

# B BLUECHIP

MARCH/APRIL  
2021

BI-MONTHLY NEWS / GEMS / SPONSOR HIGHLIGHTS

## 7 EXAMPLES OF EXCEPTIONAL IFG ADVISOR WEBSITES

By Logan Brown Pg. 12



### ALTERNATIVE INVESTMENT STRATEGIES WITH IFG ADVISOR PETER BLOK, CFP®

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**ALTERNATIVE INVESTMENT STRATEGIES WITH IFG ADVISOR PETER BLOK, CFP®**





**MATT MENDEZ**  
Manager  
Annuity Product Marketing

## **COVER YOUR MUG!** **A SIMPLIFIED APPROACH TO TALKING** **ABOUT GUARANTEED LIFETIME INCOME**

As we look back on annuity sales in 2020, several headwinds were brought on by the Coronavirus pandemic: lockdowns, social distancing, and a complete shift from face-to-face meetings to virtual meetings. Combined, they created challenges when it came to discussing insurance solutions which, historically, have always been personal face-to-face conversations where visuals can help simplify the concepts — especially when talking about something that can be as complex as guaranteed living benefit riders.

The need for retirement income has not gone away. In fact, I would argue it has only increased with persistently low yields on bonds, dividends being cut or suspended, and life expectancies continuing to climb. So, it's no surprise that the number one fear for retirees continues to be running out of money.

As 2021 continues with a predominantly virtual environment, how do we simplify the important and necessary conversation about guaranteed lifetime income with our clients?

What Coronavirus has taught us (or reminded us) about the markets is that in retirement, you need to cover your MUG! Now, I am not talking about the need to wear a mask while in public. What I am talking about covering is their Mortgage and Medical Expenses, Utilities, and Groceries - MUG! In other words, all your client's non-negotiable expenses - bills they must have paid. While everyone's MUG is different, and there are other items that fit into it, MUG is an easy way for you to help a client visualize their needs and plan for retirement income.

Retirees do not want any surprises when it comes to their retirement income, especially when we are talking about their non-negotiable expenses! To create a solid foundation for covering their MUG, we look to guaranteed income sources- Social Security, pensions, and annuities. However, today only 27% of American workers expect a pension plan to be a major source of retirement income .

Studies continue to show that clients are wanting to have the annuity conversation. According to The Alliance for Lifetime Income's 2020 Protected Lifetime Income Study :

- 60% of pre-retirees value protected income throughout retirement
- 54% are interested in having annuities in their retirement plan

Now, let's talk about a tool to create a simple report that shows how incorporating a source of guaranteed income reduces the pressure on the remaining investable assets.

We have several great partners when it comes to financial planning software and if you are not utilizing one, I would encourage you to start. Each one has the capabilities to incorporate an annuity's income stream into a client's overall plan.

But what if you don't have the time to create a scenario in those plans? Maybe you want to simplify the concept, or you don't utilize any of those tools just yet.

Our good friends at Capital Group have a wonderful solution with their Portfolio Reliance Calculator.

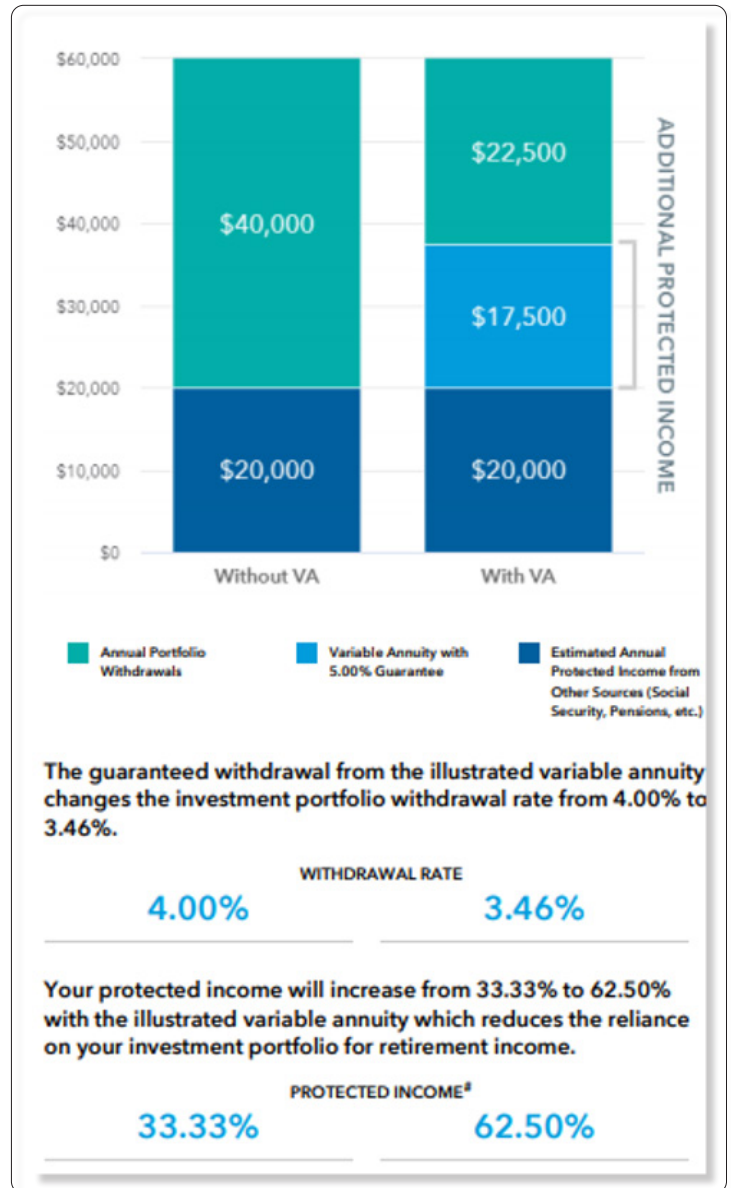
It's simple design of only requiring six inputs creates a client-friendly report to help you start the retirement income planning conversation.

To the right is a snapshot showing how we can increase the amount of protected income and reduce the withdrawal rate on the investment portfolio for their retirement income needs.

While I've highlighted two of the simple ways to engage clients in a virtual world and help drive conversations forward, there are plenty of additional opportunities available.

If you're not having these conversations, you can bet somebody else is. So next time you are meeting with that retiree or pre-retiree, remember to cover their MUG!

If you have any questions, please feel free to reach out to me directly at (800) 269-1903 x219 or [mmendez@ifgsd.com](mailto:mmendez@ifgsd.com).





