

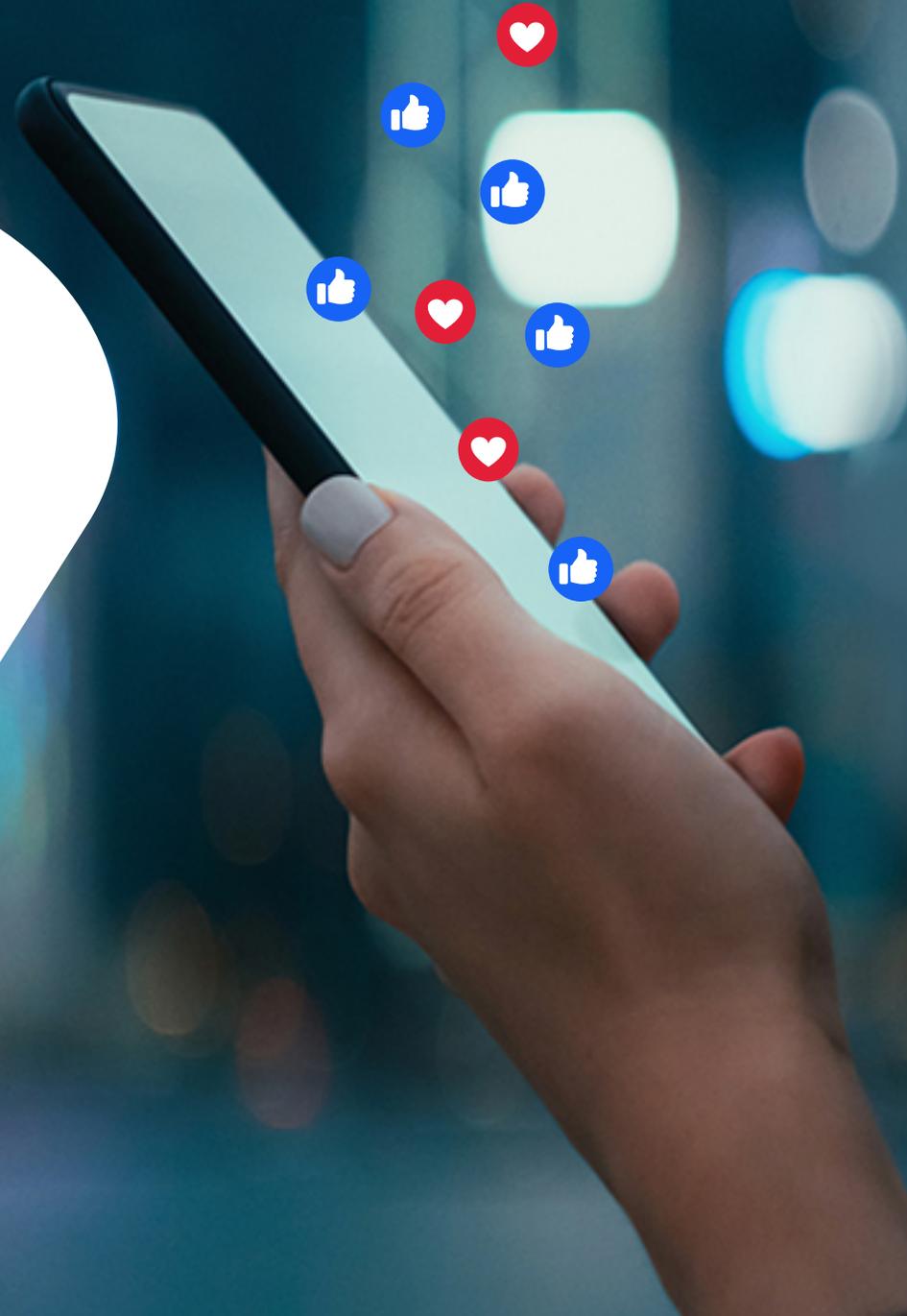


Provided courtesy of

THE PACIFIC
FINANCIAL
GROUP



THE FINANCIAL PROFESSIONAL'S GUIDE TO SOCIAL MEDIA



INTRODUCTION

Today's Social Media Landscape

By 2021, most advisors have recognized the importance of having a social marketing strategy. But that doesn't mean they have one.

Social platform use is increasing at exponential rates.

74% of advisors using social media for business were able to initiate a relationship or onboard clients.

[Putnam Investments](#)

By understanding what purpose each platform serves, making the most of your strategies, and automating some of your content, you can take hold of social media like a pro.

The bedrock of any successful social marketing strategy is good content. Advisors not only need to create profile pages but maintain them as well. Advisors need to have a digital presence on each of "the big three" platforms: Facebook, LinkedIn, and Twitter.

This guide will give you step-by-step instructions on creating and optimizing your social presence on each platform.

THE FINANCIAL PROFESSIONAL'S GUIDE TO SOCIAL MEDIA

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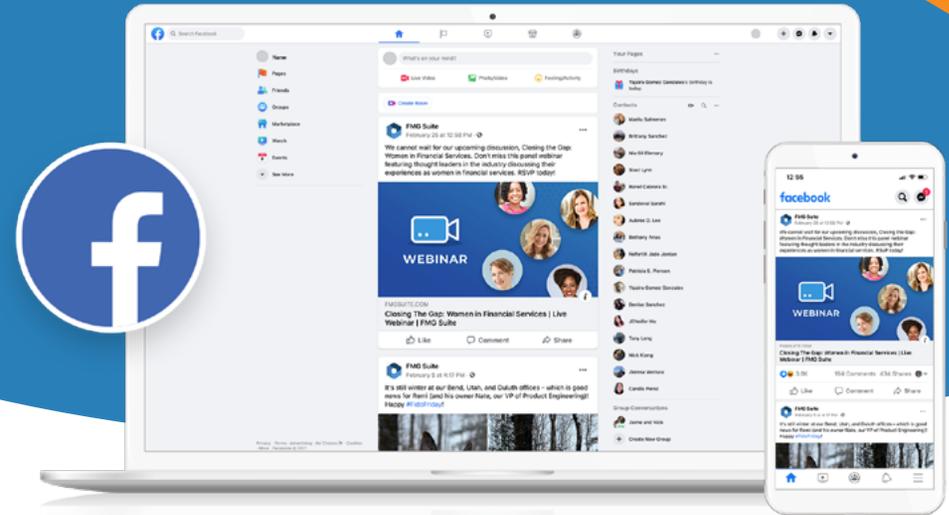
FACEBOOK

The size of Facebook's audience puts it first among social networks. With 2.8 billion monthly users, no other social platform comes close to matching Facebook's population.

Facebook is still growing. There have been some reports Facebook is losing popularity with Millennials. The opposite is true.

77% of Millennials check Facebook daily, far more than any other age group.

