



# Broadridge Advisor<sup>TM</sup> sample guide

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Tax  
Retirement  
Estate  
Risk management  
Investments

# See how Broadridge Advisor can help you:

- Communicate with clients
- Share timely, relevant and valuable content
- Build communications practices in your business
- Research topics relevant to your clients
- Stay current on the latest financial planning and tax news
- Save time
- Keep in contact with prospects and your network of referral sources

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**Broadridge Advisor, a \$499, annual value, is included with PFP Section membership.**

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# Broadridge Advisor overview

Broadridge Advisor is a client education and communication tool that enables advisers to deliver current, concise and compliant resources to their clients. CPAs, attorneys and other subject matter experts write the content.

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Broadridge provides access to more than 3,000 resources including:

2,300

articles

400+

presentations

200

illustrations and tables

200

interactive calculators

The resources cover all areas of the broad subject matter that makes up personal financial planning, including **tax, retirement, estate, risk management** and **investment planning**.

Resources are continuously updated to reflect changing laws and planning strategies. The resources can be searched with a Google-like search engine and they also are organized by **17 life events** and **10 financial goals**. Client contact information can be saved to efficiently email and track client responses.



Visit [aicpa.org/pfp/broadridge](http://aicpa.org/pfp/broadridge) to learn more.

# Broadridge Advisor content

## Broadridge Alerts

Alerts keep you apprised of new legislation and regulations impacting your personal financial planning and tax practice. There are two types of alerts: consumer and advisor.

## Broadridge Presentation Center

Presentations allow you to tailor concept pieces and presentations that are specific to your clients' needs.

## Broadridge concept pieces

Concept pieces provide a high-level overview of specific subject matter or planning strategy that you can use to educate your clients.

## Broadridge Case Studies

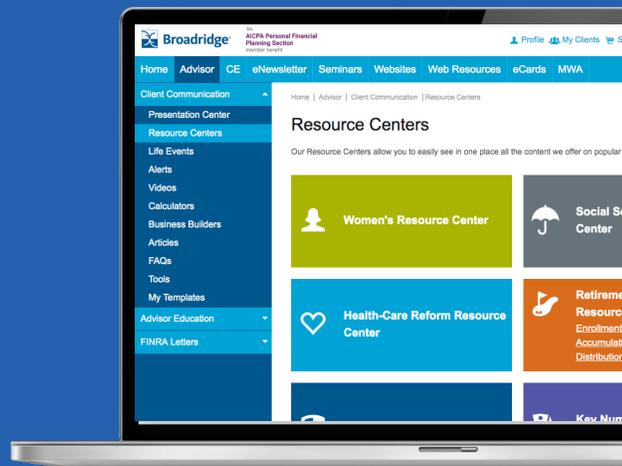
Case Studies concisely present an overview of a financial topic or planning concept. These pieces may be useful when doing lectures and other types of educational presentations.

## Broadridge calculator presentations

Calculators can be run as a standalone resource, and many can also be run as a full calculator presentation.

# Broadridge Advisor Resource Centers

The resource centers allow you to easily find content by topic all in one place.



**Women's  
Resource Center**



**Social Security  
Resource Center**



**Health-Care Reform  
Resource Center**



**Retirement Plan Participant  
Resource Center**



**Military  
Resource Center**



**Key Numbers  
Resource Center**



**Tax  
Resource Center**



**Millennial  
Resource Center**



**Rollover  
Resource Center**

# Social security resource center – Full sample



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**Client Communication**

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## Social Security Resource Center

Millions of baby boomers are set to retire in the next 20 years, and most will rely on Social Security as an important source of retirement income. As they approach retirement, Americans want to understand how Social Security works. How much will they receive from Social Security? When should they begin receiving retirement benefits? What challenges is the Social Security system facing? These are some of the topics that our Social Security Resource Center explores.

**Concept Video**



**Social Security**  
When Should You Begin Receiving Retirement Benefits?

Social Security: When Should You Start Receiving Retirement Benefits

**Are my Social Security benefits subject to income tax?**

Does my 16-year-old have to pay Social Security tax on her earnings?

How do I get disability benefits from Social Security?

I'm getting remarried. How will this affect my Social Security benefits?

Once I begin receiving Social Security retirement benefits, can my child receive benefits too?

If I delay receiving Social Security benefits, should I still sign up for Medicare at age 65?

Will my pension affect my Social Security benefit?

What if I change my mind about when to begin Social Security benefits?

Will Social Security retire before you do?

**Seminar / Workbooks**



**Social Security**  
When Should You Start Receiving Retirement Benefits?

**Consumer Materials**

Understanding Social Security

Social Security Survivor Benefits

Social Security Disability Benefits

**Consumer FAQs**

How can you get an estimate of your future Social Security benefits?

When I retire, how much will I receive from Social Security?

Should I retire now at age 62 and collect Social Security benefits?

What happens if I start collecting Social Security after full retirement age?

Will I continue to receive Social Security based on my spouse's record after we divorce?

Will my children receive money from Social Security when I die?

