

How to Romance CPAs →

A 10-Step Marketing Plan for 2015

Host: Wendi Webb, MBA,
Director of Advisor/Client Marketing

Producer: Doug Pierce

June 2015



Why You Need a Plan

"Advisors, in all honesty, **lack the tenacity** as a group **for building CPA alliances**. You see a lot of quick starts: a seminar, a mailing. But I don't see much tenacity. If you really want to work with CPA firms over time, you have to **ride the relationship**."

*-- Chip Roame, managing principal
of Tiburon Strategic Advisors*

1. Build Your CPA List

*Challenge: "Finding a quality list of local professionals and having a solid introduction strategy."
-- Brian S.*



Identify Clients' CPAs

Net Worth	Investable Assets	% of Assets Under Mgmt	Other Advisors
11,000,000	9,200,000	78%	??
4,000,000	2,000,000	60%	John Anderson
3,000,000	1,100,000	100%	??
3,000,000	2,200,000	45%	??
2,000,000	2,100,000	100%	??
2,000,000	2,000,000	75%	??
2,000,000	650,000	33%	??
1,700,000	1,000,000	59%	??
1,700,000	900,000	53%	??
1,500,000	2,000,000	133%	??
1,300,000	760,000	100%	??
1,300,000	700,000	94%	??
1,300,000	625,000	100%	Mary Thompson
1,300,000	560,000	100%	??
1,100,000	775,000	100%	Jones Acctng
1,000,000	560,000	100%	??
1,000,000	560,000	100%	??
1,000,000	600,000	100%	??
1,000,000	500,000	72%	??
800,000	650,000	100%	??
750,000	700,000	100%	??
500,000	400,000	81%	??

JUST DO IT!

Mine Your Social Connections

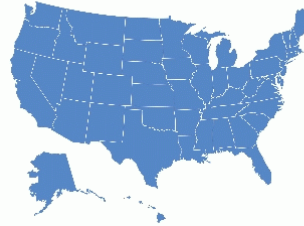
- Hire a CPA
- Ask friends & family
- Check the office directory
- Meet your neighbors



Review Industry Resources

- Industry media
- Professional associations
- State CPA Society
- Local CPA Society
- Yahoo directory
- CPAdirectory.com

State CPA Resources and Contact Information



Below are links to the 55 states and territories resources and contact information pages. The pages are designed for AICPA members, CPA societies, boards of accountancy, and aspiring CPAs to access state- and territory-specific resources and information in the areas of accountancy, government, study, and taxes.

We have also compiled downloadable lists of [state society](#) and [state board of accountancy](#) social media accounts, including links to Facebook, Twitter, LinkedIn, YouTube, Flickr, Google+, RSS Feeds, Myspace, Foursquare, and blogs.

If you have suggestions on how to improve the state and territory resource area, please email dbond@aicpa.org.

Alabama	Hawaii	Missouri	Puerto Rico
Alaska	Idaho	Montana	Rhode Island
Arizona	Illinois	Nebraska	South Carolina
Arkansas	Indiana	Nevada	South Dakota
California	Iowa	New Hampshire	Tennessee
Commonwealth of the North Mariana Islands	Kansas	New Jersey	Texas
Colorado	Kentucky	New Mexico	Utah
Connecticut	Louisiana	New York	Vermont
Delaware	Maine	North Carolina	Virgin Islands
District of Columbia	Maryland	North Dakota	Virginia
Florida	Massachusetts	Ohio	Washington
Georgia	Michigan	Oklahoma	West Virginia
Guam	Minnesota	Oregon	Wisconsin
	Mississippi	Pennsylvania	Wyoming

Source: AICPA

Social Media

LinkedIn search results for "CPAs". The search bar shows "CPAs" and the results are filtered by "United States" and "2nd Connections".

SEARCH 1,004 results for CPAs

Advanced >

United States x 2nd Connections x Reset

All

People
More...

Location

- All
- United States (1004)
- Greater New York Cit... (107)
- San Francisco Bay Area (73)
- Greater Los Angeles... (44)
- Greater Philadelphia A... (40)
- + Add

Relationship

- All
- 1st Connections (8)
- 2nd Connections (1004)
- Group Members (360)
- 3rd + Everyone Else (53314)

Current Company

- All
- New Jersey Society of... (11)
- AICPA (9)
- BAM Advisor Services (8)
- BUCKINGHAM Family... (7)
- Texas Society of CPAs (6)
- + Add

Results shown:

