

Build Your Practice!

Client and prospect newsletters from Liberty Publishing and
the Financial Planning Association



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FINANCIAL Planning Strategies

A Financial Planning Update



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Remarriage: Altering Your Financial Plan to Meet Your Needs

In previous generations, men traditionally handled the family finances. While this arrangement may have worked well during the husband's lifetime, the consequences of the wife's noninvolvement often became clear after her husband passed away. Today, more women are actively directing the outcome of their financial future, and for good reason.

Women need to plan for a time when they may be on their own. Through divorce, widowhood, or personal choice, the odds are high that a woman will be independent at some point in her lifetime. According to the Women's Institute for Financial Education (WIFE), an incredible 87% of those living in poverty are elderly women (WIFE, 10/13/2009). Financial preparedness is essential for women throughout life, but it becomes especially important in the event of remarriage, as financial arrangements may be necessary for ex-spouses and children. If you are in a second marriage or are about to enter one, consider the following important points:

Bank Accounts. Should married couples combine their finances or keep them separate? Or, should they combine certain accounts and keep others

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Appraising Your Appraiser

An appraiser assigns value to your property and potentially minimizes your exposure to certain risks, such as tax penalties. An inaccurate appraisal could hinder your ability to receive a fair price for property, increase the likelihood of a tax audit, or result in an inequitable division of property or inappropriate insurance coverage. Your financial decisions may depend on your appraiser's research, analysis, and reporting.

Hiring an Appraiser

Choosing a qualified professional involves time and preparation. Because appraisers tend to specialize in certain areas, such as antiques, coins, stamps, jewelry, silver, etc., you want to find someone with relevant expertise and a proven track record. For a referral, consider contacting the following professional organizations:

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PREPARED FOR MEMBERS OF THE FINANCIAL PLANNING ASSOCIATION

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The Newsletter Program That Gets Results

Liberty Publishing and the FPA have created a newsletter program that will help you increase client contact and sales, as well as encourage more client referrals...all at a special, money-saving MEMBERS ONLY price. You can also choose from a list of image building and work saving options. We do all the work for you and you get all the credit. The best part: All three newsletters are cost-effective and easy to implement. Remember to leverage the business producing power of newsletter communications—build a large mailing list and include all clients, prospects, other professionals such as attorneys, accountants, and bankers, as well as members of the media.

Personalize Your Newsletters

A picture is worth a thousand words—and we believe *yours* should be prominently displayed on the front page of the newsletter. *Financial Planning Strategies* will open more doors and create client loyalty. It's always important for your clients and prospects to put a face with a name. Repetition is the key. By continually seeing your personalized newsletters, clients and prospects will naturally associate you with sound financial advice.

Personalize Your Business Reply/Client Referral Cards

Encourage reader feedback and include stitched-in business reply/client referral cards with each newsletter mailing. These stitched-in reply cards provide readers the opportunity to tell you their areas of interest, and also refer a friend or colleague to you. This is your opportunity to turn prospects into clients. Use a postage paid permit number to make it quick and easy for clients and prospects to get in touch with you.

Complete Your Presentation with Personalized Companion Envelopes

The perfect complement to your personalized newsletter is a personalized envelope that showcases your name and return address. It's a great way for your newsletter to announce its arrival while presenting a complete and professional image. When you purchase companion envelopes in quantity you save even more.

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Put your entire newsletter distribution program in the hands of experts. We will establish and manage your client list for newsletter distribution, including ongoing changes. FreedomMail™ maximizes the value of our marketing partnership and is part of our complete approach to client service. We follow your newsletters from production through first-class mailing.

Online Newsletters Add Value to Your Website

Maximize the value of your newsletter marketing program with personalized electronic versions of *Financial Planning Strategies*, complete with articles and callouts, charts, and graphs. The electronic versions can improve the effectiveness of your website, and be valuable tools when emailed to clients.

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If different from above

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 STREET (DO NOT USE P.O. BOX) _____ CITY _____ STATE _____ ZIP _____

Newsletter Print Order:

Quantity	Member Price Each*	Non-Member Price Each*
50	\$1.30	\$1.52
100	.79	.89
200	.78	.88
300	.77	.87
400	.76	.86
500	.75	.85
1,000+	.74	.84

Financial Planning Strategies quantity x price each =

Choose: Bimonthly (even) Quarterly (Feb., Apr., Aug., Oct.)
 Choose: Imprinted Imprinted with photo/logo Non-imprinted

SHIPPING FEE = \$12.95
 Orders over 500 copies will incur additional shipping fees.

ONE-TIME SETUP FEE = \$35.00

* Non-personalized newsletters are \$.10 less.
 Please note: Shipping & handling charge of \$10.95—charges outside the U.S. will be invoiced separately.
 * Color imprints are available for an additional \$.25 per copy.

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Quantity	Price	Quantity	Price
500	\$99.00	2,500	\$340.00
1,000	149.00	3,000	395.00
2,000	275.00	5,000	595.00

Envelopes quantity @ corresponding price =

Optional Business Reply/Client Referral Cards: *Quantity must correspond with newsletter quantity.*

Business Reply/Referral Cards quantity @ \$.25 =

Optional FreedomMail™:

Use above email address for mailing list updates.

Personalized envelopes are included with FreedomMail™ service.

Number of Names on List quantity @ \$.74 =

Setup Fee: # of lists _____ x \$20.00* (please send list in .xls, .csv, or .txt format) } =
 *After initial setup, a per issue list maintenance fee of \$9.50 allows as many changes, additions, and deletions as you like.

Massachusetts Residents Only: 6.25% sales tax =

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\$39.00 each per issue — Online Format: PDF HTML =

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- Please charge my: Visa/MC Discover AmEx

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Questions? Call 800-722-7270 x135

Personalization Details

Please attach an original or photocopy of your business card. Or, if you prefer, on the lines below, print or type exactly what you want to appear on your newsletter. Please be specific about placement, upper/lower case letters, titles, and spelling. Please print the information in the order you wish it to appear. Please remember to include any required state license numbers.

Photographs/Logos

Members: Check here to include the FPA logo in your imprint.

- For best results, electronically send your photo and/or logo as a .tif, .eps, .jpg, or .gif file (for highest quality, save the image at a high resolution), OR
- If you send a printed version of your photograph and/or logo, please use one between the sizes of 3" x 5" and 5" x 7".

Envelope and Business Reply/Client Referral Card Imprints

Personalized Envelope name and return address to be imprinted.

Personalized Business Reply/Client Referral Card name and return address. (Indicate *either* a street address OR P.O. Box.)

Pre-printed Permit Numbers

ENVELOPE bulk rate permit number to be imprinted. (Used in post office mailings of 200 or more newsletters.) (FreedomMail™ subscribers *do not* complete this section.)

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STATE

BUSINESS REPLY/CLIENT REFERRAL CARD permit number.

If no permit number is supplied, cards will be set up Affix Postage Here.

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CITY

STATE

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