**Concept Pieces**

Myths and Facts about Social Security

How Secure Is Social Security?

Social Security: What Should You Do at Age 62?

Four Things Women Need to Know about Social Security

Social Security Retirement Benefit Basics

**Templates**

Planning for Social Security

**Table**

Social Security Figures At-a-Glance

**Interactive**

Social Security Break Even Calculator

Social Security Retirement Benefit Calculator - Married Couples

**Illustration**

Sources of Retirement Income: Filling the Social Security Gap

How Earnings Affect Social Security

Social Security Retirement Income Beneficiaries, by Gender

Average Social Security Retirement Benefit Age 65 and Older

Life Expectancy by Gender at Birth and Age 65

## Social security resource presentation – Partial sample



*Today, though the scope of Social Security has been widened to include survivor, disability, and other benefits, retirement benefits are still the cornerstone of the program.*

### Social Security Retirement Benefits

Social Security was originally intended to provide older Americans with continuing income after retirement. Today, though the scope of Social Security has been widened to include survivor, disability, and other benefits, retirement benefits are still the cornerstone of the program.

#### How do you qualify for retirement benefits?

When you work and pay Social Security taxes (FICA on some pay stubs), you earn Social Security credits. You can earn up to 4 credits each year. You generally need 40 credits (10 years of work) to be eligible for retirement benefits.

#### How much will your retirement benefit be?

Your retirement benefit is based on your average earnings over your working career. Higher lifetime earnings result in higher benefits, so if you have some years of no earnings or low earnings, your benefit amount may be lower than if you had worked steadily. Your age at the time you start receiving benefits also affects your benefit amount. Although you can retire early at age 62, the longer you wait to retire (up to age 70), the higher your retirement benefit.

You can estimate your retirement benefit online based on your actual earnings record using the Retirement Estimator calculator on the Social Security website, [socialsecurity.gov](https://www.socialsecurity.gov). You can create various scenarios based on current law that will illustrate how different earnings amounts and retirement ages will affect your benefits.

#### Retiring at full retirement age

Your full retirement age depends on the year in which you were born.

If you were born in:	Your full retirement age is:
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

**Note:** If you were born on January 1 of any year, refer to the previous year to determine your full retirement age.

If you retire at full retirement age, you'll receive an unreduced retirement benefit.

#### Retiring early will reduce your benefit

You can begin receiving Social Security benefits before your full retirement age, as early as age 62. However, if you retire early, your Social Security benefit will be less than if you wait until your full retirement age to begin receiving benefits. Your retirement benefit will be reduced by 5/9ths of 1 percent for every month between your retirement date and your full retirement age, up to 36 months, then by 5/12ths of 1 percent thereafter. For example, if your full retirement age is 67, you'll receive about 30 percent less if you retire at age 62 than if you wait until age 67 to retire. This reduction is permanent — you won't be eligible for a benefit increase once you reach full retirement age.

Still, receiving early Social Security retirement benefits makes sense for many people. Even though you'll receive less per month than if you wait until full retirement age to begin receiving benefits, you'll receive benefits several years earlier.

#### Delaying retirement will increase your benefit

For each month that you delay receiving Social Security retirement benefits past your full retirement age, your benefit will increase by a certain percentage. This percentage varies depending on your year of birth. For example, if you were born in 1943 or later, your benefit will increase 8 percent for each year that you delay receiving benefits. In addition, working past your full retirement age has another benefit: It allows you to add years of earnings to your Social Security record. As a result, you may receive a higher benefit when you do retire, especially if your earnings are higher than in previous years.

#### Working may affect your retirement benefit

You can work and still receive Social Security retirement benefits, but the income that you earn before you reach full retirement age may affect the amount of benefit that you receive.

## Divorce concept piece – Partial sample

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# Adjusting to Life Financially after a Divorce



There's no doubt about it — going through a divorce can be an emotionally trying time. Ironing out a divorce settlement, attending various court hearings, and dealing with competing attorneys can all weigh heavily on the parties involved.

In addition to the emotional impact a divorce can have, it's important to be aware of how your financial position will be impacted. Now, more than ever, you need to make sure that your finances are on the right track. You will then be able to put the past behind you and set in place the building blocks that can be the foundation for your new financial future.

### Assess your current financial situation

Following a divorce, you'll need to get a handle on your finances and assess your current financial situation, taking into account the likely loss of your former spouse's income. In addition, you may now be responsible for paying for expenses that you were once able to share with your former spouse, such as housing, utilities, and car loans. Ultimately, you may come to the realization that you're no longer able to live the lifestyle you were accustomed to before your divorce.

### Establish a budget

A good place to start is to establish a budget that reflects your current monthly income and expenses. In addition to your regular salary and wages, be sure to include other types of income, such as dividends and interest. If you will be receiving alimony and/or child support, you'll want to include those payments as well.

