



Marketing Starter Kit for Financial Advisors

Serving Mass-Affluent Clients in Retirement & Retirement Transition

Sample Email Copy

Subject: [WEBINAR] don't let taxes ruin your retirement

Header: Tax-Efficient Retirement Workshop

Sub-header: Do you want to lower your tax bill?

Body Copy:

Middle income retirees can face Federal Tax rates at nearly 50% on each additional withdrawal from a retirement account. Check out this educational webinar series for important information on why taxes are different in retirement and ways to avoid key pitfalls in how you harvest income from various accounts.

You will learn how to:

1. Understand the current tax rules
2. Identify misconceptions about your taxes in retirement
3. Utilize the tools and strategies available to middle income retirees
4. Implement an action plan

Watch On Demand Now! <Hyperlink to video>



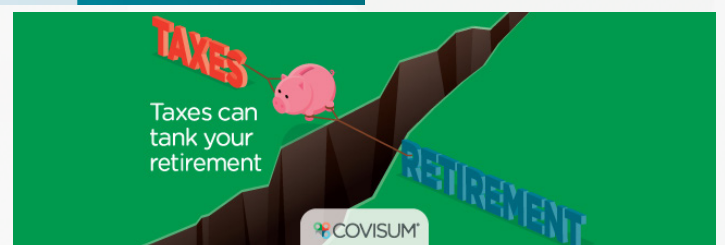
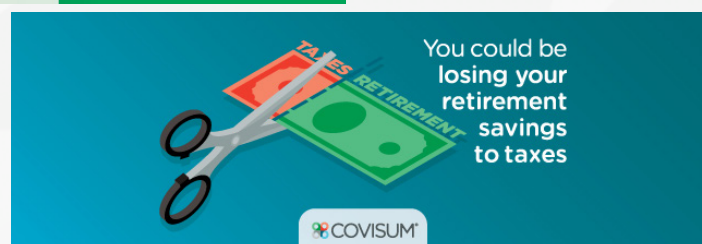
Key Messages

Key messages communicate the points you consistently want to make when you reach out to your audience. Different messages can be developed for different purposes: referrals, networking, etc. Your key messages should be targeted to your ideal client. Craft a set of short, standard phrases or paragraphs to describe your business overall, what you offer and specialize in, and the benefits of doing business with you. These messages always tie back into your goals. A well-crafted message will highlight your unique benefits, target your audience, support your goal and often include a call to action. With repeated use, key messages serve as the foundation of your branding and marketing efforts. They should be reflected in all written and spoken communications.

Make sure you have similar content on your:

- **Website** – blog content, landing pages, FAQs
- **Email marketing** – Tell clients how you can help them and why it's important. Include a **call to action** (save a seat, register, learn more, sign up)
- **Direct mail** – potential and current clients
- **Social media marketing** – paid and organic promotion
- **In-person meetings**
- **Seminars**

Social Media Share Graphics



Example Key Messages

- Retirement financial planning can seem intimidating, but it doesn't have to be.
- ABC firm will help you coordinate your retirement income and make your money last.
- ABC firm understands the complexities of the changing financial climate.
- We are committed to making retirement planning recommendations in your best interest.
- ABC firm can help you navigate the intricacies of finances in retirement.
- We have the answers to some of your most pressing questions about retirement.
- ABC firm will show you what your retirement could look like.

Tax Clarity Key Messages

- Retirees should not ignore the interactions of various tax provisions.
- A mistake can increase your overall tax liability and, as a result, diminish the sustainability of your retirement income.
- You don't have to know all of the complicated interactions between different tax provisions and types of income.
- As your advisor, we can identify dangerous points that can push you into much higher tax rates.
- Roth conversions can be especially advantageous because the growth comes back tax-free.
- Doing Roth conversions can spread out the tax liability earlier in retirement.
- Right now, there are no required minimum distributions under current rules for Roth IRAs, so it's a good time to consider accelerating off Roth IRA and Roth conversions.
- Working with you to carefully plan your retirement income, manage withdrawals, and minimize income taxes, we can help you avoid pitfalls and achieve your retirement goals.
- We can help you determine which income streams you should use at different points in retirement to avoid major tax headaches.
- Don't lose your hard-earned retirement income to higher taxes.

Sample Client Persona

Create a hypothetical profile of your ideal client written with enough detail that you can use it to put yourself into their mindset and see if your marketing resonates with that person. When creating client personas, consider including client demographics, behavior patterns, motivations, as well as goals and financial details. Start by writing a list of attributes about your ideal clients.

For example:

- Live in and around the Minneapolis, MN metropolitan area
- Late 50s, 60s, and early 70s
- Mostly married couples
- Some women – divorced or widowed
- Only a couple of singles
- Total household income ranges from \$120,000 to \$400,000
- Jobs: agriculture, shipping, technology, health care
- Interests: family, traveling, fishing, camping, hiking, gardening, cooking, volunteering

Turn that list into a made-up, ideal client. Write a short summary about your ideal client, considering some of the traits from your list. You want to nail down:

- Demographics
- Goals
- Challenges
- Your value to your target audience

Client George is an upper-middle manager at a shipping company and nearing retirement. His wife, Grace, is a retired Minneapolis Public School teacher.

In the winter, George and Grace like to escape the cold and spend time at their vacation home in Scottsdale, AZ, entertaining friends and family. They watch the local evening news on television, keep up with their children and grandchildren on Facebook, and subscribe to the Star Tribune, Time Magazine, The Wall Street Journal, and National Geographic magazine. George loves to fish. Grace spends many of her afternoons as a volunteer math tutor and loves to read. They both enjoy hiking with their dogs and camping and get regular exercise.

George and Grace work together to make financial decisions, but George has saved more over his lifetime. They sought out a financial advisor to help plan when George should retire and see if they have enough money fund a family vacation to Hawaii.