[Pew Research Center](#)



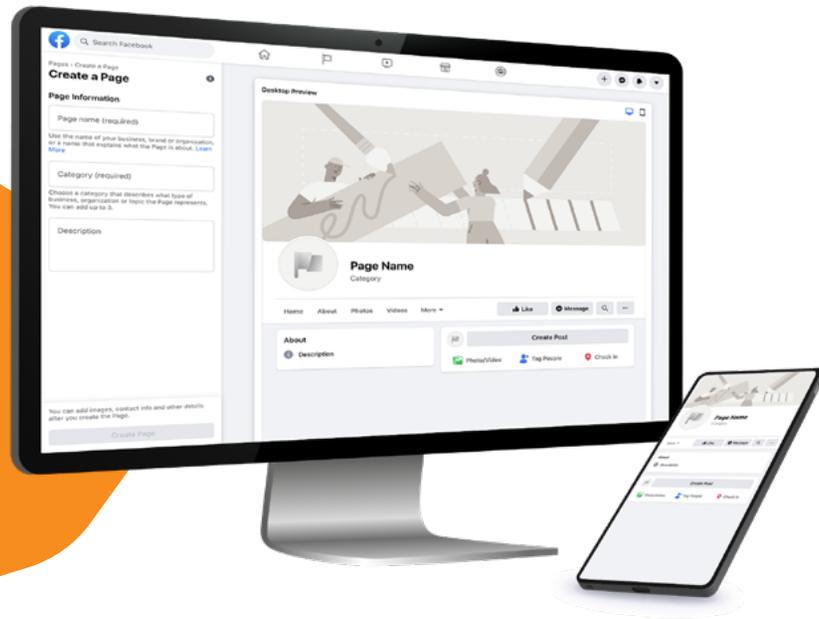
Facebook is also growing in popularity with the Boomer Generation. 65% of people ages 50 and up now use Facebook. And the number is still growing.

Facebook is a good platform for service professionals who want to maintain separate personal and business accounts. Setting up your Facebook page like this allows an advisor to have a public business page with a personal but professional feel and a personal account to connect with only family and friends.

Setting Up Facebook

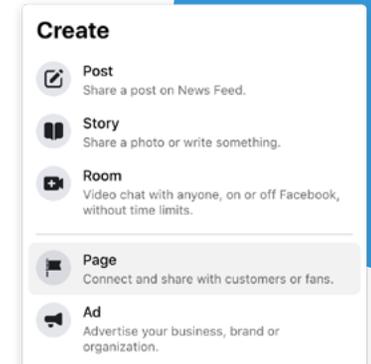
There are two types of Facebook profiles — personal and business. First, we will show you how to make a personal Facebook profile:

- Go to www.facebook.com.
- There is a sign-up form right on the homepage. Fill out all of the required information.
- After entering your information, you will be prompted to add a photo, more basic information, and verify your email address.



After creating your personal Facebook profile, you can create a page for your business.

- While you are logged in to your account, click on the top-right dropdown menu and select “Create Page.”
- Select one of the listed categories. You will most likely select “Local Business or Place.”
- Next, choose an industry for your page.
- You will receive an email to verify your account. Once you confirm, you can log in and get started.
- Once you create your page, add as much information as possible, including your address, phone number, website URL, and “About” information.
- Upload a headshot or logo for your profile image. Facebook profiles display at 180x180 and will scale down larger pictures. To make sure your photo is as clear as possible, we suggest a photo size of 360 x 360.
- For your cover image, add a photo of your location, your team, or your office. The picture should be 851 x 315 pixels or another image from your website for consistency.
- You will be prompted to add a picture, your title, your company, a summary of your qualifications, education, and other aspects of your professional life.

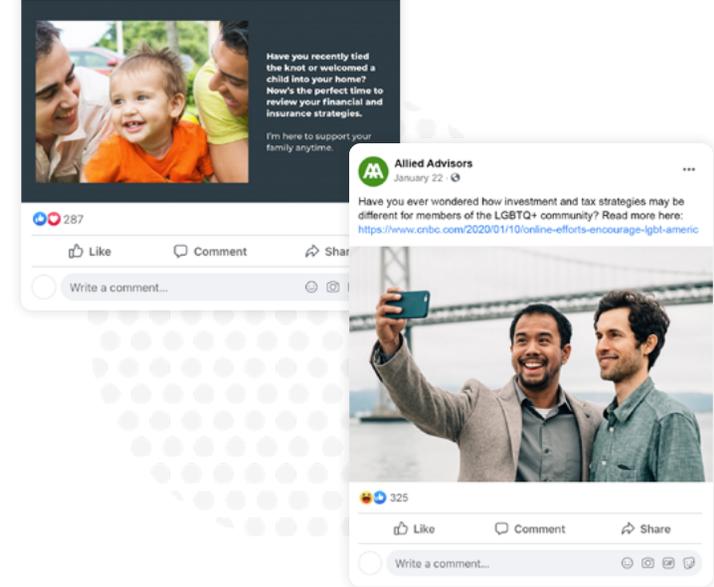


Posting on Facebook

Posting on Facebook is a great way to get to know your audience—especially with the new regulations coming from the SEC, which will allow for more social engagement.

To learn more about the changing SEC regulations, [read our ebook on the subject](#).

Here are a few steps to take when creating your Facebook posts:



Keep it Short

Posts below 250 characters can see up to 60% more engagement, and posts under 80 characters can garner 66% more attention.



Use Links

Always give the user somewhere to go to continue their journey. If you have an optimized landing page on your website, treat it as a hub for your social posting.



Use Action Words

To get someone to take action, you have to inspire action. Tell your viewers what you want them to do with your post. Should they learn more? Should they read the blog? Should they sign up today? Tell them!



Be Relatable

Your prospects don't get on Facebook to learn about the latest tax strategies. They log on to unwind, decompress, see pictures of their grandchildren and family. Build engagement by being relatable and creating conversations about 60% of the time.

Optimizing Facebook

Once your profile is up, it's time to go the extra mile.



Quality Images

Advisors should add a professional headshot and cover photo to their Facebook, LinkedIn, and Twitter profiles. By putting a face to the name, you will build trust from the beginning. If you don't have a cover photo on these profiles, you can use pictures of your location your clients would recognize, such as a local landmark.

Remember always to use high-resolution photos on your profiles and seek a professional photographer's help if necessary.



Create Social Media Graphics With Canva and FMG Suite

Quickly and easily create eye-catching graphics for your social feeds with our Canva integration, a free online design tool. Browse a library of professionally-designed templates and start customizing, or create a new design from scratch and add to your Social Post Scheduler.



