2013
National Financial Literacy Month / National Estate Planning Awareness Week Campaigns

Affiliated Local Estate Planning Council Information Kit

(Version 022513)

National Association of Estate Planners & Councils
The Association of Choice for Estate Planning Professionals
www.naepc.org/

The NAEPC Education Foundation
A 501(c)(3) nonprofit organization dedicated to
"Improving financial awareness & financial literacy" sm
www.naepc.org/foundation.web ♦ www.EstatePlanningAnswers.org

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Introduction

The following is a short introduction and call to action requesting your support for two national financial awareness and financial literacy campaigns during April, **National Financial Literacy Month**, and six month later during October, **National Estate Planning Awareness Week**.

Help Us by Being Part of the Solution

Please join the distinguished 2013 honorary co-chairpersons Jonathan Blattmachr, Esq., AEP® (Distinguished), recognized as one of the country's most creative trusts 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 **National Financial Literacy Month** and **National Estate Planning Awareness We**ek.

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

National Financial Literacy Month was created by Congress and supported by President Barack Obama. A full version of the proclamation, along with additional background material, can be found at www.EstatePlanningAnswers.org/2011-presidential-proclamation-national-financial-literacy-month/.

National Estate Planning Awareness Week, H. Res 1499, was initiated by NAEPC and Congressman Mike Thompson and co-sponsored 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/

You can help support public and professional financial awareness during National Financial Literacy Month by placing estate and financial planning checklists and editorial content on your website, and within newsletters, client mailings, social media groups, local newspapers, and radio/television/web based programs. We also encourage participating councils to host or participate in community-wide public and professional programs built around estate and financial planning during the months of April and October.

For additional information about The NAEPC Education Foundation estate and financial awareness campaigns, or to download the media kit, please visit, http://www.EstatePlanningAnswers.org/national-financial-awareness-campaigns/.

The National Association of Estate Planners & Councils is the association of choice for estate planning professionals, providing its 1,600+ Accredited Estate Planner® designated professionals and 230 affiliated local estate planning councils and their 27,000 members with ongoing education and a forum for professional networking within the estate and financial planning community.

The NAEPC Education Foundation is currently hard at work to become the 'foundation of choice' for improving financial awareness and financial literacy.

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 future.

- 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.**

With your assistance, we plan to touch every American at least twice a year with a subtle reminder regarding the need for estate and financial planning by providing high quality educational content and tools through the public estate and financial planning web portal, seminars, campaigns, and programs.

The strategy behind developing this Affiliated Local Estate Planning Council Information Kit and related materials is to provide you with background information on the two annual financial awareness campaigns and the tools to allow your council to easily participate in these important events. These materials are designed to assist the affiliated local council by:

1. Serving as a model and media kit that can be used "as is", easily edited, or customized and used both internally and externally
2. Recognizing the lead estate and financial planning organizations/associations as champions of improving the financial awareness and literacy of the American public
3. Uniting financial service associations, organizations, companies and their members, associates and employees by actively focusing vast community services into a concentrated media campaign twice a year :

   - ✓ Provide the public with fundamental principles of estate and financial planning
   - ✓ Assist the public in locating appropriate professionals for their situation
   - ✓ Motivate the public to take proper action by visiting their financial professionals to improve their and their families estate and financial planning situations
   - ✓ Serve as a friendly semi-annual reminder and polite nudge to the public to get and keep their finances in order
   - ✓ Benefit nonprofits through many new potential planned giving opportunities, gifts, bequests, and alternate beneficiary designations

2013 NFLM-NEPAW Media Kit Supplemental Files

The 2013 NFLM-NEPAW media kit consists of the following supplemental files and can be downloaded at
http://www.naepc.org/estate_planning_week.web and
http://www.EstatePlanningAnswers.org/national-financial-awareness-campaigns/?b1=1768&b2=1809

