



Journal of
Financial Planning®

Journal of Financial Planning

2024 MEDIA KIT

Published since 1979, this award-winning, members-only monthly publication is considered the gold standard for credible thought leadership for financial planners.

ABOUT THE *JOURNAL*

The award-winning *Journal of Financial Planning* is a top-rated FPA member benefit.

Published monthly, the *Journal* provides timely content that includes peer-reviewed research papers and practitioner articles.

A digital-only publication, the *Journal* can be accessed by readers in three unique ways:



Page-Turner



Mobile App



Website

Ads run in the pager-turner and app versions of the *Journal*.



JOURNAL READERSHIP*

18,000+

Monthly
Distribution

4,300+

Average Page Views
Per Issue

580+

Average Ad Views
Per Issue



*According to Journal Circulation and Brand Report 7/1/23 through 12/31/23

TOP-RATED MEMBER BENEFIT



Dr. Brad Klontz, Psy.D., CFP®

"The *Journal* is an excellent resource for integrating the practice with the science of financial planning."



Lisa Kirchenbauer, CFP®

"The *Journal* has helped me become a better planner, a better business owner, and, at times, a better person."



Bill Harris, CFP®

"The *Journal* is my Bible for relevant, timely financial planning."

REGULAR COLUMNS

RETIREMENT

FINTECH

LEADERSHIP

MARKETING

LONGEVITY

INSURANCE PLANNING

INVESTMENT PLANNING

DIGITAL ASSETS

TAX PLANNING

PRACTICE MANAGEMENT

Filing Form SSA-44 Can Reduce Lifetime IRMAAs and Income Taxes

Planners can help their clients save thousands in additional taxes following life-changing events

By William Reichenstein, Ph.D., CFA



William Reichenstein, Ph.D., CFA, is a frequent contributor to the Journal of Financial Planning. He is coauthor of Social Security Strategies 4th edition and author of Income Strategies. His ideas are embedded in manyFirm.com and IncomeAdvisor.com software. He is head of research at Retiree, Inc., which is a subsidiary of Rowe Price.

In GENERAL, a household's income-related monthly adjustment amounts (IRMAAs) are based on its filing status—e.g., single, married couple filing jointly—and its modified adjusted gross income (MAGI) from two years earlier. For example, in general, a married couple's 2023 MAGI will determine the level of IRMAAs they must pay in 2025. However, when the household experiences a life-changing event, such as work stoppage or work reduction, they will be able to eliminate paying any IRMAAs in one future year by filing Form SSA-44, which is entitled "Medicare Income-Related Monthly Adjustment Amount—Life-Changing Event." See www.ssa.gov/formssa-44.pdf.

Life-changing events include the following: marriage, divorce, death of a spouse, work stoppage,

work reduction, loss of income-producing property, loss of pension income, and an employer settlement payment. As will be explained in this column, by taking advantage of the rules associated with a life-changing event, you will be able to:

- . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

• . . . by taking advantage of the rules associated with a life-changing event, you will be able to:

The Intersection of Fintech and Behavioral Finance: A New Paradigm for Investment

Finance is about more than what investors earn—increasingly it's about what they feel, too

By Demi Forni



Demi Forni is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

Envestra is a senior level of product innovation at Envestra, the financial services technology company transforming the way financial advice and advice are delivered. For more information, please visit www.envestra.com, where she is a frequent speaker at industry events. She can be reached on Twitter (@DForni) and LinkedIn (www.linkedin.com/company/envestra).

The Rise of the Retail Investor

The COVID-19 pandemic didn't just change our daily routines; it catalyzed a significant shift in the investment landscape.

brokerage accounts to invest in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

investing in the market. What are these retail investors trying to do?

The Succession Dance: Equity and Management Transitions

Firm owners should begin choreographing their exit long before they are ready

By David DeVoe



David DeVoe is founder and CEO of DeVoe & Company (www.devoecompany.com), a leading consulting firm and insurance broker in wealth management firms. He has been a sought-after thought leader on RIA's since 1998.

