



Optimizing Your Client Communications Mix

Presented by:



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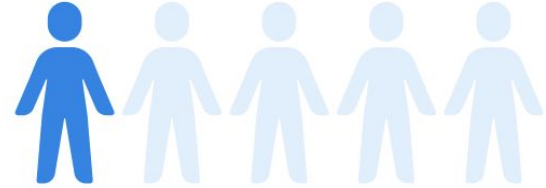
Will You Retain or Lose
Clients Based On Your
Communication
Approach?

More than 1 in 5 surveyed Americans have switched advisors since 2020

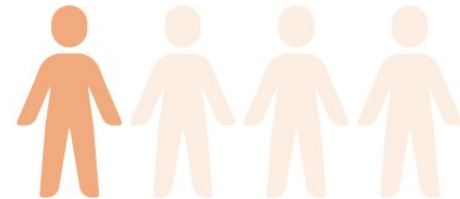


This includes 28.7% of respondents w/ greater than \$500,000 under an advisor's management that made the switch

More than 1 in 5
switched advisors since 2020



More than 1 in 4
considered switching



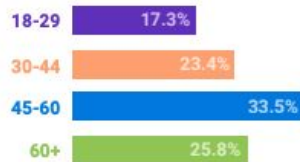
YCharts Dec 2022 Survey



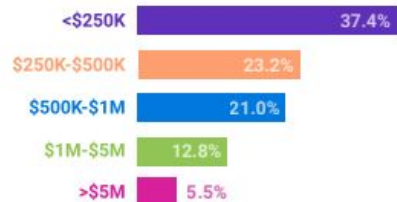
671 Respondents

who work with a professional financial advisor. Responses were sourced via Survey Monkey and screened to ensure their validity.

Age

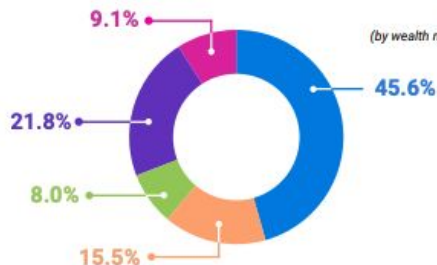


Assets under Advisor's Management



Advisor Affiliation

(by wealth management model, using the largest firms for each)

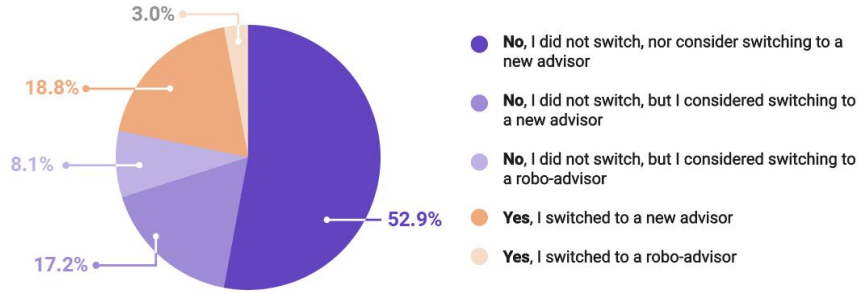


- **Wirehouse** (Merrill Lynch, Morgan Stanley, Wells Fargo, UBS, Edward Jones)
- **Independent B-D** (LPL, Ameriprise, Advisor Group, Cetera, Raymond James)
- **Insurance B-D** (Northwestern Mutual, MassMutual, Equitable (AXA), Lincoln Financial)
- **My advisor is an RIA/Independent**
- **Unsure**

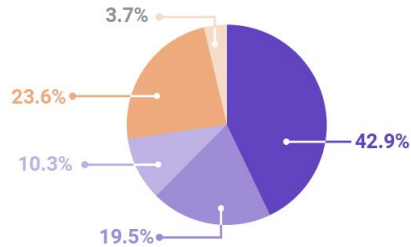


Are Your Clients Considering A Switch?

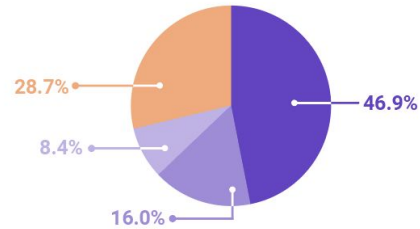
Do you work with a financial advisor, wealth manager or similar? Since the COVID-19 pandemic, did you switch to a new advisor, or a robo-advisor?