As for expenses, you'll want to focus on dividing them into two categories: fixed and discretionary. Fixed expenses include things like housing, food, and transportation. Discretionary expenses include things like entertainment, vacations, etc. Keep in mind that you may need to cut back on some of your discretionary expenses until you adjust to living on less income. However, it's important not to deprive

yourself entirely of any enjoyment. You'll want to build the occasional reward (for example, yoga class, dinner with friends) into your budget.

### Reevaluate/reprioritize your financial goals

Your next step should be to reevaluate your financial goals. While you were married, you may have set certain financial goals with your spouse. Now that you are on your own, these goals may have changed. Start out by making a list of the things that you now would like to achieve. Do you need to put more money towards retirement? Are you interested in going back to school? Would you like to save for a new home?

You'll want to be sure to reprioritize your financial goals as well. You and your spouse may have planned on buying a vacation home at the beach. After your divorce, however, you may find that other goals may become more important (for example, making sure your cash reserve is adequately funded).

### Take control of your debt

While you're adjusting to your new budget, be sure that you take control of your debt and credit. You should try to avoid the temptation to rely on credit cards to provide extras. And if you do have debt, try to put a plan in place to pay it off as quickly as possible. The following are some tips to help you pay off your debt:

- Keep track of balances and interest rates
- Develop a plan to manage payments and avoid late fees
- Pay off high-interest debt first
- Take advantage of debt consolidation/refinancing options

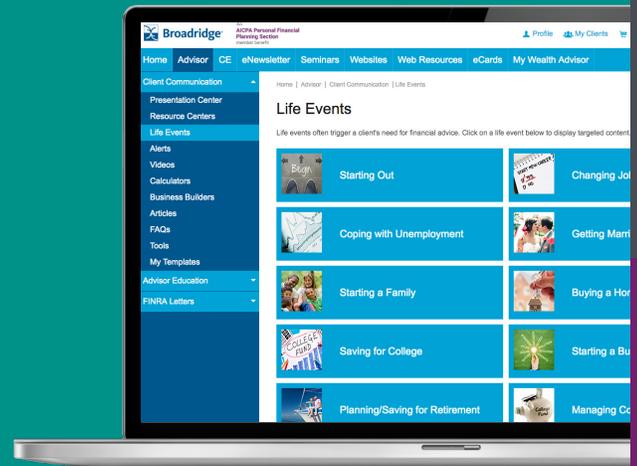
### Protect/establish credit

Since divorce can have a negative impact on your credit rating, consider taking steps to try to protect your credit record and/or establish credit in your own

Page 1 of 2, see disclaimer on final page

# Broadridge Advisor life events

Life events often trigger a client's need for financial advice. Locate relevant content by life events.



	Starting Out		Changing Jobs
	Coping with Unemployment		Getting Married
	Starting a Family		Buying a Home
	Saving for College		Starting a Business
	Planning/Saving for Retirement		Managing College Expenses
	Long-Term Care Planning		Planning an Estate
	Planning for Business Succession		Nearing Retirement/Retirement
	Caring for an Aging Parent		Loss of Spouse
	Financial Windfall		Getting Divorced

# Nearing retirement/retirement life events center – Full sample

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Nearing Retirement/Retirement

## Nearing Retirement/Retirement

You've worked hard your whole life, anticipating the day you could finally retire. When that day finally arrives, you'll need to carefully manage your assets so that your retirement savings will last. This involves reviewing your portfolio regularly, spending wisely, understanding your retirement plan distribution options, and making informed decisions about your Social Security benefits.

**Practice Aids**

Nearing Retirement/Retirement Checklist

**Topic Discussions**

The Transition into Retirement

Retirement

Social Security

Distributions from Employer-Sponsored Retirement Plans

Distributions from Traditional IRAs: Between Ages 59 1/2 and 70 1/2

Required Minimum Distributions

Annuity Distributions

Beneficiary Designations for Traditional IRAs and Retirement Plans

Investment Planning throughout Retirement

Healthcare in Retirement

Personal Residence Issues in Retirement

**Interactive**

RMD (Lifetime Required Distributions: Traditional IRAs) Calculator

Net Worth Calculator

Personal Cash Flow Worksheet

Investor Profile and Asset Allocation Calculator

Simple Sustainable Withdrawal Projector

Social Security Retirement Benefit Calculator - Married Couples

Retirement Sustainable Withdrawal Rate Accumulation Projection

Social Security Break Even Calculator

Immediate Annuity Calculator

Retirement Income Calculator

Portfolio Withdrawal Calculator

**Illustration**

How Earnings Affect Social Security

Average Social Security Retirement Benefit Age 65 and Older

**Consumer Materials**

Estimating Your Retirement Income Needs

Retirement Planning: The Basics

Evaluating an Early Retirement Offer

Choosing a Beneficiary for Your IRA or 401(k)

Your Home as a Source of Dollars in Retirement

Understanding Defined Benefit Plans

Closing a Retirement Income Gap

Understanding Social Security

Social Security Retirement Benefits

Annuity Basics

Health Insurance in Retirement

Insurance Needs in Retirement

Medicare

Buying Supplemental Health Insurance: Medigap

Understanding Long-Term Care Insurance

Life Insurance at Various Life Stages

The Roth 401(k)

401(k) Plans: The Basics

403(b) Plans: The Basics

Deciding What to Do with Your 401(k) Plan When You Change Jobs

**Concept Pieces**

Social Security: What Should You Do at Age 62?