THE YANOO HAS BECOME synonymous with an action that requires two essential elements to achieve a certain outcome. For some, hearing the word "yanoo" might elicit negative reactions—as in "It takes two to tango"—while others appreciate the elegance and power of the Argentine tango.

Similarly, the "succession dance" requires two key elements to achieve a goal. The transitions of both management and economics are required for a next-generation leader to succeed the founder or CEO. As in the tango, these two components need to move in relation to each other, one complementing and enhancing the other.

Setting the Stage

But like many people retreat from the dance floor when the beat kicks in, founders often recoil after they start the succession planning process. Despite the best intentions, they soon absorb the complexity of the initiative, become overwhelmed, and shift their focus to something else.

Succession planning may at first seem to be simply a decision to sell internally or externally. However, it quickly extends from a single decision into an increasingly complex decision tree as planning progresses. It involves identifying the people, their development needs across all functional areas of the firm, their leadership skills and potential, and their financial status, including their ability to afford to buy into the firm. Then the questions around valuation arise: Is there a clear valuation or is one needed? Can this be done internally or is an expert needed? Other decisions may include the need for key person insurance, sources of capital, and tax implications. The list goes on but that should give you context of the decisions in play. All in all, there are 20 areas that a given firm might need to assess to develop a comprehensive succession plan.

The good news is that your plan doesn't require all 20-plus components. Each firm is different, and each will require their own unique mix of components. The challenge is to determine which ones you need. To paraphrase Einstein, how do we make it as simple as possible, without making it too simple? The best way to simplify this task is to start with goals—basic, but critical goals.

• **Business:** What do you seek to achieve with the business?

2024 EDITORIAL CALENDAR

JAN BEHAVIORAL FINANCE

FEB FINTECH

MAR COLLEGE PLANNING

APR ETHICS AND THE PROFESSION

MAY FINANCIAL WELLNESS

JUN TRENDS IN INVESTING

JUL RETIREMENT PLANNING

AUG SERVING BUSINESS OWNERS

SEP LONGEVITY AND LTC PLANNING

OCT TAX PLANNING

NOV SERVING A DIVERSE INDUSTRY

DEC ESTATE PLANNING



2024 RATE CARD



Optional Video and GIF Elements

\$750

Enhance your digital ad with video and GIF elements! Embed a video with YouTube or layer a moving image to attract readers' attention to your message.

Ad Type	Ad Size	1x	3x	6x	12x
Two Page Spread (Run of Issue)	16.36" x 10.46"	\$3,750	\$3,300	\$3,000	\$2,800
Full Page	7.96" x 10.46"	\$2,250	\$2,000	\$1,750	\$1,500
Half Page	6.88" x 4.75"	\$1,500	\$1,250	\$1,000	\$900
Digital Skyscraper (Two Placements/Issue)	120 x 900 pixels	\$800	\$800	\$600	\$600
Sandwich (Full Page and Digital Skyscraper)	7.96" x 10.46" 120 x 900 pixels	\$2,400	\$2,250	\$2,000	\$1,850
Two Page Advertorial	16.36" x 10.46"	\$4,000	\$3,750	\$3,500	\$3,250
One Page Advertorial	7.96" x 10.46"	\$2,500	\$2,250	\$2,000	\$1,750

JOURNAL TWO PAGE SPREAD

Specifications:

- Delivered in a high-resolution PDF format.
- Size: 16.36" x 10.46"
- Provide a link with or without UTM to your website and/or content.

**FPA Members...
It is Open Enrollment time!**

The FPA annual Group Benefits OPEN ENROLLMENT period is February 1st – 28th, 2024!

FPA Member and Employee Group Benefits available

SHORT-TERM DISABILITY



Pays a weekly benefit if you are out of work due to a disability.

LONG-TERM DISABILITY



Protect your most valuable asset – your paycheck!

BUSINESS OVERHEAD EXPENSE



Group insurance designed for the Member Business Owner to keep the business up and running if disabled and unable to work.