Respondents Under 60 Years Old



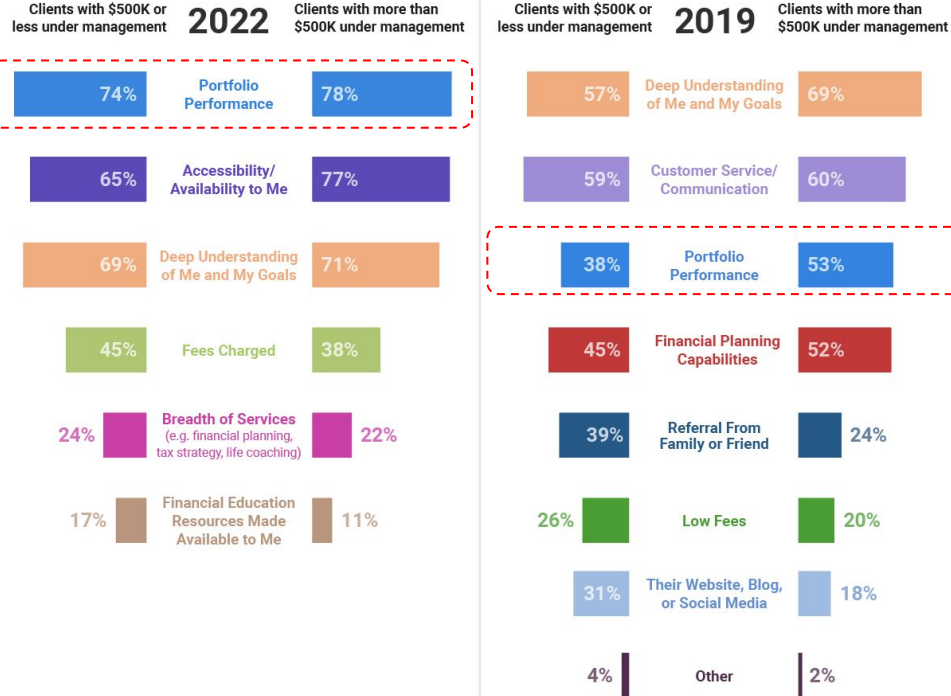
Respondents with >\$500K Being Managed





What's Top Of Mind Nowadays?

Figures shown represent the percentage of all respondents who included a given factor in their top three most important factors.





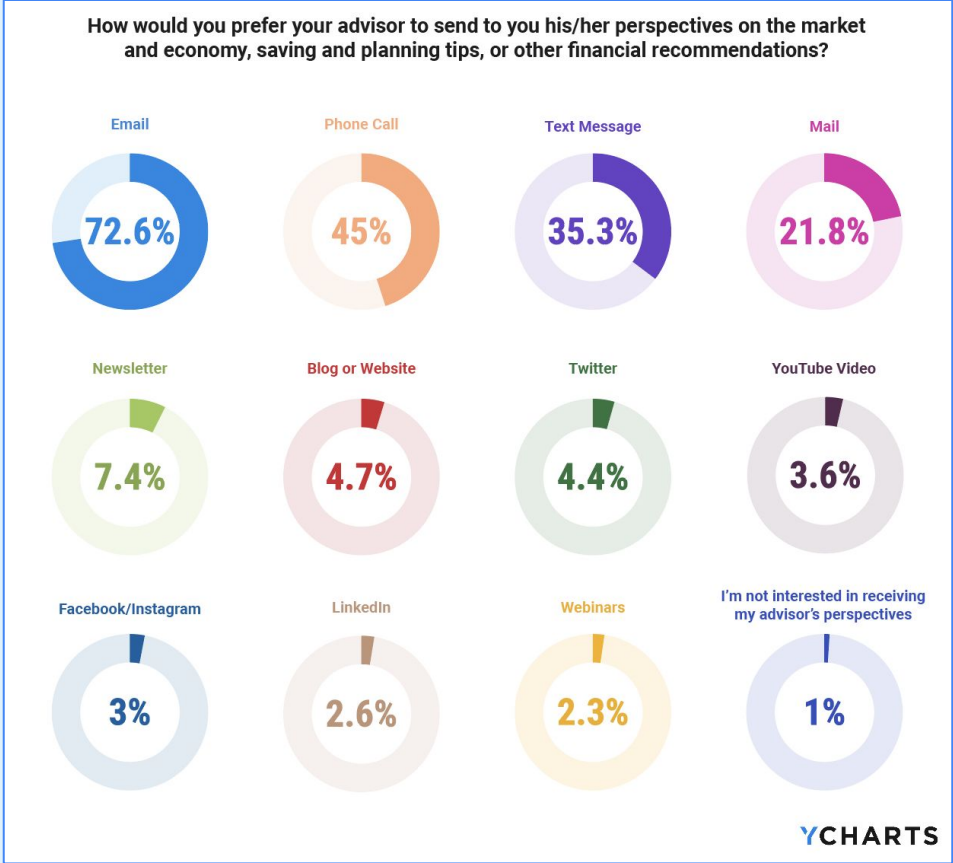
How Do You Communicate During Volatility?