How Much Annual Income Can Your Retirement Portfolio Provide?

Deciding When to Retire: When Timing Becomes Critical

Paying the Bills: Potential Sources of Retirement Income

Retirement Income Investing: Beyond Annuities

Common Factors Affecting Retirement Income

Working During Retirement

Converting Savings to Retirement Income

Reaching Retirement: Now What?

Distribution Funds: Putting Income on Autopilot

Balancing a Retirement Portfolio with Asset Allocation

A Retirement Income Roadmap for Women

A Woman's Guide to Health Care in Retirement

Four Things Women Need to Know about Social Security

Social Security Retirement Benefit Basics

Long-Term Care Annuities

Immediate Annuities Can Provide Lifetime Income

The Retirement Income Gender Gap: Dealing with a Shortfall

10 Years and Counting: Points to Consider as You Approach Retirement

Making Decisions About Medicare

**Calculator Presentations**

RMDs

Retirement Income: the Transition into Retirement

Immediate Annuities

**Templates**

Retirement Income: The Transition Into Retirement

Required Minimum Distributions (RMDs)

Planning for Social Security

**Consumer FAQs**

I'm having a hard time selling my home. Should I take out a reverse mortgage?

Should I retire now at age 62 and collect Social Security benefits?

What happens if I start collecting Social Security after full retirement age?

How do I enroll in Medicare?

Will my children receive money from Social Security when I die?

If I'm covered by Medicare, should I have additional health insurance?

Are my Social Security benefits subject to income tax?

I'm traveling to Europe and won't need my car. Can I get my auto insurance suspended to save money?

I'm confused: is an annuity an investment vehicle or an insurance policy?

I can choose a single life annuity for my pension or a joint and survivor annuity that makes payments to my spouse when I die. Which is better?

Will Medicare alone be enough to cover my health-care needs in retirement?

What happens if my Medicare HMO goes out of business?

I'm planning on living in Europe for several months. Do I need special health insurance?

What is an annuity?

What is Medigap?

Should I accept my employer's early retirement offer?

What should I do if I determine that my income during retirement won't be enough to meet my retirement expenses?

What are required minimum distributions and how are they calculated?

I'm retired now and own my home outright, but I need money to live on. How can I use my home to raise some money without selling it?

My husband is about to receive his pension. We've heard of "pension maximization." What is it?

I'm getting remarried. How will this affect my Social Security benefits?

Will I continue to receive Social Security based on my spouse's record after we divorce?

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# Required minimum distribution calculator – Partial sample

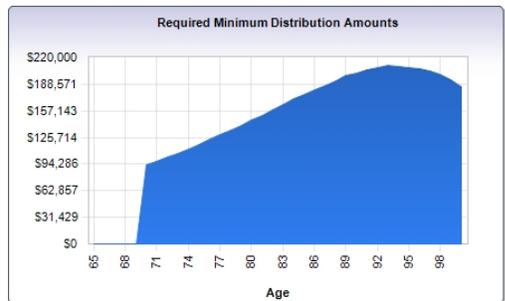
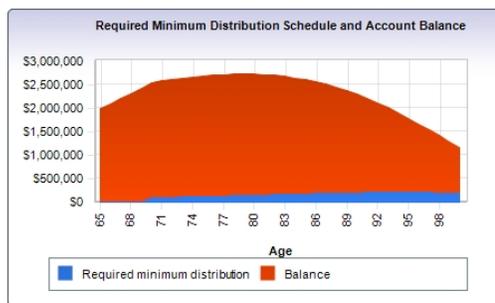
## Traditional IRA Lifetime RMD Calculator Results

**Input:** Assumed annual rate of return: 5% Starting balance: \$2,000,000 Current Age: 65

### Results:

Distributions and annual growth shown through age 100.

If you live beyond age 100, RMDs continue based on your recalculated life expectancy each year.



Number of years until RMD amounts begin: 5  
 Number of years withdrawals will occur: 30  
 Total withdrawals: \$5,119,542

Number of years until RMD amounts begin	5
Number of years withdrawals will occur	30
<b>Total Withdrawals</b>	<b>\$5,119,542</b>

Year	Age	Annual factor	Prior year ending balance	Investment growth	Required minimum distribution (pre-tax income)	Current year ending balance
1	65	0	\$2,000,000	\$100,000	\$0	\$2,100,000
2	66	0	\$2,100,000	\$105,000	\$0	\$2,205,000
3	67	0	\$2,205,000	\$110,250	\$0	\$2,315,250
4	68	0	\$2,315,250	\$115,762	\$0	\$2,431,012
5	69	0	\$2,431,012	\$121,551	\$0	\$2,552,563