LIFE & ADD



A competitively-priced solution to your insurance needs.

Go to: www.AssociationInsuranceBenefits.com

- Find product and pricing information
- Register for one of the informational webinars:

February 6th, 2024 12:00 EST	February 20th, 2024 3:00 EST
---------------------------------	---------------------------------







**FPA Members...
It is Open Enrollment time!**

Open Enrollment runs February 1st to February 28th, 2024 for:

 **Group Long-term and short-term Disability Insurance**
Guaranteed Issue with no medical questions. (*) Potential monthly benefit up to \$30,000. Coverage up to \$35,000 available with purchase of additional individual disability insurance with full underwriting. (***)

 **Business Overhead Expense Insurance**
Simplified underwriting on the first \$6,000 of elected coverage with one health question. Coverage available up to \$20,000 (**) per month.

 **Group term Life and AD&D insurance**
Simplified underwriting on the first \$50,000 of elected coverage with one health question. (*)

 **Group Dental and Vision**
Available at any time, with no medical underwriting.

Members or employees currently enrolled in a product do NOT need to enroll during the open enrollment period. A new application should only be submitted if electing a new product.

(*) You must be actively at work for coverage to become effective.
 (**) Guaranteed issue only applies if you have not been previously declined for medical underwriting by Standard Insurance Company or Metropolitan Life Insurance Company for any coverage. Disability coverage is subject to pre-existing conditions limitation. Members or employees currently enrolled in the group term Life / AD&D coverage who elect to increase their coverage is subject to medical underwriting on the increased coverage.
 (***) Coverage elected over \$6,000 up to \$20,000 is subject to medical underwriting.
 (****) Individual disability policies are not underwritten by MetLife.

For customer service, assistance with applications, changing bank information or updating monthly earnings, please call the customer service department at (866)809-3898 or email the customer service center at ryan@fpa.com.

Please contact Ryan Insurance Strategy Consultants with questions on products or pricing. Email: Clay_Kreitzberg@AIS.com. Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10066
 (112)309-6161 (ny) (112)348-3444 (DC, GA, MD, PA, VA) © 2023 MLC








JOURNAL FULL PAGE AD

Specifications:

- Delivered in a high-resolution PDF format.
- Size: 7.96" x 10.46".
- Provide a link with or without UTM to your website and/or content.



Prosper Through Market Volatility with FREE Access to Carson Coaching Online


We've already seen our fair share of market volatility in 2023, and plenty of uncertainty remains this year. The best thing you can do to face this volatility is be proactive.

Access the FREE Prospering Through Market Volatility course, along with dozens of other resources and videos, with your subscription to Carson Coaching Online – included with your FPA membership.

The on-demand course includes:

- » Bear Market Client Update
- » Market Downturn Video Script
- » Bear Market Video Script
- » Six Course Videos from our Executive Business Coaches
- » Market Downturn Drill
- » Market Volatility Checklist

Log in to Carson Coaching Online today through the FPA website.



Allianz Allianz Life Insurance Company of North America

REGISTERED INVESTMENT ADVISERS (RIAs)

Help your clients address the uncontrollable risks in retirement and plan more efficiently for longevity.

Discover the impact guaranteed income from a commission-free registered index-linked annuity can have on your clients' overall portfolio with our Portfolio Impact Report analysis tool.

[→ DOWNLOAD our NEW case study today](#)

Registered index-linked annuities (RIAs) provide indexed return potential with the opportunity for varying levels of protection through multiple index options available prior to receiving income, tax-deferred growth potential, a variety of lifetime annuity payout options, and a death benefit during the accumulation phase.

Withdrawals will reduce contract values (including any Cash Value) and the value of any potential protection benefits. Withdrawals taken within the period stated in the prospectus will be subject to a withdrawal charge or a Market Value Adjustment (MVA), depending on the product. All withdrawals are subject to ordinary income tax and, if taken prior to age 59½, may be subject to a 10% federal additional tax.

