

Are you talking about estate planning with clients?

If not, you should be!

Samantha Russell

Tim White



Tuesday, 5/29 at 11:00 am PT | 2:00 pm ET



Samantha Russell

Chief Evangelist, FMG

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Officer, Wealth.com

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 tim@wealth.com



Danny Lohrfink

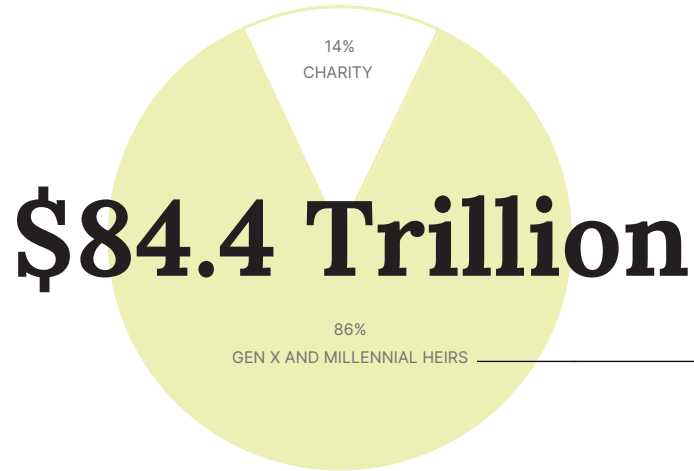
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 danny@wealth.com

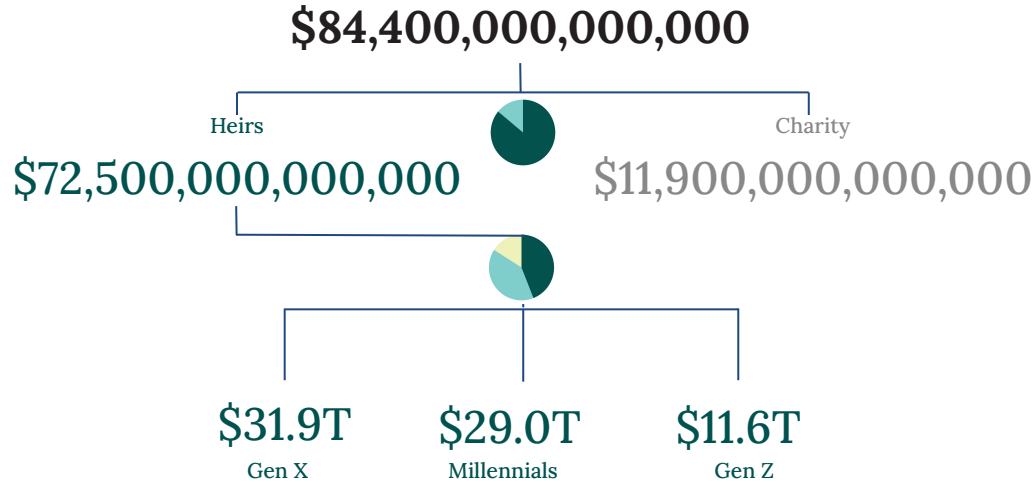
Great Wealth Transfer



86% going to Gen X and millennial heirs and 14% to charity

*Cerulli U.S. High-Net-Worth and Ultra-High-Net-Worth Markets 2021

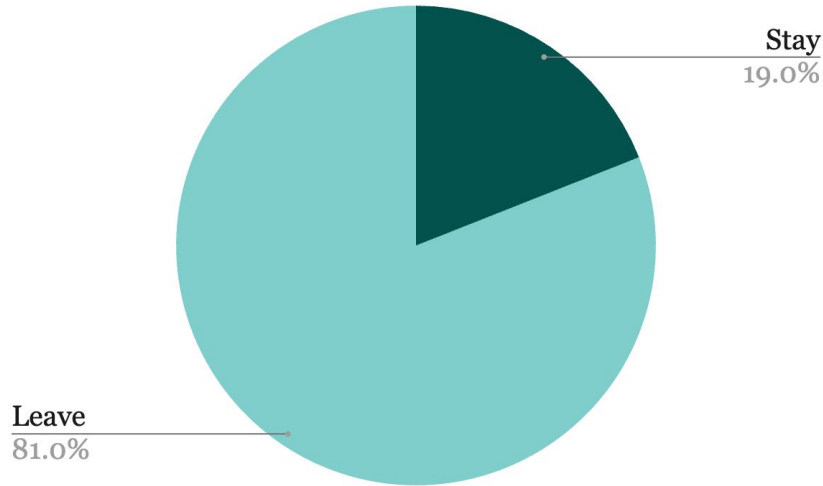
Great Wealth Transfer



95 million adults expecting an inheritance (95M+) with
avg. value of **\$738,724.23**

(source: New York Life)

Only 19% of Clients Work With Their Parents' Advisor



Cerulli's research [further] found that **92%** of affluent investors who use their own advisor **did not consider their parents' advisor** in their selection process.