- Joanne Barry, CAE** 2nd
Executive Director at the New York State Society of CPAs
Greater New York City Area · Accounting
1 shared connection · Similar
- Eric Rippeth, CPA** 2nd
Eagle Tax, CPAs
Huntington, West Virginia Area · Accounting
1 shared connection · Similar
- William (Bill) Super** 2nd
Owner at William Super CPAs & Consultants
Greater San Diego Area · Accounting
1 shared connection · Similar
- Michael B. Allmon, CPA** 2nd
CPA - Income Tax, Estate Planning and Personal Financial Advisor
for High Net Worth Individuals and Families
Greater Los Angeles Area · Accounting
1 shared connection · Similar
Current: CPA firm Partner at Michael B. Allmon & Associates, LLP, CPAs
- Bob Bellenfant** 2nd
Co-Owner of Bellenfant & Miles, PLLC CPAs
Greater Nashville Area · Accounting
1 shared connection · Similar
- H Wayne Wilson, CPA/PFS, CFP, CGMA** 2nd
Managing Member, Wilson, Rea, Beckel & Associates, CPAs, LLC
Albuquerque, New Mexico Area · Accounting
1 shared connection · Similar

Source: LinkedIn

Facebook search results for "CPAs who are not my friends and live in Los Angeles, California".

CPAs who are not my friends and live in Los Angeles, California

SEE MORE

More Than 100 People Share

REFINE THIS SEARCH

Gender Add...

Relationship Add...

Employer Add... Add

CPA
Employer Location...
Time Period...

Current City Los Angeles, California

Hometown Add...

School Add...

Friendship Not My Friends

Friendship

- Not My Friends
- My Close Friends
- My Friends
- Friends of My Friends
- Friends of Austin [redacted]
- Friends of Edward [redacted]
- Friends of Kaitlin [redacted]
- Friends of Lauren [redacted]
- Friends of Margaret [redacted]
- Other...
- Remove

SEE MORE

EXTEND THIS SEARCH

- Photos of the
- These people's friends
- Places where they've worked

Results shown:

- Kelly Buck**
CPA at SingerLewak
Lives in Los Angeles, California · From Littleton, Colorado
Studied Accounting at Tulane University '10
Single · Female
Read Harry Potter, The Count of Monte Cristo and Sphere
Add Friend Message
- Natalie Yildiz**
Certified Public Accountant at NY Consulting LLC
Lives in Los Angeles, California
Add Friend Message
- Laurie Seiberg Patterson**
CPA at NSBN LLP
Lives in Los Angeles, California · From Porter Ranch, California
Studied at San Diego State University '91
Married to John Patterson
Add Friend Message
- Edith Miranda-Smith**
CPA at The Chugh Firm
Lives in Los Angeles, California
Add Friend Message

Source: Facebook

2. Develop an Introduction Strategy

Challenge: *"Finding trustworthy professionals whom I can rely on to genuinely assist my clients."*

-- Skip F.



The Approach

1. Referrals
2. Client reviews
3. Looking-to-refer
4. Second opinion service
5. Buy an hour

"Hi, Cathy. My name is Bob ____, and I'm a Financial Advisor with ____.

Your name was given to me by ____ and there was a specific reason why he did so.

Recently, I had breakfast with Gary Jones and we were discussing the book "Marketing to Women" by Marti Barletta. I told him that my practice is now focusing on women and female divorcees.

Although I have been in practice for 23 years, I have decided to focus on this area because of a painful experience my sister went through two years ago.

My goal is to help educate other women in the area of my expertise so they don't have to go through the same painful experience that my sister did.

Gary suggested that you would be a good person to talk to expand my education in this area. I'm trying to identify what else I can do for these women and their CPAs.

I was hoping that you could help me out with this. Could I come buy your office or buy you a cup of coffee one day and hear your thoughts?"

CPA Phone Intro -- Referral

Questions to Ask

- Tell me about your practice.
- Describe your typical client? Ideal client?
- Do you have a specialty or niche?
- How do you see your practice evolving?
- What types of cases would be best suited for your practice?
- Do you do any investment management?
- Which professional associations are you most active in?
- How would you handle (insert technical issue)?
- Could you walk me through your customer service process?
- **May I contact you with further questions?**



3. Up the Trust Factor

Challenge: "How do I convince them I do not want to pillage their book of business when, in fact, I really do want to pillage their book of business?"

-- Tom S.



How CPAs See CPAs



Professional

Client focused

Rules based

Fees/retainers

Highly educated

Fiscally conservative

Saves money

Principled

How CPAs See FAs

Product pusher

Salesy

Aggressive

Non professional

Unprincipled

Liability

Costs money

Commissions



What CPAs Want



"Every CPA wants to move away from tax counselor to comprehensive business advisor. They want to be re-branded. They want to be involved in all aspects of a client's life. And herein lies the problem. They don't know how to do that. Who does? The financial advisor.

"CPAs greatly admire the way financial advisors bond with their clients and become involved in their lives and life choices."

