



The NAEPC EDUCATION FOUNDATION

“Improving Financial Awareness & Financial Literacy”™

Memorandum

To: Media
From: Valentino Sabuco, CFP®, AEP®, Executive Director & Publisher
Date: 03/20/13
Re: ***Promoting & improving financial awareness & financial literacy™***

Please join us by supporting and participating in **National Financial Literacy Month** (April) and **National Estate Planning Awareness Week** (October 15-21).

The National Association of Estate Planners & Councils (NAEPC) and The NAEPC Education Foundation, together with other financial service organizations, aim to mobilize the financial and estate planning communities by providing the support, education, and tools to play a fundamental part in National Financial Literacy Month and six months later during October, National Estate Planning Awareness Week each year.

Through our vast network of credentialed financial service providers, we will provide focused estate and financial planning content, tools, seminars, and webinars, as well as mentions in newsletters, blogs, publications, social media groups, and websites during National Financial Literacy Month and National Estate Planning Awareness Week.

As members of the media, you can play an integral role in joining with the estate and financial planning community, the government, and nonprofits to help support and build annual community programs around National Financial Literacy Month (April) and during National Estate Planning Awareness Week (3rd week in October).

You can help by providing estate and financial planning inserts within your newspapers and a series of timely estate and financial planning articles in your publications and on your websites, and by initiating local community-wide seminars (similar to job fairs) that focus on improving financial awareness and financial literacy. This can generate new ad revenues and be a great community service that will make a material difference in your reader's financial futures.

As leaders in the estate and financial planning community, we have first-hand experience with the challenges Americans face with regard to saving, investing, and planning for their financial futures.

- The majority of Americans lack the ability to adequately plan for their retirement as most Americans over 65 are totally dependent on Social Security. **With proper knowledge and planning, future generations will certainly have a more secure future.**
- It is estimated that over 120,000,000 Americans do not have an up-to-date estate plan to protect themselves, and their families, making estate planning one of the most overlooked areas of personal financial management. **Estate planning is not just for the wealthy and is important for everyone.** With advance planning, issues such as guardianship of children, managing bill paying and assets in the event of sickness or disability, care of a special needs child, long-term care needs, and distribution of retirement assets can all be handled with sensitivity, care, and at a reasonable cost.
- Many people mistakenly believe that since they are not “rich” they do not need to do any estate and financial planning. **This attitude can be financially harmful and can be avoided with proactive action.**

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Help Us by Being Part of the Solution

Please join distinguished 2013 honorary co-chairpersons Jonathan Blattmachr, Esq., AEP® (Distinguished), recognized as one of the country's most creative trust and estate lawyers, author and speaker; and Janet Novack, leading financial journalist, exceptional communicator, and the Washington D.C. Bureau Chief & Executive Editor for *Forbes*, leading financial service associations and organizations, and the press in supporting and participating in April, National Financial Literacy Month and six months later during October, National Estate Planning Awareness Week.

Our goal is to alert, educate, motivate, and assist the American public to cost effectively establish and keep their financial and estate plans up to date. Through the media, nonprofits, financial service organizations, and financial professionals, we plan to touch every American at least twice each year.

We have teamed up with the American Institute of Certified Public Accountants, the American Association of Attorney-Certified Public Accountants, the American Bar Association Section of Real Property, Trust and Estate Law, the Society of Financial Service Professionals, the National Academy of Elder Law Attorneys, the Partnership for Philanthropic Planning (all members of the Synergy Summit, a unified think tank and voice of leadership for leading financial service organizations), the Financial Planning Association®, and the Association of Fundraising Professionals. Together these organizations represent nearly 1,000,000 professionals, and the accountants, attorneys, financial planners and advisors, insurance agents and brokers, and trust officers and nonprofit executive directors that are members of these professional associations will mobilize the entire estate and financial planning community by providing support, tools, and education for professionals and the public they serve during these strategic venues.