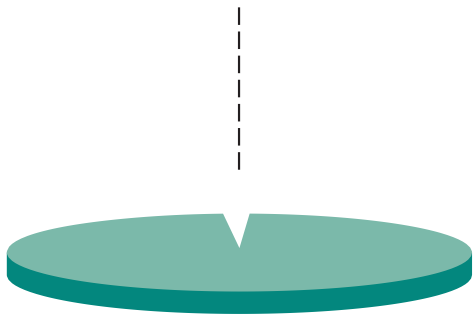
SUNSET OF TCJA

Pre-Sunset		Post-Sunset	
2024 Federal Gift/Estate Tax Exemption Threshold (Portable)	\$27,220,000	Projected 2026 Federal Gift/Estate Tax Exemption Threshold (Portable)	\$14,000,000
Federal Gift/Estate Tax Exemption Used (Portable) ¹	\$3,000,000	Federal Gift/Estate Tax Exemption Used (Portable)	\$3,000,000
Remaining Federal Gift/Estate Tax Exemption (Portable)	\$24,220,000	Remaining Federal Gift/Estate Tax Exemption Remaining (Portable)	\$11,000,000
Total Taxable Estate	\$29,000,000	Total Taxable Estate	\$29,000,000
Taxable Estate in Excess of Gift/Estate Tax Threshold	(\$4,780,000)	Taxable Estate in Excess of Gift/Estate Tax Threshold	(\$18,000,000)
Maximum Federal Gift/Estate Tax Rate	× 40%	Maximum Federal Gift/Estate Tax Rate	× 40%
Potential Estate Tax Liability		Potential Estate Tax Liability	
(\$1,912,000)		(\$7,200,000)	

2011	2017	2018	TODAY	2026 PROJ.
\$5.00M	\$5.49M	\$11.18M	\$13.61M	\$7.00M

93%

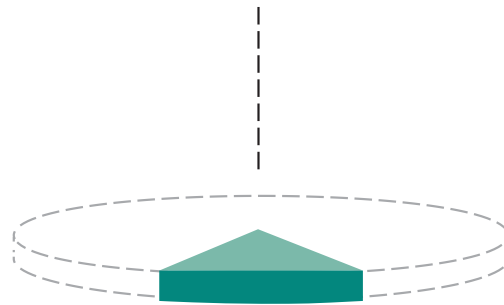
Nearly **all clients expect** to receive estate planning assistance from their advisor



22%

Less than 1/4 report having received it*

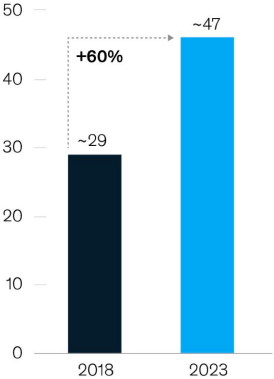
* Spectrem Group



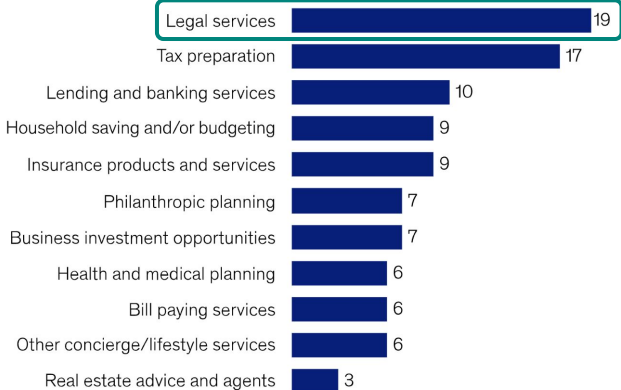
As their quarterback, you are uniquely positioned to deliver on your clients' demand for holistic services

Client preference for holistic advice continues to increase, rising about 60 percent since 2018.

Respondents who prefer holistic advice,¹% of respondents



What services would you or do you find most valuable if provided by your wealth institution?, % of respondents



“Advisors are adding nonfinancial products and services such as trust administration, tax preparation, estate planning, and lifestyle management services to their platforms.”

McKinsey & Company
January 17, 2024

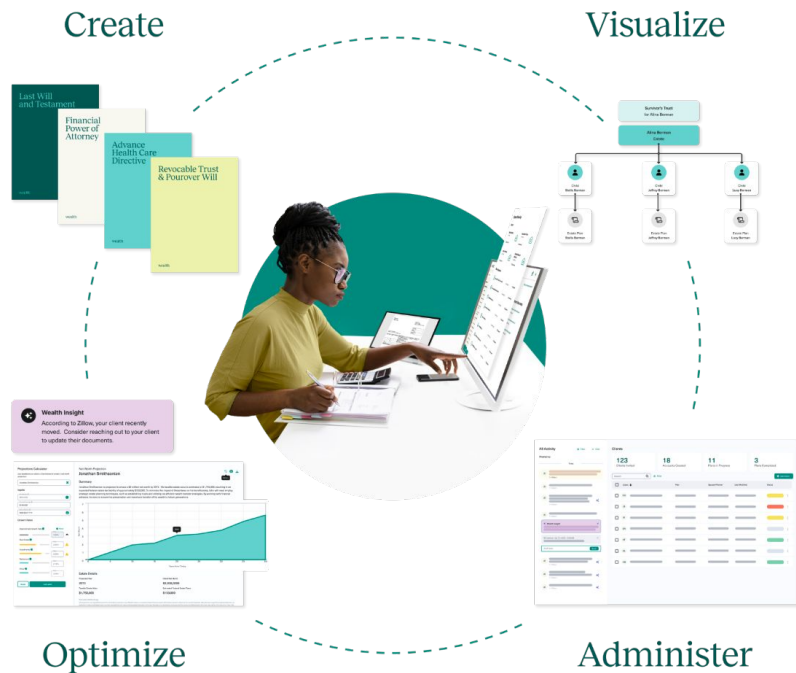
¹ Percent of respondents who indicate that they “prefer to work with an investment professional who can holistically answer my financial needs across investments, life insurance, banking, and taxes.”
Source: 2023 McKinsey Affluent and High-Net-Worth Consumer Insights Survey (n = ~7,000)

McKinsey & Company

The Platform

Wealth.com combines best-in-class technology, AI and human expertise to elevate the estate planning experience.