Source: Dimensional Funds



Email Is Still King



Advisor Email Example: WealthKeel



Happy Thursday! Here is your [WealthKeel](#) Weekly, or what we like to call "news you can use!"

What we read this week:

[U.S. Moves to Protect All Deposits at Silicon Valley Bank in a Bid to Stem a Wider Fallout](#)

Last week we saw the second largest bank failure in the U.S. when Silicon Valley Bank was closed Friday by the California Department of Financial Protect and Innovation, which appointed the Federal Deposit Insurance Corporation (FDIC) as a receiver. It was a tense weekend for the bank's customers as they waited to hear whether or not their deposits above the \$250,000 insured ceiling would be backed. On Sunday, the U.S. Treasury, the Federal Reserve, and the FDIC said they would take the proper steps to protect these deposits. Approximately 85% of the \$175 billion that the bank held was uninsured.

How did we get here in the first place? As one could infer from the bank's name, Silicon Valley Bank had a lot of customers in the tech sector, and as tech prospered during the pandemic, so did SVB. With this influx of cash, SVB invested in long-dated U.S. government bonds, including mortgage-backed securities. The investments at the time did not seem risky since the intention was for SVB to hold the bonds until maturity. However, that all changed in 2022 when the Fed started hiking rates in order to tame inflation. With rates rising, the bonds SVB held lost significant value, and this came to a head when their customers started asking for their deposits back. SVB needed to raise cash in order to meet these needs and had to sell their bonds at a loss. Last Wednesday, SVB released a statement acknowledging their losses and that they would need to raise capital as a result.

[Housing Market Could See Relief From Shock Move in Treasury Market After SVB Collapse](#)

While this has not happened, I think it is important to note as this is a pretty large bank for the physician community. However, there is a [growing level of concern with First Republic Bank](#) right now as well. A lot of physicians have used First Republic over the years since they have had very low student loan rates. However, they also make you open a bank account to lock in that lower rate, and the amount usually varies from 5-10% of the loan balance. So, if you have assets at First Republic, please keep an eye on your FDIC limits! They also have been stressed with the student loan market, which is why SoFi is suing the federal government and why CommonBond left the student loan business ultimately.

Communication is Crucial



Would you consider your advisors' frequency and style of communication when deciding to retain his/her services?

All Respondents

● Yes ● No

88.2% 11.8%

More than \$500K Under Management

92.4% 7.6%

Would you consider your financial advisors' frequency and style of communication if you recommend his/her services to a family member or friend?

All Respondents

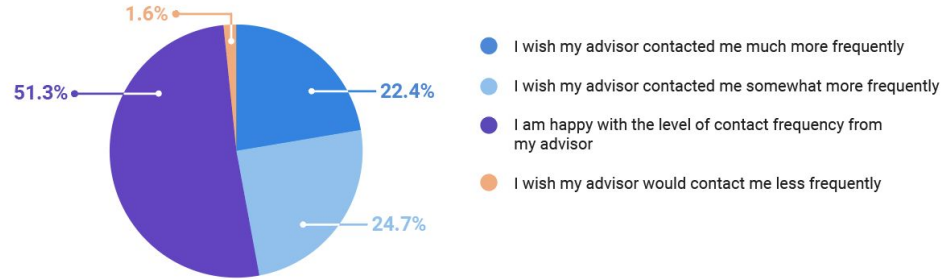
● Yes ● No

89.7% 10.3%

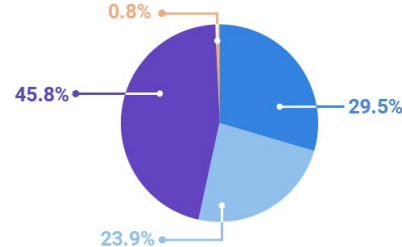
More than \$500K Under Management

90.2% 9.8%

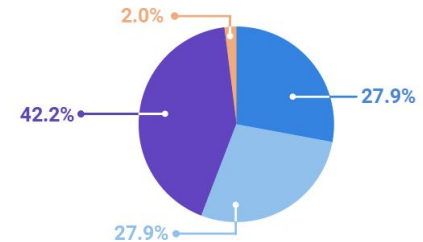
Which best describes how frequently YOU WISH your financial advisor contacted you regarding your financial plan and progress toward your goals?