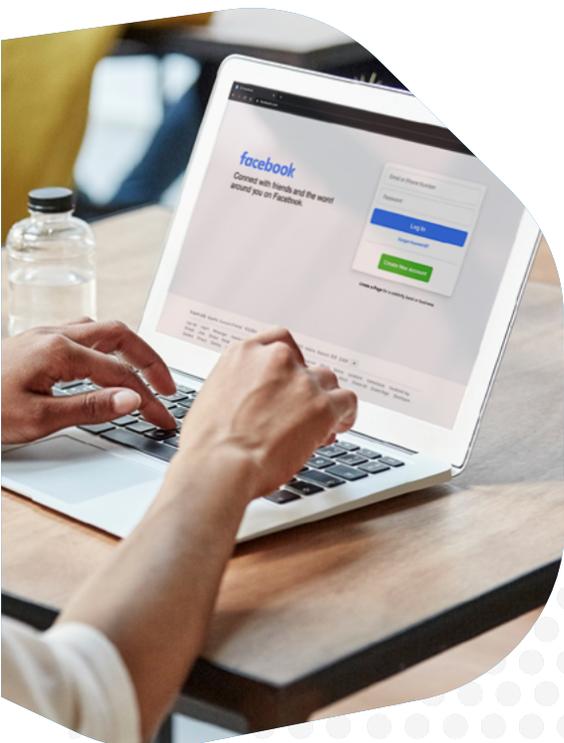
Consistent Content

With social media marketing, consistency is critical, and there is no benefit to creating a social media profile to never post on it. At a minimum, we recommend posting to your Facebook page three times per week. Luckily, thanks to advances in automated technology and social media scheduling tools, crafting a consistent strategy is easier than ever.



Powerful Branding

Developing your brand is the foundation of all future content strategies. Once you have established your brand's voice, it's essential to stay consistent and use this voice throughout all your marketing materials. Ideally, your blogs, emails, whitepapers, advertisements, and other marketing assets should sound like the same person who produced them.



Facebook Next Steps

Growing your network on Facebook won't happen over night. It takes time and effort. Start with an email encouraging your current clients to go like your page. You can also invite your personal connections to like your business page through the page administration console.

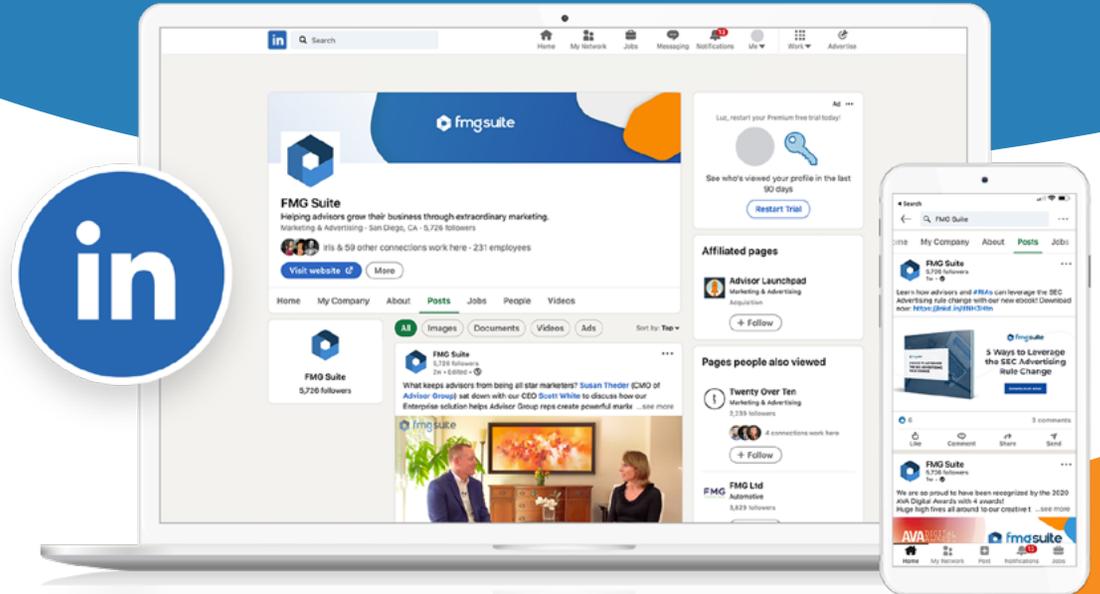
Next, learn to use Facebook's powerful targeting software to boost your posts and launch even more effective marketing campaigns.

Remember, the SEC's rules regarding social marketing are soon changing. Make sure you run any marketing plans by your compliance team.

LINKEDIN

Your LinkedIn page is one of the most likely places a prospect will go to validate your expertise. Because LinkedIn pages are public, they tend to be correct or get corrected quickly. LinkedIn's credibility means investigators can have more confidence in the information on an advisor's page.

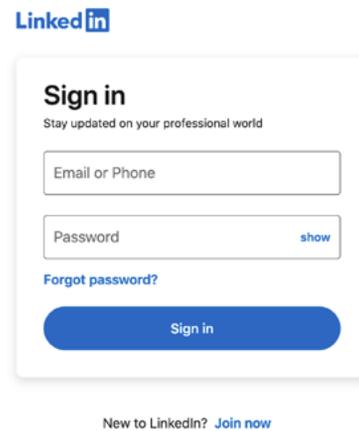
We've seen numerous advisors embrace LinkedIn's publishing platform and use it to establish their expertise, define their specialty, and target the audience with whom they most want to work.



Setting Up LinkedIn

Personal Page:

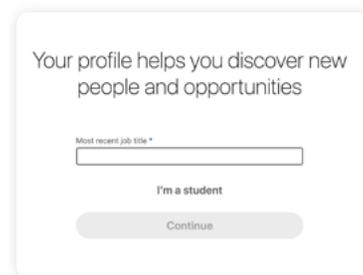
- Go to www.linkedin.com.
- On the homepage, click on the button that says “Join now.”
- Enter your name, email, and password.
- You will receive an email to verify your account. Once you confirm, you can log in and get started.



The screenshot shows the LinkedIn sign-in interface. At the top left is the LinkedIn logo. Below it is the text "Sign in" and "Stay updated on your professional world". There are two input fields: "Email or Phone" and "Password" with a "show" link. A "Forgot password?" link is below the password field. A blue "Sign in" button is at the bottom. Below the button is the text "New to LinkedIn? Join now".

Some of the information you will be prompted to add will include:

- A picture
- Your title
- Your company
- A summary of your qualifications
- Education



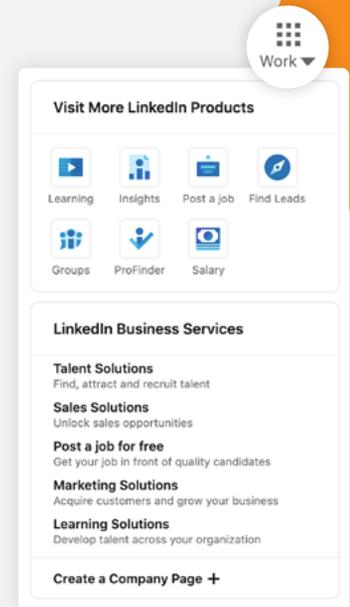
The screenshot shows a prompt for profile information: "Your profile helps you discover new people and opportunities". Below this is a text input field for "Most recent job title *". There is a radio button for "I'm a student" and a grey "Continue" button.

You also have the option to invite your contacts to follow you on LinkedIn.