The ecosystem facilitates the creation, visualization, optimization, and ultimate administration of estate plans.

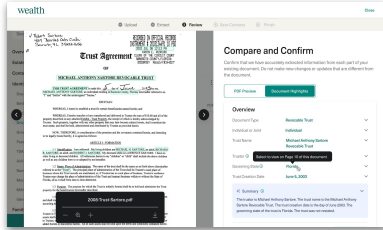


Estate Solutions Across the Wealth Spectrum

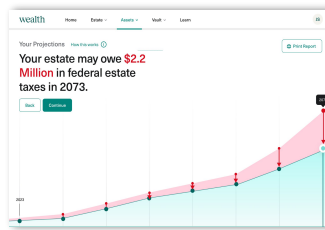
Document Creation
To Create New Plans



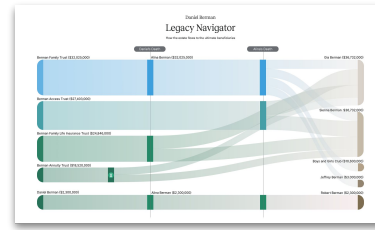
AI Extraction Technology
To Read Existing Plans



Tax Projections
To Analyze the Planning Impact



Complex Flowcharts
To Map the Estate Disposition



Elegant Reports
To Deliver to UHNW Clients



Mass Affluent

< \$1mm / \$100K Investable Assets

116,959,443 Households

High Net Worth

\$1mm - \$10mm Investable Assets

6,991,842 Households

Ultra-High Net Worth

> \$10mm Investable Assets

314,564 Households

Wealth.com quick demo

Marketing Your Estate Planning Services

First: Make sure you list estate planning in your “Google Business” Profile



estate planning and financial planner near me



Businesses :

Panko Wealth Management

5.0 ★★★★★ (2) · Financial planner
35+ years in business · State College, PA · (814) 237-...
Open · Closes 5PM
Provides: Estate planning



Website

Directions

Financial Abundance

4.7 ★★★★★ (3) · Financial planner
10+ years in business · State College, PA · (814) 867-5745
Open · Closes 5PM
Provides: Estate planning



Directions

Mariner

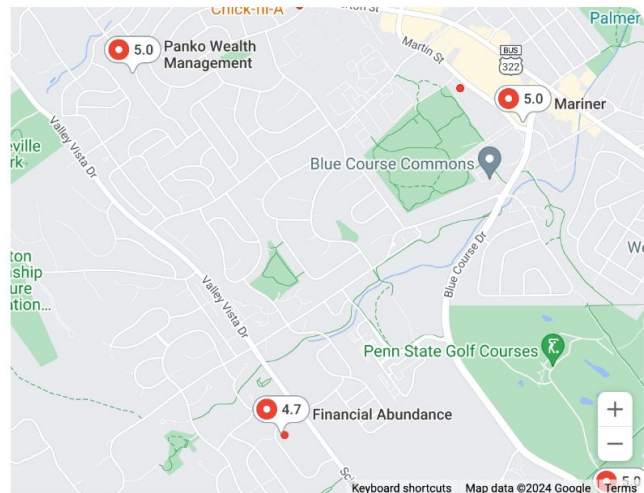
5.0 ★★★★★ (2) · Financial planner
10+ years in business · State College, PA · (814) 867-...
Open · Closes 5PM
Provides: Estate planning