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# A CLOSER LOOK

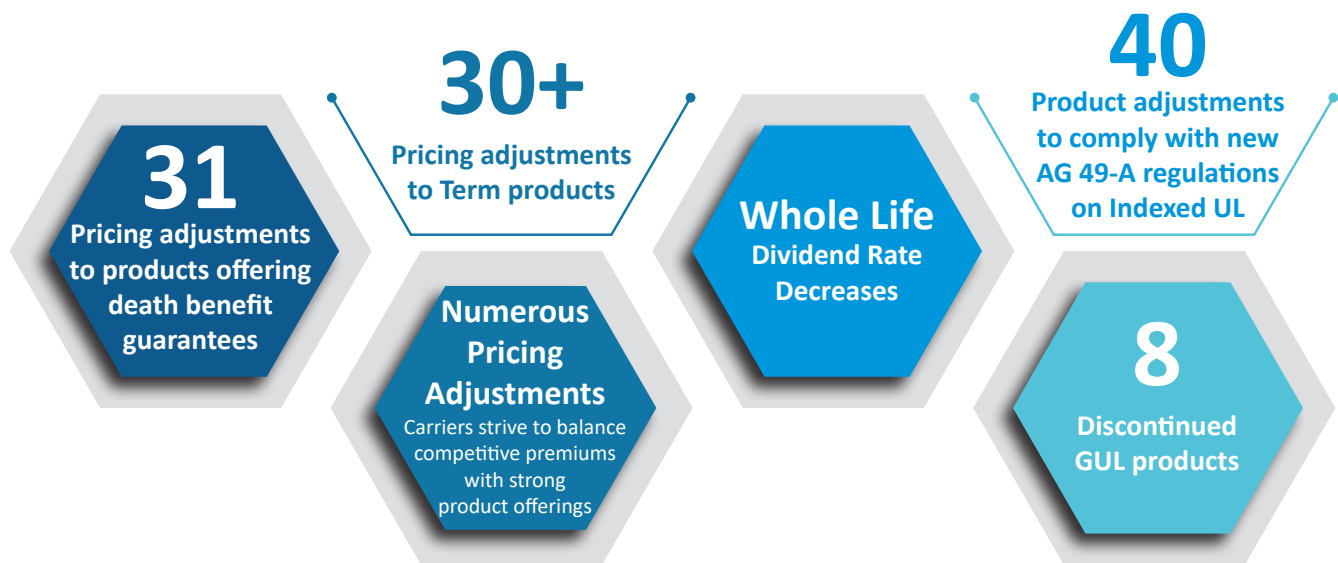
## Life Insurance Product Landscape:

*What changed in 2020 and a hint at what's to come*

Most can agree that 2020 was an unprecedented year, bringing change to nearly all aspects of life. It was certainly felt by the DBS Case Design Team with more change than ever in the form of new products, reprices, illustrated rate changes, and regulation compliance. This was even after losing a number of products as carriers phased them out to comply with the PBR/2017 CSO mortality table deadlines at the end of 2019.

**Persistent Low Interest Rate Environment:** Though the focus early in the year was on the aftermath of PBR/CSO, we quickly shifted gears when interest rates dropped to 0.25% in March. After this announcement we saw pricing hikes to no lapse guaranteed products, and lower caps on indexed accounts.

**COVID 19:** The pandemic also hit in March, and we saw carriers make temporary (and sometimes permanent) changes such as enacting age restrictions, premium limitations, table limits and other changes.



**AG 49-A:** Life insurance carriers only had a few short months to comply with this deadline, and the responses were varied with some carriers making substantial changes to their products, while others were basically unchanged except for illustrative restrictions imposed by AG 49-A.

**Section 7702:** In addition, the industry is now reacting to the newly released changes to section 7702 of the tax code dealing with life insurance. Transition rules are not yet clear, but there will no doubt be more changes to come.

### What does the future hold?

Your DBS Case Design Analysts are your product specialists, following carrier changes very closely. And, we still have access to the most competitive products available, so you can count on us to help guide you to the best solution for your clients.

Contact your dedicated Case Design Analyst today!



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# NEEDS CHANGE

## CAN YOUR COVERAGE KEEP UP?

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If you're not sure how to begin, **Ash can help**. Our Life and Annuity Audit teams are here to review current coverage and create a comprehensive breakdown of what still works, and what could use an update. It's just one more benefit of partnering with Ash Brokerage.

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# HOW WELL DO YOU KNOW YOUR CLIENTS?



**JASON BENHAM**  
Director  
Retirement Services &  
Practice Development

A good friend of mine recently went to see a financial planner after recognizing that he needed a higher level of attention to his financial affairs as the complexity in his life had grown. The planner (seemingly) was a big producer and had a well thought out presentation describing his firm's investment and information gathering philosophies which naturally culminated in a financial plan including attendant recommendations for asset movement, tax mitigation, and investment allocation adjustments. My friend was impressed with the experience and became a client.

Intrigued, I asked my friend how well he thought the planner knew him. As he looked at me puzzled, I asked him if the planner knew where he grew up, where he went to school, where his first job was, how he met his first wife, how he met his second wife, how many children he has, etc. He responded that the planner did ask about his children and captured their names but doesn't think they addressed many of the other points.

## TELL ME YOUR STORY

In the IFG Business Accelerator Program, we coach advisors to intentionally accelerate the emotional connection that is developed between advisor and client. Instead of taking years (or longer), to learn all the details of a client's life, ask them up front during the discovery meeting (and reengage existing clients by doing this, too). We have program participants ask their clients the following two wealth management questions:

- Would you tell me your story?
- What would you like to accomplish that requires money, planning, and time?

These are two simple questions that are rarely, if ever, asked by financial advisors. Every effective planning strategy has the three same elements present: 1) where the client is today, 2) where the client wants to go, and 3) what the steps needed to get there are.

When addressing the first element, most advisors are very adept at obtaining the quantitative information needed to assess where a client is today: 401(k) statements, social security statements, life insurance policies, investment accounts, etc.

But what about the qualitative aspects of where the client is today? Where did they grow up? Did they move from town to town or live in the same house on the same street? What did their parents do? Where did they go to school? What did they major in? Why? What was their first job? How did their career evolve from there? Who had the biggest impact on their personal and/or professional life?

We coach program participants to use active listening skills to go deeper and really get to know their clients in an intimate way right out of the gate. We coach them not to wait for years and years to go by, slowly obtaining tidbits of information that come out during quarterly, semiannual, or annual reviews. We tell them to intentionally obtain that information upfront so that they can accelerate the relationship and develop a deeper connection between themselves and their client.



## WHAT WOULD YOU LIKE TO ACCOMPLISH?

Now that we know where clients are (and have been), we ask them where they would like to go. Again, by using active listening skills and diving deep. If a client says they want to travel in retirement, ask where. Europe? Where in Europe? Italy? Beautiful country. Northern Italy, southern, or all over? What are you going to do there? How long are you going to stay? Who is going to join you? Then, summarize the conversation back to them and ask them how it makes them feel. It might look like this:

*So, Mr. and Mrs. Smith, imagine it's seven years from now. You're on the patio veranda of your little chateau in the wine country of northern Italy. You're both sitting in chaise lounges looking out over the landscape, naturally with a glass of red wine each in your hands. You're surveying the rolling hills covered with grape vines as far as the eye can see and a soft fog bank begins to crawl down one of the hills. After taking it all in, tell me, what are you thinking? How does it make you feel?*

It's not uncommon for clients to become emotional at this point. You'll see their eyes well up, and they'll respond with something along the lines of, "Wow. It feels amazing. So peaceful. Like it's

all been worth it." This is a very common response our program participants have gotten from clients, but it's a very uncommon response for the vast majority of financial advisors who instead focus on the numbers, the charts, and the performance versus the benchmark. They don't think to ask the qualitative questions and summarize them back to get to what really matters to clients.