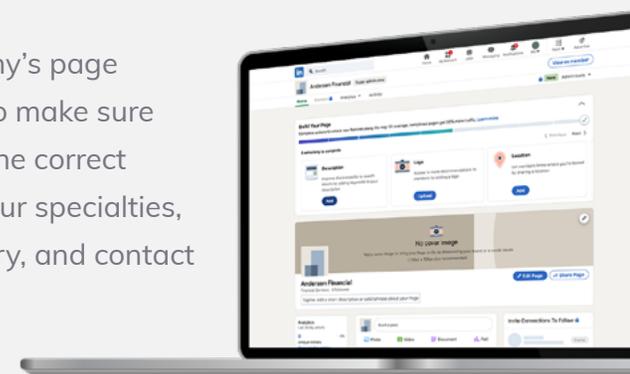
Company Page:

- You must have a personal LinkedIn profile with your real name and credentials to create a Company Page.
- When logged into LinkedIn, hover over the “Interests” tab and select “Companies.”
- Click “Create” in the “Create a Company Page” box on the right.
- Enter the information for your company, including your DBA and work email address.
- Click “Continue” to enter more information.

Remember, your company’s page will go live right away, so make sure you populate it with all the correct information, including your specialties, website, address, industry, and contact information.



The screenshot shows the LinkedIn navigation menu. At the top right is a "Work" dropdown menu. Below it is a "Visit More LinkedIn Products" section with icons for Learning, Insights, Post a job, and Find Leads. Below that are icons for Groups, ProFinder, and Salary. The "LinkedIn Business Services" section includes: "Talent Solutions" (Find, attract and recruit talent), "Sales Solutions" (Unlock sales opportunities), "Post a job for free" (Get your job in front of quality candidates), "Marketing Solutions" (Acquire customers and grow your business), and "Learning Solutions" (Develop talent across your organization). At the bottom is a "Create a Company Page +" button.



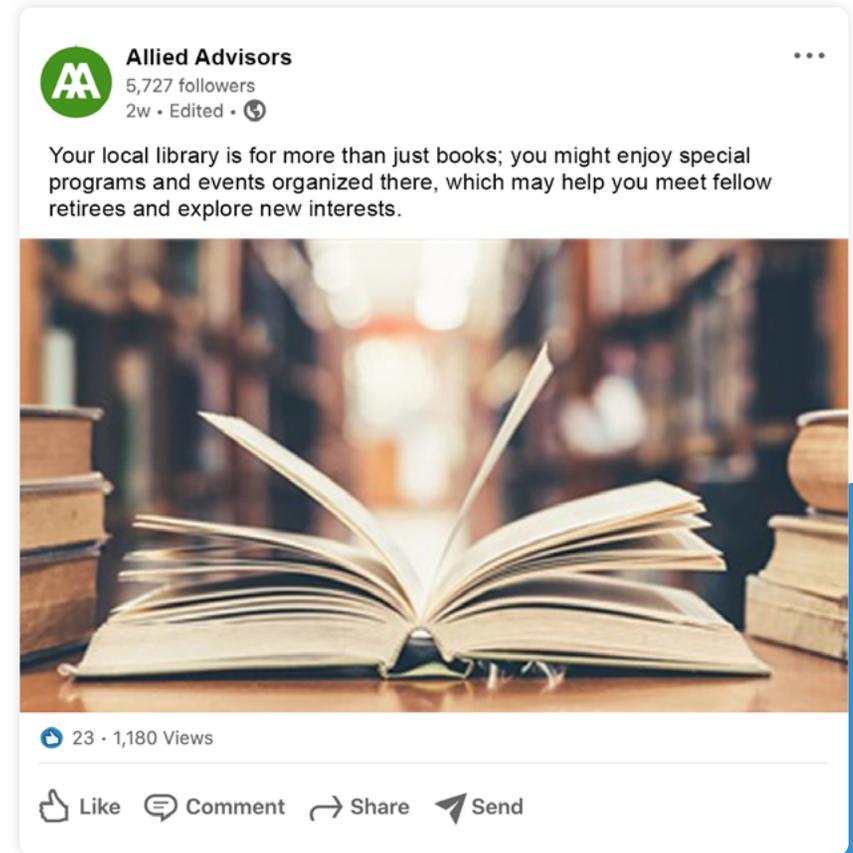
Posting on LinkedIn

LinkedIn is an excellent platform for posting long-form content, which means LinkedIn can serve as your professional profile, hub of publications, and blog. Published posts can drive viewers back to your website.

Demonstrate expertise by writing about topics that represent your service menu. Learn what pain points and opportunities drive your current clients. Use the same language your clients use. You will attract like-minded prospects.

Here are some prompts to think about when deciding what to write:

- What is the one thing all your clients worry about?
- What is the one thing all of your clients want?
- What is the one thing you can do better than anyone else?



Optimizing LinkedIn

LinkedIn provides users with the opportunity to extend the idea of an “online business card” into a much deeper exploration into your professional life.

LinkedIn offers many fields to enrich your profile. Let’s look at some of the most important:

Summary

This is an aspect of your LinkedIn profile you shouldn’t overlook. Not only does it help potential clients understand what you do, but LinkedIn also uses this for SEO purposes. Make sure you use keywords that explain your position in the industry and emphasize what you can offer to future clients.

Headline

Think of your headline as a mini elevator pitch in 120 characters or less. It should describe what you do and how you are different from other financial professionals. Think outside of the box and choose something that represents your brand in a creative way. If you don’t add a headline, LinkedIn automatically uses your current position at your organization as a default.



- Eldercare Planning
- Hourly Consulting
- Effectively Donating Money
- Executive Benefits and Compensation
- Stock options strategies
- Fee-Only Financial Planning
- Retirement income and distribution strat...
- Advanced Tax-Planning Strategies
- Budgeting and cash flow planning
- Donor Advised Funds

Skills & endorsements

Strategy · 65

Endorsed by Peter Roche and 2 others who are highly skilled at this

Endorsed by 8 of Lawrence's colleagues at Phoenix Life Insurance Company

Leadership · 42

Endorsed by Heather Desjardins, who is highly skilled at this

Endorsed by 2 of Lawrence's colleagues at Conscious Capital Wealth Management LLC

Skills & Endorsements

This is an area where you can explicitly state which skills you possess. Your connections can “endorse” you for those skills. For example, if you claim you are proficient in Microsoft Office applications, and three of your connections agree, they will endorse you, and it will show up on your profile.



Upcoming SEC regulation changes have loosened the restrictions on advisors using reviews, endorsements, and testimonials. Check with your compliance team to learn the guidelines your broker-dealer expects you to follow.

 **Volunteer**
Girl Scouts San Diego
2015 – Present · 6 yrs

 **volunteer**
Sequoia Charity Foundation
Jul 2016 – Present · 4 yrs 9 mos

Volunteer experience



Treasurer

Ellevest Network

Dec 2016 – Dec 2017 · 1 yr 1 mo

Ellevest Network believes in the positive impact of women in business. Our mission is to help women advance in the workplace, both for themselves and the greater good. We strive to change the culture of business from the inside out - by investing in women.

Volunteer Experience

This section is an excellent way to show your connections what you care about outside of work. People love to work with professionals with whom they connect. Volunteer experience and organizations you support can help foster these connections.