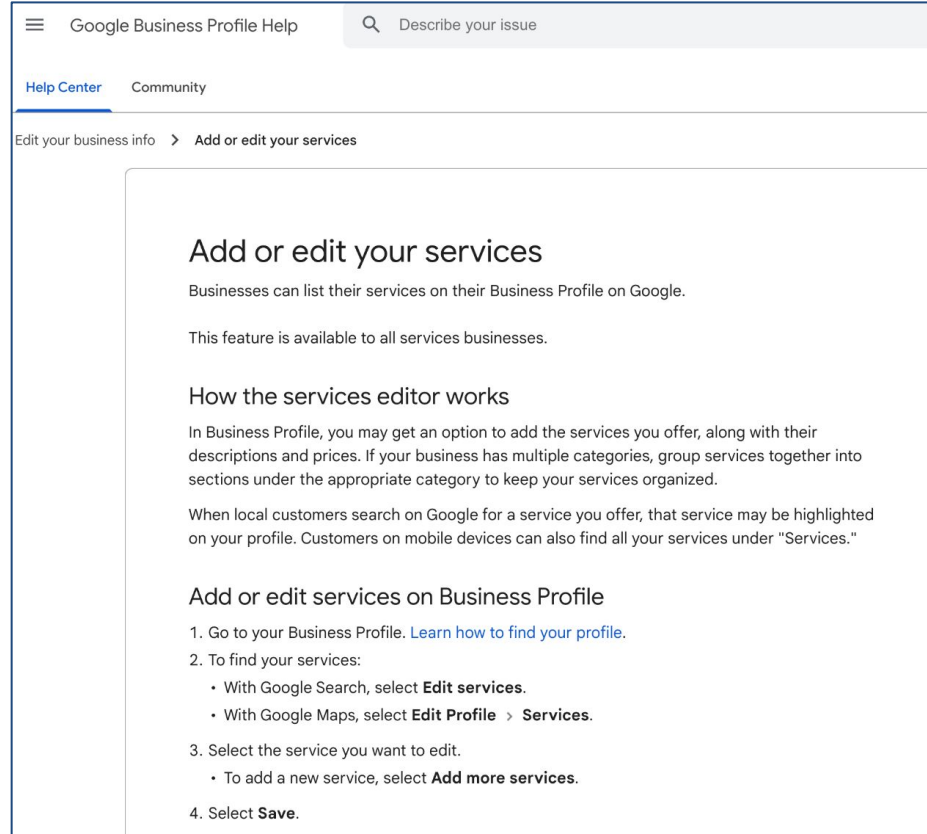
Website

Directions

More businesses →



Here's How To Update on Google



The screenshot shows the Google Business Profile Help page. At the top, there is a search bar with the text 'Describe your issue'. Below the search bar, there are two tabs: 'Help Center' (which is selected) and 'Community'. The main content area has a breadcrumb trail: 'Edit your business info > Add or edit your services'. The main heading is 'Add or edit your services'. Below the heading, there is a paragraph: 'Businesses can list their services on their Business Profile on Google.' followed by another paragraph: 'This feature is available to all services businesses.' The next section is 'How the services editor works', which contains two paragraphs explaining the feature and its visibility. The final section is 'Add or edit services on Business Profile', which contains a numbered list of four steps.

Google Business Profile Help

Describe your issue

Help Center Community

Edit your business info > Add or edit your services

Add or edit your services

Businesses can list their services on their Business Profile on Google.

This feature is available to all services businesses.

How the services editor works

In Business Profile, you may get an option to add the services you offer, along with their descriptions and prices. If your business has multiple categories, group services together into sections under the appropriate category to keep your services organized.

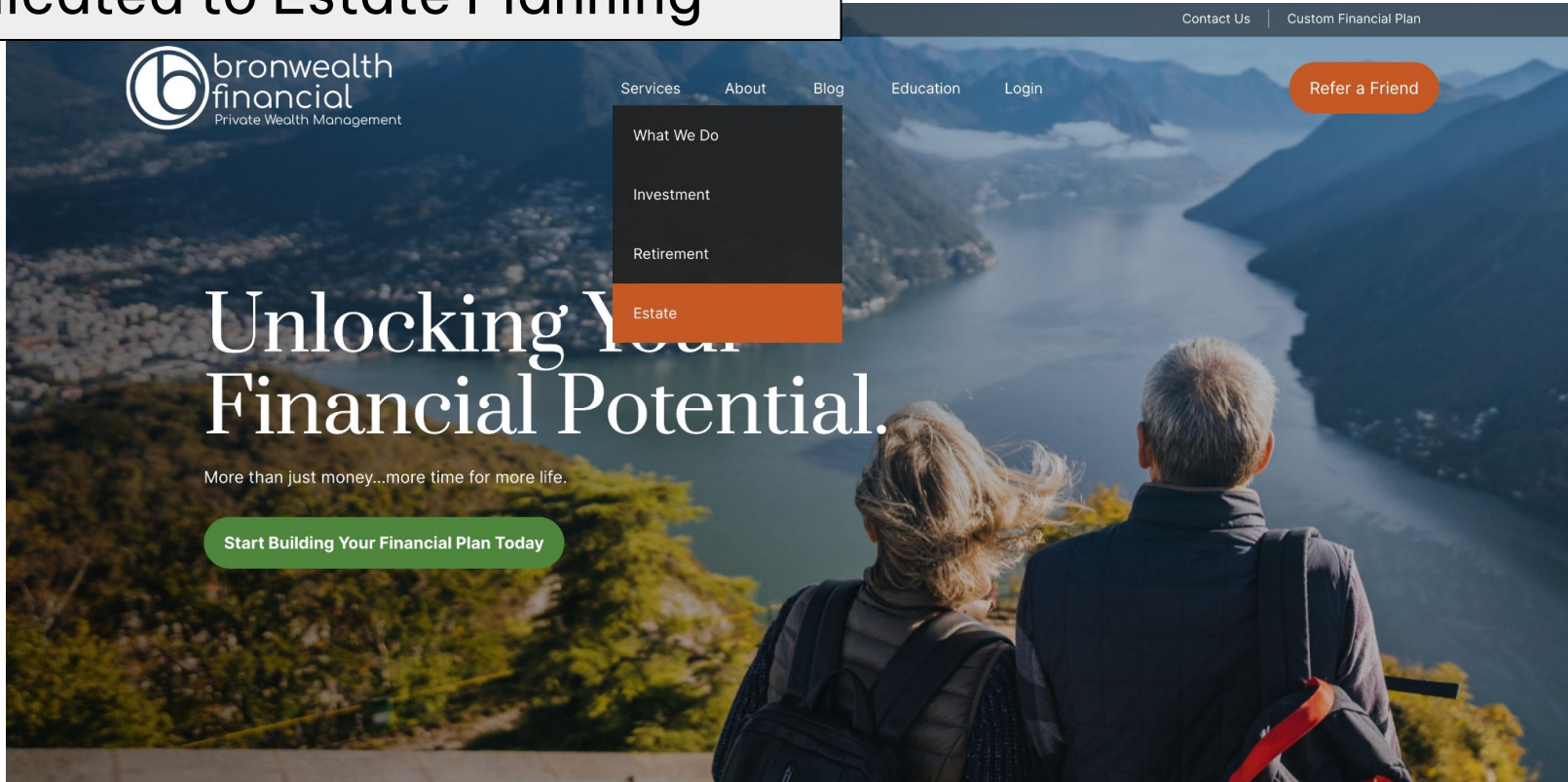
When local customers search on Google for a service you offer, that service may be highlighted on your profile. Customers on mobile devices can also find all your services under "Services."