Understanding a client's emotional being is imperative to developing unassailable relationships. And it doesn't require years and years of working together to get to that point. In fact, you'll never get there – even after years – if you're not intentionally asking the right questions and reframing their goals back to them. Imagine how that makes clients feel. Imagine how they describe their experience in working with you to their friends and family. Imagine how that would impact your business.

If you'd like to discuss the IFG Business Accelerator Program or any other aspect of the client experience, please reach out to me at (800) 269-1903 x263 or [jbenham@ifgsd.com](mailto:jbenham@ifgsd.com).



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# 7 EXAMPLES OF EXCEPTIONAL IFG ADVISOR WEBSITES



BY LOGAN BROWN  
PR & Marketing Specialist

It's a simple statement of fact— most financial advisors are not intentional about how their website supports their business. Oftentimes, if their web address (URL) even works, their website contains outdated information and hasn't received any major updates for years. It's a classic case of "out of sight, out of mind."

But in 2021 and beyond, there is no denying the increasing importance of utilizing the internet to gain new clients and retain current clients. Modern websites act as an extension of the sales and support teams. They educate, entertain and make you feel good about working with the company.

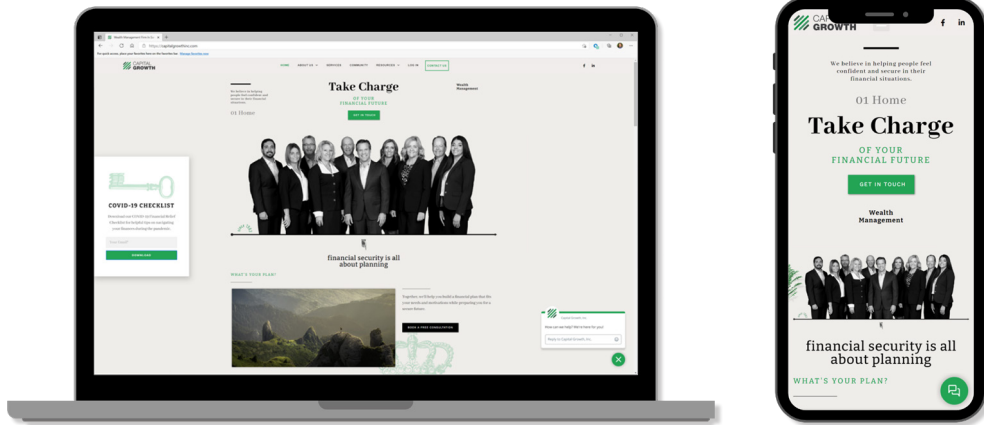
Having worked within the web-o-sphere for much of my career, I admit I can be a tough critic, but it also means I'm uniquely qualified to praise those who have taken significant steps to modernize their businesses online.

As such, I've taken it upon myself to review IFG's advisors' websites, with particular focus on what matters to the average investor – how easy is it to navigate (both on a desktop and on a smartphone), how does it look, and what does it say?

While we could get into the merits of on-page Search Engine Optimization (SEO) and link building (e.g. the practice of increasing the quantity and quality of traffic to your website through organic search engine results), a simple search of "SEO best practices" will cover far more than I can in these next few pages. (To make it even easier on you, check out the free resources from [SearchEngineLand<sup>1</sup>](#) and [Moz<sup>2</sup>](#).)

Instead, in this piece I would like to pay homage to a handful of IFG advisors I believe truly understand how powerful a well-designed website is to their brand.





**CAPITAL GROWTH, INC**  
<https://capitalgrowthinc.com>

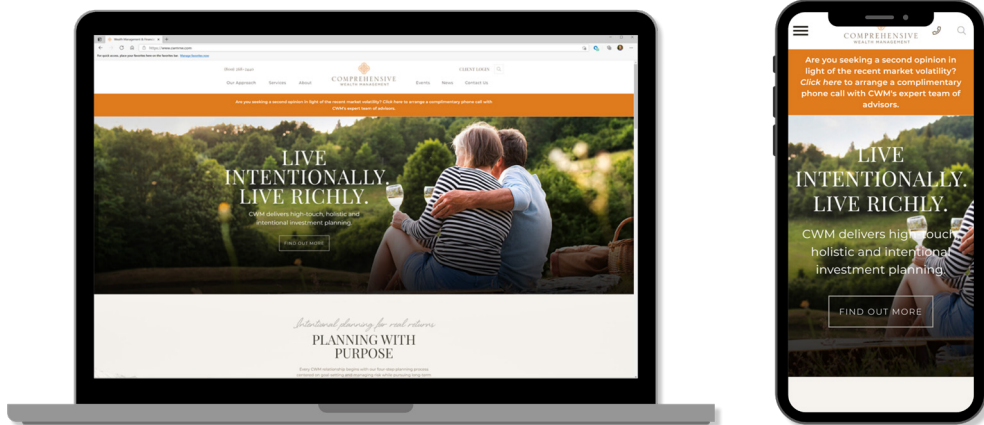
One of IFG’s first offices, Capital Growth, Inc., managed by Art Molloy and Jay Wurtzler out of San Diego, California, is a pioneer in the digital space. Its website is a beautiful example of form and functionality. It draws you in with its minimal aesthetic, on-screen animations, and unique usage of color and black & white imagery, while also anticipating the questions prospective and current clients may have.

Whether you are on desktop or mobile, the website looks

incredible and loads extremely fast.

From a relationship standpoint, the website provides a concise, yet thorough, overview of how the company serves its clients without boring them with unnecessary details for the sake of ‘filling the page.’ The designer used whitespace to focus your attention on the most important content.

Furthermore, by placing the team front and center (literally), you are gripped by an immediate sense of comfort and confidence that this team serves its clients responsibly and treats them with the respect they deserve.



**COMPREHENSIVE WEALTH MANAGEMENT**  
<https://www.cwmnw.com>

Comprehensive Wealth Management, led by Brian Lockett (IFG’s 2018 Elite Advisor of the Year), is a great example of a well thought out website.

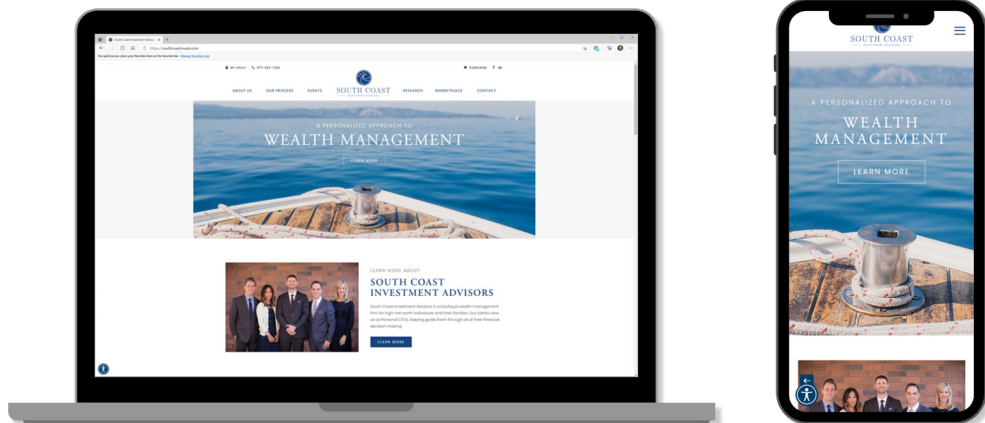
When choosing your web address, opt for a short domain name if it is available. Short domain names are easier to type and remember, and therefore, make it easier for people to find you — especially for the non-tech savvy. Instead of the full firm name, Comprehensive Wealth Management uses CWMNW.com.