Respondents with >\$500K Being Managed



Respondents Under 60 Years Old




Great Marketing Ideas From Real-World Advisors



Provide Genuinely Helpful Information Around Timely Topics




 **Rubin Miller, CFA** (He/Him) · 1st
Founder & Chief Investment Officer @ Peltoma Capital Partners @ Fina...
3w · 🌐

The SVB debacle is a reminder that money in an FDIC-insured bank account is only insured up to \$250K. It's a sober reminder to people who keep a lot of money at a bank.

Investors/savers should know they can take money to well-regulated custodians (e.g. Fidelity, Schwab, TD Ameritrade, Altruist, etc...) and purchase what are considered safe securities, like treasury bills. You can also buy them directly from the government, on Treasury Direct.

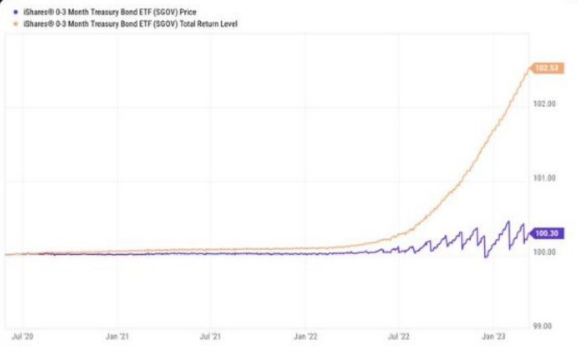
Just ensure that they match your risk preferences and time horizon (this was SVB's problem), that you understand your expected outcomes, and that you grasp the underlying mechanisms (risks, how pricing works, etc...) if you choose to purchase exposure through an ETF instead of outright.

[#interestrates](#) [#svb](#) [#treasury](#) [#ycharts](#) [#bonds](#) [#treasuries](#)

 **Rubin J. Miller, CFA**
@RubinJMiller

The stocks app on your phone shows you price, NOT total-return (i.e. reinvesting distributions).

Rates are up (and t-bills down), but investors who roll their short term t-bills at maturity could have made money AND now be sitting on higher yields going forward.



Legend:
● @Shares@ 0-3 Month Treasury Bond ETF (SGOV) Price
● @Shares@ 0-3 Month Treasury Bond ETF (SGOV) Total Return Level

Mar 11 2023, 9:29AM EST. Powered by YCHARTS

This Can Be Via Email



Hi {Firstname},

Jerome Powell is a man of his word. And the financial markets believe that's an excellent trait for the Federal Reserve Chairman.

Powell told the financial markets to prepare for a 25 basis points increase in short-term rates in early February following the Federal Open Market Committee's (FOMC) March meeting. And that's what he delivered.

But despite his best efforts at transparency, the markets keep thinking, "maybe he will say something different this time."

The accompanying chart shows how stock market volatility increased in 2022 during Powell's press conference immediately following the FOMC's official meeting. This trend has continued into 2023.

Stepping It Up

Post-FOMC meeting volatility has picked up



Source: Bloomberg.com, March 22, 2023

Another Email Example

The Sunday Drive - 03/26/2023 Edition

MAR 26

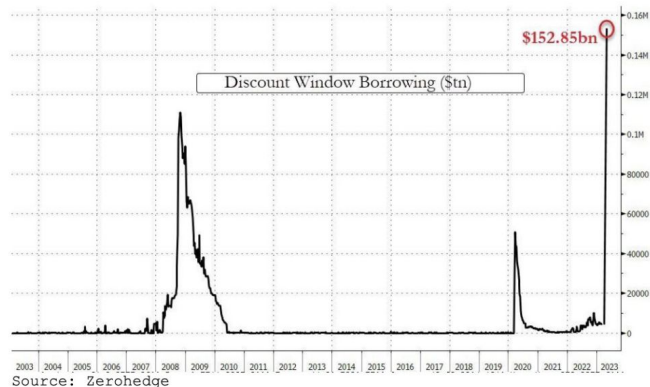


SAVE ▶ LISTEN



A Sunday Drive Around the Internet

Charts of the Week



Here's a great take on the above chart from Jared Dillian. He explains it better than I ever could:

This is a chart of banks accessing the discount window at the Fed.