Add or edit services on Business Profile

1. Go to your Business Profile. [Learn how to find your profile.](#)
2. To find your services:
 - With Google Search, select **Edit services**.
 - With Google Maps, select **Edit Profile** > **Services**.
3. Select the service you want to edit.
 - To add a new service, select **Add more services**.
4. Select **Save**.

Marketing Your Estate Planning Services: Website

Include a sub-page on your site dedicated to Estate Planning



Use everyday language to explain what estate planning REALLY means

THE 3 KEY ELEMENTS OF AN ESTATE STRATEGY



LETTER OF INTENT

While a will provides legal directives, you can provide a more personal voice by giving additional instructions.



GUARDIANSHIP

One common area many should prepare for is legally naming guardians for their children.



TRUSTS

Trusts can be another powerful estate management tool. Properly structured trusts may help you avoid probate.

Tell Stories that
people
can relate to



ESTATE • READ TIME: 6 MIN

Estate Strategies of the Rich and Famous

How the Queen of Soul, the Lizard King, and Other Celebrities Determined Their Legacies

Famous people are all too human. Tabloid newspapers and celebrity magazines and websites make bank chronicling their every moment, from going out for a coffee to attending glamorous premieres and glitzy concerts. And, yes, whenever they make a mistake, those same outlets bring it to your phones and tablets in real time.

Sometimes these “oops” moments follow our celebrities long after they’ve taken their final bows, as their heirs and other interested parties battle over their estates. You might think that these stars, with their giant entourages, must have trusted financial professionals in their lives, assisting them in creating estate strategies—but in many cases, you would be wrong. Whether it’s because they have misconceptions about estate strategy or because they passed unexpectedly, these celebs have seen their legacies turn into games of tug-of-war.

The Queen of Soul, Aretha Franklin, was one of the biggest recording artists in American history and a best-selling artist globally. From her early days singing gospel in her father’s Detroit church, Aretha found success with singles like “(You Make Me Feel Like) A Natural Woman,” “Chain of Fools,” and “Think.” With 112 singles on the Billboard charts, Franklin had #1 hits in the 1960s, 70s, 80s, 90s, and, finally, 2014. In the world of popular music, her legacy is assured.

Less assured, though, were the many financial rewards Aretha reaped from her legendary career. After her death in 2018, multiple documents were found among her effects and papers, leading to a four-year legal dispute over the Queen of Soul’s estate. The trial proved emotional and dramatic for family members, with even voicemails from Aretha, a literal voice from beyond, used to determine the fate of not only her fortune but also her intellectual property (songs, recordings, and more). Ultimately, the court decided that four pages handwritten by Aretha and discovered in her couch represented her actual final will.^{1,2}


While your estate strategy can change over time, it’s important to formalize your changes as soon as possible. Accidents will happen, and it’s better to have a professional help you plan for the future than to have your estate plan fall through. [View Our Customer Relationship Summary](#)



Estate Planning Resource Center

Create an “Estate Planning Resource Center” on Your Website

fmg + [wealth.com](https://www.wealth.com)



What Is My Current Net Worth? Calculator

Capture Leads with Content that speaks to Estate Planning Concerns



WILL YOUR VALUES, GOALS, AND DESIRES FOR YOUR ESTATE BE UPHELD?

By documenting your wishes and goals, you create a legal framework that the courts, your executor, and your loved ones can follow when settling your estate.

Understanding Your Estate: Critical Elements of an Estate Strategy

Establishing an estate strategy is crucial, yet many wait too long to put their wishes in writing. Use this helpful guide to review your estate strategy and start conversations with your loved ones, financial professionals, and legal team.

First Name	Last Name	Email
<input type="text"/>	<input type="text"/>	<input type="text"/>

