Composite	-1.98	+5.5
S&P 500 Index	-1.75	-0.3
Russell 2000 Index	-5.19	-5.1
MSCI World ex-USA**	-1.88	-5.9
MSCI Emerging Markets**	-2.48	-1.8

Source: Wall Street Journal, MSCI.com; MTD returns: Nov. 30, 2015 returns: Dec. 31, 2014–Dec. 31, 2015
**Annualized, **USD

Emotional vs. disciplined investing

I'll touch on some of the issues affecting high-yield stock performance in key stock and fixed income sectors in a




To: Best CPAs

Send

Subject: 5 Apps to Help You De-Stress During Tax Season

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:

- 1. GPS for the Soul**

<https://itunes.apple.com/us/app/gps-for-the-soul/id508099054?mt=8>
This app can measure your heart rate and heart rate variability by using the camera on your smartphone. You simply place your finger over the camera and the app rates your stress level. You then are linked to a guide that includes methods to help you relieve your stress. These stress relievers vary from soothing music to breathing exercises and even pictures of your loved ones. You customize the app, choosing whichever stress relievers work best for you. GPS for the Soul is available for free on iTunes.
- 2. Nature Music Lite**

<https://itunes.apple.com/us/app/free-nature-music-for-help/id428758193?mt=8>
Appealing 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 can 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.
- 3. PIP Stress Tracker**


Monthly Market Updates

Seasonal Emails



Wealth Management Group
9 Liberty Rock Rd., Suite 19
Peoria, IL 61601
(232) 456-7890
www.wealthmanagement.com

Dear Bob:

Tax season is over! And now that it's behind us, I wanted to make you aware of a "concierge" 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 to help you with anything you care about who could use some help.

Think of me as a help desk! While I can't provide investment recommendations, I can offer resources 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 restricted stock?
- College grad – How to manage college loans?
- Fishing buddy – Is it time to claim Social Security?
- Co-worker – Should I take the lump sum?
- Retiree – Is my spending on track with my income?

It's not a service we advertise (and there's no charge to make you aware of it). We offer this assistance as a courtesy, never an obligation. This is just a resource I can offer.

So, if any of your friends, family, or colleagues need guidance or just would like to ask a question or have a conversation, too big or too small.

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

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.



Wealth Management Group
9 Liberty Rock Rd., Suite 19
Peoria, IL 61601
(232) 456-7890
www.wealthmanagement.com

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,

Teresa

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

Referral Letters

Prospect Letters

Marketing Resources for You

List of Services						
Investment Planning	Retirement Planning	Estate Planning & Philanthropy	Risk Management & Insurance	Cash Flow & Budgeting	Family Services	Tax Management
Portfolio Management & Risk Analysis	Retirement Goal Setting	Wills	Review of Existing Policies	Cash Flow Analysis	College Savings Planning	Review of Cost Basis
Asset Allocation & Diversification	Social Security Analysis	Powers of Attorney	Life Insurance Needs	Expenses & Budgeting	529 College Savings Plans	Review Realized Gains
Concentrated Stock Analysis	Business Planning	Living Will	Long Term Care Insurance	Debt Management	Roth IRAs for Children	Carry Forward Losses
Asset Location	IRA Contributions & Conversions	Health Care Proxy	Disability Insurance	Planned Purchases	Gifting	Tax Loss Harvesting
Investment Risk Control Strategy	401(k) Management & Employer-Sponsored Plans	Charitable Giving	Health Insurance	Emergency Savings	Elderly Planning	Deductions & Credits
Second Opinion Reviews	Annuities & Pensions	Guardians for Minor Children	Homeowner's & Renters Insurance	Mortgage Review	Legacy Planning	Potential Roth Conversions
Portfolio Stress-Testing	RMDs & Withdrawal Strategies	Asset Protection Analysis	Liability Coverage	Lines of Credit	Divorce & Widowhood Services	HSA & FSA's
<div><div><div>Teresa Sampleton President Sampleton Wealth Management 123 Street Name, Town, State, 00000 name@companyname.com www.companyname.com</div><div></div></div></div> <div><div>Disclosures:</div><div>Your company disclosure information. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Sed ingent nisi, elementum sed mattis id, tristique ac enim. Cras porttitor tristique dolor, ac fermentum justo dictum nec. Cras id mauris elementum, suscipit purus id, tristique metus. Maecenas dapibus et nisi sed support. Aliquam sagittis odio eget urna malesuada, id hendrerit, diam molestie.</div></div>						