3 Projects

Senior Experience · CFA Exam 1 Candidate · CFA Research Challenge

2 Publications

The Secrets of the Seasons · The Secrets of the Seasons

Publications/Projects

Share details of projects you’ve completed or articles you have published. You can add media, such as images and videos, to enhance your profile and show off your hard work.



LinkedIn Next Steps

Not only is LinkedIn the most professional social media network, but it also serves as a great platform to post long-form content like blogs and whitepapers. LinkedIn offers a “publishing” option for users to add posts to their profiles. These posts are different from updates, which are short bursts of information.

In addition to publishing posts to share your knowledge on a particular subject, you can also join or create LinkedIn groups that unite people with a similar interest. For example, the FMG Suite group, Digital Marketing for Financial Professionals, is dedicated to sharing our favorite digital [marketing tips](#). Some groups are private, and some are public, dependent on the type of group and the administrator’s preference.

LinkedIn is constantly introducing new features to its platform. Advisors should follow product updates to learn about new features which might help them grow their online presence.

One of the most anticipated new features, LinkedIn stories, came out in September 2020. Similar to stories on Facebook and Instagram, it gives advisors a new channel for delivering content and engaging with their audience.

TWITTER

Twitter has remained consistent over the years and has solidified its position as the platform for quick micro-snippets of information and trending topics. While the use of hashtags has extended to Facebook and other social sites, they're still most important on Twitter, as this community thrives on news and current events.

Twitter provides a channel for your prospects and clients to communicate with you directly. It is also a powerful distribution channel for your content. Twitter's position is soon to be usurped by Instagram, but it remains in 3rd place for now.

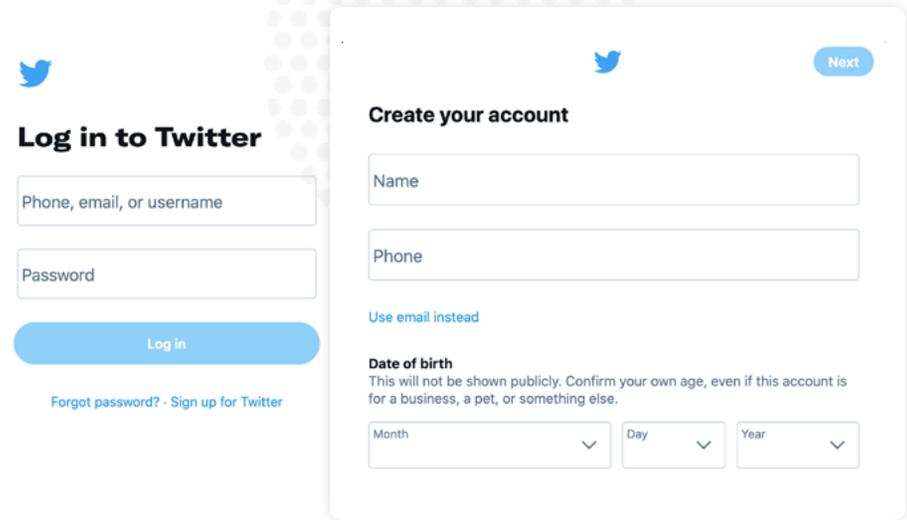


Setting Up Twitter

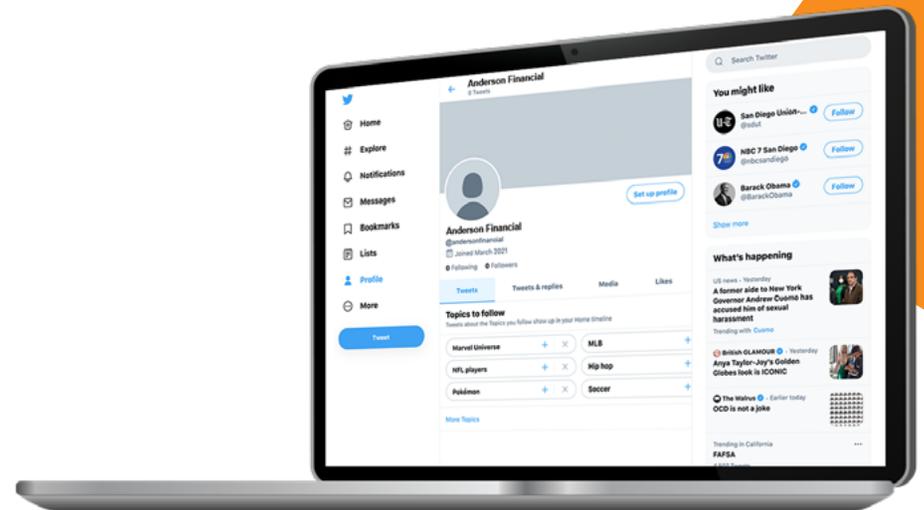
Twitter doesn't differentiate between personal or business profiles, so you can choose to set up one for your firm, one for you personally, or both.

- Go to www.twitter.com and click on "Sign up." You will be prompted to enter your full name, email, and password.
- Next, you will choose a username. We suggest a name that relates directly to your DBA or legal name. Consistency on other social media platforms is important because it reinforces your brand.
- Click "Create" in the "Create a Company Page" box on the right.
- Enter the information for your company, including your DBA and work email address.
- Click "Continue" to enter more information.
- Lastly, you will want to add a headshot or other photo to your profile. It proves you're a real person and not just a Twitter Egg.

Remember, your company's page will go live right away, so make sure you populate it with all information, including your specialties, website, address, industry, and contact information.



The image shows two overlapping screenshots of the Twitter website. The foreground screenshot is the 'Log in to Twitter' page, featuring a Twitter bird logo, a 'Next' button, and input fields for 'Phone, email, or username' and 'Password'. A blue 'Log in' button and a link for 'Forgot password? · Sign up for Twitter' are also visible. The background screenshot is the 'Create your account' page, which includes a 'Next' button, a 'Name' field, a 'Phone' field, a 'Use email instead' link, and a 'Date of birth' section with dropdown menus for 'Month', 'Day', and 'Year'. A note states: 'This will not be shown publicly. Confirm your own age, even if this account is for a business, a pet, or something else.'





Twitter Posting

Twitter's messages and Tweets are limited to 280 characters, making updates exciting and quick to send out. Many advisors feel they don't have time to write lengthy blog posts or social messages during their workday. Twitter solves that problem with its 280-character limit making it easy to share articles and engage in quick conversations.

Of all the social networks, Twitter is the most conversational. Its short character messages lead to great conversations with potential clients and even journalists. For that reason, Twitter has become the choice for many companies as a marketing tool and customer service platform.



Optimizing Twitter

Once you create your profile, Twitter will suggest you follow certain people to populate your feed.

Follow thought leaders in your industry, direct competitors, clients, and prospects, and, of course, [@FMGSuite](#)! You can also upload your email contacts directly into Twitter.

Follow periodicals and popular accounts that appeal to your audience. Share pertinent information by retweeting.



Twitter Next Steps

Create a Twitter list. They are a great way to connect and stay updated on your followers and their posts. Twitter lists allow you to group any number of Twitter accounts. When you go into the list, you will see the most recent posts from your added accounts. You can make the list public or private.