GET MY FREE GUIDE



Add Testimonials that speak to how you help with estate planning and management

Services

About

Testimonials

Resources

LPL

eMoney login

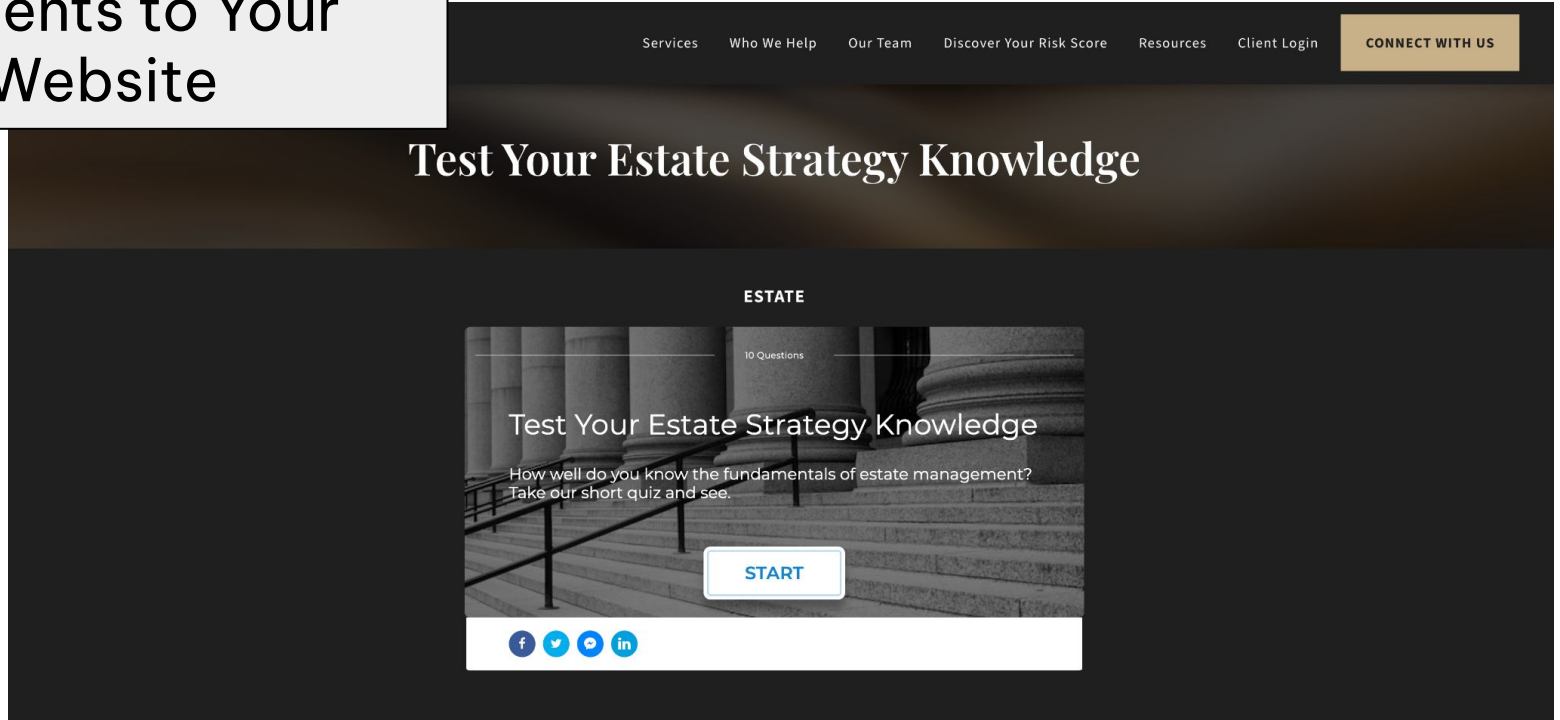
Contact Us

"Larry Zuckerman, recommended by my accountant in 2021, provided exceptional wealth management services. Despite initial health concerns and estate settlement issues, Larry diligently organized our assets and guided us through retirement, estate matters, and property transactions. His commitment, competence, and caring approach instilled trust, surpassing even my other advisors. With regular communication and detailed projections via Zoom, he empowered us to make informed financial decisions. Larry's role as our family's CFO, while we act as CEOs, accurately captures the depth of his responsibility and dedication to our financial well-being."

-Carol and Gilbert, Retired Health Educator



Add Interactive Elements to Your Website



USE WEALTH.COM?

Showcase the power!

PROSPERO WEALTH LLC

ABOUT US SERVICES QUARTERLY FAQ BLOG CAREERS CLIENT SIGN-IN

alignment with how they themselves would choose (if you are this person, let me know).

This is why I am so excited to announce that Prospero Wealth has signed a contract with Wealth.com, a technology-driven estate planning platform that allows advisors to work with clients on their estate planning needs and documents.

Wealth.com's technology is world-class (and improving at a rapid clip) and the estate-planning documents produced through the Wealth.com service are state-optimized legal documents created by top-flight attorneys. Unlike most estate plans, your plan will come with the legal documents and a beautiful set of visuals that actually help you understand it.

Beyond document production, Wealth.com also allows us monitor your individual plan for

Source: <https://prosperowealth.com/2023/10/04/product-update-time-to-mark-your-estate-plan-done/>

PROSPERO WEALTH LLC

ABOUT US SERVICES QUARTERLY FAQ BLOG CAREERS CLIENT SIGN-IN

wealth.com

The estate planning solution with the combination of best-in-class technology, AI and human expertise. Whether it's frictionless onboarding, intuitive plan creation, clean visualizations or proactive insights – wealth.com does it all.

Create

Visualize

Optimize

Wealth Insight
According to Zillow, your client recently moved. Consider reaching out to your client to update their documents.

Marketing Your Estate Planning Services: Email

Include estate planning topics in your emails

Hi {Firstname},

An estate strategy is about much more than just who will get your money or who will get your possessions. It's also about creating an approach for your assets when you can no longer guide the process.

But we also wanted to share with you some common mistakes we've seen and what to keep in mind when you move forward with your strategy:

1. **Consider whether designating assets as Payable on Death (POD) or Transfer on Death (TOD) is good enough.** You may want to explore setting up assets as POD or TOD. While these designations can help, there are more powerful estate documents that may offer more flexibility.
2. **It's not just for after you die:** An estate strategy is also about managing your affairs while you're still alive. For example, a financial and healthcare power of attorney can be established to help manage your affairs if you become incapacitated.
3. **You don't need one when you're young:** Avoiding making an estate strategy because you're young and healthy is a common mistake. At any age, you could find yourself in a medical emergency that requires medical and financial decisions to be made on your behalf.
4. **Avoiding the tough conversations and decisions:** You will have to make tough decisions that you'd probably rather avoid, like deciding who should raise your children. But that's exactly why you should create one, so you can have those conversations with your family now while you still can. As hard as it is to think about your death, it's better to have a strategy to help guide your loved ones.

Coming your way!

Hi {Firstname},

There's a ticking clock that you should take advantage of. It was part of the 2017 Tax Cuts and Jobs Act (TCJA), and right now, it may be one of the most important levers you can pull.