National Financial Literacy Month was created by Congress and supported by President Barack Obama. A full version of the proclamation along with additional information can be found at

www.estateplanninganswers.org/2011-presidential-proclamation-national-financial-literacy-month/

National Estate Planning Week, H. Res 1499 was initiated by NAEPC members and Congressman Mike Thompson and cosponsored by 49 of his colleagues. A full version, along with the names of the co-sponsors, can be found at

<http://www.estateplanninganswers.org/alert-third-week-in-october-october-18-%E2%80%93-24-2010-is-national-estate-planning-awareness-week/>

Additional information about The NAEPC Education Foundation estate and financial awareness campaigns, National Financial Literacy Month and National Estate Planning Awareness Week, and to download our media kits please visit

<http://www.EstatePlanningAnswers.org/national-financial-awareness-campaigns/>



The NAEPC EDUCATION FOUNDATION

A 501(c)(3) Nonprofit Organization dedicated to *"Improving financial awareness & financial literacy"*™

Headquarters: 1120 Chester Avenue, Suite 470 ♦ Cleveland, OH 44114

West Coast Mailing Address: 979 Golf Course Drive #273 Rohnert Park ♦ Sonoma County ♦ CA 94928

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www.naepc.org/foundation_web ♦ www.EstatePlanningAnswers.org

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Our Community Exposure Plan Is A Winning Communication Model

Supporting improving financial awareness and financial literacy is a winning opportunity for all.

Our goal is to alert, educate, motivate, and assist the American public to locate the right professionals to cost effectively establish and keep their estate and financial plans up-to-date.

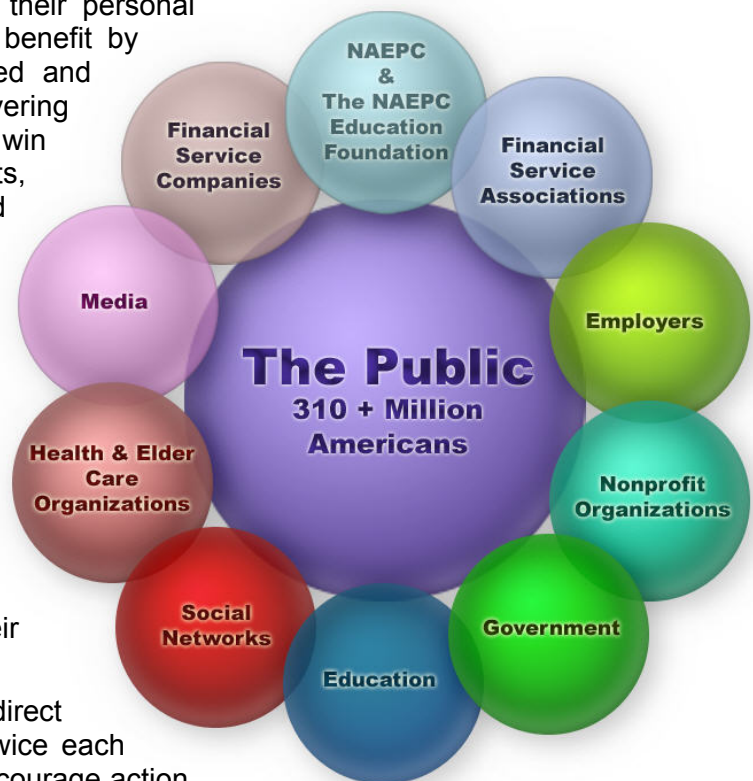
We understand that this is a massive undertaking but will be successful with the combined support of the media, financial service professionals and their associations and organizations, nonprofits, employers, and government entities that both touch and support the public. We plan to touch the vast majority of Americans at least twice a year with a subtle concentrated media campaign through the following initiatives:

- National Financial Literacy Month (April)
- National Estate Planning Awareness Week (3rd Week in October)
- Our public knowledge portal located at www.EstatePlanningAnswers.org

This is a winning approach to solving a major social challenge. American families benefit by learning how to better and cost effectively address their personal financial challenges; financial professionals benefit by acquiring new business from more informed and motivated clients; the media wins by delivering valuable content to its readers; nonprofits win with increased donations, planned gifts, alternate beneficiary selections, and bequests; and the overall community benefits with a stronger and financially sound economy.

This is being accomplished through key financial service companies and associations, nonprofits, small and large employers, our government and the media that are using National Financial Literacy Month and National Estate Planning Awareness Week as strategic venues to semi-annually share high quality estate and financial planning content with their constituents.

Through these campaigns, we will be in direct contact with much of the American public twice each year, providing a motivational message to encourage action steps along with a concentrated content media drive focused on sharing high-quality estate and financial planning content and tools. This will be further supported with other initiatives that are in progress and will be developed.