The theme ‘Live Richly’ is conveyed using various modifications of the tagline and emotion-rich imagery. Each page begs the

user to envision themselves as a client. The company publishes professional-quality client stories that help visitors relate and envision themselves as CWM clients. Taking it a step further, each team member has a dedicated bio page that describes the individual’s experience and qualifications, community involvement, interests, and some photos from their lives.

Another key detail about this website is that the educational content is kept fresh with a regularly updated blog, often multiple times per day. This helps immensely from an SEO perspective, as well as proving they are fully informed on what’s happening in the industry.

CWMNW.com was even named a Centauri Winner (Silver) for financial services websites in the 2020 Vega Digital Awards!



## SOUTH COAST INVESTMENT ADVISORS

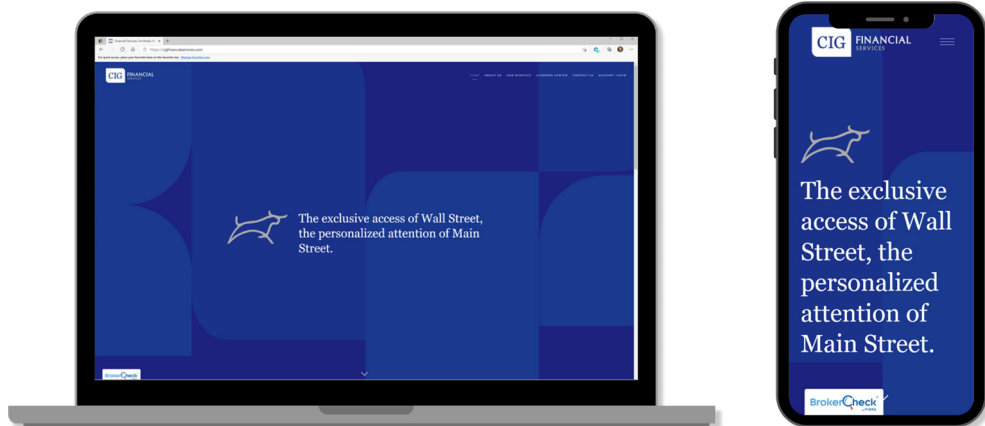
<https://southcoastinvest.com>

Nothing says high-net-worth more than motor yachts and sailboats on the open water. And not unlike the boat that greets you on the homepage, the South Coast website is classy, yet somewhat casual. You feel a clear sense of professionalism, but you'd also like to spend time with these people. If you're an investor, there's not much else you can ask for from your financial advisor.

Several design features set this website apart from other IFG advisor websites. One feature in particular is the use of a mega

menu. Mega menus allow for multiple columns in the dropdown and can even include stylistic elements like images, graphics, and links to posts or lead magnets, right in the menu.

While most companies have yet to adopt the ADA Website Compliance Rule requiring websites in certain industries and sizes to accommodate hearing and visually impaired visitors, South Coast Investment Advisors, led by Chris Vizzi and Kelly Clyde, has added a simple plugin that does all the work. For under \$500/yr. you can do the same, and while it may not be required for your business, you can't deny it adds an extra layer of thoughtfulness and class.



## CIG FINANCIAL SERVICES

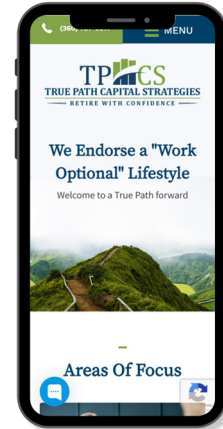
<https://cigfinancialservices.com>

Like many of IFG's advisors, the CIG Financial Services website is built using Twenty Over Ten websites, which was recently acquired by FMG Suite.

FMG Suite is an undisputed leader in marketing tools for financial advisors. The all-in-one platform boasts white-labeled market research and lead magnets, stock social media posts, website setup, and email campaigns. Starting at \$109/mo. for IFG advisors

(40% off the standard rate of \$179/mo.) for a basic website and access to the content library, FMG Suite is a favorite among IFG advisors. And with the recent acquisition of Twenty Over Ten, the provider should have even more design options available.

CIG, run by Mike Childs, makes the most of its clean, welcoming aesthetic with cleverly placed images to break up the page text. The website also utilizes the FMG Suite education tool, as with some of the previously mentioned websites, as it serves to help potential clients make contact.



## TRUE PATH CAPITAL STRATEGIES

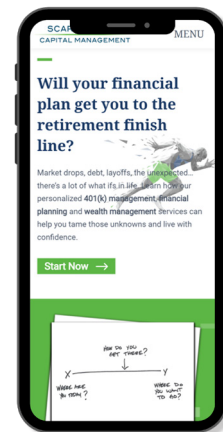
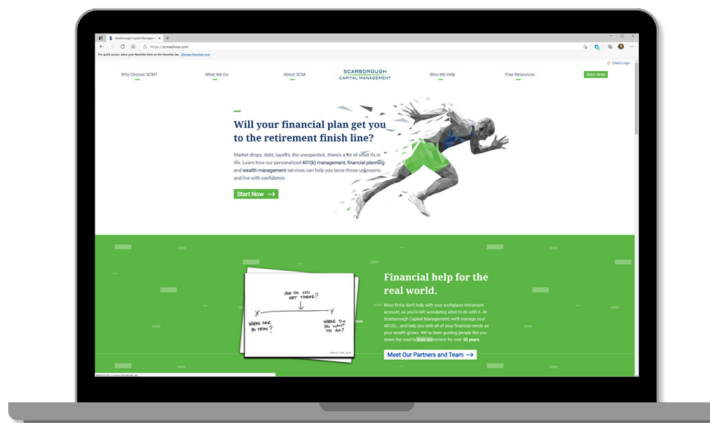
<https://truepathcs.com>

More than half of all web traffic originates from mobile devices, mainly smartphones. Because of this, it's no longer acceptable to focus solely on how a website appears on a desktop computer. If anything, the mobile experience should be what you tackle first, and then you can move onto formatting the desktop experience.

Although Truth Path Capital Strategies (TPCS) is run by just one CFP® and an assistant, the website gives off the vibe that the company is much more robust than that. It is simple yet stylish, with cleverly placed images, videos, alternating colors, and call-to-actions.