The TCJA doubled the lifetime estate, gift, and generation-skipping transfer tax. In 2024, the exemption amount is \$13.61 million for individuals and \$27.22 million for married couples at the federal level. Unless Congress changes this law, the exemption will revert back to its 2017 level, adjusted for inflation. The TCJA exemption amounts can be captured only through use for taxable gifts (or transfers at death) before December 31, 2025.

According to Forbes, as we're in the advent of the Great Wealth Transfer — with more than \$84 trillion expected to pass to younger generations in the coming decades — the clock is ticking to develop a strategy that can incorporate the TCJA's features.

So, how can you take advantage of the law now? Here are two ideas that you might consider:

- **Spousal Lifetime Access Trusts (SLATs):** A SLAT is an irrevocable trust you can create for your spouse, through which you can gift all or a portion of your estate tax lifetime exemption. Your spouse will have access to these assets during their lifetime since they will be the beneficiary. This grants you the benefit of removing assets from your taxable estate by using up your federal estate tax exemption amount. If you do this in 2024, you can fund the trust up to \$13.61 million. Waiting until 2026 may lower the allowable contribution. Spouses can also consider setting up dual SLATs, which are designed to benefit each other.
- **Dynasty Trusts:** These irrevocable trusts can be structured to last for as long as the trust creator has living descendants and can be designed to utilize the trust creator's gift and generation-skipping

Hi {Firstname},

Legacy is a significant aspect of any financial strategy. It's important to consider what happens to everything you've accumulated—and may continue to accumulate—throughout your lifetime. But far too often, we've seen this as something overlooked. Even as recently as 2023, [barely one-third of Americans had wills](#).

Often, the lack of an estate strategy (even a will) is for a seemingly valid reason: People don't know how to get started. Or they believe it's a complicated process. Or they don't think they have enough assets to need one.

But creating an estate strategy is about more than just knowing what will happen with your stuff. It can help...

- Manage complexities associated with your estate.
- Provide a backup decision-maker in case you become incapacitated.
- Define who you want your beneficiaries to be.
- Define family members you don't want to be beneficiaries.
- Have an approach to what happens to any pets you have.
- Help manage family infighting after you're gone.
- Guide your beneficiaries, and create a structure for your children.
- Put an outline in place for any scenario where you're unable to make decisions.

Whether you're newly married, starting a family, or nearing retirement, an estate strategy is likely something on your mind. But even if you're early on in your career and haven't hit any of these milestones, considering an



Estate Planning Email Ideas from FMG

The screenshot shows the FMG Content Library interface. At the top, there is a search bar with the text 'estate' and a 'Search' button. To the right of the search bar is a 'Filters' dropdown menu. Below the search bar, there are several tabs: 'All (145)', 'Web Content (60)', 'Emails (34)', 'Social Posts (35)', 'Greeting Cards (0)', and 'Downloadables (16)'. The 'Emails (34)' tab is selected. Below the tabs is a table with the following columns: 'On', 'Title', 'Type', 'Author', and 'Actions'. The table contains 12 rows of email ideas. The first two rows have a 'New' badge. The 'Actions' column for each row contains links for 'Details', 'Use', and 'Start Blog'.

On	Title	Type	Author	Actions
<input type="checkbox"/>	New COI Email Campaign: Estate Attorneys	Email	Do It For Me	Details Use Start Blog
<input type="checkbox"/>	New COI Email Campaign: Tax Attorneys	Email	Do It For Me	Details Use Start Blog
<input type="checkbox"/>	Letter To Beneficiary of Deceased Client	Email	FMG	Details Use Start Blog
<input type="checkbox"/>	4 Important Financial Protection Strategies – Client ...	Email	Do It For Me	Details Use Start Blog
<input type="checkbox"/>	5 Important Financial Protection Strategies – Prospe...	Email	Do It For Me	Details Use Start Blog
<input type="checkbox"/>	7 Estate Strategy Mistakes to Avoid – Client Version	Email	Do It For Me	Details Use Start Blog
<input type="checkbox"/>	7 Estate Strategy Mistakes to Avoid – Prospect Version	Email	Do It For Me	Details Use Start Blog
<input type="checkbox"/>	A Plan for All Seasons (Jan-Dec)	Email Sequence	FMG	Details Use
<input type="checkbox"/>	Age My Way in May	Email	FMG	Details Use Start Blog
<input type="checkbox"/>	Are You Prepared for an Estate Tax Sunset?	Email	FMG	Details Use Start Blog

Marketing Your Estate Planning Services: Social

Talk about estate planning concerns in your social posts

 **Impellicceiri** · 2nd
High-Performing Individuals Achieve Their Financia...
[Book an appointment](#)
8mo · 

[+ Follow](#) ...

Did you know?

Only 46% of American adults have a will in place. While probate takes an average of about nine months to complete, it can take much longer without a will. Keep yours up to date and talk to your financial professional about strategies that might help manage the probate process.

Sources:
Gallup.com, June 23, 2021 | Investopedia.com, April 18, 2021

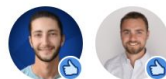
This post is not a replacement for real-life advice, so make sure to consult your legal or tax professional before modifying your estate strategy.



A GOOD STRATEGY BEGINS WITH A GOOD CONVERSATION. Call or email me today.