— *Daryl Logullo, industry coach*

Top Business Concerns

SOLE PRACTITIONERS

1. Keeping up with changes and complexity of tax laws
2. Bringing in new clients
3. Seasonality/workload compression
4. Retention of current clients
5. The effect on firms caused by new federal & state regulations (e.g., increasing complexity, costs to comply)

FIRMS WITH 2 TO 5 PROFESSIONALS

1. Keeping up with changes and complexity of tax laws
2. Succession planning
3. Finding qualified staff
4. Bringing in new clients
5. Seasonality/workload compression

FIRMS WITH 6 TO 10 PROFESSIONALS

1. Succession planning
2. Finding qualified staff
3. Bringing in new clients
4. Retaining qualified staff
5. Owner/partner accountability and unity

FIRMS WITH 11 TO 20 PROFESSIONALS

1. Bringing in new clients
2. Finding qualified staff
3. Succession planning
4. Retaining qualified staff
5. Retention of current clients

FIRMS WITH 21+ PROFESSIONALS

1. Owner/partner accountability and unity
2. Bringing in new clients
3. Retaining qualified staff
4. Succession planning
5. Finding qualified staff

Source: AICPA, Oct. 2013

Treat Them Like Your Best Client

- Stress client service
- Don't immediately talk referrals
- Don't talk business building
- Emphasize process & training
- Speak in specifics
- Take the long view
- Be available for calls
- Become a resource



4. Show Them What You Can Do

Challenge: *"Earning their trust to send me clients, building the relationship, and quantifying our value."*

– Debbie C.



Choose an Expertise/Solution

- Retirement income planning
- Retirement planning
- Roth recharacterization
- College funding
- Asset protection
- Asset transfers
- Income management
- Inherited IRAs
- Insurance
- Charitable giving
- Business succession
- Social Security
- Captive insurance
- Special needs planning
- Industry specific topics
- Advanced IRA strategies
- Risk management
- Wealth transfer strategies
- Fixed income investing
- Asset/liability management
- Legacy planning
- Start-up financing

Prove Your Value

- Come in with specific problems
- Provide sample work product
- Offer case studies
- Include them in client reviews
- Give educational workshops
- Invite them to investment committee meetings
- Provide second opinions



ADVISOR/CLIENT

5. Help Them Talk About You

Challenge: *"Teaching CPAs what to look for and how to introduce us as a resource that could help them."*

-- Aaron Y.



Ideal Client Profile

- **Net worth:** \$1 million
- **Age:** 50+
- **Career:** Senior exec
- **Family:** Married with children
- **Problem:** Retiring in 5 years with multiple retirement accounts
- **Major pain points:** Shaping income stream from qualified and non qualified retirement accounts. Maintaining current lifestyle. Financing vacation home.



Bob

Your Marketing Toolkit

- CPA-specific positioning statement
- Technical bio(s)
- 1-3 CPA/client stories
- Code of Ethics/Values
- Sample work product
- List of 'conversation starters'



Questions to Ask Clients on Asset Protection

- What steps have you taken to protect your assets?
- Are all your assets held in your own name?
- Do you have real estate held in your own name?
- Do you have significant equity in your personal residence?
- Do you own a boat, plane, etc., held in your own name?
- What insurance do you carry both professionally and personally?
- What business entity do you operate under? Are you a sole proprietor? Partner?
- What trusts do you have?
- Do you have an estate plan?

6. Stay Top-of-Mind

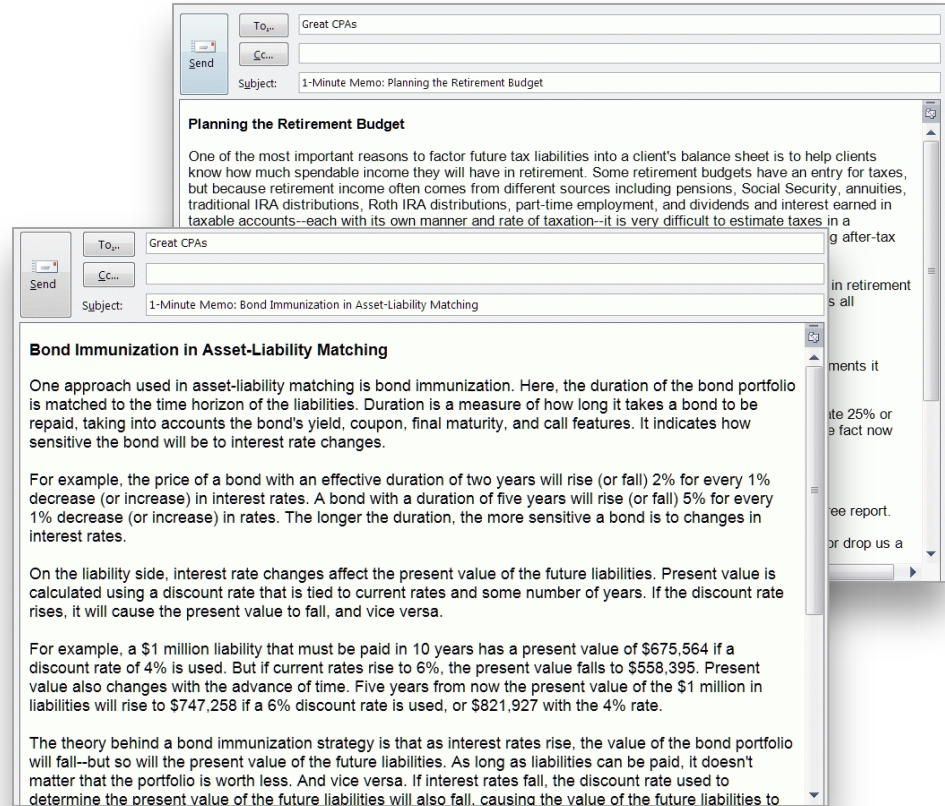
Challenge: "Staying in front of them... so when the needs arise they think of me!"