The NAEP & The NAEP Education Foundation

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Phase #1 of our communication plan was to obtain the awareness, support, and backing of the leading financial service organizations. This has been accomplished through relationships with:

1. American Institute of Certified Public Accountants
2. American Association of Attorney-Certified Public Accountants
3. American Bar Association Section of Real Property, Trust and Estate Law
4. Society of Financial Service Professionals
5. National Academy of Elder Law Attorneys
6. Partnership for Philanthropic Planning
7. Financial Planning Association®
8. Association of Fundraising Professionals

Together, these organizations represent nearly 1,000,000 professionals and the accountants, attorneys, financial planners and advisors, insurance agents and brokers, and trust officers that are members of these professional associations will mobilize the entire estate and financial planning community by providing support, tools, and education for professionals and the public they serve.

Phase #2 was to reach out to obtain support from nonprofit organizations. This is being accomplished through relationships with:

1. Partnership for Philanthropic Planning / <http://www.pppnet.org/>
The Partnership for Philanthropic Planning is supported by 128 local councils and over 10,000 individual and council members, as well as charities, associations and business organizations that support the mission of charitable giving made most meaningful.
2. Association of Fundraising Professionals / <http://www.afpnet.org/>
The Association of Fundraising Professionals (AFP) represents more than 30,000 members in 230 chapters throughout the world, working to advance philanthropy through advocacy, research, education and certification programs. The association fosters development and growth of fundraising professionals and promotes high ethical standards in the fundraising profession.
3. Stelter Company / <http://www.stelter.com/>
Stelter is the leader in providing full-service, multichannel marketing for the nonprofit community. More than 2,000 organizations across the country count Stelter as a trusted partner in advancing their mission.
4. The National Academy Foundation / <http://naf.org/>
For 30 years, NAF has refined a proven educational model which includes industry-focused curricula in five career themes work-based learning experiences, and business partner expertise: Finance, Hospitality & Tourism, Information Technology, Engineering, and Health Sciences. Employees of more than 2,500 companies volunteer in classrooms, act as mentors, engage NAF students in paid internships and serve on local Advisory Boards. NAF supports a national network of 60,000 students in 500 academies.



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Phase #3 our current phase, is designed to reach out and obtain support of financial service companies while advancing awareness and participation within the professional associations, nonprofits, and the media. This will include organizations like Fidelity, Schwab, Bank of America, Wells Fargo, Citicorp, New England Life, Northwestern Mutual, Mass Mutual, New York Life, Travelers, PricewaterhouseCoopers, Doolittle, Ernst & Young, KPMG, ... and Forbes, Bloomberg, Comcast, Verizon, CBS, Disney...

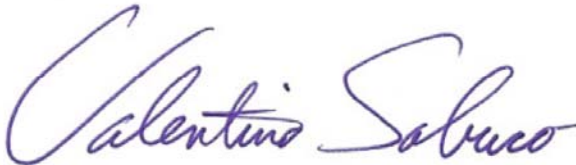
The NAEPC Education Foundation invites you to preview our public estate and financial planning web portal at www.EstatePlanningAnswers.org. This special portal is designed to complement efforts around National Financial Literacy Month and National Estate Planning Awareness Week with the objective of having a material impact on improving financial awareness and personal financial literacy in our country.

During the months of April and October you are welcome to use, at no cost, any of the estate and financial planning feature articles from www.EstatePlanningAnswers.org as content or research for your content to be used within your website, newsletters, and magazines.

We hope you will join us in communicating these important opportunities with your colleagues and we look forward to working with you on **National Financial Literacy Month** and **National Estate Planning Awareness Week**.

On behalf of The NAEPC Education Foundation and the participating organizations, thank you for your efforts and for assisting us in having a positive ongoing impact on improving financial awareness and financial literacy across the country.