List of Services Template

The Financial Advisor's Marketing Calendar

2020

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

Advisor/Client

Annual Marketing Calendar

Take Control of Your Numbers!

Do you ever find yourself wondering where all your money went at the end of the month? If you overspent on groceries, missed a mortgage payment, or let a potentially lucrative investment opportunity fall through the cracks?

Our special report "21 Key Stats for Tracking Your Financial Health" can give you tighter control and peace of mind in how you manage your assets (and liabilities). Focusing on the right numbers can lead to better decisions about personal expenses, credit, investments, and retirement.

Are you on track?

This special report can help you:

- Position your cash for emergency expenses and income disruptions
- Leverage your home equity for a new line of credit or a reverse mortgage
- Manage your income to avoid higher or additional taxes
- Budget efficiently for fixed expenses to maximize savings
- Estimate your how much you'll need to retire

Get your **FREE** report on "21 Key Stats for Tracking Your Financial Health" now!


First Name:

Last Name:

Best Email:

Send Me The Stats!

Sampleton Wealth Management Group
123 Main Street, 12th Floor, New York, NY 10018
(212) 555-1111 ext. 10
www.sampletonwealth.com




DISCLOSURE: Lorem ipsum dolor sit amet, consectetur adipiscing elit. Phasellus lobortis velit sed lectus fringilla. Donec quis nuncum nisi, varius convallis risus. Sed id massa porttitor, phasellus porta efficit, where ex, vestibulum sit amet lacus imperdiet. In hac habitasse primea. Discimus blandit sit amet ante vel aliquet. Morbi convallis massa vel tortor malesuada, id ullamcorper tellus malesuada.

Support Materials




Monthly Webinars



CPE Credits Guide

What you need to do to award Continuing Education Credits (CPE) to CPAs



Horsemouth, LLC is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.nasbregistrar.org.

Instruction & Guidance

2016 FastStart Marketing Plan

Marketing Objectives: Establish goals & budgets

Goal: 40 fourth management clients @ \$500k min

Target Market: Retirement planning for 50-60s professionals

Budget: 2% of revenue

Time Commitment: 10-15 hrs/week

Core Marketing Systems: Summarize your strategy for each marketing system

System	Activity	Timing	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Broadening	List of Services	Client Service Standards												
	Holiday Party & Cards													
Communications	Client & Clientette call/letter/e-newsletter	every 2nd week												
	Key Data Card	Jan												
	Lost Chance Checklist	Feb												
	Millennium celebration	Special												
Referrals	Summer BBQ	July												
	Outstanding	October												
Prospecting	RI Workshop	Essex County Development Council participation	October											
	Weekly report	Monthly												
	Monthly Lunch	Lead Gen												
	Tea & email & call	Feb 3rd												
COI Marketing	Targeted letter Retirement Accounts Review	May, June												
	Photo list of contributors for Referral Network	July												

Campaign Calendar: Schedule campaign & events

Jan	February	March
Key Data Card	RI Workshop Tea & email	Tea & email Bistro Birthday Party
Lunch & Newsletter	Lunch & Newsletter	Lunch & Newsletter
	April	May
RI Workshop	COI Roundtable	COI Roundtable
		Game Show
Lunch & Newsletter	Lunch & Newsletter	Lunch & Newsletter
Tea & email		
	July	August
COI Referral Network Mtg	Johnson Retirement Party	LO Checklist
Summer BBQ		RI Workshop
Lunch & Newsletter	Newsletter only	Lunch & Newsletter
	3rd Express trip	
	October	November
RI Workshop	Holiday cards	Holiday Party
Lunch & Newsletter	Lunch & Newsletter	Lunch & Newsletter
	Tea & email	