Create a private list of people who could be potential clients and check the list for updates from members. You could also create a public list of some of the most influential thought leaders in the financial industry to stay abreast of the most salient topics. Twitter lists make sorting through all of the updates easy, and a quick response to these Tweets will help build your relationship.

Social Posting DOs

- Mix in original, curated, and evergreen posts.
- Respond to comments and messages promptly.
- Participate in conversations with your followers by asking questions and requesting feedback.
- Follow relevant accounts, like industry thought leaders and publications.
- Post photos and videos. Posts with relevant images get 94% more views than content without relevant images.
- Use hashtags (3 max) to improve searchability.
- Post at the right times when your audience is most active.

Social Posting DON'Ts

- Post too much. Gauge your audience and think about crafting quality posts.
- Use bad grammar or spelling.
- Overshare. Avoid politics, religion, or any other “hot button” issues.
- Badmouth others in your industry.
- Share too many personal details on your business page. Save the intimate details for your close friends and family.

Where to Go From Here

Your social media profiles are an ever-changing landscape that will require ongoing maintenance.

At FMG Suite, our business is centered around one simple premise: we love marketing, so you don't have to. We've developed the #1 marketing suite for financial professionals. Improving advisors' social media marketing has been one of our primary goals from the start.

Our team consists of experts with decades of financial marketing experience who have pioneered a unique marketing approach for financial professionals. They are waiting to help you transform your marketing right now.

**Learn more about our digital
marketing suite by visiting
www.fmgsuite.com**



866-583-8734 | TPFG.com



(858) 252-1271 | fmgsuite.com

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SAMPLE CONTENT LIBRARY

Helpful ideas to jumpstart your marketing
and social media content strategy



What is a Content Strategy?

Having a content strategy is the foundation to your marketing and communications efforts. It means developing a holistic approach to delivering the information your clients need across multiple channels and at every stage of their customer journey. Content is a strategic asset for your firm — one you can leverage to drive awareness, web traffic, leads, engagement, and sales.

Content creation is no small undertaking, and publishing consistently is one of the most important drivers of content marketing success. Part of developing a strong content strategy is thinking thoroughly and realistically about how to create and publish your content. It's important to establish your brand voice and define the overall personality you communicate with customers and prospects. Your brand voice serves as a guide for content creators and ensures your content is an accurate reflection of your advisory firm.

This sample library contains a collection of content pillars for which other content ideas can originate. It is simply intended to stimulate your creative thinking, while sharing a few ideas on how to begin organizing your own content library. Content marketing covers a vast area, with each firm needing to first develop its own unique content strategy, business goals, and success metrics.

We wish you much success in your own content marketing efforts.



Content Pillar

Holidays

Social media posts to celebrate national holidays and to honor our patriotism.

Christmas



Thanksgiving



4th of July



Mother's Day



Happy Easter



Memorial Day



Content Pillar

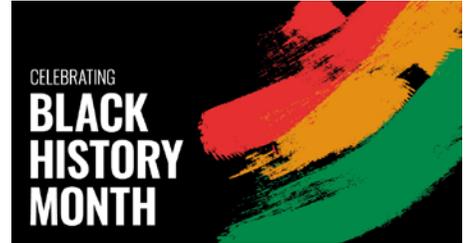
Celebrations & Milestones

Social media posts to recognize birthdays, anniversaries, and cultural events.

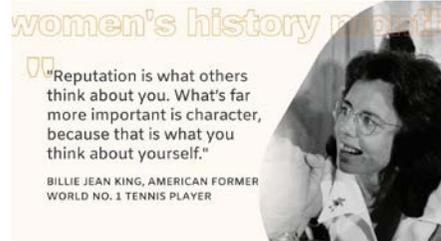
Client Birthday



Black History Month



Women's History Month



International Women's Day



Mardi Gras



St. Patrick's Day



Content Pillar

Retirement

Use topical, short-read articles on your website blog, news section, or for email campaigns.

Popular retirement topics:

- Social Security
- Secure Act
- IRA
- Annuities
- Strategies for Women
- Retirement Income
- Tax Efficiency

[Secure Act 2.0](#)

The screenshot shows the top of a website with the Pacific Financial Group logo and navigation menu. The main image is a night view of the US Capitol building. Below the image, the article title is "SECURE Act 2.0: An Overview". The text below the title discusses the SECURE Act 2.0, mentioning that Congress passed a new set of retirement rules in the first days of 2022, and that the law is called SECURE 2.0, and it is a follow-up to the Secure Easy Community Act for Retirement Enhancement (SECURE) Act passed in 2019. It also mentions that the upcoming legislation has dozens of significant provisions, here are the major provisions of the new law.

[How Women Can Prepare for Retirement](#)

The screenshot shows the top of a website with the Pacific Financial Group logo and navigation menu. The main image is a woman sitting at a desk with a laptop, looking at a document. Below the image, the article title is "How Women Can Prepare for Retirement". The text below the title discusses how women can prepare for retirement, mentioning that when our parents retired, being 70 meant you had a nice long life, and Social Security was what supported you in part. The Social Security Administration (SSA) estimates that today's average 67-year-old woman will live to age 85. Given these projections, it appears that a retirement of 20 years or longer might be in your future. Below the text, there is a question: "Are you prepared for a 20-year retirement?" and a link: "How about a 20-year or even 40-year retirement? Don't forget it could happen. The Society of

[Does Your Portfolio Fit Your Lifestyle?](#)

The screenshot shows the top of a website with the Pacific Financial Group logo and navigation menu. The main image is a hand using a calculator on a desk. Below the image, the article title is "Does Your Portfolio Fit Your Retirement Lifestyle?". The text below the title discusses how portfolios are constructed based on an individual's investment objectives, risk tolerance, and time horizon. It also mentions that using these tools and sophisticated portfolio optimization calculators, most investors can be confident that they own a well-diversified portfolio, appropriately positioned to pursue their long-term goals. Below the text, there is a question: "Investors: do you think you should have retirement strategy for an additional factor to consider when building your portfolio."

[Changing Definition of Risk in Retirement](#)

The screenshot shows the top of a website with the Pacific Financial Group logo and navigation menu. The main image is a person climbing a rope on a mountain. Below the image, the article title is "Your Changing Definition of Risk in Retirement". The text below the title discusses how your definition of risk changes over time, mentioning that during your accumulation years, you have been categorizing your risk as "conservative", "moderate", or "aggressive", and that guided how your portfolio was built. You're also used to your risk being the "best performing funds", even though you know past performance does not guarantee future results. Below the text, there is a question: "What occurs with many investors is a change in definition—it's less about finding the "best performing fund" and more about consistent performance. It has to be about a risk

Content Pillar

Investments

Use topical, short-read articles on your website blog, news section, or for email campaigns.