-- Tim N.



Regular Email Touches

- Send articles
- Send videos
- 1-Minute Memos
- Market reports



Seasonal Communications

- Letter of introduction
- Help during tax season
- Swag during tax season
- Blackout dates



Wealth Management Group

9 Liberty Rock Rd., Suite 19
Peoria, IL 61601
(123) 456-7890

www.wealthmanagement.com

Dear *[Insert Name]*,

My name is *[Insert Advisor Name]* and we have mutual clients by the name of *[Insert Client Name(s)]*.

I am writing to introduce myself and *[Insert Company Name]*. We are a wealth management firm specializing in assisting high net worth individuals and businesses with their financial needs. This may include cost basis information for tax preparation purposes.

We also provide complimentary services for our CPA partners throughout the year, and especially during tax season. Examples of these services include historical pricing information, gain loss reports, estate settlement values and a review of retirement plans. Our services may be viewed as "value added" by your clients with no cost to you.

Occasionally, our clients are in need of professional help and ask us for referrals. Please do not hesitate to send us information about your firm and your services.

We look forward to a long and lasting relationship working with you for the benefit of the *[Insert Client Last Name]*'s.

Very truly yours,

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.

Host CPA Events

- Host 1-2 educational events
- Host 1-2 social events
- Give TGIO party
- Offer CE hours
- Webinars
- Client appreciation events
- Exercise!



7. Cultivate the Relationship

Challenge: "Building trust and getting them to understand all the financial services and concepts I can help their clients with!"
-- Michael J.



Nurturing Ideas


- Contact 20x per year
- Lunch rotation
- Provide financial summaries
- Gather clients' tax materials
- Annual portfolio review with best client
- Selected social events



Stay Up on Their Issues

CPA Tax & Compliance Advisor

TAX COMPLIANCE NEWS



IRS Shares List of 'Dirty Dozen' Income Tax Scams for 2015
Aggressive and threatening phone calls by criminals impersonating IRS agents remain near the top of the annual...

Printable Income Tax Forms and Instructions - for Tax Year 2014
It's tax season and, of course, that means searching for numerous forms, schedules and instructions needed to...

6 Tips on Gambling and Income Taxes: Don't Play the IRS for a Sucker
Gambling losses aren't completely tax-deductible on their own, but you can write off losses up to the amount of...

DAILY NEWS

8 Tips to Spot an Income Tax Phone Scam
It's tax season, and Americans dread doing their taxes. On the other hand, it's tax season, and millions of...

ICPA Urges Congress to Give IRS More Flexibility on Granting Tax Code Section 510(b) Relief
The American Institute of CPAs is urging top tax lawmakers in the U.S. Congress and Senate to give the IRS the...

R&D Tax Credit Survives Latest Round of Tax Legislation
The research credit is like the cat with nine lives... except it's more. This credit, which technically expired...

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AICPA CPA Letter Daily
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Top Story **THOMSON REUTERS**

Obama drops proposal to end college-plan tax advantage
President Barack Obama has abandoned his proposal to end the tax advantage for college savings accounts known as 529s and will keep an expanded tuition tax credit. White House officials said. Republican House Speaker John Boehner of Ohio and fellow Democrats urged Obama to drop the proposal that would have ended the popular savings plan. [The New York Times](#) [IHS](#) [I](#) [T](#) [C](#) [N](#)

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A&A Report

What's next in revenue recognition implementation?
The Financial Accounting Standards Board staff expects to report results of research on two key revenue recognition issues to the board in February—and plans to present feedback to the board early in the second quarter of 2015 on a possible delay in the standard's effective date. [Journal of Accountancy](#) [online](#) (1/27)

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Tax Season Watch **Wolters Kluwer**

78 days left to file tax returns

Income from investment management company is subject to self-employment tax
According to the Internal Revenue Service, the distributive share of income from a limited liability company (LLC)

accountingTODAY

TAX SEASON KICKOFF P 11 Our annual sleep-in-the-office and stress-free tax season kickoff through 1/28/15

TOOLS IN THE CLOUD P 26 Services, apps and devices that can help you get your practice more efficiently

A NEW KIND OF NEW HIRE P 30 Software and using e-recruiting, HR, to its whole network of job candidates

Off to a slow start?
Even with the calendar passed, this tax season promises complications on the horizon.