Game Plan: Plan your activities

Phone calls

Daily

Staff meetings

Referral calls/traffic

Weekly

Search list for prospects to referrals

Prepare newsletter

Monthly

Host & promote monthly lunch

Track metrics

Review & adjust marketing plan

Quarterly

Check lead magnet

Call & Client

Yearly

Portfolio Review

Holiday cards

Marketing Metrics: Choose key performance indicators to track

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
# of referrals												
# of new clients from ref												
# new clients												
# new marketing metrics												
Total	244,600	122,000	147,000									

Worksheets, Checklists, Marketing Plans, Schedules, Templates

Why Host Educational Workshops?

- Hold 10-30 prospect meetings at once
- Become the go-to retirement expert in your market
- Easy for clients to invite friends & colleagues
- Prospects see that others approve & admire you
- Perfect for clients, prospects & COIs
- Build mailing list
- Set appointments





35+ Ideas for Holding Better Client Education Webinars

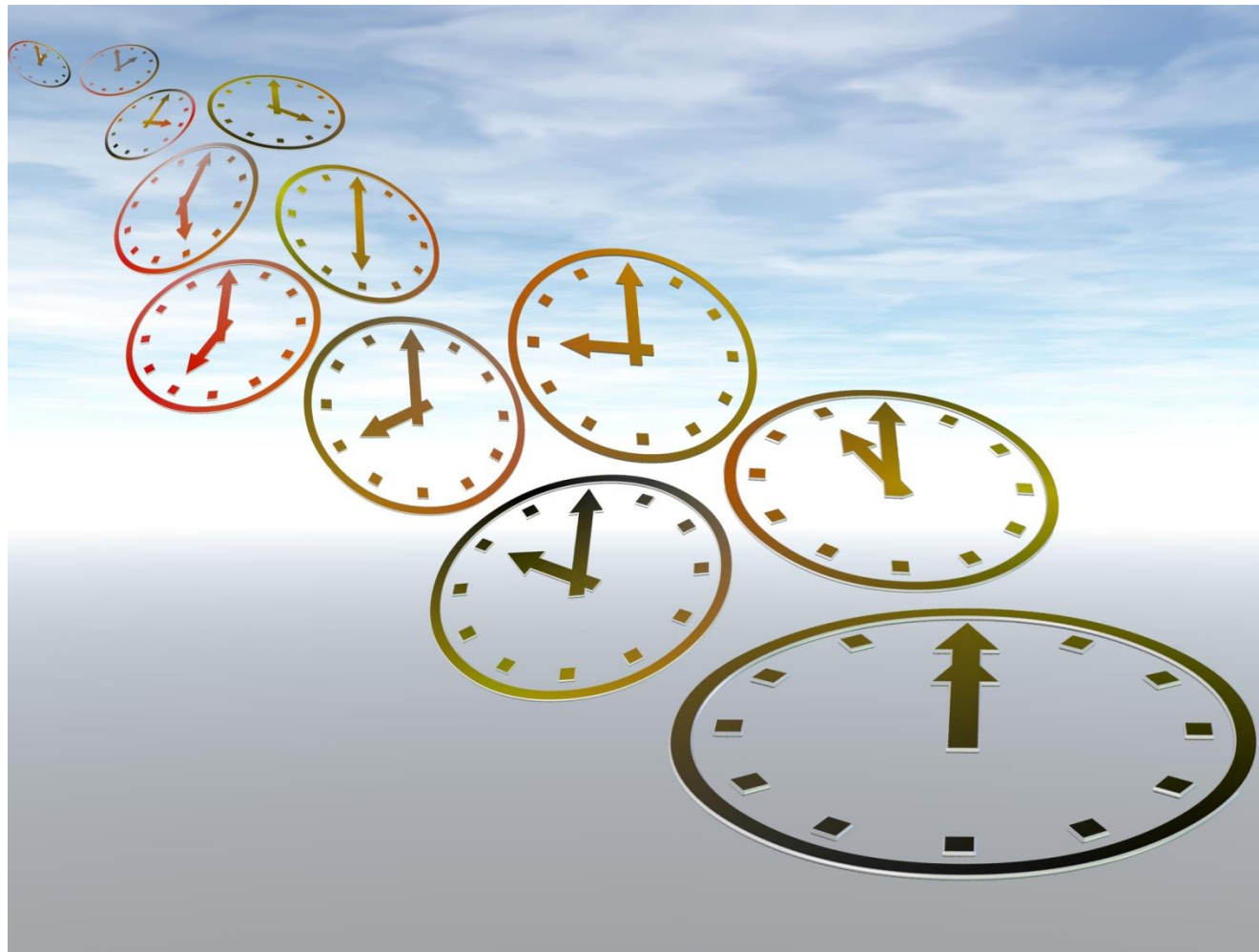


Choose Your Webinar Platform





Choose Webinar Length Wisely





Think About Date and Time

2020 JULY						
SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

www.free-printable-calendar.com



Have Staff Online to Help



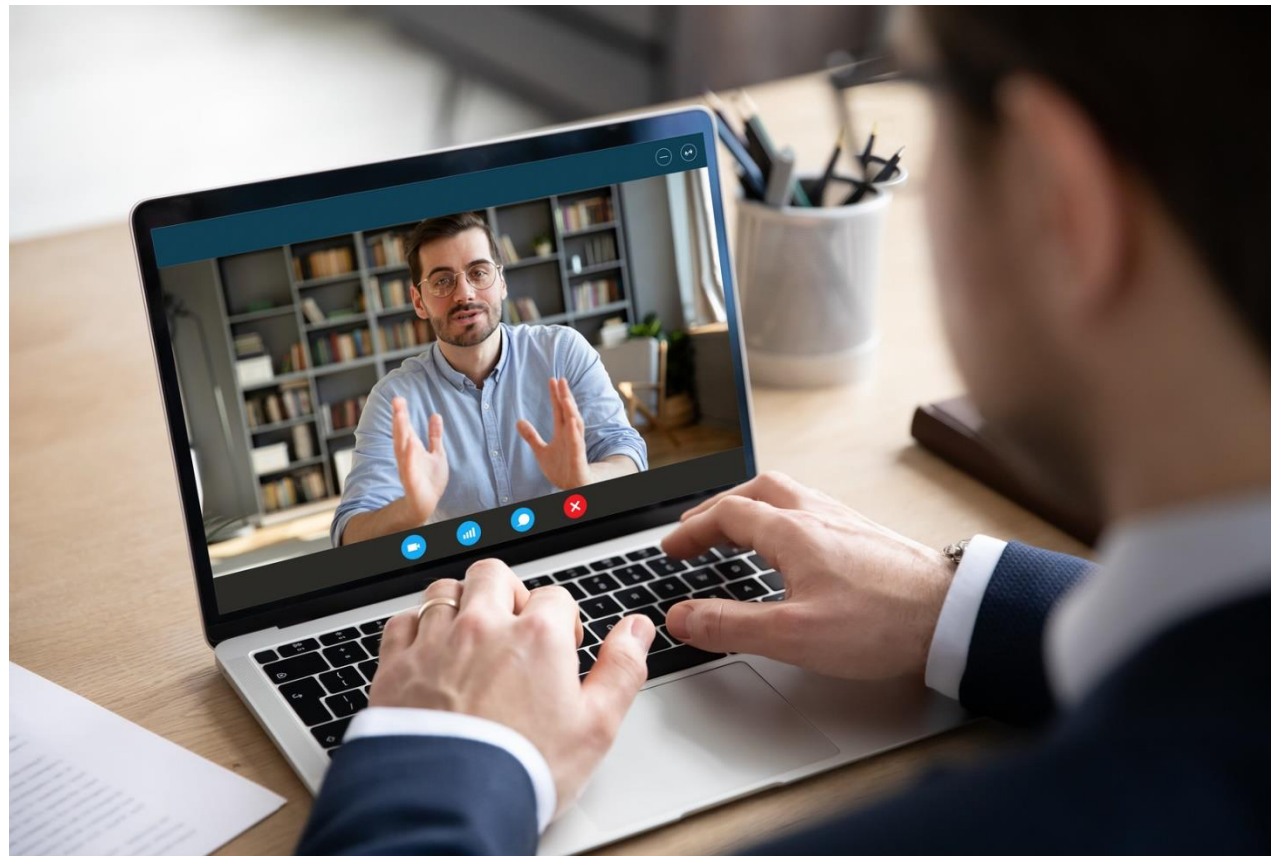


Give Attendees a Handout





Share Your Video





Double Check Your Audio



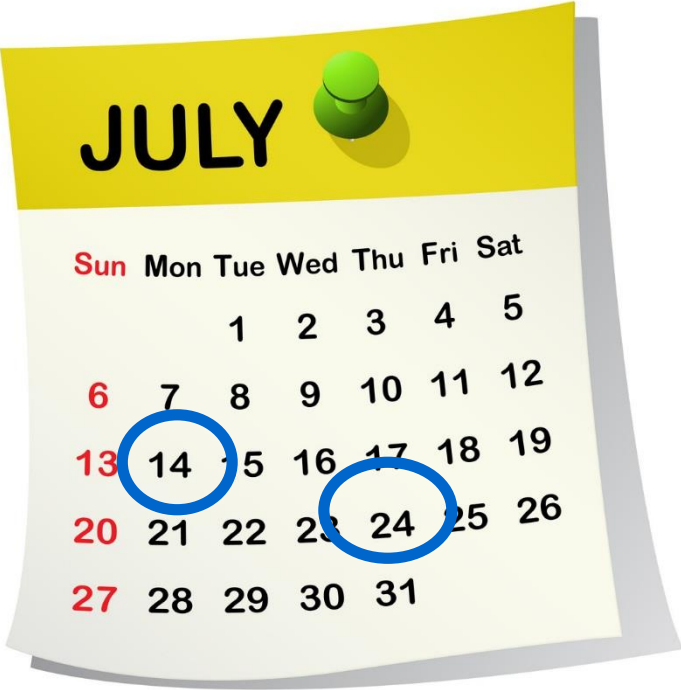


Rehearse So Much You Can Talk It





Shorter Lead Up Time





Send Confirmation & Reminder Emails





Offer a Call or Meeting Before the Webinar





Be the Star of Your Show





Invite Other Professionals to Speak





Work a Niche



Tell Stories

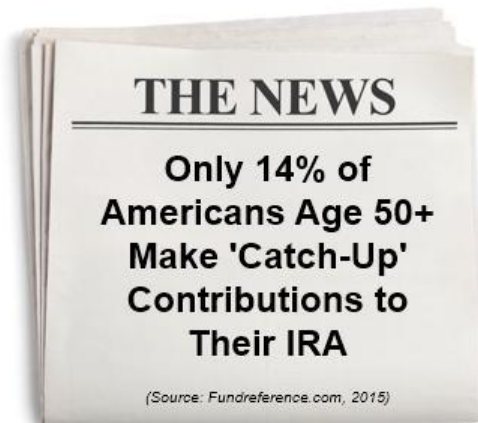
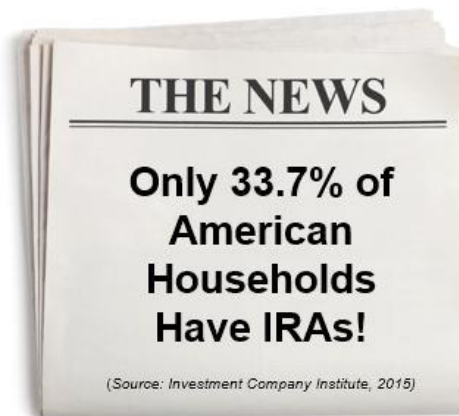
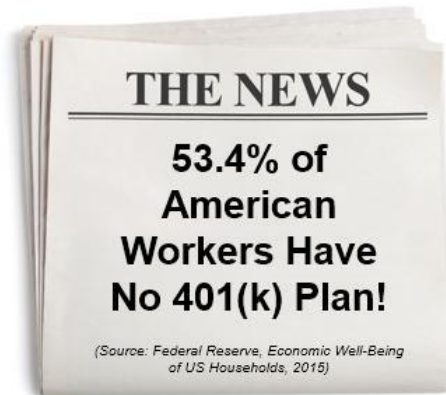


Add Horror Stories





Focus on Retirement Income



Pack In the Meat