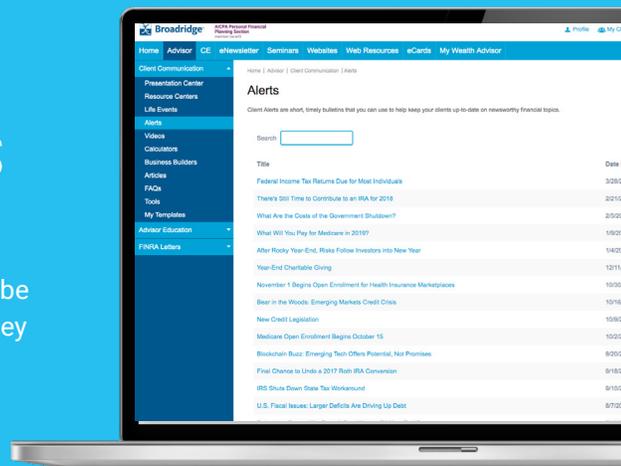
## Long-term care planning checklist – Partial sample

### Long-Term Care Planning Checklist

General information	Yes	No	N/A
1. Has relevant personal information been gathered? • Name • Date of birth • Legal state of residence • Health status, including medications being taken • Marital status • Family members available for support • Name, phone number, and address of attorney, physician, geriatric care manager or other advisor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Has financial situation been assessed? • Income from Social Security, pension, employment, or other source • Expenses • Assets • Liabilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Long-term care planning	Yes	No	N/A
1. Is the need for long-term care imminent?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Are assets sufficient to cover long-term care needs?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have ways to fund long-term care been reviewed/evaluated?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. If homeowner, has home equity as a use of funds been discussed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Are long-term care insurance benefits available?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have various housing options and their costs been considered? • In-home care • Living with a relative • Continuing care retirement community • Assisted living • Nursing home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Insurance planning	Yes	No	N/A

# Broadridge Advisor client and adviser alerts

Alerts are short, timely bulletins that you can use to help keep your clients up-to-date on newsworthy financial topics. These alerts can be set up to automatically be sent to some or all of your clients when they are released.



## Title

Federal Income Tax Returns Due for Most Individuals

There's Still Time to Contribute to an IRA for 2018

What Are the Costs of the Government Shutdown?

What Will You Pay for Medicare in 2019?

After Rocky Year-End, Risks Follow Investors into New Year

Year-End Charitable Giving

November 1 Begins Open Enrollment for Health Insurance Marketplaces

Bear in the Woods: Emerging Markets Credit Crisis

New Credit Legislation

Medicare Open Enrollment Begins October 15

Blockchain Buzz: Emerging Tech Offers Potential, Not Promises

Final Chance to Undo a 2017 Roth IRA Conversion

IRS Shuts Down State Tax Workaround

U.S. Fiscal Issues: Larger Deficits Are Driving Up Debt

Pain at the Pump: Why Does It Cost More to Fill Your Tank?

Interest Rates Rise on Federal Student Loans for 2018-2019

New Reports Highlight Continuing Challenges for Social Security and Medicare

Retirement Confidence Improves for Workers, Declines for Retirees in Critical Areas

Changing Market: Municipal Bonds After Tax Reform

New Medicare Cards Are Coming

Trade Tactics: New Metals Tariffs Reflect U.S. Policy Shift

## Year-end charitable giving client alert – Partial sample

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# Year-End Charitable Giving

With the holiday season upon us and the end of the year approaching, we pause to give thanks for our blessings and the people in our lives. It is also a time when charitable giving often comes to mind. The tax benefits associated with charitable giving could potentially enhance your ability to give and should be considered as part of your year-end tax planning.

### Tax deduction for charitable gifts

If you itemize deductions on your federal income tax return, you can generally deduct your gifts to qualified charities. This may also help you potentially increase your gift.

**Example(s):** Assume you are considering making a charitable gift of \$1,000. One way to potentially enhance the gift might be if you increase it by the amount of any income taxes you save with the charitable deduction for the gift. With a 24% tax rate, you might be able to give \$1,316 to charity [ $\$1,000 \div (1 - 24\%) = \$1,316$ ;  $\$1,316 \times 24\% = \$316$  taxes saved]. On the other hand, with a 32% tax rate, you might be able to give \$1,471 to charity [ $\$1,000 \div (1 - 32\%) = \$1,471$ ;  $\$1,471 \times 32\% = \$471$  taxes saved].

However, keep in mind that the amount of your deduction may be limited to certain percentages of your adjusted gross income (AGI). For example, your deduction for gifts of cash to public charities is generally limited to 60% of your AGI for the year, and other gifts to charity are typically limited to 30% or 20% of your AGI. Charitable deductions that exceed the AGI limits may generally be carried over and deducted over the next five years, subject to the income percentage limits in those years.

Make sure you retain proper substantiation of your charitable contribution. In order to claim a charitable deduction for any contribution of cash, a check, or other monetary gift, you must maintain a record of such contributions through a bank record (such as a cancelled check, a bank or credit union statement, or a credit card statement) or a written communication (such as a receipt or letter) from the charity showing the name of the charity, the date of the contribution, and the amount of the contribution. If you claim a charitable deduction for any contribution of \$250 or more, you must substantiate the contribution with a contemporaneous written acknowledgment of the contribution from the charity. If you make any noncash contributions, there are additional requirements.