This website doesn't try to wow you with extensive research or market update posts. Instead of a blog, it has a page with Frequently Asked Questions that leads the visitor to a contact form (which, for convenience, is also duplicated on the bottom of every page of the website).

Lastly, the principal, Joshua Tschirgi, appears in a video that explains what TPCS does for its clients. Using video like this is a massive display of courage and vulnerability. As the viewer, you immediately begin to feel that confidence, which makes you feel like he's trustworthy, professional, and will make an earnest effort to do right by you.

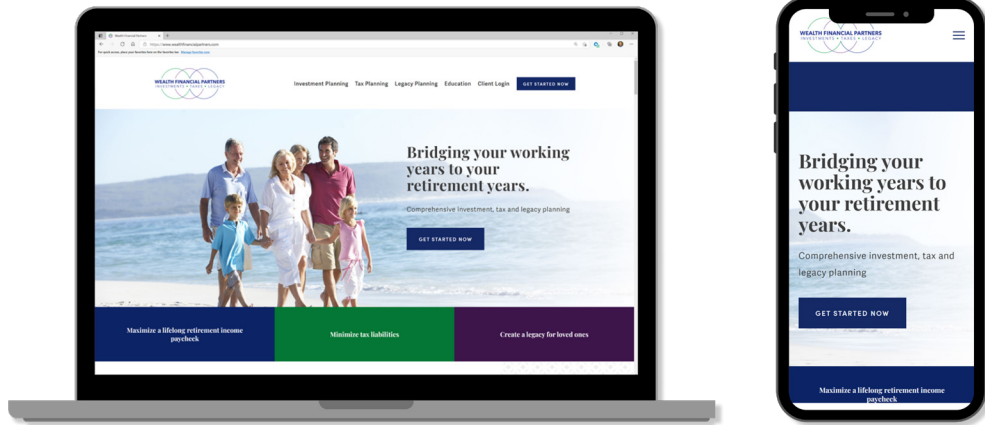


## SCARBOROUGH CAPITAL MANAGEMENT

<https://scmadvice.com>

Unlike some of the other websites on this list that rely heavily on imagery to paint the picture of what success in retirement could look like, Scarborough Capital Management's (SCM) website feels more like a SaaS (software-as-a-service) platform than a traditional website.

While this might not be the best choice for other wealth management firms, according to Greg Ostrowski, SCM has a unique billing structure in that it offers actively managed retirement plans on a subscription basis. As with most subscription services, people like to know exactly what they'll get with their investment. The website accounts for this by explicitly stating "What We Do" and "What We Don't Do."



## WEALTH FINANCIAL PARTNERS

<https://www.wealthfinancialpartners.com>

In true New Jersey fashion, Walter (Wally) Pardo's company website wastes no time getting down to business, yet it's still warm and inviting. A strong and direct tagline – "Bridging your working years to your retirement years" – greets you as the page loads and your eyes are immediately drawn to the happy multi-generational family and the distinct and colorful boxes that span the width of the lower screen. This aesthetic and theme stays consistent throughout the other pages.

As you scroll the homepage, the sections build upon the company's value proposition. Then about halfway down the page, your eyes meet Wally Pardo's via the introduction video.

Especially in this new Zoom-heavy environment, seeing the financial advisor's actual face and hearing their voice goes a long way with clients and prospects. It's practically a requirement, as is reducing the barriers that limit two-way communication. Additionally, by adding a live calendar on the contact page, prospects can schedule a meeting right from the website.

Aside from content that helps you understand exactly how Wealth Financial Partners helps its clients; Wally offers a simple checklist his visitors can use to get their year-end finances in order. All they must do is fill out the lead form, and when they do, they are added to his marketing email list. Now he can communicate with them as much as he wants.





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## IN SUMMARY

At the end of the day, your website should reflect the image you want to portray. If you're retiring in a year, you probably don't need to be concerned about this. However, if you still have many years to go, you should be making a concerted investment in your web presence. Do your research and get comfortable with the idea of spending real money on it.

When you are redesigning your website or building it for the first time, here are some things to consider to get you started down the right path.

### PRE-DESIGN

#### ***Who are your target audiences?***

You likely have at least three or more distinct customer profiles. Before doing anything, create your **Ideal Client Avatars**. If you are not familiar with this concept, here's a great resource:

[www.eofire.com/defining-your-avatar](http://www.eofire.com/defining-your-avatar).

Additionally, this video lays it all out:

<https://youtu.be/DEeyKWgx9GU?t=115>.

Every piece of content and marketing should be aimed at these avatars.

#### ***What do you want it to say?***

Create your page content before even thinking about the design - your words are what hold the real value.

#### ***What tools do you need to integrate?***

Create a list of all the software services you use in your business (e.g., RedTail CRM, Right Capital, Albridge, NetX360, Snappy Kraken, etc.). Depending on your website platform (e.g. FMG Suite, Wordpress, Wix, etc.), these services may or may not have a direct integration, or plug-in, that enables the tools to sync with your website. Having these mapped out in advance will save you time, money, and unnecessary headaches.

#### ***Who's going to update and maintain?***

Chances are you aren't going to be updating your website, rather one of your employees or a third-party you work with will be handling that. Typical duties include swapping out old photos, adding/removing employee bios as needed, adding/editing major pages (such as additional services offered), and updating your blog. When thinking about working on your website, this should be top of mind.

## DESIGN

### ***What are your brand design elements?***

Be consistent – if you like sailboats, stick to nautical. If you are going for adventurous, stick to active photos (hiking, rock climbing, kayaking, etc.).—remember, everything you use should be aimed at your Ideal Client Avatars.

- Are you using graphics or photos?
- Real team photos or stock imagery?

### ***How does it look and function on a mobile device?***

Since 2017, mobile devices—mainly smartphones—have accounted for more than half of ALL website traffic (according to [statcounter.com](http://statcounter.com)). It is critical that you construct your website first for the mobile user. Only then should you modify this for the desktop view.

### ***Custom-build or standard template?***

Most advisors go the templated website route, which is generally the cheapest and quickest option. Through IFG's partnerships with FMG Suite and Broadridge, you can get up and running quickly.

If choosing to build your website from scratch, you'll undoubtedly pay more. Don't pinch pennies, as you get what you pay for. When going this route, it's important to work with a reputable vendor, preferably one that's worked with other successful advisors. This could be a solo designer or a team. Start by seeing who other advisors have used to build their websites.

## POST-DESIGN

### ***How often should you perform backups and update plug-ins?***

Depending on your website hosting provider, you may have regular automatic backups, or you may need to do this manually. Before you make any changes, be sure to create a backup of your website, because every so often an update will break your website... and if you haven't backed up your website recently, the recovery process is going to drive you mad. At the very least, someone should be logging into the website once a quarter to update plug-ins, else the vulnerabilities will pile up. The last thing you want is to get hacked.

Have you recently completed a major redesign project? If so, I'd love to know what that was like for you. Feel welcome to reach out to me at (800) 269-1903 x218 or via email at [lbrown@ifgsd.com](mailto:lbrown@ifgsd.com).