Popular investment topics:

- Asset allocation
- Risk perspective
- Diversification strategies
- Inflation tips
- Emotional decision-making
- Market corrections
- Value of an Advisor

Rebalancing Your Portfolio

The screenshot shows the top of the Pacific Financial Group website. The header includes the company logo, navigation links (Home, About, Services, Resources, Login, Events), and contact information. The main content area features a large image of a hand stacking stones. Below the image is the article title 'Rebalancing Your Portfolio' and a sub-header 'INVESTMENT • READ TIME: 3 MIN'. The article text begins with 'Everyone wants a winner. If an investment is successful, most people naturally want to stick with it. But is that the best approach? It may sound counterintuitive, but it may be possible to have too much of a good thing. Over time, the performance of different investments can drift a portfolio away from its risk profile, its a phenomenon sometimes referred to as "drift creep," and it happens when a portfolio has to risk profile drift over time.'

Asset Allocation

The screenshot shows the top of the Pacific Financial Group website. The header includes the company logo, navigation links (Home, About, Services, Resources, Login, Events), and contact information. The main content area features a large image of a digital data visualization with blue lines and bars. Below the image is the article title 'Asset Allocation' and a sub-header 'INVESTMENT • READ TIME: 3 MIN'. The article text begins with 'If you plan to have retired a big city, you probably know stock markets - assets that sell everything from hot dogs to umbrellas - on the streets and sidewalks. Many of these entrepreneurs sell tangibly, unadorned products, such as coffee and ice cream. At first glance, this approach seems a bit odd, but it turns out to be quite clever. When the weather is cold, it's easier to sell hot cups of coffee. When the weather is hot, it's easier to sell ice cream. By selling both, vendors reduce the risk of losing money on any given day.'

Investing for Impact

The screenshot shows the top of the Pacific Financial Group website. The header includes the company logo, navigation links (Home, About, Services, Resources, Login, Events), and contact information. The main content area features a large image of a hand pointing at a tablet displaying charts. Below the image is the article title 'Investing for Impact' and a sub-header 'INVESTMENT • READ TIME: 3 MIN'. The article text begins with 'Many investors are looking to build a portfolio that reflects their socially responsible values while giving them the potential for solid returns. They're using ESG investing, impact investing, and ESG investing may play a role. In the past, some investors legal but these investments or progress as too restrictive. But over time, regulatory evolution and competitive returns made these strategies more mainstream. Even though ESG, SRI, impact, and impact investing share many similarities, they differ in some fundamental ways. Read on to learn more.'

Types of Stock Market Analysis

The screenshot shows the top of the Pacific Financial Group website. The header includes the company logo, navigation links (Home, About, Services, Resources, Login, Events), and contact information. The main content area features a large image of a hand pointing at a tablet displaying a green bar chart. Below the image is the article title 'Types of Stock Market Analysis' and a sub-header 'INVESTMENT • READ TIME: 3 MIN'. The article text begins with 'There is no shortage of analysts for anyone interested in investing. A search for the term "stock market analysis" turned up one million results on Google, and well over two billion on Yahoo!.' The text continues with 'The majority of stock market analysis has lumped it into three broad group: fundamental, technical, and sentiment. Here's a closer look at each.'

Content Pillar Money

Use topical, short-read articles on your website blog, news section, or for email campaigns.

Popular money topics:

- Financial Literacy
- Budgeting
- Credit
- Managing loan debt
- Charitable contributions
- Mortgages
- Managing distributions
- Personal finance tips

Pay Yourself First

Pay Yourself First

Each month, you want to pay bills. You pay your mortgage lender. You pay the utility company. You pay the bank collection. But do you pay yourself first? One of the most basic tenets of sound investing includes the concept of "paying yourself first" — in other words, making your first payment of each month a deposit into your savings account.

The saving pattern of Americans is very healthy, but has often shown less benefits since mortgage lending programs, for example, the U.S. Personal Savings Rate jumped from 2.1% to nearly 8% in May 2008 during the housing and banking crisis. It then rose and fell significantly as the economic environment appeared to stabilize in December 2012 at 73%. As of 2013, the coverage rate has since again varied widely between about 11% to 30%, largely due to the COVID-19 pandemic.¹

Managing Money as a Couple

Managing Money as a Couple

When you marry or simply share a household with someone, your life changes and your approach to managing your money may change as well. The goal here is to usually not so difficult. As someone, you will have to ask yourselves some money questions — questions that pertain not only to your shared finances but also to your individual finances. Making time long to ask the answers to these questions might have more consequences. Find out: How do you propose setting priorities? One of your first priorities should be simply setting aside money that may help you build an emergency fund. But there are other...

Budget Check-Up

Budget Check-Up: Tax Time Is the Right Time

Every year, about 120 million households file their federal tax returns. For many, the primary reason for filing is to get a refund or receive tax breaks for things like mortgage interest, retirement and investment account expenses, and using tax software to take advantage of every tax break the code permits. It seems a shame not to make the most of all that effort. The proper time may be the right time of your many household goals. At that financial milestone in one place, that makes it a perfect time to take a critical look at how much money a couple can afford to put aside, in other words, this is a good time to start...

Monthly Expenses	
1. Electricity	\$ 225
2. Gas	\$ 150
3. Mortgage	\$ 3,000
4. Insurance	\$ 1,250

Making a Charitable Contribution

Making a Charitable Contribution

Why we share when you can give them? If you have appreciated stocks in your portfolio, you might want to consider donating those shares to charity rather than selling them. Donating appreciated securities to a tax-published charity may allow you to manage your taxes and benefit the charity. If you have held the stock for more than a year, you may be able to deduct from your taxes the fair market value of the stock in the year that you donate. If the charity is tax-exempt, it may not face capital gains tax on the stock if it sells it in the future. For more information on how to make a charitable contribution, visit us at...

Content Pillar

Insurance

Use topical, short-read articles on your website blog, news section, or for email campaigns.

Popular money topics:

- Needs assessment
- Medicare
- Homeowners
- Life Insurance
- Auto and drivers
- Business insurance
- Cyber liability
- Safety tips

[Insurance Needs Assessment](#)

The screenshot shows the top of the Pacific Financial Group website. The header includes the company logo, navigation links (Home, About, Services, Resources, Login, Events), and contact information. The main content area features a photograph of a family (a man, a woman, and two children) sitting on the floor in a room with boxes, suggesting a move. Below the image, the article title is "Insurance Needs Assessment: Married With Children". The sub-header reads "INSURANCE • READ TIME: 3 MIN". The article text begins with "A growing family, life transitions, creating financial obligations—many parents want to be sure they're taking children into account when assessing their insurance needs and budgeting for the future. Being properly prepared."