### Year-end tax planning

When making charitable gifts at the end of a year, you should consider them as part of your year-end tax planning. Typically, you have a certain amount of control over the timing of income and expenses. You generally want to time your recognition of income so that it will be taxed at the lowest rate possible, and time your deductible expenses so they can be claimed in years when you are in a higher tax bracket.

For example, if you expect that you will be in a higher tax bracket next year, it may make sense to wait and make the charitable contribution in January so that you can take the deduction next year when the deduction results in a greater tax benefit. Or you might shift the charitable contribution, along with other deductions, into a year when your itemized deductions would be greater than the standard deduction amount. And if the income percentage limits above are a concern in one year, you might consider ways to shift income into that year or shift deductions out of that year, so that a larger charitable deduction is available for that year. A tax professional can help you evaluate your individual tax situation.

### A word of caution



## Social Security and Medicare report client alert – Partial sample

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### New Reports Highlight Continuing Challenges for Social Security and Medicare



*Based on the "intermediate" assumptions in this year's report, the Social Security Administration is projecting that the cost-of-living adjustment, (COLA) announced in the fall of 2018, will be 2.4%. This COLA would apply to benefits starting in January 2019.*

Most Americans will receive Social Security and Medicare benefits at some point in their lives. For this reason, workers and retirees are concerned about potential program shortfalls that could affect future benefits. Each year, the Trustees of the Social Security and Medicare Trust Funds release lengthy annual reports to Congress that assess the health of these important programs. The newest reports, released on June 5, 2018, discuss the current financial condition and ongoing financial challenges that both programs face, and project a Social Security cost-of-living adjustment (COLA) for 2019.

#### What are the Social Security and Medicare Trust Funds?

**Social Security:** The Social Security program consists of two parts. Retired workers, their families, and survivors of workers receive monthly benefits under the Old-Age and Survivors Insurance (OASI) program; disabled workers and their families receive monthly benefits under the Disability Insurance (DI) program. The combined programs are referred to as OASDI. Each program has a financial account (a trust fund) that holds the Social Security payroll taxes that are collected to pay Social Security benefits. Other income (reimbursements from the General Fund of the U.S. Treasury and income tax revenue from benefit taxation) is also deposited in these accounts. Money that is not needed in the current year to pay benefits and administrative costs is invested (by law) in special Treasury bonds that are guaranteed by the U.S. government and earn interest. As a result, the Social Security Trust Funds have built up reserves that can be used to cover benefit obligations if payroll tax income is insufficient to pay full benefits.

*Note that the Trustees provide certain projections based on the combined OASI and DI (OASDI) Trust Funds. However, these projections are theoretical, because the trusts are separate, and generally one program's taxes and reserves cannot be used to fund the other program.*

**Medicare:** There are two Medicare trust funds. The Hospital Insurance (HI) Trust Fund helps pay for hospital care (Medicare Part A costs). The Supplementary Medical Insurance (SMI) Trust Fund comprises two separate accounts, one covering Medicare Part B (which helps pay for physician and outpatient costs) and one covering Medicare Part D (which helps cover the prescription drug benefit).

#### Highlights of Social Security Trustees Report

- This year, for the first time since 1982, Social Security's total cost is projected to exceed its total income (including interest), and remain higher for the next 75 years. Consequently, the U.S. Treasury will start withdrawing from trust fund reserves to help pay benefits in 2018. The Trustees project that the combined trust fund reserves (OASDI) will be depleted in 2034, the same year projected in last year's report, unless Congress acts.
- Once the combined trust fund reserves are depleted, payroll tax revenue alone should still be sufficient to pay about 79% of scheduled benefits for 2034, with the percentage falling gradually to 74% by 2092.
- The OASI Trust Fund, when considered separately, is projected to be depleted in 2034. Payroll tax revenue alone would then be sufficient to pay 77% of scheduled benefits.
- The DI Trust Fund is expected to be depleted in 2032, four years later than projected in last year's report. Both benefit applications and the total number of disabled workers currently receiving benefits have been declining. Once the DI Trust Fund is depleted, payroll tax revenue alone would be sufficient to pay 96% of scheduled benefits.
- Based on the "intermediate" assumptions in this year's report, the Social Security Administration is

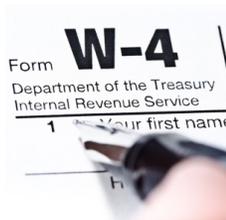
Page 1 of 2, see disclaimer on final page

## IRS releases updated Form W-4 and withholding calculator – Partial sample

(Your Company Logo Here>

An  
**AICPA Personal Financial  
 Planning Section**  
 member benefit

# IRS Releases Updated Form W-4 and Withholding Calculator



The IRS has released a new version of Form W-4 and a revised Withholding Calculator on [irs.gov](https://www.irs.gov) (IR-2018-36). These updated tools can help you check your 2018 tax withholding to determine if it's still appropriate following passage of the Tax Cuts and Jobs Act in December 2017. The IRS urges taxpayers to use these tools to make sure they have the right amount of tax withheld from their paychecks, taking into account significant changes to the tax law for 2018.