CLIENT SPREE
YORKWAP KISSIGER'S NEW APP GETS START TO STOP SPREADSHEET! P 6

M&A in 2015: Is it a buyer's market, or a seller's?
Our annual roundtable of experts looks at the merger and acquisition landscape in the year ahead

The CPA Journal www.cpajournal.com December 2014

THE VOICE OF THE PROFESSION

Year-End Tax Roundup
Federal Credits • Tax Scams • New York State Taxes



Plus The Revised Code of Professional Conduct

8. Find a Champion

Challenge: "Breaking into the good old boys network!"

-- Laura M.



The Champion Checklist

- Do they serve a similar target market?
- What are the assets of their average client?
- How many clients do they have?
- Are your business goals compatible?
- Is their business successful?
- How do they get new clients?
- Do they have high end expertise?
- How customer service oriented are they?
- What financial services do they offer?
- What are their financial service biases?



9. Induce Reciprocity

Challenge: "Getting any type of reciprocation!"
-- Eric G.



Aim for Pass Through

- Provide marketing materials for clients
- Offer to give workshops to CPA's clients
- Offer special table at your events
- Offer Second Opinion Service
- Connect on LinkedIn
- Invite to referral events
- Give several referrals per year



10. Build a Game Plan

Challenge: "A workable, consistent plan/strategy... the lack of which has resulted in little to show for the haphazard effort."

-- John E.



Your 2015 CPA Marketing Plan

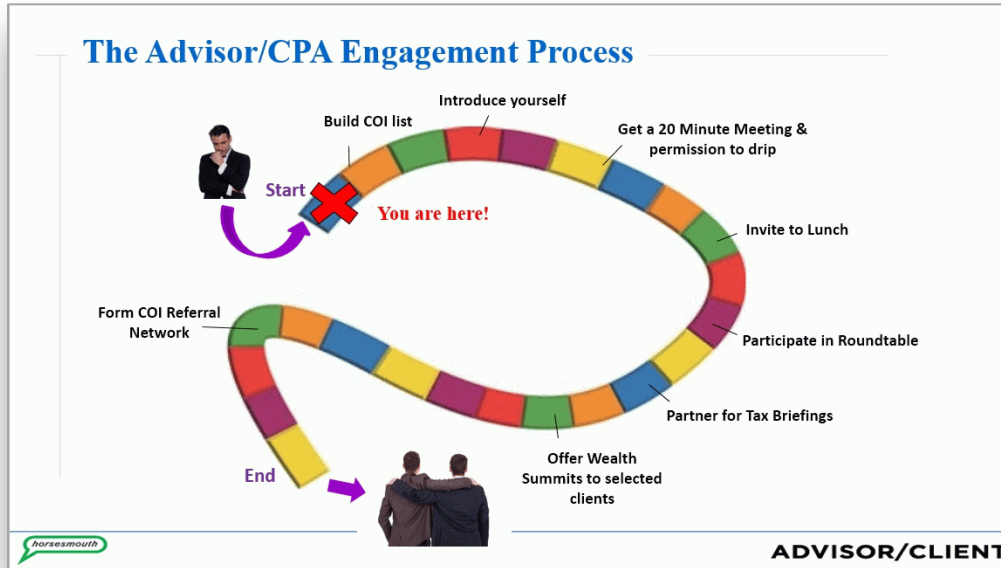
CPA & Attorneys Communication Schedule			
Month	Communications	Reports	Tier
Jan	Investment Committee Meeting Email article with note	4Q & Year End Review	Tier 1 CPAs & Attnys Tier 1 & 2 All
Feb	Contact CPA for tax needs	Send client's financial summary	Tier 1 CPAs & Attnys
Mar	CPA lunch/gift basket		Tier 1 CPAs
Apr	"Thank God It's Over" open house	1Q Review	Tier 1 & 2 CPAs
May	COI Roundtable		Tier 1 & 2 All
Jun	Portfolio review meeting Email article with note		Tier 1 & 2 CPAs Tier 1 & 2 All
Jul	Invite to social event/lunch	2Q Review	Tier 1 & 2 All
Aug	Email article with note		Tier 1 & 2 All
Sep	Phone call/visit		Tier 1 CPAs & Attnys
Oct	Invite to educational workshop Email article with note	3Q Review	Tier 1 & 2 All
Nov	COI/Client Year End Meeting		Tier 1 CPAs & Attnys
Dec	Holiday Open House		Tier 1 & 2 All