<sup>1</sup> <https://searchengineland.com/guide/what-is-seo>

<sup>2</sup> <https://moz.com/beginners-guide-to-seo>

# PLANNING FOR THE UNCERTAIN FUTURE



CHRIS WEBER  
CFP®, MSBA, CHFC®  
Lead Advisory Consultant

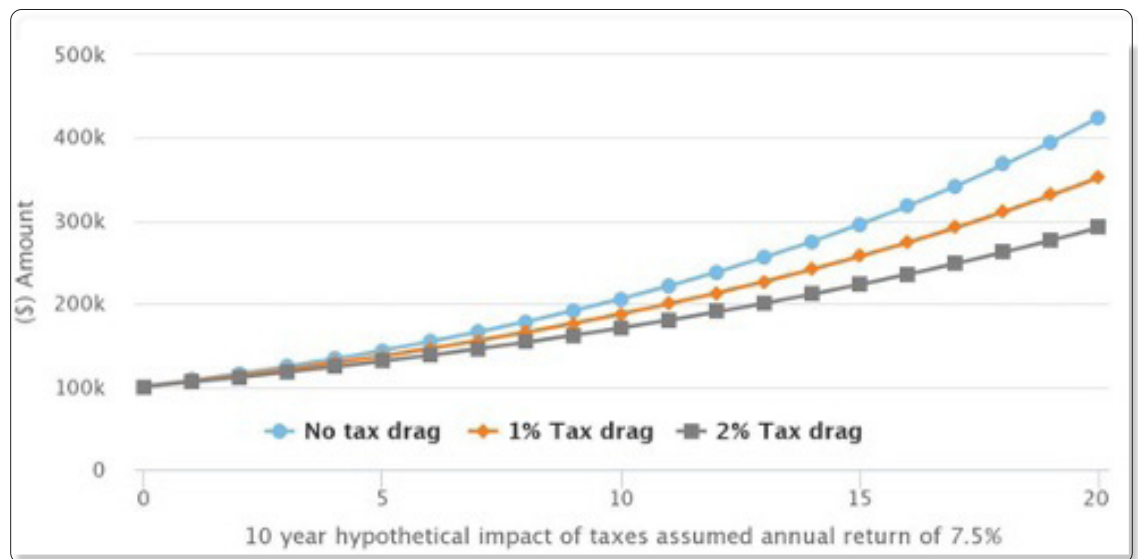
Throughout the history of the United States, there have been quite a few major shifts in U.S. tax laws. For example, in 2010, President Bush’s tax cuts expired. Then, in 2017, President Trump passed the Tax Cuts and Jobs Act (TCJA). The TCJA aimed to slash individual, corporate, and estate tax rates and is set to sunset or expire in 2025 without government intervention, which means most individual and estate taxes will revert to their prior levels before the TCJA.

In addition, throughout his campaign, President Biden outlined his own tax proposal that, if passed, will likely impact most of your clients. Although the extent, nature and timing remain uncertain due to continuing public health and economic crises, it is worth discussing today. Below are a few potential changes that we may see:

- Tax increases on income over \$400,000
- Elimination of long-term capital gains’ preferential tax treatment for income over \$1,000,000
- Elimination of the step-up in basis of capital assets upon death
- 50% reduction of exclusion amount for estate and gift taxes

## Why is this important and how does it affect the way you manage your client’s investment portfolios?

The answer is planning for taxes matters. It is common for many advisors and clients to focus on their portfolios’ pre-tax performance, and frequently ignore the fact that their after-tax performance may differ substantially. In fact, as illustrated below, without a proper tax management approach, a 2% tax drag on a portfolio can drastically change a client’s portfolio value over the course of time. Historical data suggests that tax managed strategies have shown to generate between 70 and 250 basis points of tax alpha per year depending on market conditions. In general, higher levels of market volatility tend to create many opportunities to harvest capital losses for tax purposes.



Now, let's discuss some of the tools and resources that are available on AccessPoint to help increase the tax efficiency of your client's investment.

## ACCESSPOINT TAX-LOSS HARVESTING

Tax loss harvesting is the practice of selling a security that has experienced a loss. By realizing, or "harvesting" a loss, clients can reduce their tax burden by offsetting those losses with any realized gains for the year. Any unused realized losses

## ACCESSPOINT AUTOMATED TAX OVERLAY FEATURE

The Automated Tax Overlay service is an optional service to help your client reduce tax liability and improve their after-tax return. The goal of the service is to minimize short-term gains while maintaining the original asset allocation of the portfolio. The service considers your client's individual tax situation while continuously tax-loss harvesting, gain/loss matching and deferring short-term gains that cannot be offset.

Gain Summary		Realized LT Net	Unrealized LT Gain	Available	Realized ST Net	Unrealized ST Gain	Available
PWWI	(Admin)	\$ 21,199	\$ 78,744	\$ 30,841	—	\$ 133,347	\$ 49,581
Loss Summary		Realized LT Net	Unrealized LT Loss	Available	Realized ST Net	Unrealized ST Loss	Available
PWWI	(Admin)	\$ 21,199	\$ 2,464	\$ 0	—	\$ 67,525	\$ 37,277

may be carried into the next taxable year or used to reduce their current year income (up to \$3,000). Using AccessPoint, advisors can easily determine which losses may be available and elect to replace the securities being sold with similar ones to maintain an optimal asset allocation model.

## ENGAGE WITH IFG WEALTH MANAGEMENT TODAY TO GET STARTED

While there is much discussion about what may or may not change in our current tax system, creating and managing tax efficient investment portfolios can significantly impact your clients' overall financial wellness.

## TAX-AWARE STRATEGIES ON ACCESSPOINT

Actively managed mutual funds, or Separately Managed Accounts (SMAs), tend to have a higher turnover than passively managed (index) funds. In an active strategy, when a stock falls out of favor or becomes too overvalued, a fund manager may replace a stock with a more promising one, resulting in portfolio turnover. Depending on the client's individual holding period, selling these positions may result in short-term gains and erode their after-tax return. Using the Research tool in AccessPoint, advisors can view the average turnover of a security or investment portfolio. In addition, there are several tax-managed strategies and SMAs available on AccessPoint. Some of the more popular managers include:

- American Funds
- Buckingham Strategic Partners
- F/m Genoa
- Parametric Portfolio Associates
- Russell Investments

If you would like to learn more about the various investment products and tools available on AccessPoint, please contact IFG's Wealth Management team today at [wealthmanagement@ifgsd.com](mailto:wealthmanagement@ifgsd.com).