### Getting It Right

If you have too much tax withheld, you will receive a refund when you file your tax return, but it might make more sense to reduce your withholding and receive more in your paycheck. If you have too little tax withheld, you will owe tax when you file your tax return, and you might owe a penalty. You can use a number of worksheets for the Form W-4 or the IRS Withholding Calculator to help you plan your tax withholding strategy.

The IRS notes that the following groups, in particular, should make an extra effort to check their withholding:

- Two-income families
- People with more than one job at the same time
- People who work only for part of the year
- People with children who claim credits, such as the child tax credit
- People who itemized deductions in 2017
- People with high incomes and more complex returns

The revised Form W-4 and Withholding Calculator can be used to update your withholding in response to the new tax law provisions, or if you start a new job or have other changes in your personal circumstances.

### Form W-4

If changes reduce the number of allowances you are allowed to claim, or your marital status changes from married to single, you must give your employer a new Form W-4 within 10 days. You can generally submit a new Form W-4 whenever you wish to change your withholding allowances for any other reason. See IRS Publication 505, Tax Withholding and Estimated Tax (a new version is expected to be available in early spring).

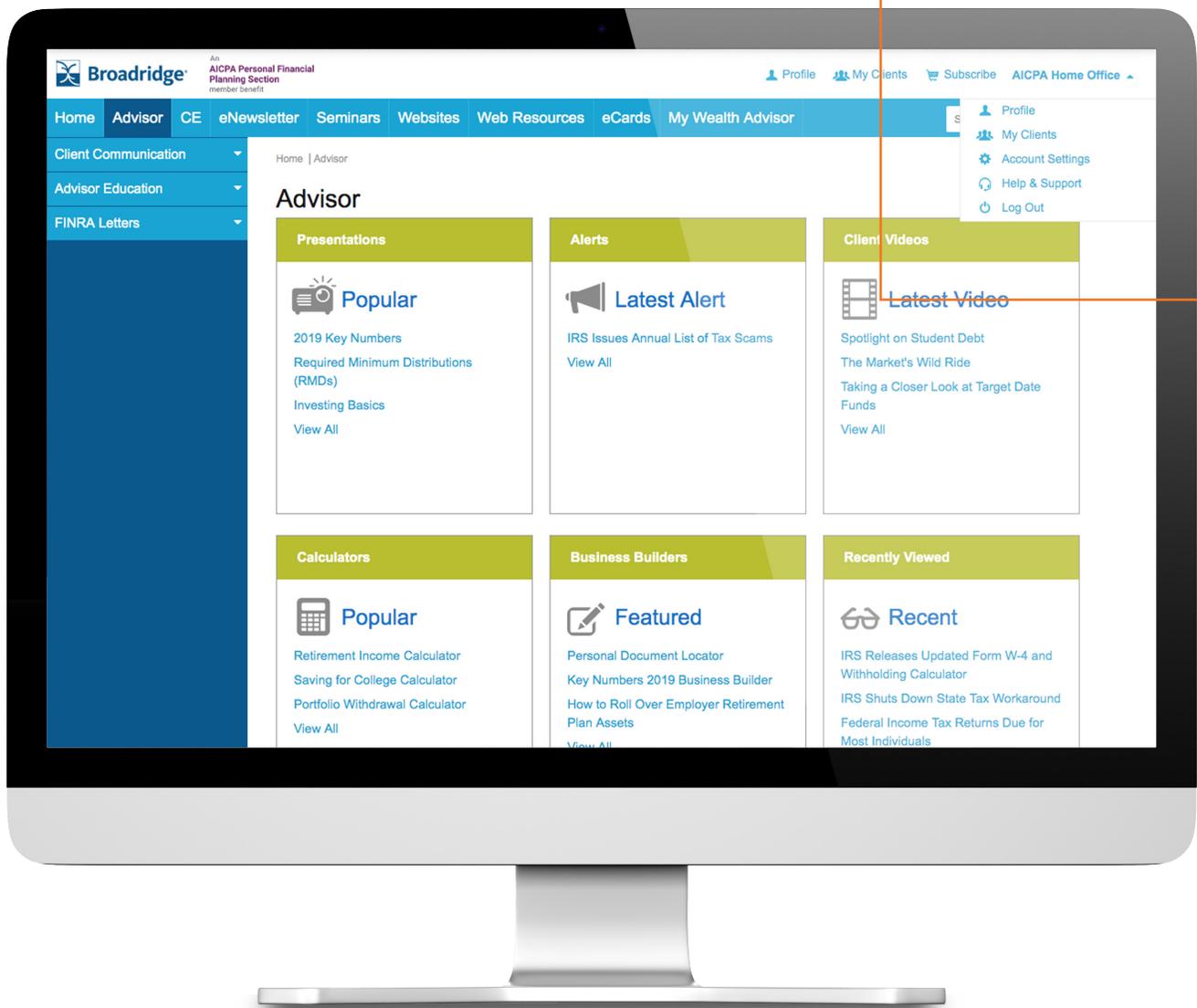
Your employer will withhold tax from your paycheck based on the information you provide on Form W-4 and the IRS withholding tables. On the W-4, you provide your withholding tax filing status, the number of withholding allowances you're claiming, any additional tax you want withheld from each paycheck, and whether you claim exemption from withholding.