1. Short Introduction (Filename: 1. 2013- NFLM-NEPAW-Short Intro.doc)
2. Media Memo (Filename: 2. 2013 NFLM-NEPAW Media Memo.pdf)
3. Press Release (Filename: 3. 2013-NFLM-NEPAW PRESS RELEASE.pdf)
4. Media Flyer (Filename: 4. 2013- NFLM-NEPAW Flyer.pdf)
5. Sample Estate Planning Article (Filename: 5.1 2013 Sample EP Article.docx) Graphic in JPG, and in PDF
6. Sample Financial Planning Article (Filename: 6.1 2013 Sample FP Article.docx) Graphic in JPG, and in PDF
7. Honorary Co-Chair Backgrounder, Jonathan Blattmachr (Filename: 7. 2013 NFLM Hon Co Chair Blattmachr Bk.PDF)
8. Honorary Co-Chair Backgrounder, Janet Novack (Filename: 8. 2013 NFLM Hon Co Chair Novack Bk.PDF)
9. Sample Placement Ad (Filename: 9. 2013 Ad Common EP Mistakes to Avoid.pdf)
10. Sample Client Checklist (Filename: 10. 2013 Sample Client Checklist.pdf)

Our Community Exposure Plan Is A Winning Communication Model

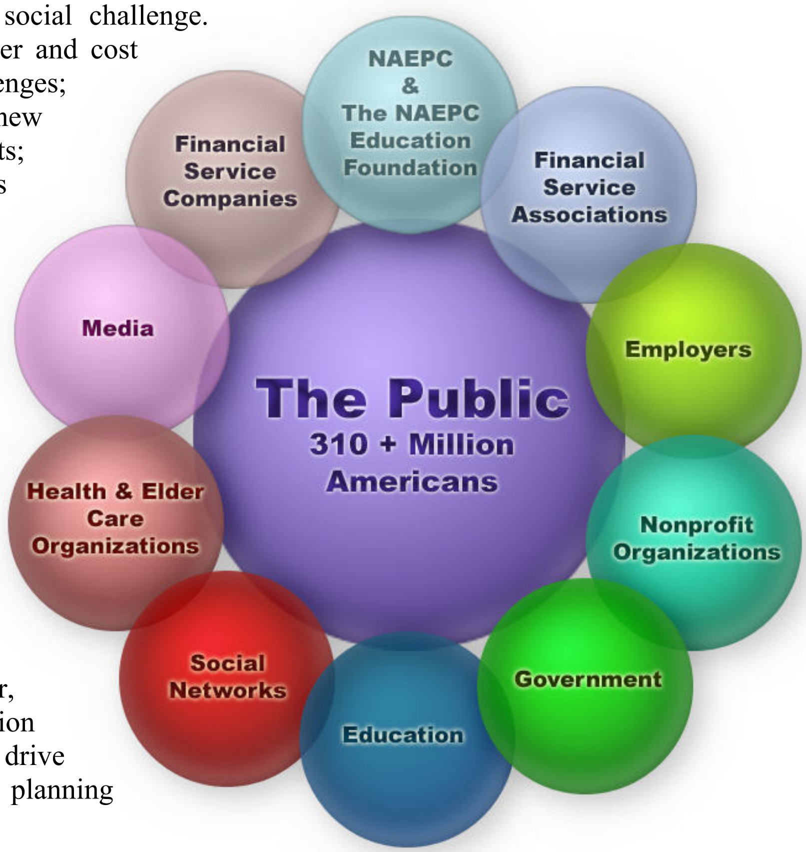
Supporting the concept of improving financial awareness and financial literacy is a winning opportunity for all.

Our goal is to alert, educate, motivate, and assist the American public in locating the proper professionals to cost effectively establish and maintain 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 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 also creates an excellent opportunity for the media, financial services companies, and nonprofits to annually build community-wide programs around both National Estate Planning Awareness Week and six months later during National Financial Literacy Month.

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.

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, Deloitte, Ernst & Young, KPMG, … and Forbes, Bloomberg, Comcast, Verizon, CBS, Disney…

Please join us in participating in **National Financial Literacy Month** and **National Estate Planning Awareness Week** this and every year.

Thank you once again for your assistance and support.

About the National Association of Estate Planners & Councils ·

Over the past 50 years, through the extraordinary efforts of founding members, subsequent visionaries, officers and directors, and volunteers, the National Association of Estate Planners & Councils (NAEPC) has grown into the leading multi-disciplinary professional organization for estate planners, serving over 230 affiliated local councils and their 27,000 credentialed professional members.

Mission
It is the mission of the National Association of Estate Planners & Councils to promote the multi-disciplinary approach to estate planning by supporting local estate planning councils and their members and by encouraging the formation of new councils.

To that end we are committed to:

- Encourage attainment of the Accredited Estate Planner® (AEP®) and Estate Planning Law Specialist (EPLS) designations by qualified estate planning professionals.
- Support efforts of The NAEPC Education Foundation to increase public awareness of the importance of estate planning by a team of professional advisors.