A quick tutorial: banks can borrow directly from the Fed at the discount window at a penalty rate. They tend not to do it unless it is an emergency, because the interest rate is high (4.75% I believe) and it eventually becomes public who borrowed at the discount window, so there is some stigma attached to it. As you can see, there is more discount window borrowing than during the financial crisis.

Where there's smoke, there's fire. This is **very** well worth watching.





Video: 1:1 (for Clients) 1:Many (Youtube, Social)

The screenshot shows a YouTube video player interface. At the top, there is a search bar with the text "Search" and a magnifying glass icon. Below the search bar is the video content, which features a man with glasses and a plaid shirt speaking. The background of the video shows an office with shelves containing a blue and yellow stuffed animal, a sign that says "DAD'S FINALLY NOT", a calendar for "1019", and a potted plant. There is also a framed map of the United States on the wall and a bulletin board with various papers. Below the video player, the video title "Is Social Security Taxable?" is displayed. Underneath the title, the channel name "Retirement Planning Education" is shown, along with a profile picture and "16.2K subscribers". A black "Subscribe" button is positioned to the right of the channel information. Further right are icons for likes (32), comments, share, and download, followed by a three-dot menu icon. At the bottom of the video player, it shows "369 views 6 days ago Social Security".

YouTube Search

Is Social Security Taxable?

Retirement Planning Education
16.2K subscribers

Subscribe

32 Comments Share Download

369 views 6 days ago Social Security

Or Social: Be The Voice That Helps Them Cut Through The Noise



Travis Gatzemeier, CFP®
@T_Gatzemeier

...

Your company has a 401(k) plan and you get a list of investment choices...

What do they mean, and how do you select the investments?

Here is a cheat sheet to help you understand your 401(k) investment options!

How to Understand Your 401(k) Investment Options

- Asset allocation fund (AKA Target Date) allocates stocks AND fixed income.
- The fund automatically adjusts the weight from stocks to bonds as the fund year gets closer.
- The higher the year, the larger weight of stocks.
- Easy to manage!

- Typically, a target date fund holds stocks from each of these categories.
- Choosing a combination of these funds can be more strategic; if you want to customize your allocation.
- International holds foreign companies, Mid Cap holds middle-size US companies, and Large Cap holds the largest companies in the US.
- Generally, little need to hold more than one from each category, as they could have a similar correlation.

- If investing in a target date fund, you already hold bonds.
- If bonds are necessary, they can be added using these bond funds.
- Stable value funds are very similar to a stable cash position.

Average Annualized Total Returns as of September 30, 2022

Investment Option	Investment Code	3-Yr	5-Yr	10-Yr	15-Yr	Inception Date	Inception YTD %	Expense Ratio	
Asset Allocation									
BlackRock LifePath Index Retire K ¹		-5.54	-19.05	-16.89	17	2.17	3.87	May 2011	14
BlackRock LifePath Index 2025 K ¹		-5.83	-19.99	-17.56	92	2.81	3.20	May 2011	15
BlackRock LifePath Index 2030 K ¹		-6.26	-21.49	-18.32	123	3.29	3.82	May 2011	15
BlackRock LifePath Index 2040 K ¹		-6.65	-22.84	-19.07	127	3.79	4.41	May 2011	15
BlackRock LifePath Index 2045 K ¹		-6.94	-24.04	-19.82	249	4.17	6.93	May 2011	15
BlackRock LifePath Index 2050 K ¹		-7.10	-24.68	-20.38	314	4.48	7.59	May 2011	15
BlackRock LifePath Index 2055 K ¹		-7.21	-25.52	-20.72	334	4.62	7.59	May 2011	15
BlackRock LifePath Index 2060 K ¹		-7.18	-25.61	-20.78	337	4.62	7.77	May 2011	15
BlackRock LifePath Index 2065 K ¹		-7.23	-25.63	-20.82	333	4.62	8.09	Feb 2014	15
BlackRock LifePath Index 2065 K ¹		-7.18	-25.62	-20.77	N/A	N/A	2.65	Oct 2019	15
International Funds									
BlackRock World International Equity RE ¹		-8.70	-29.93	-26.39	343	3.05	5.22	Feb 2016	1.09
Fidelity Research International RE ¹		-10.11	-28.59	-23.89	-23	1.06	3.98	May 2006	0.97
Fidelity Emerging Markets RE ¹		-11.95	-31.37	-32.16	-4.14	-2.43	66	May 2013	1.14
Fidelity Total Intl Stock Index Adm ¹		-10.51	-26.76	-23.21	-1.18	-7.0	3.31	Nov 2019	1.11
Mid Cap Funds									
Fidelity Small Mid Cap Value RE ¹		-6.48	-16.79	-10.95	5.40	5.27	9.22	May 2015	0.82
Fidelity Emerging Market St. Adv ¹		-3.73	-30.04	-29.55	4.24	4.82	9.41	Nov 2008	0.66
Fidelity SMDI Cap Growth RE ¹		72	-38.81	-41.80	41	5.60	9.43	Jun 2013	0.76
Large Cap Funds									
BlackRock Knowledge Adv. Eq. Cap Cwi K ¹		-5.07	-25.44	-17.39	8.50	9.22	11.48	Mar 2016	0.55
Fidelity Dividend Income Inst 1 ¹		-2.21	-16.38	-7.38	6.76	8.43	10.79	Nov 2012	0.55
Fidelity Bond Prime Large Cap Growth 1 ¹		2.80	35.07	31.68	7.00	9.93	13.81	Oct 2001	0.51
Fidelity 500 Index Adm ¹		-4.89	-23.89	-15.51	8.12	9.20	11.66	Nov 2006	0.04
Bond									
Fidelity Funds Bond Fund of Amer RE ¹		-4.49	-14.17	-13.90	-1.62	58	1.48	May 2009	0.20
Fidelity Total Bond Market Index Adm ¹		-4.65	-14.59	-14.66	-3.27	-26	85	Nov 2001	0.05
Stable Value									
Fidelity Stable Value Fund 1 ¹		65	1.67	2.23	2.32	2.31	2.03	Feb 1991	0.36