The 2015 CPA Marketing Checklist

- Build your CPA list
- Develop an introduction strategy
- Up the trust factor
- Show them what you do
- Help them talk about you
- Stay top-of-mind
- Cultivate the relationship
- Find a champion
- Induce reciprocity
- Build a game plan



Advisor/CPA



**A year's worth of
CPA marketing**

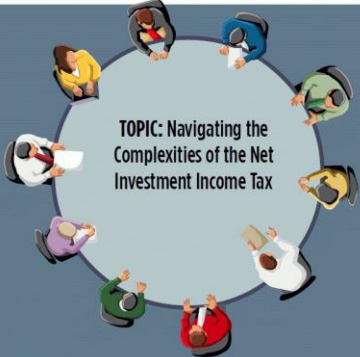
CPA Presentations

Prospecting Toolkit

COI Roundtable: Cultivate Referrals With a 'Study Group' for CPAs, Attorneys and Other Professionals


A 5-Step Campaign for Hosting a Professional Roundtable that Builds Credibility & Standing with COIs

TOPIC: Navigating the Complexities of the Net Investment Income Tax



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HELPING ADVISORS SUCCEED

Prospecting Toolkit




COI Roundtable: Tapping Into Retirement Accounts

A 5-Step Campaign for Hosting a Professional Roundtable that Builds Credibility and Standing With COIs

horsesmouth
HELPING ADVISORS SUCCEED

LinkedIn for CPAs

MARKETING CAMPAIGN



A social media campaign that gets you in front of CPAs to talk about their business.

horsesmouth
Helping advisors succeed.

Each workshop can be offered for 1 CPE hour.

12 Months of CPA Touches



Factors to Consider When Updating Insurance Coverage

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As Your Wealth Grows, Your Coverage
 With health care reform implementation getting closer and the memory of major storms still fresh, now is a good time to review insurance policies covering your family and emergency plans.

Life Insurance
 Review your life insurance policy and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy. Review your policy and consider a larger policy.

Health Insurance
 Review your health insurance policy and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

Medical Malpractice and Bonds
 Review your medical malpractice and bonds coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

Medicare and the Affordable Care Act

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By Medicare or Obamacare? That is a complicated question for clients in their 60s—especially if they are still working or thinking about early retirement. A good cost-benefit analysis can help them make the appropriate decision come October.

Medicare vs. Obamacare
 Review your Medicare and Obamacare coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

Private vs. Public
 Review your private and public pension coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

How Rising Interest Rates Can Affect Your Financial Plans

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It's not easy to contemplate your own mortality, but a good estate plan can provide for your heirs, protect your assets, and promote family harmony once you're gone.

Wills and Trusts
 Review your wills and trusts coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

Estate Planning
 Review your estate planning coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

The 10 Basic Questions of Estate Planning

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1. What is your goal?
 Review your estate planning goals and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

2. What assets do you own?
 Review your assets and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

3. Who are your beneficiaries?
 Review your beneficiaries and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

Asset-Liability Matching for Retirees

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One approach to building income streams for your client's golden years is to match assets to liabilities using bond immunization and a dollar return strategy. It may fit the portfolio's allocation a bit, but it could be the answer to funding retirement, college, and other long-term obligations.

Bond Immunization
 Review your bond immunization coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

Dollar Return Strategy
 Review your dollar return strategy coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

The Art of Managing Retirement Assumptions

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Retirement calculations are built on a set of assumptions that can't be verified until it's too late. One key to successful retirement planning is carefully testing assumptions and revising them often.

Retirement Assumptions
 Review your retirement assumptions coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

Retirement Planning
 Review your retirement planning coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

Social Security Planning for Couples: Maximizing Survivor Benefits

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Divorce is never easy, but collecting information and thinking through some of the issues before you even meet with your attorney can help you move through the life transition as smoothly as possible. Here are five key things to know for yourself you need to gather and analyze.

1. Social Security
 Review your Social Security coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

2. Retirement
 Review your retirement coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

A Pre-Divorce Checklist

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Divorce is never easy, but collecting information and thinking through some of the issues before you even meet with your attorney can help you move through the life transition as smoothly as possible. Here are five key things to know for yourself you need to gather and analyze.

1. Social Security
 Review your Social Security coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

2. Retirement
 Review your retirement coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

College Planning: Know the Rules for Education Funding

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As college tuition continues to skyrocket, it's becoming more important than ever to know how the various savings plans work. This handy reference outlines the latest rules on the most popular college savings programs, and how to use them to save money on your children's education.