 2

Reactions



Source: Jacob Impellicceiri on LinkedIn. Content from FMG Library

Use Simple, Natural Language



Judge Laurel Beatty Blunt

December 28, 2021 · 🌐



"There's nothing fun about stuff like estate planning, getting mammograms, or talking to a guy about long term disability insurance, but do it anyway. Trust me, the stress of not having done the above is prematurely aging." Jen Lancaster

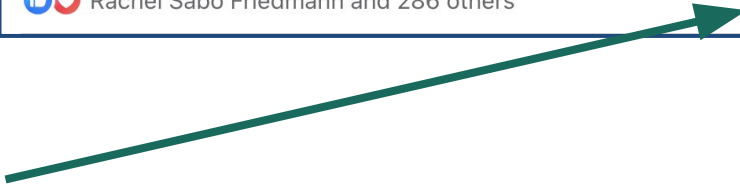
What is estate planning and why do you need it? An estate plan is simply your directions on what should happen to your belongings if you get sick or die. You do not have to be rich to do an estate plan. And contrary to the "I don't need this because I'm young" crowd, you do not have to be old to need this. If you own anything at all and have an interest in what happens to it, you need an estate plan.

What property is covered? Anything you own: house, car, clothes, bank accounts, retirement accounts, interest in a business and anything else you own. Do you want money donated to a charity when you die? Do you want a particular relative to get a piece of jewelry? Do you want the money left in your bank account to be divided a certain way? None of that will happen if you don't write it down.



Rachel Sabo Friedmann and 286 others

56 comments 34 shares



Source:

Marketing Your Estate Planning Services: Partner with COIs



Do It For Me Calendar | April 2024

Check out the content recommendations.

The default is to send emails to ALL contacts and social platforms that are connected. If you want to select a more targeted group, let us know in your email reply.

Let us know if you've added any new clients this month so we can be sure to send them the New Client Welcome Series and add them to your ongoing campaigns.

Key

- Email (E)
- Social media (S)
- Blog (B)
- FMG automation

FMG's "Do It For Me" Marketing Program

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATI
31 Easter	1	2 B: Give Your Children the Gift of Financial Literacy S: April Is National Financial Literacy Month	3 E: Empower Your Children with Financial Literacy Skills	4	5 Monthly Market Insights S: Financial Friday: Tips for Teaching Children & Teens	6
7	8	9	10 S: National Siblings Day	11		
14	15 Tax Day S: Tax Day: April 15, 2024	16 Video of the Month B: Create a Strategy to Protect Your Wealth with Potential Estate Tax Changes Looming S: National Healthcare Decisions Day: April 16	17 E: TCJA - Impact on Estate and Gift Strategies	18		
21	22	23 S: Motto for April	24	25		

Blogs

- [April 2: Give Your Children the Gift of Financial Literacy](#)
- [April 16: Create a Strategy to Protect Your Wealth with Potential Estate Tax Changes Looming](#)

Emails

- [April 3: Empower Your Children with Financial Literacy Skills - COI Version](#)
- [April 17: TCJA - Impact on Estate and Gift Strategies - Clients and Prospects](#)
- [April 17: TCJA - Impact On Estate And Gift Strategies - COI Version](#)

Social Posts

- [April 2024 DIFM Educational Social Sequence](#)
 - April 2: April Is National Financial Literacy Month
 - April 10: National Siblings Day
 - April 15: Tax Day: April 15, 2024
 - April 16: National Healthcare Decisions Day: April 16
 - April 23: Motto for April - HOPE - Have Only Positive Expectations
- [April 2024 DIFM Financial Friday Tips Social Sequence](#)
 - April 5: Financial Friday: Tips for Teaching Children & Teens About Finances
 - April 12: Financial Friday: Social Security Month
 - April 19: Financial Friday: TCJA and The Impact on Estate & Gift Strategies
 - April 26: Financial Friday: Preparing for Homebuying Season

FMG Automation

- Monthly Market Insights - Social Post and Email: Around the 7th of Each Month
- Video of the Month - Email Only: Third Week of Each Month

Additional Content Options - these can be used in addition to or swap out with other social posts

Social Posts

- [April 1: April Fools' Day](#)
- [April 2: World Autism Awareness Day](#)
- [April 7: World Health Day](#)
- [April 8: National Library Week](#)
- [April 22: Earth Day](#)
- [April 22: Passover](#)
- [April 24: Administrative Professionals Day](#)
- [April 26: Celebrate Arbor Day: April 26, 2024](#)
- 4 optional timely social posts (social assists) per week

Optional Email

- [April 29: DIFM Prospect Email re: Customer Experience](#)

Every Month Add New Clients To:

- [New Client Welcome Series](#)
- [Center of Influence Campaigns](#)
- Monthly Market Insights
- Birthday

Don't Forget About...:

- [Prospect Email Sequence](#)

View Complete List of All DIFM Blogs [Here](#)

View Complete List of Niche/Special Content [Here](#)

Marketing Tip:

- Surprise and delight the tax professionals and CPAs in your network. It's their busiest time of the year and dropping off or sending a food basket would be sure to make an impact. Or try Goldbelly to ship delicious food from anywhere in the country! It's an opportunity to show you're thinking about them that will likely pay dividends down the line!

All content and timelines are subject to your Broker/ Dealer compliance and approval.

Willing to give a testimonial about DIFM? We would love that! Please click [here](#) for more information.



Advisors Love Our “Do It For Me” Program

We got a client because of you guys. They were reading the emails you sent out, they made an appointment, and we are working together - a million dollar client. Just keep doing what you're doing. I'm not on the FMG calls so I don't know what it is, but it's definitely working. ~ *Henry H., March 2024*



Samantha Russell

Chief Evangelist, FMG

Connect

 @SamanthaTwenty

 /samanthacrussell

 srussell@fmgsuite.com