- Focusing on historical short-term returns tells you very little about future returns.
- If selecting based on previous performance, you may constantly change funds and chase returns.

- The expense ratio is the cost to hold a fund.
- The higher the expense fee, the higher likelihood of a drag on long-term returns.
- The expense ratio is one of the things you CAN control when investing.
- Consider low expense ratios!

www.kinetix.com | (940) 220-9024 | Kinetic Financial Planning is a Registered Investment Advisor in Texas operating in holding equity compensated employees and self-employed professionals bond financial flexibility and reduce taxes. Information here is for informational purposes only and not to be considered investment or financial advice. Ask your financial advisor professional before investing.



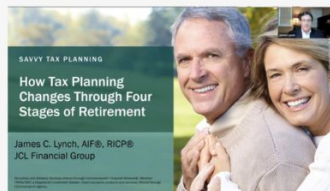
Webinars (23%) and blogs (14%) remain underutilized across all firms, despite their potential to reach a wide audience efficiently with a targeted message.

2022 Study of Best Practices For Financial Advisor Marketing



Latest Webinars

We are educators first and foremost with a passion for teaching. The financial industry is filled with complicated topics, sales tactics, and confusing jargon. It's our mission to make these things easy enough for anyone to understand. One way we do so is by hosting monthly webinars on a wide range of topics and take the time to make sure all questions are answered.



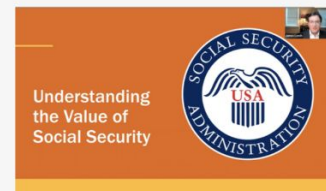
Taxes Through Four Stages of Retirement

People often pay more in taxes than necessary because they don't understand the challenges of retirement tax planning. This seminar aims to change that.

[Watch Now](#)

Investing in a Market Downturn

During a market downturn, these principles will help create opportunity and ease the pain of a drawback.

[Watch Now](#)

Getting the Most out of Social Security

The decisions you make today can have a tremendous bearing on the total amount of benefits you stand to receive over your lifetime.

[Watch Now](#)



What's the Best Way To Get Registrants?

Send **THREE** emails for optimal performance. Make sure clients know they can share with friends!

- 1 week before
- 1 day before
- 1 hour before

Number of Email Reminders	Average Registrants	Percentage increase over 1 email reminder
1 email reminder only	256	-
2 email reminders	474	+85%
3 email reminders	807	+215%
4 email reminders	798	+212%

Source: <https://danielwaas.com/how-to-increase-webinar-attendance-rates/>

Webinar Topics: What Should you Talk About?