1. 529 Plans
 Review your 529 plan coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

2. Coverdell ESAs
 Review your Coverdell ESA coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

Retirement Income: Which Accounts to Tap First?

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Many clients assume that when retirement rolls around, they should draw cash from their taxable accounts first. Generally, this is a good idea—but not always.

1. Taxable Accounts
 Review your taxable account coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

2. Tax-Deferred Accounts
 Review your tax-deferred account coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

Cracking the Nest Egg: When Accumulation Becomes Distribution

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It's a big transition when clients leave the workforce to live off their savings. Moving from an accumulation to a distribution strategy requires an attitude adjustment in both you and your clients. Here are the issues to consider when 1039, 1035, and other conventional investment principles no longer work in your favor.

1. 1039 Exchange
 Review your 1039 exchange coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

2. 1035 Exchange
 Review your 1035 exchange coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

11 Ways to Minimize the Bite from the New Medicare Taxes

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The new Medicare taxes will throw some curveballs into your planning. Here are 11 ways to minimize the bite from the new 3.8% tax on unearned investment income and the 0.9% additional tax on wages.

1. Maximize Charitable Deductions
 Review your charitable deduction coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.

2. Maximize State Tax Deductions
 Review your state tax deduction coverage and consider a larger policy. When you have a larger family, a larger income, or a larger net worth, you may need a larger policy. Review your policy and consider a larger policy.




Seasonal Communications

KEY FINANCIAL DATA FOR 2015

2015 Tax Rate Schedule

Income	Rate	Amount
0 to 9,525	10%	952.50
9,525 to 19,050	15%	1,428.75
19,050 to 28,575	25%	2,366.25
28,575 to 38,100	28%	2,728.00
38,100 to 47,625	33%	3,160.50
47,625 to 57,150	35%	3,408.75
57,150 to 66,675	39%	3,827.25
66,675 to 76,200	41%	4,137.00
76,200 to 85,725	43%	4,446.75
85,725 to 95,250	45%	4,756.50
95,250 to 104,775	49%	5,175.75
104,775 to 114,300	53%	5,595.00
114,300 to 123,825	55%	5,904.75
123,825 to 133,350	59%	6,324.00
133,350 to 142,875	63%	6,743.25
142,875 to 152,400	65%	7,053.00
152,400 to 161,925	67%	7,362.75
161,925 to 171,450	71%	7,782.00
171,450 to 180,975	73%	8,091.75
180,975 to 190,500	75%	8,401.50
190,500 to 199,500	79%	8,720.25
199,500 to 208,500	83%	9,039.00
208,500 to 217,500	85%	9,348.75
217,500 to 226,500	89%	9,768.00
226,500 to 235,500	91%	10,077.75
235,500 to 244,500	93%	10,387.50
244,500 to 253,500	97%	10,806.75
253,500 to 262,500	99%	11,116.50



SAMPLETON
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MEDICARE FOR INDIVIDUALS 65+

Medicare enrollment periods

Medicare enrollment periods are the times when you can enroll in Medicare. There are four enrollment periods each year:


- Initial Enrollment Period (IEP):** The first time you are eligible for Medicare, you have a 7-month period to enroll.
- General Enrollment Period (GEP):** If you do not enroll during your IEP, you can enroll during the GEP, which runs from January 1 to March 31 each year.
- Special Enrollment Period (SEP):** If you are currently receiving Social Security benefits and are under 65, you may be eligible for a SEP.
- Medicare Open Enrollment Period (OEP):** From October 15 to December 7 each year, you can make changes to your Medicare plan.



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Branded reference materials



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Dear [Insert Name],

My name is [Insert Advisor Name] and we have mutual clients by the name of [Insert Client Name(s)].

I am writing to introduce myself and [Insert Company Name]. We are a wealth management firm specializing in assisting high net worth individuals and businesses with their financial needs. This may include cost basis information for tax preparation purposes.

We also provide complimentary services for our CPA partners throughout the year, and especially during tax season. Examples of these services include historical pricing information, gain loss reports, estate settlement values and a review of retirement plans. Our services may be viewed at www.sampletonwealth.com.

To: Client's CPAs

Send CC: [Redacted]

Subject: Assisting you during tax season

Occasionally, our client Please do not hesitate

We look forward to a lot of the [Insert Client Name]

Very truly yours,

Adam

Adam Sample
Certified Financial Planner
adam@wealthmanag

Advisory Services offered
Securities offered through

I know you're very busy, and I wanted to send a quick note to mention some services I can offer to help make this tax season go more smoothly.

I can offer you historical pricing information, gain loss reports, estate settlement values, and a review of retirement plans. I'm also helping our mutual clients gather their tax documents as well as adding a financial summary that may make it easier to review their case.