Quick Facts		Product Description
AnalystTake	AnalystTake	<p>The American Funds Model Portfolio: Tax-Advantaged Income Portfolio's investment objective is to provide current income, a portion of which is exempt from regular federal income tax, while secondarily striving for long-term growth of capital. The portfolio comprises four American Funds: The Tax-Exempt Bond Fund of America®, Capital World Growth and Income Fund®, Washington Mutual Investors FundSM and American High-Income Municipal Bond Fund®. It is a fund of fund construct that is designed to help investors grow their assets while also providing some tax-exempt income through a mix of American Funds in different combinations and weightings. A long-term buy-and-hold approach has the benefit of low turnover, which typically results in greater tax efficiency than strategies with higher turnover. The portfolio's underlying funds' holdings are a diverse mix of municipal bonds and dividend-paying companies.</p>
PMC Research Status	Approved-Qualitative	
PMC Portfolio Attributes	Select	
Strategist Style	Strategic - Risk-Based	
Style Classification	Asset Allocated	
Benchmark	Blend <sup>1</sup>	
Risk Rating	Moderate	
Risk Score	44 (out of 100)	
Account Minimum	\$ 25,000	
Product AUM (MM)	—	
Portfolio Inception	May 2012	
Current # Holdings	6	
Avg. Annual Turnover	2 %	
Overlays & Tax Mgmt	Tax Managed	

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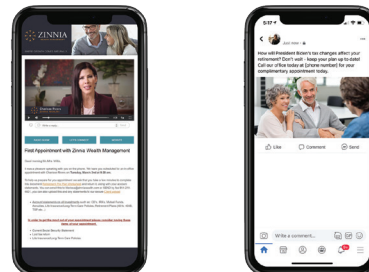


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## A LOOK INTO ALTERNATIVE INVESTMENT STRATEGIES WITH IFG ADVISOR PETER BLOK, CFP®

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TRAVIS HICKS  
VP, Alternative Investments

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In our conversations with you we oftentimes are asked, *what are other reps selling? Or what investments make sense right now?* While we will always provide some guidance, we figured there is no better source than to hear directly from one of your fellow advisors. So, for this edition of the BlueChip, we took some time to speak with **IFG rep, Peter Blok, CFP®** located in Exton, PA. Peter has been an IFG rep for over six years and has been very diligent about how he works with his clients and positions alts within their portfolios. We asked Peter for his insights on why he is using alternatives, what types of solutions he is using, and some of his best practices when it comes to offering alternative investments to his clients.

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***Given the year we just had, how are you utilizing alternative investments with your clients' portfolios? What are you looking to achieve? What are they asking for?***

We have always believed in the value of alternative investments in adding diversification to a portfolio, managing investor emotions during highly volatile times, and creating additional sources of competitive income and growth potential, especially as yields are so low and equity valuations have increased considerably. Our use of alternatives didn't change in 2020, but our clients' awareness and appreciation for investments that are not directly tied to a publicly traded security definitely increased. In particular, with yields so low, alternative investments allow us to provide a reasonable level of income to our retired clients by complimenting their bond allocation and/or systematic withdrawal from equities. Lastly, for high net worth clients that are facing a significant taxable transaction, we offer a variety of 1031 replacement property options using a DST or a Qualified Opportunity Fund for other types of asset sales.

***What types of alternative investment solutions are you using at the moment and why?***

For our smaller clients that require an allocation to real estate or credit, we find the interval funds to be a simple, diversified solution for either income or total return. And, due to their liquidity restrictions, they can often take advantage of buying opportunities better than a fully liquid fund that may be limited by fund outflows. In some cases, we might compliment an interval fund with one or two asset class-specific daily/monthly NAV REIT's, which we like for their regular valuations, asset transparency and liquidity features, especially within a fee-based account. For our larger portfolios, we prefer to use direct placements. These investments, usually limited to our accredited investors, provide very targeted investment objectives, asset acquisitions, and return expectations. One thing we have learned over the years is to avoid blind pool fund raises as much as possible, as sponsors have been known to style drift at the investor's expense.

***We can imagine that learning about each of the alternative investments can be overwhelming; what are you doing to stay up to date on the offerings?***

We are blessed to have one of the best due diligence departments in the industry. So, whenever needed, we call on Travis Hicks as well as Colby Taylor and Vanessa Torres on the IFG Alternative Investments team to educate us on

a particular product, guide us towards the right program that fits a particular need, or inquire as to what may be in the product pipeline. For new products, we almost always entertain an intro call or meeting with the wholesalers, just to make sure we are seeing all possible options that are available to our clients. Also, on a quarterly basis our team reviews each alternative investment that we own, using updates provided by the sponsor as well as information through AI Insight and Blue Vault.

***As a follow-up, how are you interacting with the sponsors to get the information you need?***

In addition to regular wholesaler meetings, when offered, we always go on due diligence (DD) trips. These days, DD trips are no more than a one-night stay and include concise yet in-depth information you may not get from your local wholesaler.

***Do you have any "best practices" you would like to pass along when it comes to educating your clients on alternative investment options?***

Investors that come to Blok Financial are rarely familiar with these products before meeting us. So, we take extra time upfront to educate our clients on the asset class and value to their portfolio, but more importantly the various fees, liquidity restrictions, and possible good and bad outcomes that these products may produce. But, even once invested, we make a point to revisit all of these features again and again during our regular reviews. We have learned over the years that there is no such thing as too much on-going education with our clients. Then again, even if our clients meet the financial suitability characteristics of an alternative investment, if they lack investment savvy or seem hesitant to move forward, we find a more traditional strategy for meeting their investment needs, even if it means sacrificing return potential. Lastly, if an advisor wishes to increase the average portfolio size of their practice, a focus on tax-advantaged investing using alternative investments can help separate them from their competition, especially at a time when tax policy change is on the minds of many high-net-worth investors.

As always, the IFG Alternative Investments team is here to help you. Please give us a call any time you are looking for further information on our offerings.



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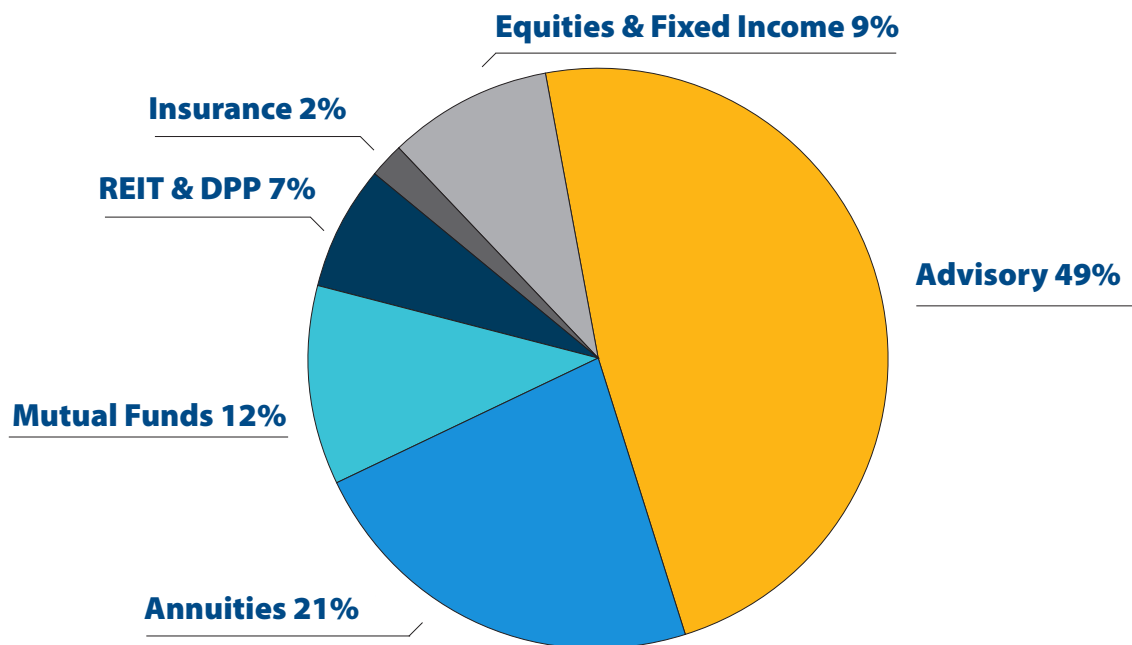
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# IFG'S PRODUCT MIX\*