Vision
The National Association of Estate Planners & Councils will be the association of choice for professionals engaged in the practice of estate planning because:

- Unsurpassed education and networking opportunities are provided by attending local council meetings and NAEPC's annual national conference; and
- The public demands its estate planners bear earned and recognized credentials, including the Accredited Estate Planner® designation (AEP®), conferred only by NAEPC, and the Estate Planning Law Specialist designation (EPLS), conferred only by the NAEPC affiliate Estate Law Specialist Board. Both designations are among the few that meet this qualification.

About The NAEPC Education Foundation

The NAEPC Education Foundation, Inc. was formed in 2005 as a 501(c)(3) nonprofit organization with a mission to:

- Provide the public with financial awareness programs and improve financial literacy
- Educate the public regarding the benefits of the multi-disciplinary team concept of estate and financial planning as espoused by the National Association of Estate Planners & Councils
- Develop educational programs for estate and financial planning professionals
- Develop and promote a community outreach program for the general public
- Hold educational conferences, seminars, forums, and meetings regarding estate and financial planning

The Foundation's underlying vision is to significantly improve both the public's financial awareness and their financial literacy, while developing educational content to assist professionals in providing high-quality, cost-effective services to the public.

In 2010, The NAEPC Education Foundation created a unique public estate and financial planning portal, www.EstatePlanningAnswers.org, with the goal of helping the American public become more financially aware, financially literate, and to cost-effectively help them implement and keep their estate and financial plans current.

The NAEPC Education Foundation is currently hard at work to become the **'foundation of choice'** for improving financial awareness and financial literacy.

Funding

Both NAEPC and The NAEPC Education Foundation are nonprofit organizations.

NAEPC, a 501(c)(6) nonprofit organization, generates operating capital to support its staff and programs through modest membership dues from affiliated local estate planning councils and the Accredited Estate Planner® designation program, and contributions of time and money from dedicated members and associates.

The NAEPC Education Foundation, a 501(c)(3) nonprofit organization, generates operating capital to implement its programs and support staff through modest fees from educational conferences, continuing education programs, publications, grants, donations, and contributions of time and money from dedicated members, supporting financial service organizations, and the public.

For Additional Information or Questions

National Association of Estate Planners & Councils
1120 Chester Avenue, Suite 470
Cleveland, OH 44114

Eleanor M. Spuhler
Phone: 866.226.2224
Fax: 216.696.2582
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1120 Chester Avenue, Suite 470
Cleveland, OH 44114

Valentino Sabuco, CFP®, AEP®
Executive Director & Publisher
Phone: 707.322.1597
Email: V.Sabuco@TheNAEPCEF.org

Websites:
www.naepc.org
http://www.naepc.org/foundation.web
www.EstatePlanningAnswers.org
http://www.estateplanninganswers.org/about/

Thank you for your consideration. We look forward to working with you in the future.

Respectfully submitted,

Valentino Sabuco

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

Sample Communications

Short Introduction and Call to Action for National Estate Planning Awareness Week

The following is a short introduction and call to action to participate in a national financial awareness and financial literacy campaign during April, National Financial Literacy Month, and six month later during October, National Estate Planning Awareness Week. The following introduction can be edited as appropriate and posted on your website, social media groups, etc., and used as a quick outline for discussing NFLM and NEPAW.

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Please join our distinguished 2013 honorary co-chairpersons Jonathan Blattmachr, Esq., AEP® (Distinguished), recognized as one of the country's most creative trusts and estates 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 National Financial Literacy Month and National Estate Planning Awareness Week.

For 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 and NAEPC 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, estate planners, financial planners and advisors, insurance agents and brokers, trust officers, and non-profit executive directors that are members of these professional associations, and all have the objective to mobilize the estate and financial planning community by providing support, tools, and education for professionals and the public they serve.

You can help support financial awareness during National Financial Literacy Month and **National Estate Planning Awareness Week** by placing estate and financial planning checklists and editorial content within your website, newsletter, client mailings, social media groups, local newspapers, and radio/television/web based shows. We also encourage participating groups to host or participate in community-wide public and professional programs built around estate and financial planning during the months of April and October.