Give Your Webinar Unusual Titles

A Man Is Not a Plan! Retirement Workshop for Women

Dump the Chair for a Harley:
Retirement Planning for Dentists

How to Manage Your Serious Money
(i.e. the money you haven't told the kids about!)





Get Visual



Mention Multiple Services

Retirement Services						
Retirement Planning	Retirement Income Planning	Social Security Planning	IRAs & RMDs	Pensions	Annuities	Tax Planning for Retirement
Goal Setting	Review of Income Sources	Social Security Analysis	IRA Contributions	Lump Sum Analysis	Risk Review	Roth Conversions
Needs Analysis	401(k) Management	Disability	Roth IRAs	Find Lost Pensions	Income Replacement Analysis	Roth Recharacterizations
Retirement Plan Creation	Portfolio Review & Analysis	Spouse & Survivor Benefits	Rollovers	Cash-Balance Plans	Annuity Strategies	Tax Bracket Management
Estate Planning & Philanthropy	Inheritance Planning	Couple Coordination	Withdrawal Strategies	Single-Life vs. Joint-and-Survivor Analysis	Income Sustainability Projections	Asset Location
Debt Management	Cash Flow Projections	Special Needs Coordination	RMDs	Federal & State Pension Planing	Fees & Expense Management	Beneficiary Audit
Legacy Planning	Real Estate Investments	Filing Strategies	Self-Directed IRAs	Government Retirement Plan	Contract Reviews	Tax Loss Harvesting
Health Care Management	Reverse Mortgages	Medicare Planning	ROBS	Health Care Coverage	1035 Exchanges	Credits & Deductions

Teresa Sampleton
President
Sampleton Wealth Management
123 Street Name, Town, State, 00000
name@companyname.com
www.companyname.come

Disclosures: Your company disclosure information. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Sed augue nisl, elementum sed mattis id, tristique ac enim. Cras scelerisque fringilla dolor, sed fermentum justo dictum nec. Cras id mauris eleifend, suscipit purus id, finibus metus. Maecenas dignissim at nisl quis suscipit. Aliquam sagittis odio eget urna malesuada, id hendrerit diam molestie.