[Insuring Against Life's Risks](#)

The screenshot shows the top of the Pacific Financial Group website. The header includes the company logo, navigation links (Home, About, Services, Resources, Login, Events), and contact information. The main content area features a photograph of a construction worker in an orange safety vest working on a roof. Below the image, the article title is "The Value of Insuring Against Life's Risks". The sub-header reads "INSURANCE • READ TIME: 3 MIN". The article text begins with "Did you know that...". Below the text is a list of three statistics: "1. Only one percent of American workers have no private short-term disability cover at all.", "2. Only three percent of working people in the U.S. lack private long-term disability coverage.", "3. Forty-eight percent of Americans have no life insurance.^{1,2}

[Term vs. Permanent Life Insurance](#)

The screenshot shows the top of the Pacific Financial Group website. The header includes the company logo, navigation links (Home, About, Services, Resources, Login, Events), and contact information. The main content area features a photograph of a family (a man, a woman, and two children) sitting on a bed. Below the image, the article title is "Term vs. Permanent Life Insurance". The sub-header reads "INSURANCE • READ TIME: 3 MIN". The article text begins with "According to industry experts, most people don't have enough life insurance. The American Council on Life Insurance recently reported that average household wealth is \$102,788, which is equivalent to approximately 3.5 years in terms of income replacement (with the median income being \$24,322 in 2012), according to the Bureau of Labor Statistics. That's only half the recommended 7-year threshold.^{1,2}

[Understanding Extended Care](#)

The screenshot shows the top of the Pacific Financial Group website. The header includes the company logo, navigation links (Home, About, Services, Resources, Login, Events), and contact information. The main content area features a photograph of a woman in a wheelchair talking to a man. Below the image, the article title is "Understanding Extended Care". The sub-header reads "INSURANCE • READ TIME: 3 MIN". The article text begins with "Addressing the potential risks of extended-term care expenses may be one of the biggest financial challenges for individuals who are diverging retirement savings."

Content Pillar

Popular Favorites

Articles covering a range of the most read topic titles.

Broadly popular topics:

- Market cycles
- Retirement mistakes
- 401k choices
- Tax questions
- Women and investing
- Healthcare in retirement
- Traditional vs Roth IRA
- IRA withdrawals
- Saving for college
- Credit reports

[Traditional vs Roth IRA](#)

The screenshot shows the top of the Pacific Financial Group website. The navigation bar includes 'Home', 'About', 'Services', 'Resources', 'Login', and 'Events'. The main content area features a header image of hands typing on a laptop. Below the image, the article title 'Traditional vs. Roth IRA' is displayed. The text below the title discusses the history of Traditional Individual Retirement Accounts (IRAs) and compares them to Roth IRAs, noting that Roth IRAs allow individuals to make tax-deferred contributions and that withdrawals before age 59 1/2 may be subject to a 10% federal income tax penalty.

[Pullbacks, Corrections, and Bear Markets](#)

The screenshot shows the top of the Pacific Financial Group website. The navigation bar includes 'Home', 'About', 'Services', 'Resources', 'Login', and 'Events'. The main content area features a header image of a financial candlestick chart with a blue trend line. Below the image, the article title 'Pullbacks, Corrections, and Bear Markets' is displayed. The text below the title explains that when the market drops, some investors lose perspective that dividend yields and dividends are part of the investing 'game' when stock prices are down.

[Choices for your 401k](#)

The screenshot shows the top of the Pacific Financial Group website. The navigation bar includes 'Home', 'About', 'Services', 'Resources', 'Login', and 'Events'. The main content area features a header image of a white ball with '401k' written on it, sitting on a bed of gold coins. Below the image, the article title 'Choices for Your 401(k) as a Former Employer' is displayed. The text below the title discusses the common choice of rolling over a 401(k) account to a previous employer's 401(k) plan and offers a choice to leave it with the previous employer.

[Eight Mistakes That Can Upend Retirement](#)

The screenshot shows the top of the Pacific Financial Group website. The navigation bar includes 'Home', 'About', 'Services', 'Resources', 'Login', and 'Events'. The main content area features a header image of a man in a white shirt and glasses looking at a laptop. Below the image, the article title 'Eight Mistakes That Can Upend Your Retirement' is displayed. The text below the title discusses the importance of understanding one's own risk tolerance and making those choices, and lists eight mistakes that can upend retirement, such as not having a strategy at all and not having a goal.

Infographics

A collection of imagery, data visualizations and text designed to educate and inform, that gives an easy-to-understand overview of a topic.

Popular topic:

- [Women on the Rise: Conquering Unique Retirement Challenges](#)



Infographics

A collection of imagery, data visualizations and text designed to educate and inform, that gives an easy-to-understand overview of a topic.

Popular topics:

- [Budget After a Divorce](#)
- [Why Everyone Needs An Estate Strategy](#)
- [Retirement Traps to Avoid](#)

BUDGETING after a DIVORCE

01 **Personal Finance**

02 **Why You Need a Budget**

03 **How to Create a Budget**

04 **How to Track Your Budget**

05 **How to Adjust Your Budget**

06 **How to Save Money**

07 **How to Invest**

08 **How to Pay Off Debt**

09 **How to Build an Emergency Fund**

10 **How to Plan for Retirement**

11 **How to Plan for College**

You've got this!

ESTATE STRATEGY PLAN

1 **The Big One: PROBATE**

2 **LIVING WILLS**

3 **TAX EXEMPTION STRATEGIES**

4 **LIVING TRUSTS**

5 **POWER OF ATTORNEY**

THE IRONIC PART OF ATTORNEYS

SOURCES:

Retirement TRAPS TO AVOID

Markets

INFLATION

Healthcare COSTS

LIFESPAN

YOU MADE IT!!!

SOURCES:

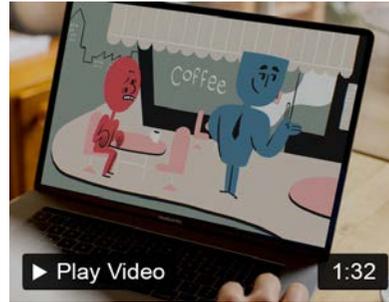
Video

Video content is one of the internet's main attractions and among the most common reasons people use social media. YouTube is the second largest website in the world.

Popular video topics:

- Value of an Advisor
- Retirement planning
- Behavioral finance
- Market cycles
- Inflation
- Estate strategies
- Budgeting
- Cyber crime
- Wills

[Behavioral Finance](#)



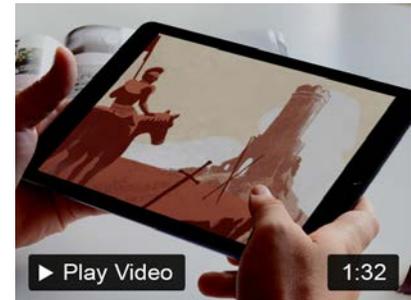
[How to Retire Early](#)



[Where is the Market Headed?](#)



[Once Upon a Goal](#)



About Pacific Financial Group

Founded in 1984, The Pacific Financial Group, Inc. (TPFG) is a SEC registered investment advisory firm and dynamic wealth management innovator that focuses on the group retirement space. The firm was an early pioneer in the evolution of Self-Directed Brokerage Account Management (SDBA) for 401(k), 403(b), and 457 plans. Today, TPFG is the only Turnkey Asset Management Platform (TAMP) designed specifically for the SDBA market and the retirement plan investor. Strategy PLUS is the firm's flagship, award-recognized solutions suite that offers a unique blend of choice, talent, and sophisticated modeling not found in traditional retirement plans. The firm also offers Separately Managed Accounts, Core Retirement Optimization, and a Variable Annuity Program. See www.tpfg.com.

Disclosures:

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