Guarantees are backed by the financial strength and claims paying ability of Allianz Life Insurance Company of North America (Allianz) and do not apply to the performance of the variable subaccounts, which will fluctuate with market conditions.

• Not FDIC insured • May lose value • No bank or credit union guarantee
• Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF

Products are issued by Allianz Life Insurance Company of North America and are distributed by its affiliate, Allianz Life Financial Services, LLC, member FINRA, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297.

This content does not apply in the state of New York.
Product and feature availability may vary by state, broker/dealer, and registered investment adviser.

RIA-312 (11/2023)

JOURNAL HALF PAGE AD

Specifications:

- Delivered in a high-resolution PDF format.
- Size: 6.88" x 4.75"
- Provide a link with or without UTM to your website and/or content.

PRACTICE MANAGEMENT | Herbison

and how you will spend your best time. The answers to these questions help you focus on the things and people that will help you achieve your vision. The culmination of the vision exercise is a vision statement that brings everything together with clarity.

Exercise 4: Your Personal and Professional Mission Statement
After you create your vision statement, you will work on developing a personal and professional mission statement. To complete your authentic personal mission statement, first answer questions about who you want to be and how you want to conduct yourself, as well as what and who are important to you. The questions to answer to create your authentic profes-

sional mission statement include:

- What does your business offer to your target markets?
- How will you differentiate the value from your competitors?
- Why does your firm exist?
- What outcomes will you provide to your clients?

Exercise 5: Create a Value Proposition
When you have worked on both your personal and professional mission statements, you will create a clear value proposition that you can communicate to your prospects, clients, and centers of influence. The value proposition will make clear to yourself, your team, and your clients who you are and what makes

Seeds Investor

Introducing investing as an experience.

Advisors know experience matters.
...Investing shouldn't be the exception.

Differentiate your practice and improve client satisfaction. →

Scan the QR code to take our assessment and get your free client experience checklist!



42 Journal of Financial Planning | November 2023 fpjournal.org

Herbison | PRACTICE MANAGEMENT

put them in priority order of execution. We generally recommend working in the following order:

- Must fix (like compliance and NIGO mitigation)
- High-value fixes (like systems/CRM optimization and general technical education)
- Like-to-have fixes (like niche technical education and recreational marketing skills, such as golf)

We recommend working on only three developmental goals at a time to increase your chances of success.

Step 3: Create and implement your developmental plan. Put a plan together incorporating all those goals.

Step 4: Regularly revisit your development plan to make sure you're always growing in the right direction. Like many things, professional

development isn't a one-and-done event—you have to revisit it frequently and change as your goals change.

Control Your Time
Efficiency has different elements, including taking control of your time and getting the training you need to be more efficient. When you do both of these things, you can increase your firm's productivity and bottom line. We hope this article provided you with some tangible ways to improve your efficiency and control your time. ■

Endnote
1. Covey, Stephen. 1989. *The Seven Habits of Highly Effective People*. New York: Fireside.

STONE RIDGE

Financial planning is hard because life is full of uncertainties. Retirement income shouldn't be one of those.



insights@stoneridgearm.com

fpjournal.org September 2023 | Journal of Financial Planning 53

JOURNAL SKYSCRAPER BANNER

Specifications:

- Delivered in a high-resolution PDF format.
- Size: 120 x 600 pixel.
- Provide a link with or without UTM to your website and/or content.



JOURNAL FULL PAGE-SKYSCRAPER SANDWICH

FPA will 'sandwich' content between your brand with a full-page ad and skyscraper placement.

Specifications:

- See guidance for skyscraper ad and full-page ad.

TAP HERE FOR AN ONLINE MOBILE-FRIENDLY TABLE OF CONTENTS

COLUMNS

50 Retirement
Four Ways Longevity Impacts Women's Retirement
By Alexandra Armstrong, CFP®, CFP®
There are many different considerations for women in retirement, from living longer to how to navigate social circles. Assisting your female clients through their golden years is a challenge and a reward.