Email Text from Affiliated Local Council to it's Membership

RE: FINANCIAL LITERACY MONTH (APRIL) & NATIONAL ESTATE PLANNING AWARENESS WEEK (3^{RD} WEEK IN OCTOBER)

Dear Council Member:

I'm writing today to inform you of two incredibly important initiatives sponsored by the National Association of Estate Planners & Councils and The NAEPC Education Foundation.

1. Financial Literacy Month (April)
2. National Estate Planning Awareness Week (3^{rd} Week in October)

As you are aware, our council maintains a membership with NAEPC and through this membership you are able to take advantage of the many benefits, programs, and services offered by our affiliation.

Estate planning is one of the most overlooked areas of personal financial management. It is estimated that over 120,000,000 Americans do not have up-to-date estate plans to protect themselves or their families in the event of sickness, accidents, or untimely death. This costs the affluent and working classes many wasted dollars and hours of hardship each year that that can be minimized with advance planning and professional assistance.

NAEPC and The NAEPC Education Foundation have made an ongoing commitment to promote estate and financial planning awareness throughout the year, and in particular during the months of April and October.

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 Awareness Week, H. Res 1499, was initiated by NAEPC and Congressman Mike Thompson and co-sponsored 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/

We can assist this national effort by getting our local financial service companies, junior colleges, colleges & universities, employers, unions, non-profits newspapers and other media to publish estate and financial planning educational materials, guides and checklists, tools, and content during these times each year. Together we have the potential to help advance and contribute to one of the most amazing, broad-based, multi-faceted campaigns for improving financial awareness and financial literacy.

An online library of estate and financial planning information is available to help support these public outreach efforts at www.EstatePlanningAnswers.org. These materials have been written for the public and can be used in conjunction with National Financial Literacy Month and National Estate Planning Awareness Week. Permission has been granted to copy and use any of the estate and financial planning content on the website during the campaign at no cost. If you have not seen the site in some time you are most encouraged to do so today!

Finally, as you are speaking to colleagues and friends, please begin talking about National Financial Literacy Month and National Estate Planning Awareness Week. Our 2013 campaign slogan is

"Got Estate &Financial Plans™?"

What's in your financial future™?

[enter paragraph about local public outreach efforts here] [council contact information here]

PS – If you have not recently done so, please visit www.naepc.org to refresh yourself on the many benefits, programs, and services available to you as a member of our affiliated local estate planning council.

News Release for use with Media Outlets

NEWS RELEASE

To: [FILL IN]
From: Joanna Averett, MBA, CFP®, AIF®, AEP®, President of the National Association of Estate Planners & Councils
Clark B. McCleary, CLU®, ChFC®, AEP® (Distinguished) President of The NAEPC Education Foundation
[COUNCIL PRESIDENT NAME AND DESIGNATIONS] President, [COUNCIL NAME]
Date: [ENTER]
Re: **National Financial Literacy Month**

Alert: National Financial Literacy Month is April 2013

2013 Campaign Slogan – “Got Estate & Financial Plans™?”

What’s in your financial future™?

Cleveland, OH, February 25, 2013 – 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 a year.

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/

Industry Response

The NAEPC Education Foundation and the National Association of Estate Planners & Councils 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 over 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.

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The Need

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

- The majority of Americans over 65 are totally dependent on Social Security.

- 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.
- The majority of Americans lack the ability to adequately plan for their retirement. **With proper knowledge and planning, future generations can have a more secure future.**
- Many people mistakenly believe that since they are not "rich" they do not need a comprehensive financial and estate plan. **This attitude can be financially harmful and can be avoided with proactive action.**

Working Together

As members of the media, you play an integral role in joining with the estate and financial planning community to help support and build annual media community programs around National Financial Literacy Month and again six months later during National Estate Planning Awareness Week. While the estate and financial planning communities will provide educational content, tools, local seminars and webinars, the media can help by providing estate and financial planning inserts within newspapers, a series of timely estate and financial planning articles in publications and on 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 revenue, while offering a community service that can make a difference in your reader's financial future. Visit www.EstatePlanningAnswers.org for helpful content and samples.

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

On behalf of The NAEPC Education Foundation and other participating organizations, thank you for your efforts to make National Financial Literacy Month and National Estate Planning Awareness Week an ongoing success, and for you assistance in having an ongoing impact on improving financial awareness and financial literacy across the country.

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About NAEPC & The NAEPC Education Foundation

During the past 49 years, the National Association of Estate Planning Planners & Councils (NAEPC) has grown into the leading multi-disciplinary professional organization for estate planners, serving over 230 affiliated local councils and their 27,000 credentialed professional members.

