



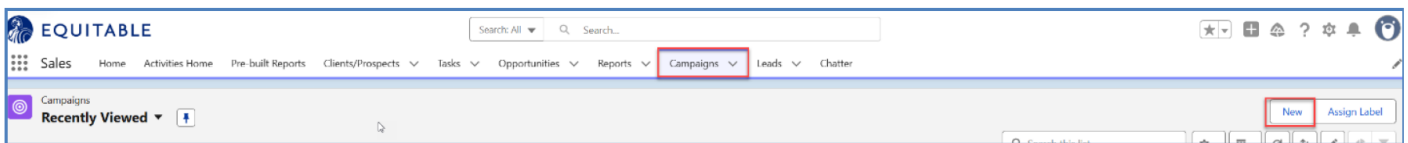
Age 59.5 Milestone Birthday Automation QRC

Enabling this automation will allow you to send an email to your clients 6 months in advance of their 59.5 birthday, highlighting key considerations at this age milestone.

To enable this automation, complete the following steps:

Login to Salesforce and create an auto-update campaign using the new **59.5 indicator**. Then in Marketing Suite, toggle ON the automation using the group you just created.

1. To create a new campaign in Salesforce, navigate to the **Campaigns** tab in the top navigation bar and click **New**.



2. Enter '59.5 Birthday Automation' in the Campaign Name field and ensure that "Auto Updating" is checked. Click **Save**.

3. At the bottom of the Campaign page, filters can be selected to create the group of contacts this campaign will use. Click on **Show Advanced Filters** to open the filter options for this Campaign.



Setting up an auto-update campaign continued

4. In the advanced filters section, under the 'Age/DoB' tab select **59.5 indicator = TRUE**. This step is required to ensure your automation works correctly.

For more information on selecting advanced filters, please refer to the [Auto-update Campaigns in Salesforce QRC](#).

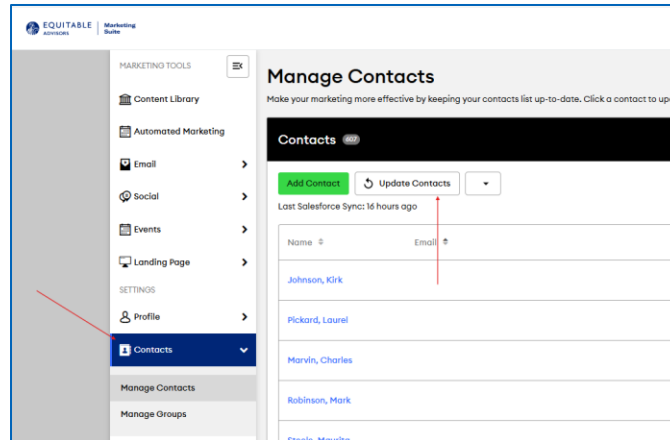
5. Once all campaign filters are selected, click **Next**. This will provide a total number of Clients/Prospects that meet the selected criteria. This screen will also include a list of eligibility criteria the contacts must meet, and a recap of what filters were selected.

6. If all looks correct, click **Next**. This will begin the process to load those contacts that meet the filter and eligibility criteria into the Campaign.

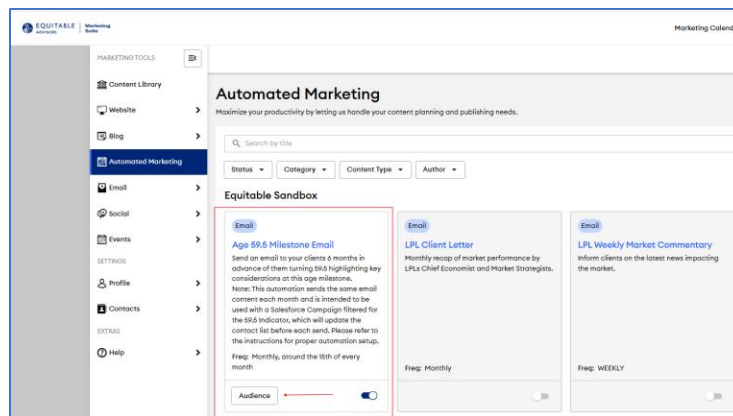


Enabling the 59.5 Automation in Marketing Suite

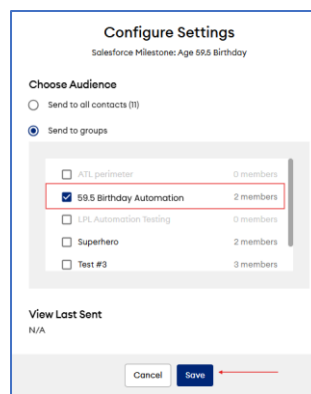
7. Now that your campaign has been created in Salesforce, navigate to Equitable Advisors Marketing Suite by clicking on the 'Open Marketing Suite' button from within Salesforce. Once logged in, click on the **Contacts** tab from the left-hand navigation menu. Then click **update Contacts** to refresh your Salesforce sync. ***Please note this process may take up to 5 minutes.*



8. Once your contacts have been refreshed, navigate to the **Automated Marketing** tab and locate the **Age 59.5 Milestone Email** automation, then turn the toggle for the automation **ON**.



9. When the window pops open, select the **Send to groups** option and choose the **59.5 Birthday Automation** group you just created in Salesforce. Finally, click **Save**. *Your automation is now live! The email automation content will be delivered to a new group of eligible campaign members every month, around the 15th.*



Subject: Happy Upcoming 59.5 Birthday! (Please Open)

Hi [Client's Name],

I hope this message finds you well. I wanted to take a moment to discuss some important financial considerations that will become relevant as you reach 59.5 years old. This is a significant milestone in retirement planning, and understanding the options that become available to you can help ensure a smooth transition into your retirement years.

Key Considerations:

- **IRA and 401(k) Withdrawals:** At 59.5, you become eligible to withdraw funds from your Individual Retirement Accounts (IRAs) and 401(k) plans without incurring the 10% early withdrawal penalty. This flexibility can be beneficial if you need access to your retirement savings for any reason.
- **Tax Implications:** While penalty-free withdrawals are possible, it is important to remember that these distributions may still be subject to income tax. Proper planning can help minimize your tax liability and optimize your withdrawal strategy.
- **Inservice Rollover Opportunities:** If you're still working, your employer-sponsored retirement plan may allow what's called an in-service withdrawal, which allows individuals who are still employed to transfer funds from their 401(k) to another retirement account (like an IRA) while still employed.
- **Rethinking Your Income Strategy:** This age presents a good time to reevaluate your income sources and begin shaping a withdrawal plan that aligns with your retirement goals. Although you're not yet eligible for Social Security benefits, it's never too early to start planning and strategizing as part of your income strategy.
- **Healthcare Planning:** Health care costs are a significant consideration in retirement. Evaluating your health insurance options, including Medicare, can help you prepare for potential healthcare expenses.

I'm here to assist you with any questions you may have. Please feel free to reach out to schedule a meeting or discuss these topics further.

Warm regards,

[Advisor Name]

-- PLACEHOLDER FOR FP'S STANDARD E-MAIL DISCLOSURE AS ESTABLISHED IN THE FMG E-MAIL MARKETING PLATFORM --

GE-8295934.1(8/25)(Exp.8/29)