54 Estate Planning
Estate Planning Insights for Business Executives and Owners
By Philip Herzberg, CFP®, CFP®, AEP
Business owners and executives face unique challenges that arise when planning their estates. There are several solutions available to ease the process.

58 Social Security
Social Security Brisk Strategies for 2022
By William Rehmisch, Ph.D., CFP®
Some clients might sign up for Social Security benefits before they should. Here are four options that retirees have for redoubling their strategies.

64 Your Practice
Operationalizing Growth: How to Work 'On Your Business'
By Charlene Spiller
Too many business owners get wrapped up in the day-to-day tasks of working in their business. But to be successful, time must be put aside to work on the business.

RESEARCH

68 Retirement Glide Path Options in an Uncertain, Low-Interest-Rate Environment
By Gary Wiggler, Ph.D.; Gregory Mason, Ph.D.; and Elizabeth Lee, Ph.D.
Interest rates are at record lows, and bond yields along with them. The stability of many different withdrawal plans is examined under many different stock-bond ratios against different timelines of returning to historic bond yield average rates.

DEPARTMENTS

6 Your Purpose in Planning
12 Starting Thoughts
17 Observer
22 Chapter Spotlight: Bay Area Chapters
26 Q&A: Denise Yamway on Creating Space for Advisors with Tech
91 Continuing Education

SPONSORS

Journal of Financial Planning Title Sponsor
5 eMoney

Advertisers
2 Morningstar
8 UnitedHealthcare
11 Bell Technologies
12 Ryan Insurance Strategy Consultants
16 Allianz Life Insurance Company
21 Succession Link
43 MetLife
45 Center for Financial Planning®
89 Foundation for Financial Planning

4 Journal of Financial Planning | 10th Issue | December 2021

eMoney

MONEY MATTERS, SIMPLIFIED

FREE TRIAL

eMoney

LEVERAGE THE POWER OF PLANNING & MARKETING

Today, clients expect more. Differentiate your practice with client and advisor experiences designed to promote engagement and build trust.

The right tech tools will equip you to deliver the right message, at the right time, to the right people. With a streamlined, client-centric approach, you'll empower people to actively engage and participate in their financial planning journey — while you grow your business.

START YOUR FREE TRIAL TODAY!

JOURNAL ADVERTORIAL

Specifications:

- Delivered in a high-resolution PDF format.
- Cannot look like a *Journal* article.
- Cannot be Whitman font.
- Must be 1 or 3 columns per page.
- Must be labeled as "Advertorial" or "Sponsored Content" in small text at the top or bottom of the page.
- Size:
 - Full page: 7.96" x 10.46".
 - Spread: 16.36" x 10.46".
- Provide a link with or without UTM to your website and/or content.



American Heart Association Professional Advisor Network

What is the AHA Professional Advisor Network?

The American Heart Association Professional Advisor Network supports advisors with free estate and charitable gift planning solutions, helping you offer your clients meaningful options to reach their unique personal, philanthropic and financial goals.

Utilize turnkey solutions for gifts of non-cash assets.

The AHA offers streamlined approaches for you and your clients to make charitable gifts of non-cash assets. We create innovative solutions in response to the current tax environment and donor preferences to ensure that donors have a wide variety of options to choose from when deciding what assets and gift structure are best to help them build and preserve their wealth while creating their legacy. Popular options are the AHA Real Estate Program and AHA Donor Advised Fund Program.

Receive the latest tax and legislation news on giving.

We'll keep you updated with breaking news on new legislation or upcoming changes that may be important to you and your clients. Additionally, request a free subscription to our monthly *Gift Law Newsletter* with helpful, practical examples through the "case-of-the-week" and industry articles to keep current.

Why do donors choose the American Heart Association?

Focused solutions and lifesaving results.

Thanks to donor support, the AHA has invested more than \$4.6 billion in research. These investments in research have paid off in many ways, including funding the research of 14 Nobel prize winners and many lifesaving solutions like the creation of the first external defibrillator, the first pacemaker, and the arterial stent.