NAEPC membership represents professionals in the areas of accounting, law, life insurance, trust services and financial planning. The association provides its members with ongoing education and a forum for professional networking within the estate and financial service communities and the broad nonprofit, charitable, and long-term care communities.

The NAEPC Education Foundation, Inc., was formed in 2005 as a 501(c)(3) nonprofit organization with a mission to:

- Provide the public with financial awareness programs and improve financial literacy
- Educate the public regarding the benefits of the multi-disciplinary team concept of estate and financial planning as espoused by NAEPC
- Develop educational programs for estate and financial planning professionals
- Develop and promote a community outreach program for the general public
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The NAEPC Education Foundation's underlying vision is to significantly improve both the public's financial awareness and financial literacy, while developing educational content to assist professionals in providing high-quality, cost-effective services to the public.

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For additional information about National Financial Literacy Month and/or National Estate Planning Awareness Week, or to schedule an interview with either honorary co-chairperson or association president, please contact Valentino Sabuco, CFP®, AEP®, The NAEPC Education Foundation Executive Director & Publisher, at 707.322.1597 or V.Sabuco@TheNAEPCEF.org

Letter for use with Related Professional Associations, the Media, & Nonprofit Organizations

[date]

[Organization contact
Organization name
Organization address
Organization city, state & zip]

Dear [salutation]:

Estate planning is one of the most overlooked areas of personal financial management. It is estimated that over 120,000,000 Americans do not have an up-to-date estate plan to protect themselves and their families in the event of sickness, accidents, or untimely death. This costs the affluent and working classes wasted dollars and hours of hardship each year that that can be minimized with advance planning and action.

I write today as [enter officer title or council affiliation and council name here], an affiliate of the National Association of Estate Planners & Councils, to invite you to join us in participating in the following important national events, National Financial Literacy Month (April) and National Estate Planning Awareness Week (3rd week in October). We ask for your help by placing editorial content on your website, within your newsletters, and by planning public and professional programs built around estate and financial planning during the months of April and October.

The 2013 campaign slogan:

“Got Estate & Financial Plans?”

What’s in your financial future?

Please join our distinguished 2013 honorary co-chairpersons Jonathan G. Blattmachr, Esq., AEP® (Distinguished), recognized as one of the country’s most creative trusts and estates lawyers, author and speaker; and Janet Novack, leading financial journalist, exceptional communicator, and the Washington D.C. Bureau Chief & Executive Editor for Forbes, the 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.

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[insert informational paragraph about affiliated local estate planning council here]

The National Association of Estate Planners & Councils (NAEPC), formed in 1962 as a non-profit business league, is the leading professional organization for estate planning professionals, providing its 230 affiliated local estate planning councils and their 27,000 members with ongoing education and a forum for professional networking within the financial services professions, as well as the professional accreditations of Accredited Estate Planner® (AEP®) and Estate Planning Law Specialist (EPLS).

The NAEPC Education Foundation, formed in 2005 as a 501 (c)(3), has an underlying vision of significantly improving both the public’s financial awareness and their financial literacy, while developing educational content to assist professionals in providing high-quality, cost-effective services to the public. To help complement its financial awareness campaigns, a unique public awareness estate and financial education portal can be found at www.EstatePlanningAnswers.org, Please consider joining the [enter EPC name here], the National Association of Estate Planners & Councils and The NAEPC Education Foundation, 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 , the Financial Planning Association®, and the Association of Fundraising Professionals in promoting National Financial Literacy Month. Together these organizations represent over 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 financial and estate planning community by providing support, tools, and education for professionals and the public they serve.

You can help us create a significant concentration of financial awareness by placing estate and financial planning editorial content within your website, newsletters, social media groups, local newspapers, radio-television-web-based shows, and by planning and organizing community-wide programs built around financial and estate planning during the months of April and October.

It is my hope you will make information about these events available to colleagues, associates, friends, and supporters. Furthermore, permission has been granted to [enter business name] to use content found at www.EstatePlanningAnswers.org during National Financial Literacy Month and National Estate Planning Awareness Week. You are most welcome to reach out to our affiliated local estate planning council for additional materials, quotes, speakers, and support.

Thank you for your consideration. Please contact me directly at [enter phone number and email address] if I can answer questions or be of service.