## Product Leaders\*

### ANNUITIES

#### Fixed (Index and Fixed Rate)

1. Athene
2. Nationwide
3. AIG
4. Global Atlantic
5. American National

#### Variable

1. Jackson National
2. Pacific Life
3. Nationwide
4. Allianz
5. Prudential

### MUTUAL FUNDS

1. American Funds
2. Franklin/Templeton Funds
3. Invesco
4. Fidelity Funds
5. Putnam Investments

### MONEY MANAGERS

1. AssetMark
2. Buckingham Asset Management
3. Ocean Park Asset Management
4. Dunham & Associates
5. Beacon Capital

### INSURANCE

1. John Hancock Life Insurance Company
2. Allianz Life Insurance Company
3. Midland National Life
4. Prudential Annuities Life Assurance Corporation
5. Protective Life

### ALTERNATIVE INVESTMENTS

1. Inland
2. Passco
3. Cottonwood
4. Griffin
5. Blackstone

\* YTD as of March 31, 2021.

## February Leaders

1. Cindy Couyoumjian	14. Yasser Ahmad	27. Karl Cole	40. Joel Hooper
2. Herbert Shiraishi	15. Jay Eng	28. Robert Vonderharr	41. James Senglaub
3. Diane Kimbro	16. Rohin Ullberg	29. Joyce Thomas	42. Robert Turley
4. John Ernst	17. Michael LaBrie	30. JD Phillips	43. Brandi Blanchard
5. Charles Wareham	18. Thomas Nee	31. Kathy Keadle	44. Christopher DiVito
6. Shimshon Plotkin	19. Josh Lee	32. Dan Lang	45. Mackenzie Martin
7. Randy Goodsell	20. John Lee	33. Pat Brennan	46. Troy Folk
8. Zoe Ng	21. Bill Ryan	34. Brett Hartvigson	47. Edwin McClure
9. Larry Steckler	22. Jeffrey Senglaub	35. Dean Wilson	48. Michael Carlucci
10. James Chang	23. Anna Luke	36. Jeffery Bricker	49. Richard Kasher
11. Ittai Dvir	24. Amrish Patel	37. Mark Ealy	50. Steve Sutley
12. James Patton	25. Yong Chang	38. Jerry Tuma	51. ?? \$42,904.41
13. Jeff Fisher	26. Mary Huntley	39. Bobb Meckenstock	

## March Leaders

1. Loren Grabau	14. Rohin Ullberg	27. Lawrence Huh	40. Scott Johnson
2. Herbert Shiraishi	15. Charles Wareham	28. Anna Luke	41. Michael Ferrera Jr.
3. Pat Brennan	16. Zoe Ng	29. Christopher Vizzi	42. Joshua Tschirgi
4. Joyce Thomas	17. Timothy McFall	30. Bobb Meckenstock	43. JD Phillips
5. Cindy Couyoumjian	18. John Lee	31. Peter Blok	44. Brian Solomon
6. Larry Steckler	19. Shimshon Plotkin	32. Joel Archer	45. Timothy Yee
7. Bill Ryan	20. James Chang	33. Gerhard Heuer	46. Joel Hooper
8. Jay Eng	21. Ittai Dvir	34. Walter Pardo	47. John Franklin
9. Richard Kasher	22. Kelly Clyde	35. Amrish Patel	48. Michael Wynns
10. Thomas Nee	23. Mary Huntley	36. Kevin Nentwich	49. Jacob Tujian
11. Michael LaBrie	24. Richard Bolek	37. Kathy Keadle	50. James Senglaub
12. David Koehler	25. Jesse Cox	38. Michael Hyat	51. ?? \$41,277.31
13. William Dobbins	26. Jeffrey Senglaub	39. John Hugin	

Published sales leaders are based on paid dates as of the first of the month through the last day of the month within the date range provided.

February & March 2021 sales leaders are based on paid dates from February 1 – February 28, 2021 and March 1 – March 31, 2021.

YTD sales leaders are based on paid dates from January 1 – March 31, 2021.

## Year-to-Date Leaders (as of March 31, 2021)

- |                       |                    |                       |                        |
|-----------------------|--------------------|-----------------------|------------------------|
| 1. Brian Lockett      | 14. Arthur Molloy  | 27. John Lee          | 40. Kelly Clyde        |
| 2. Joyce Thomas       | 15. Kevin Nentwich | 28. Jay Wurtzler      | 41. Ryan Ansted        |
| 3. Shimshon Plotkin   | 16. Ian Arrowsmith | 29. David Herman      | 42. Brett Kusske       |
| 4. Cindy Couyoumjian  | 17. Thomas Nee     | 30. Charles Wareham   | 43. JD Phillips        |
| 5. Amrish Patel       | 18. Jon Sanchez    | 31. Gregory Ostrowski | 44. Michael Hyat       |
| 6. Michael LaBrie     | 19. Richard Wagner | 32. Zoe Ng            | 45. Jennifer Langstaff |
| 7. Mary Huntley       | 20. Ittai Dvir     | 33. Rohin Ullberg     | 46. Peter Prescott     |
| 8. Jeffrey Senglaub   | 21. Kathy Keadle   | 34. Loren Grabau      | 47. Shawn Walker       |
| 9. Herbert Shiraishi  | 22. James Chang    | 35. Robert Vonderharr | 48. Steve Sutley       |
| 10. Gregory O'Donnell | 23. Larry Steckler | 36. Bill Ryan         | 49. Bryan Wertzer      |
| 11. Dillon Dougherty  | 24. Michael Childs | 37. Mark Rothstein    | 50. Timothy McFall     |
| 12. Anna Luke         | 25. Frank Wong     | 38. Jay Eng           | 51. ?? \$246,618.20    |
| 13. Pat Brennan       | 26. Joshua Koehnen | 39. Mary Kusske       |                        |

## Year-to-Date Office Leaders (as of March 31, 2021)



**Scarborough Capital Management - Candice Davis, Branch Manager | Annapolis, MD**



**Capital Growth, Inc. - Art Molloy & Jay Wurtzler, Branch Managers | San Diego, CA**



**Compass Point Retirement Planning - Thomas Nee & Michael LaBrie, Branch Managers | Wakefield, MA**



**Plotkin Financial Advisors, LLC - Shimshon Plotkin, Branch Manager | Chevy Chase, MD**



**Sengalub Financial Group - Jeff Senglaub, Branch Manager | Delafield, WI**



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