If there is anything I can do for you or any way to help our clients prepare, please don't hesitate to let me know. I'm only a phone call away and available whenever you need me.

I hope this tax season goes much better than last. And if there is anything I can do to help, please let me know.

Sincerely,

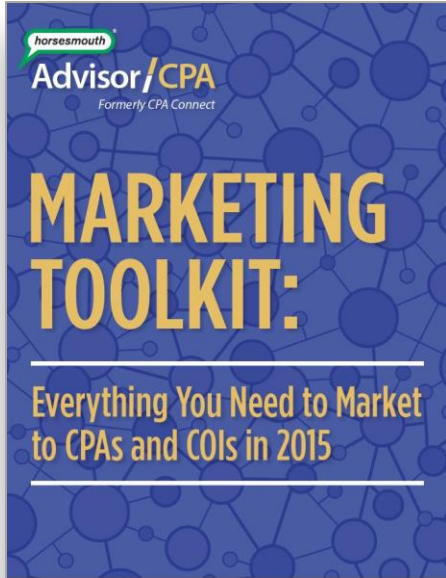
Adam

Adam Sampleton
Wealth Management
Contact Info

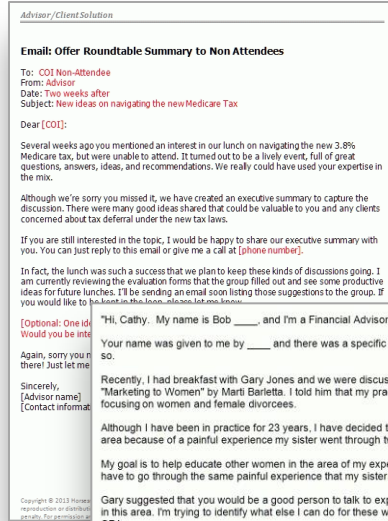
Templates for personalized communications

ADVISOR/CLIENT

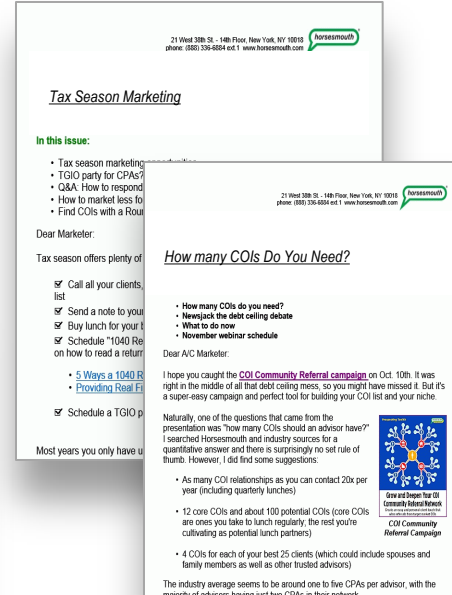
CPA Marketing Techniques



Step-by-step marketing guidance



CPA Forms, Templates & Worksheets



Bi-monthly CPA Newsletter

CPA Advice & Coaching

Date	Campaign	Description
2/19/2015	Your 2015 COI Marketing Plan	Strategize 12 months of marketing activities to help you meet and cultivate your best centers-of-influence (COIs) -- especially CPAs. Campaigns discussed: <ul style="list-style-type: none">• 2015 COI Marketing Plan• 2015 1-Minute Memos• 2015 Key Financial Data Campaign• How Can I Help Email & Phone Script
4/30/2015	How to Get in Front of CPAs	Get in front of 10 CPAs (at least!) in the next 60 days with a step-by-step system for contacting, meeting, and cultivating CPAs and other centers-of-influence. Campaigns discussed: <ul style="list-style-type: none">• Introduction Strategies• COI Roundtables: Tapping Into Retirement Accounts• COI Roundtable: Navigating the NIIT• COI Workshop: LinkedIn Marketing• Summer Social Prospecting With Your Best COIs
7/16/2015	Fall Marketing With CPAs	Set up a series of client education workshops and high-level strategy meetings with your favorite COI(s). Campaigns discussed: <ul style="list-style-type: none">• 2015 Tax Briefings• Wealth Summits Strategy Lunches• COI Community Referral Campaign
9/17/2015	Establish a Formal COI Referral Network	Build your own personal network of professional referral sources who meet regularly to exchange advice, insights, and new business.

**4 webinars per year
dedicated exclusively
to CPA marketing and
featuring 13-15
CPA-specific
campaigns!**

Join Us!

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Introductory Discount: <\$100>

Your Price: \$497

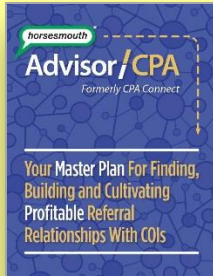
(Must enroll by July 15)

Next Webinar: July 16



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You da
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