There are three withholding tax filing statuses: single, married, or married with tax withheld at single rate. If your regular tax filing status is married filing separately, you must use married with tax withheld at single rate as your withholding tax filing status.

In general, you can claim various withholding allowances based on your tax filing status and the tax credits, itemized deductions (or any additional standard deduction for age or blindness), and adjustments to income that you expect to claim. You might increase the tax withheld or claim fewer allowances if you have a large

# Broadridge Advisor client relationship features

Categorize clients and prospects by age, interest area and contact preference to tailor your content to their needs and track both your communications and their interest.



## Clients and groups

Use the client management system to organize clients and categorize them allowing you to communicate effectively and efficiently.

Home | My Clients | Manage Contacts | Clients

### Clients

Filter By: All Group(s) Add Client Assign Selected To Group Delete Selected Clients

Clients (7 Results)

The maximum number of uploaded clients not to exceed 3,000 total.

\* Client has opted out

Search

<input type="checkbox"/>	Account Name	First Name	Last Name	Email	Hard Bounces	Soft Bounces	Status	Edit	Delete
<input type="checkbox"/>	Albert Jones	Albert	Jones	ajones@sample.com	2	0	Prospect		
<input type="checkbox"/>	Brad Keith	Brad	Keith	bkeith@sample.com	2	0	Client		
<input type="checkbox"/>	Brad Smith	Brad	Smith		0	0			
<input type="checkbox"/>	Grandpa Jones	Grandpa	Jones	dpsnyder@gmail.com	0	0	Prospect		
<input type="checkbox"/>	Jack A Trades			dsnyder@aicpa.org	0	0	Client		
<input type="checkbox"/>	Optional Client Name can be inserted here	Tom	Smith	tsmith@sample.com	0	0	Prospect		

Home | My Clients | Manage Contacts | Groups

### Groups

Add Groups Assign Client To Group

Groups (4 Results)

Search

Group Name	Contacts	Edit	Delete
Divorced Clients	3		
Elder Planning Clients	0		
Estate Planning Clients	2		
Insurance Clients	1		

## Templates and custom presentations

Combine the various resources in Broadridge Advisor in templates or custom presentations printed to PDFs or emailed to individual clients or groups of clients.

Email
PDF
Print Order
Close

### Presentation Builder

**Title**

**Contained Documents**

*To change order, drag and drop*

- Advantages and Disadvantages of 529 Plans✘
- 529 Plans: Advisor-Sold College Savings Plans✘
- 529 Plans: Advisor-Sold College Savings Plans✘
- 529 Plans and Financial Aid Eligibility✘
- Estate Planning and 529 Plans✘

Save



**Firm Name**

Team Name (if one)

CPA Planner Name, CPA/PFS

Title

Street Address

City, NY 13160

Phone number ext #

Alternate phone #



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Prepared for:

## 529 Plan Information

- [Advantages and Disadvantages of 529 Plans](#)
- [529 Plans: Advisor-Sold College Savings Plans](#)
- [529 Plans: Advisor-Sold College Savings Plans](#)
- [529 Plans and Financial Aid Eligibility](#)
- [Estate Planning and 529 Plans](#)

[Refer a friend](#)

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**IMPORTANT DISCLOSURES**

Broadridge Investor Communication Solutions, Inc. does not provide investment, tax, or legal advice. The information presented here is not specific to any individual's personal circumstances.

## Seeing the clients response

Any content that is emailed to the client, whether individually or in a group email, is recorded for that client, along with statistics on whether they opened the email and clicked through on the included links. A tremendous way to gauge client interest in various topics before you meet with them.

Home | My Clients | Manage Contacts | Clients

### Client Details

Client Information Presentations Calculators Campaigns

Our e-mail tracking service allows you to measure the effectiveness of your e-mail campaigns. You can see how many e-mails have been opened, clicked on, and which articles are generating the most interest. The e-mail tracking service is effective for all tracked e-mail campaigns sent after July 19, 2008.

#### Filter Campaigns

Last 30 days   
  Date Range   
    

Last 90 days   
    
    

All Dates   
 to

 Excel Report

Item Count: 2

Campaign Name	Date	Email Sent	Campaign Tracked	Email Opened	Email Clicked	Clickthroughs	Hard Bounces	Soft Bounces
<a href="#">Market Month (Video) Set and Forget Campaign</a>	2/6/2016	1	True	0	0	0	1	0
<a href="#">IRA information email group campaign</a>	11/10/2015	1	True	0	0	0	1	0