Showing gratitude with a personalized touch.

The Paul Dudley White Legacy Society honors our generous donors who have included us in their philanthropic and estate plans. Your clients will receive personal communications such as phone calls, birthday cards and recognition in publications and at events - all based on their preferences.

Join the Network now at [Heart.org/AdvisorNetwork](https://www.heart.org/AdvisorNetwork)
Together, we will save more lives.

Grow your practice while helping save lives.

Build and grow your practice with these opportunities:

- Participants who meet select criteria may be eligible to receive referrals through the AHA Advisor Referral Program.
- Sharpen your knowledge of core and emerging charitable giving vehicles through Philanthropic Solutions in Financial Planning, an AHA & FPA Certificate Program - and earn 6 CFP credits upon completion - FREE to FPA members.
- National, regional and local speaking and visibility opportunities at select events and in American Heart Association publications.
- Invitations to American Heart Association events for networking opportunities.

Connect with clients on a deeper level.

- Our team of gift planners offer personalized assistance for helping clients create a legacy that is as unique as they are, realizing their values and dreams that may include family, faith and community.
- Family philanthropy is important, and the AHA offers several opportunities for clients to engage families in philanthropic planning, including facilitating family meetings and active, long-term philanthropy through the AHA Donor Advised Fund Program.
- If heart disease and stroke impact your client's life, your increased knowledge can better help you respond to their goals, which may include purpose-driven philanthropy and leaving a meaningful legacy.

Advertorial
© Copyright 2020 American Heart Association, Inc., a 501(c)(3) not-for-profit. Unauthorized use prohibited. 10/202017109

JOURNAL TITLE SPONSORSHIP

Catch the attention of FPA members with a mini takeover of the monthly issue.

Package Includes:

- Your logo is displayed on the issue cover.
- Premium two-page ad spread placed on the inside front cover.
- One full-page ad.
- Three skyscraper banner ads.
- “Powered by” branding in up to four “Weekly Wrap” emails sent to all members throughout month.

\$10,000
\$16,000+ value!

The collage displays several key components of the sponsorship package:

- Journal Cover:** Features the title "Journal of Financial Planning" and the article "Effective Interventions to Increase Clients' Savings Rates" by David L. Johnson, PhD, and Steven M. Kohn, PhD.
- Open Enrollment Announcement:** A banner stating "FPA Members... It is Open Enrollment time!" and "The FPA annual Group Benefits OPEN ENROLLMENT period is February 1st - 28th, 2024!".
- Two-Page Ad Spread:** A full-page advertisement for "FPA Member and Employee Group Benefits available" featuring sections for Short-Term Disability, Long-Term Disability, Business Overhead Expense, and Life & AD&D.
- Full-Page Ad:** A detailed advertisement for the "enhanced FPA Long-term Disability plan!" for active members and their employees, highlighting features like available to eligible individuals or groups, no participation requirement, and a 10% increase in monthly benefit.