Download List of Services Template from Advisor/Client

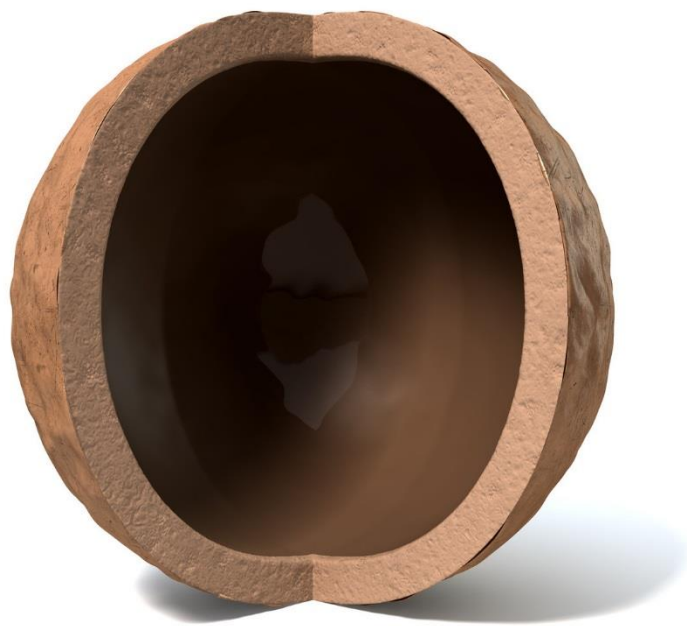


End With a High Earner Problem





Summarize Your Talk in 15 Words

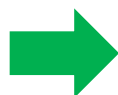




Offer Incentives for the Behavior You Want



Offer a Toolkit



Download from Advisor/Client



Decide On a Call-to-Action

**Get Your Free
Social
Security
Review!**



Hand Out & Collect Evaluation Forms

Evaluation

☒ **OUTSTANDING**

☐ Excellent

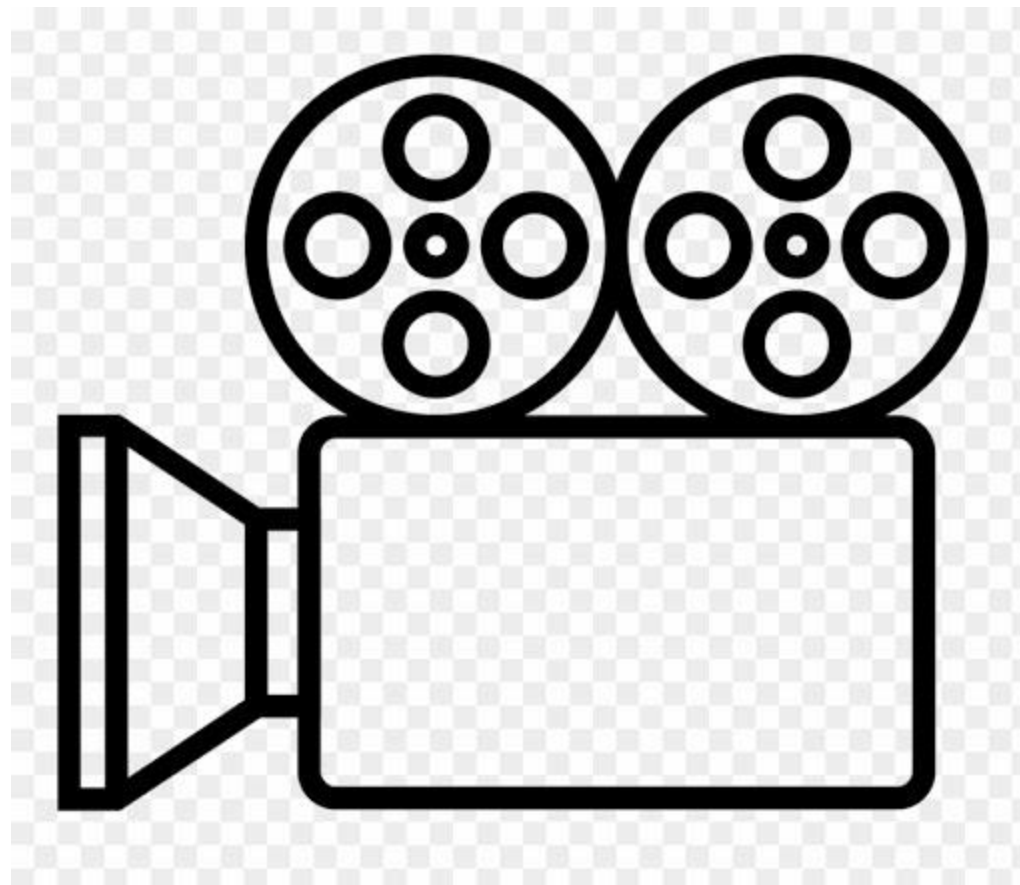
☐ Very Good

☐ Average

☐ Below Average



Record the Webinar



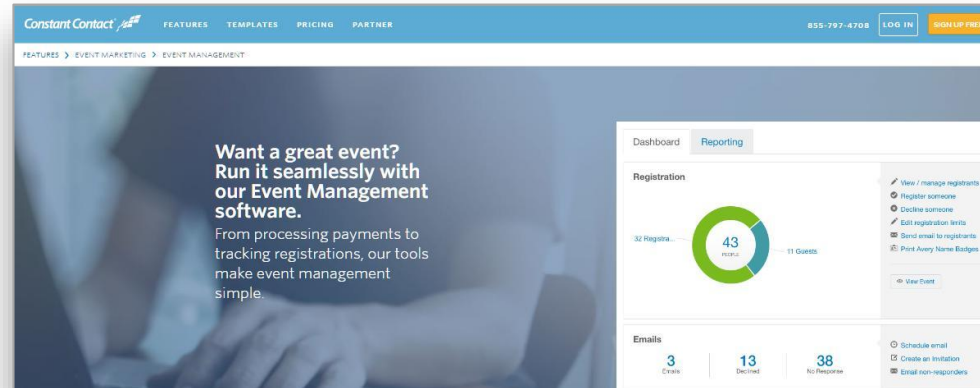


Follow-Up Fast





Automate Event Registration



The screenshot shows the Eventbrite homepage. The main heading reads: "Post Events Online. Create a customised event page. Promote your event and track attendance. Sell tickets and manage event registration." Below this is a section titled "Get started now!" with a "TRY IT NOW!" button. The page also features a "We provide all the tools you need to make your event a success." section with three icons: a clock for "Post an event in minutes", a gear for "Customise your event page", and a credit card for "Let your attendees pay online".

Partner With Local Employers





Strategically Invite Guests & Referrals





Promote Your Workshops Online

Based on the New York Times Bestselling Book by David Bach



Smart Women Finish Rich® Seminar