Respectfully submitted,



Valentino Sabuco, CFP®, AEP®
Executive Director & Publisher

The NAEPC EDUCATION FOUNDATION'S ESTATE & FINANCIAL AWARENESS CAMPAIGNS

For additional information about National Financial Literacy Month and National Estate Planning Awareness Week or to schedule an interview with our distinguished 2013 honorary co-chairpersons Jonathan Blattmachr, Esq., AEP® (Distinguished) and Janet Novack, Clark B. McCleary, CLU®, ChFC®, MSFS, AEP® (Distinguished), president of The NAEPC Education Foundation, or, or Joanna Averett, MBA, CFP®, AIF®, AEP®, president of NAEPC, other speakers contact Valentino Sabuco, CFP®, AEP®, The NAEPC Education Foundation Executive Director & Publisher at 707.322.1597, V.Sabuco@TheNAEPCEF.org, or visit us at www.naepc.org/foundation.web and www.EstatePlanningAnswers.org



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Research footnotes and links for financial awareness & literacy

1. Social Security
 - a. Social Security 2013 Changes
 - i. <http://www.ssa.gov/pressoffice/factsheets/colafacts2013.htm>
 - b. Social Security – A Profile of Older Americans 2011
 - i. http://www.aoa.gov/aoaroot/aging_statistics/Profile/2011/docs/2011profile.pdf
2. US Census Information
 - a. www.census.gov/
 - b. www.census.gov/compendia/statab/2011/tables/11s0540.xls - 2010-12-07
 - c. www.census.gov/sipp/workpapr/wp110_9005.pdf - 2009-09-08
 - d. The 2012 Statistical Abstract
 - i. www.census.gov/compendia/statab/cats/income_expenditures_poverty_wealth.html
 - e. Quick Facts
 - i. <http://quickfacts.census.gov/qfd/states/00000.html>
3. Demographics of the United States
 - a. http://en.wikipedia.org/wiki/Demographics_of_the_United_States
4. SHRM Research Articles
 - a. <http://www.shrm.org/Research/Articles/Pages/default.aspx>
5. AICPA – 360 degrees of Financial Literacy
 - a. <http://www.360financialliteracy.org/Topics/Retirement-Planning/Social-Security/Sources-of-retirement-income-filling-the-Social-Security-gap>
6. The NAEPC Education Foundation
 - a. Rep. Mike Thompson (D-CA), and 49 additional members of the House of Representatives (listed below), co-sponsored and helped to pass H. Res. 1499. <http://www.estateplanninganswers.org/alert-third-week-in-october-october-18-%E2%80%93-24-2010-is-national-estate-planning-awareness-week/>
 - b. <http://www.estateplanninganswers.org/2011-presidential-proclamation-national-financial-literacy-month/>
7. MetLife Consumer Research
 - a. MetLife Demographic Profiles
 - i. www.metlife.com/searchresults?query=demographic+profile&and_on=Y&sel_path=metlife%2Fmmi%2Fresearch%2Findex.html&remoteUser=71.198.244.63-3947949424.30201431
 - b. MetLife Study of Employee Benefit Trends
 - i. <http://www.metlife.com/business/insights-and-tools/industry-knowledge/employee-benefits-trends-study/index.html#highlights>
8. Employee Benefit Research Institute Retirement Confidence Survey
 - a. <http://www.ebri.org/surveys/rcs/>
 - b. www.ebri.org/pdf/FFE125.4June09.Final.pdf
 - c. www.ebri.org/pdf/publications/books/.../DB.Chapter%2006.pdf
9. Knowledge @ Wharton
 - a. <http://knowledge.wharton.upenn.edu/article.cfm?articleid=2642>
10. CFP Board
 - a. <http://www.cfp.net/Media/release.asp?id=227>
11. SEC
 - a. www.sec.gov/pdf/report99.pdf
12. US News
 - a. http://finance.yahoo.com/news/pf_article_109508.html
 - b. <http://money.usnews.com/money/blogs/planning-to-iretire/2010/01/12/the-4-biggest-sources-of-retirement-income>
13. Wells Fargo
 - a. https://www.wellsfargo.com/press/2011/20111116_80IsTheNew65
14. Center on Budget and Policy Priorities
 - a. <http://www.cbpp.org/cms/index.cfm?fa=view&id=3260>
15. US Dept of Health & Human Services
 - a. Health, United States, 2010
 - b. <http://www.cdc.gov/nchs/fastats/lifexpec.htm>
16. Kaiser Family Foundation
 - a. <http://facts.kff.org/chart.aspx?cb=58&sctn=162&ch=1725>
17. Federal Reserve Board
 - a. http://www.minneapolisfed.org/publications_papers/pub_display.cfm?id=4230



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