Timely Topics

- Pending legislation
- Quarterly Market Recaps

Niche-Specific Topics

- Specific to doctors, business owners, etc

Evergreen Topics

- Taxes
- Social security/Medicare

Source:

<https://www.jclfg.com/events/social-security-basic-rules-and-claiming-strategies>

The screenshot shows a webpage for a webinar. At the top left is the JCL Financial Group logo. The top right has navigation links for Home, About Us, and Services. The main content area features a date box for '27 Oct' and the title 'Social Security: Basic Rules And Claiming Strategies'. Below this is a 'DESCRIPTION' section with bullet points under 'You have questions:' and 'In just 30 minutes, we'll cover:'. A 'LOCATION' section indicates 'Webinar'. On the right side, there is a 'DATE AND TIME' section showing 'Thu, Oct 27, 2022 6:00p - 7:00p EST'. Below the main content, there is a video player showing a man and a woman looking at documents. The video player has a title 'Social Security: Basic Rules and Claiming Strategies' and a speaker name 'James Lynch'. Below the video player, there is a yellow box with the text 'SAVVY SOCIAL SECURITY PLANNING' and 'Basic Rules and Claiming Strategies'. At the bottom of the video player, there is a VIMEO logo and a progress bar showing '57:30'.

Home About Us Services

27
Oct

Social Security: Basic Rules And Claiming Strategies

DATE AND TIME
Thu, Oct 27, 2022
6:00p - 7:00p EST

LOCATION
Webinar

DESCRIPTION

You have questions:

- How much can I expect to receive from Social Security?
- Why does it matter when I apply? And when should I do it?
- Do I have to actually retire to get benefits?
- Will Social Security even be there for me?

In just 30 minutes, we'll cover:

- How to decide when to collect your benefits.
- How to coordinate benefits with your spouse.
- The Social Security options available to divorcees.
- How the death of a spouse affects your Social Security benefits.
- How work affects your benefits.
- How your benefits are taxed—and what you can do about it.

You need to know:

- How to avoid making a poor (and almost irreversible) Social Security claiming decision.
- The huge impact of survivor benefits on smart claiming decisions.
- How recent legislative changes may have impacted your strategy.
- What to do if you were counting on a claiming strategy that's no longer available.

54 Friends Lane Suite 112

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FINANCIAL GROUP
L.L.C.

Social Security: Basic Rules and Claiming Strategies

James Lynch

SAVVY SOCIAL SECURITY PLANNING

Basic Rules and Claiming Strategies

James C. Lynch, AIF, RICP
JCL Financial Group
54 Friends Lane, Suite 112, Newtown, PA 18940

57:30

vimeo

Social Media Post Examples

Hook them FIRST,
then dive into the
meat of the post

Dave Zoller • 1st
Tax Reduction Consultant for Biz Owners | Retirement Advisor | CERTIFIE...
4mo · 🌐

"CAN I DEDUCT GOLFING 🏌️‍♂️ IF I DISCUSS BUSINESS?"


The temperature was in the 40s and 50s a few days this past week in the Chicago area.
That means people were out on the golf course.

And some of them wanted to know what they can write off on their taxes.

Here's a short video on what you can and cannot deduct.

🏌️‍♂️ In the comments, tag a golfing buddy you can discuss business with while you're out on the course.

[#golf](#) [#davezoller](#) [#taxes](#)



▶ ⏪ 0:00 / 0:35 CC 🔊 🗄

🔄 46 · 41 Comments · 1,728 Views

ZERO CLICK CONTENT:
The info is given IN THE POST.
No link to click needed



Judson Meinhart, CFP®, BFA™ · 1st

I'll help you find your financial swing 📈📉

5d · 🌐

Have you received your W-2 yet? (by law you should have)

It's worth taking 10 minutes this weekend to do a "W-2 review." You might find an opportunity to save a few \$100 come tax filing time.

Here are a few opportunities to look for 📌

Let's start with Box 12a. There are probably a few dollar amounts with letters next to them. Here are the letters (or Codes in IRS-speak) you should pay attention to:

Code W – These are contributions that you made to a Health Savings Account, including employee deferrals. In 2022, the max for individual coverage was \$3,650 and \$7,300 for family coverage. If your dollar amount is lower than either of these, you can still top off your contribution before filing your taxes. There's also an additional \$1,000 catch-up contribution if you are 55 or older.

Code D, E, F, and G all have to do with the money that you contributed to a workplace retirement plan (401k, SIMPLE IRA, 403b, SEP, or 457 plan).

Did you max out your contributions last year?

In 2022 those limits were...

\$20,500 for 401k, 403b, and 457

\$14,000 for SIMPLE IRA

\$61,000 or 25% of NET earnings for a SEP IRA

If you didn't, it's too late, but you can adjust your deferral percentage so you reach the threshold this year. The limits have increased for 2023...