Discover the 9 steps to help you achieve your financial goals!

EDELMAN
FINANCIAL SERVICES

[Learn More](#)

INVESTORS: SIGN UP NOW FOR A FREE ALL-ACCESS PASS (WHILE THEY LAST!) WORTH \$275 TO OUR LIVE INVESTMENT ADVICE EVENT IN MANHATTAN.

It's THE event of the year, and the New York Times and Wall Street Journal will be there to cover it! Listen to well-known financial experts speak on topics that include: How to Avoid Financial Scams, Financial Planning Advice, How To Manage Your Assets, Safe Investing, and How Individual Investors Should Pick Stocks

[REGISTER ME NOW!](#)

Develop a Retirement Track

FINANCIAL WORKSHOPS

IT'S YOUR MONEY • IT'S YOUR ESTATE



FINANCIAL WORKSHOPS

IT'S YOUR MONEY - FALL 2016

- September 12 - Introduction & Quiz
- September 19 - Annuities & Mutual Funds
- September 26 - Financial Planning I
- October 3 - Financial Planning II
- October 10 - Long Term Care Planning
- October 17 - Fixed income Investing
- October 24 - Equity Investing
- October 31 - The Big Take Away & Stock Market Contest

IT'S YOUR ESTATE - SPRING 2017

April 3, 10, 17, 24

May 1, 8, 15, 22

Details:

- Doors open at 9:45 am; no reserved seating
- Sessions are free to the public and do not require advance reservations
- Suggested donation - \$10
- Attendance at all sessions is not required
- Coffee provided



Always Have a Webinar on the Schedule



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