Sincerely,

[enter president name]
Title

Sample Placement Ad

April is

National Financial Literacy Month

In support of National Financial Literacy Month here are some

COMMON ESTATE PLANNING MISTAKES TO AVOID

- ☐ 1. Lack of planning.
- ☐ 2. Unorganized finances.
- ☐ 3. Not having a will, trusts, durable power of attorney, and a advance healthcare directive.
- ☐ 4. Having out-of-date estate plan documents.
- ☐ 5. Not selecting backup executors, trustees or guardians.
- ☐ 6. Not coordinating your life insurance and retirement plan beneficiaries with your estate plan.
- ☐ 7. Not coordinating your life insurance ownership with your estate plan.
- ☐ 8. Not coordinating property title holdings with your plan.
- ☐ 9. Not having enough life, disability, and long-term care insurance.
- ☐ 10. Not providing key family members, executors, and trustees with and up to date location sheet along with a listing of assets and liabilities.
- ☐ 11. Procrastination.

Protect you and your family by making sure your estate plans are up-to-date by visiting your estate planning professional advisors or to find one and lean more visit

www.EstatePlanningAnswers.org/

The NAEPC EDUCATION FOUNDATION

Improving financial awareness & financial literacy SM

Sample Client ***Checklist***

For a full copy of this alert click on
http://www.mosessinger.com/articles/files/EstatePlanningChecklist.pdf

MOSES & SINGER LLP

Trusts and Estates Update April 2012

In recognition of **National Financial Literacy Month**, we have prepared a short checklist to help focus your attention on whether you have the necessary estate planning documents in place and whether they are reflective of your current thinking. We encourage you to review this list, at least annually, and to reach out to any member of our group if you have any questions or need any assistance. To receive more information concerning estate planning, please go to this link to be added to our e-mail list.

Estate Planning Checklist

- ☐ Have you reviewed your will recently? Do you know where your original will is kept?
- ☐ Does your will designate the correct beneficiaries, executors, trustees and guardians?
- ☐ Have you considered charitable bequests?
- ☐ Does your executor know where your original will is and who to contact?
- ☐ Is your health care proxy and/or living will up to date? Does your agent have a copy?
- ☐ Have you reviewed your power of attorney to ensure your agents are still appropriate? Does your power of attorney enable your agents to make gifts on your behalf, and, if not, should it?
- ☐ If your insurance policy is owned by a trust, are annual Crummey notices being sent and retained with the trust records? Does the insurance company's records reflect the correct owner and beneficiary designation? Has the policy been reviewed recently?
- ☐ Have you confirmed that your beneficiary designations (on IRA and 401k accounts) and other property passing outside your probate estate (jointly owned or pay on death accounts) reflect your current wishes and are taken into account in your will (including tax apportionment)?
- ☐ Do you have a current financial statement to better assist your next of kin in locating your assets?
- ☐ Do you have a current listing of all your usernames/passwords available in case of disability or death?

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- ☐ Have you created a letter of instruction for your next of kin that might, for example, detail your funeral wishes, provide contact information for certain key individuals and guide the next of kin as to where important papers can be found?
- ☐ Have you considered taking advantage of the current $5.12 million increased gift tax exemption which is scheduled to be reduced significantly at year end?
- ☐ Have you planned for the succession of your business?
- ☐ If you made taxable gifts in 2011, have you filed a gift tax return?
- ☐ If you are in a position to make annual gifts of $13,000 per person, have you made them for the current year?
- ☐ If you have entered into any intra-family loans, are interest payments being made annually? Have you considered refinancing the loan to the current low interest rate?

Lawyers in Moses & Singer's **Trusts and Estates** and **Asset Protection** practice groups are internationally recognized for their considerable skill and extensive experience in the fields of estate planning and wealth preservation. Our lawyers provide a full range of tax and estate planning services to corporate executives, entrepreneurs, and other high-net-worth individuals. In addition to experience in the traditional areas of will and trust drafting and estate administration, our attorneys excel in the latest techniques to effectively plan for business succession while minimizing taxes and preserving and protecting clients' wealth from potential creditor risks. The client's personal objectives and wealth preservation goals are integrated into the estate planning process.

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Research Footnotes and Links for Financial Awareness & Financial 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
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3. Demographics of the United States
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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
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   b. www.ebri.org/pdf/FFE125.4June09.Final.pdf
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    a. http://facts.kff.org/chart.aspx?cb=58&sctn=162&ch=1725
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