\$22,500 for 401k, 403b, and 457

\$15,500 for SIMPLE IRA

\$66,000 or 25% of NET earnings for a SEP IRA

If you see double letter codes, like AA, BB, or EE, they refer to dollars you saved to the Roth version of your workplace plan. Same limits apply.

There's a box with no number that says "RETIREMENT PLAN." If there's no "X" in this box, you may be able to make a deductible IRA contribution prior to filing your taxes. It depends on your income and, if you're married, if your

Retirement Planning Education

(formerly Retirement Planning Demystified)

with Andy Panko, CFP®, RICP®, EA



Podcast



Retirement Planning Education

@RetirementPlanningEducation
16.2K subscribers

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Can I delay Social Security survivor benefits? www.RetirementPlanningEducation.com 2:10	What's Code 7 on 1099-R? www.RetirementPlanningEducation.com 2:35	What's the difference between an IRA and a Rollover IRA? www.RetirementPlanningEducation.com 2:40	Is Social Security Taxable? www.RetirementPlanningEducation.com 5:33	Is it possible to reverse a Roth conversion? www.RetirementPlanningEducation.com 3:50
Can I delay Social Security survivor benefits? 48 views • 3 hours ago	What's Code 7 on 1099-R? 310 views • 1 day ago	What is the difference between an IRA and a... 339 views • 5 days ago	Is Social Security Taxable? 369 views • 6 days ago	Is it possible to reverse a Roth conversion? 153 views • 7 days ago

Capitalize on “Mere Exposure Effect”

Search



Is Social Security Taxable?

Retirement Planning Education
16.2K subscribers

Subscribe

- 32
- Share
- Download

369 views 6 days ago Social Security



@nufractal2955 1 year ago

Great video, but can I ask you to explain something in more depth? I understand how the taxes stack. But lets say I sell a massive long term capital gains Cryptocurrency position for \$700,000. With my ordinary income (W-2 from normal job), lets say my total taxable income (after deductions) for the year is now \$790,000.00. According to the current long term tax percentages, my total taxable income for that year would be over \$496,601.00 which states I am now in the 20% long term capital gains bracket. Do I p...

Read more

👍 1 Reply

▲ • 3 replies



@RetirementPlanningEducation 1 year ago

The LT capital gain is broken up based on the LT capital gain taxable income thresholds an each portion is taxed at its respective rate of either zero, 15% or 20%

👍 Reply



@nufractal2955 1 year ago

[@RetirementPlanningEducation](#) I appreciate the reply. So, at the time of the actual triggered LT capital gain, if I realize a profit that has me in the 15% bucket, all of that gain is taxed at 15%? But lets say I trigger an additional LT capital gain in quarter 4 and my overall income due to this gain pushes me up into the 20% bracket, are you saying that ONLY that final LT capital gain event is taxed at the 20%.

👍 Reply



@langolieralphas 1 year ago

[@nufractal2955](#) If this helps you conceptually...you as a person do not fall into a particular tax bracket. Your gains, however, will be subdivided into different tax brackets. Tax brackets describe your money, not you. You can also harvest losses to offset some of your gains. Also, there is a big difference between tax treatment for short term capital gains and long term capital gains. Hope you held that crypto for over a year...

👍 1 Reply

Comments and replies = even more opportunity



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Hi {First Name}

Recently the yield curve inverted for the first time since August 2019 (which means that long-term interest rates have dropped below short-term rates).

Why do we pay attention to this?

Because this inversion suggests that investors believe the near-term economy and markets to be riskier than the long-term.

This recent inversion in the yield curve and inflation soaring above 7% have left some investors wondering whether to adjust their investment strategy. While it can be tempting to worry and want to rush and make changes, the current environment is cause for monitoring, not cause for panic.

Yes, rising interest rates, high inflation, surging oil prices, and geopolitical tensions have all contributed to economic uncertainty. And because financial markets don't like uncertainty, they have been performing accordingly.

U.S. inflation clocked in at 7.9% for the 12 months ended February 2022 — the highest rate since December 1981. Energy prices, already on the rise, jumped when Russia invaded Ukraine. In response, the Federal Reserve started raising interest rates, hoping to slow the economy without triggering

9 out of 10 clients consider their advisors' communication frequency and style when deciding whether to retain their services + make referrals

Yet about **half (47.1%)** of surveyed clients wish their advisor would contact them **more frequently**

Questions?



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