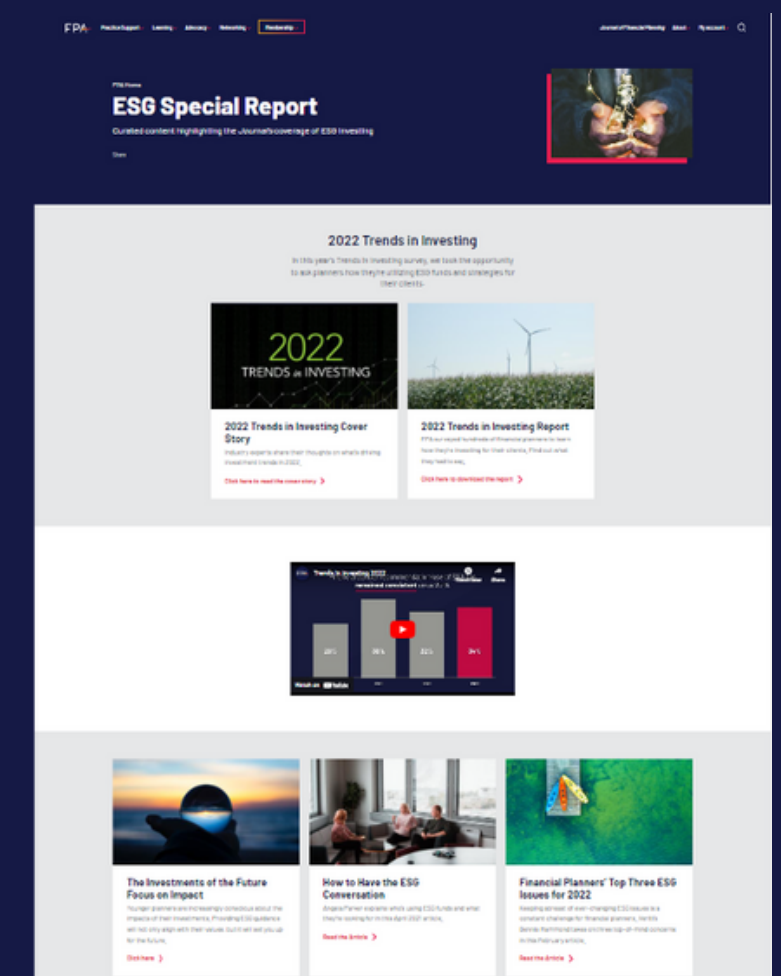
JOURNAL SPECIAL REPORT

Build a package of curated content focused on your area of interest. Special Reports include a mix of Journal articles and your thought leadership.

Package Includes:

- Up to four pieces of company-developed content.
- Company logo on Special Report in marketing materials.
- “Powered by” branding in up to three “Weekly Wrap” emails.
- “Powered by” branding at the top of the Special Report landing page.

\$7,500
\$13,500+ value!



JOURNAL NEXT GENERATION PLANNER

The FPA Next Generation Planner is a multi-article special section for new planners and career changers within each *Journal* issue.

Package Includes:

- Premium logo placement on the lead page.
- One full-page ad opposite the lead page of the section.
- One full-page ad at the end of the section.
- Two skyscraper ads within the section.
- “Powered by” positioning alongside content shared in up to three “Weekly Wrap” emails within the month.

\$5,000
\$11,500+ value!



JOURNAL NEXT GENERATION PLANNER

January	Your Career
February	Client Service
March	Networking
April	Professional Development
May	Financial Wellness
June	Designations

July	Impact of Financial Planning
August	Succession Planning
September	Business Development
October	Communication
November	Serving a Diverse Industry
December	Building a Niche



JOURNAL EMAIL ADS – NEW!

Monthly e-newsletter sent to 15,000+ FPA members with an 18% open rate and 3% click rate.

Specifications:

- Includes a title and 30-word description, call to action, and link to your content.
- Sent the first week of the month, to correspond with the release of that month's *Journal*.

ONLY
\$3,500



JOURNAL REPRINTS

Purchase reprints of an article or research paper through Wright's Media to share at your exhibit booth or mail to prospects.

Contact info@wrightsmedia.com to learn more!

**Bonus! Include
your ad in the
reprint!**



JOURNAL PRODUCTION SCHEDULE

Month	January	February	March	April	May	June	July	August	September	October	November	December	January 2025
Ad Materials Due	12/5/23	1/5/24	2/5/24	3/5/24	4/5/24	5/6/24	6/5/24	7/8/24	8/5/24	9/5/24	10/7/24	11/5/24	12/5/24



LET'S CONNECT!

FPA is proud to be a **partner in planning** for our members, and we look forward to being your partner in helping drive awareness of your brand among the financial planning community.

If FPA's publications are a fit for you, or you have other ideas you want to explore, please contact us.

We are eager to partner with you!



AMY WOODWARD CORUM

Managing Director, Strategic Partnerships
Financial Planning Association



acorum@onefpa.org



303-867-7155