

LET'S TALK FINANCIAL WELLNESS[®]

ORDER FORM

Let's Talk Financial Wellness[®] newsletter is produced bimonthly for your customers or prospects, and it's available in five versions:

- 1** Standard Financial Topics
- 2** Retirement Planning
- 3** Small Business Needs
- 4** Legacy / Insurance Planning
- 5** High Net Worth

Print Edition

Your Color Photo and Contact Information

Your color photo, company name, address and telephone and fax numbers.

Prudential Logo or DBA Logo

For easy recognition, display either Prudential's logo or your DBA logo.

Million Dollar Round Table (MDRT) Logo

Add the MDRT logo to promote this internationally recognized standard of excellence in the life insurance and financial services industries. Eligibility must be verified.

The **Print Edition** can be mailed with a personalized cover letter in a 6" x 9" closed-faced envelope with a live stamp.

E-mail Edition

Quality Eye-catching, personalized mobile responsive and compatible email linking to full articles.

Personalized Includes your color photo, logo and contact information.

Easy To Use Maintain and track your e-mail list with our simple online tool.

NEW
OPTIONAL PERSONALIZED
COVER LETTER WITH
DIRECT MAIL SERVICES!



ORDER FORM | Customize your newsletter

Tel: 1-800-243-5334 | Fax: 1-800-720-0780

Please print all information as you wish it to appear on your newsletter.

Contact Information/Financial Professional 1

Name (Your name, not agency): _____

Designation: _____

License # (AR or CA only): _____

Title: (Choose one) Financial Planner Financial Advisor
 Financial Professional Advisor/Planner
 Financial Professional Associate
 DBA: _____
 DBA/Financial Planner: _____
 DBA/Financial Advisor: _____

Firm/Region: _____

Company/Office Information: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Business Phone: _____ Toll-free: _____

Fax: _____ Mobile: _____

Email:* _____ Website:* _____

Contact Information/Financial Professional 2

Name (Your name, not agency): _____

Designation: _____

License # (AR or CA only): _____

Title: (Choose one) Financial Planner Financial Advisor
 Financial Professional Advisor/Planner
 Financial Professional Associate
 DBA: _____
 DBA/Financial Planner: _____
 DBA/Financial Advisor: _____

Firm/Region: _____

Company/Office Information: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Business Phone: _____ Toll-free: _____

Fax: _____ Mobile: _____

Email:* _____ Website:* _____

Photo/Logo

- Send Email On File Blank
 I'm a Million Dollar Round Table Member.



Digital image must be in JPG, TIFF or EPS format (300 dpi).
 Actual photo must be 3" x 4" and in color.

Send to: sales@ltmclientmarketing.com

* Prudential-approved email and website only

** Please email a copy of each person's business card to sales@ltmclientmarketing.com

LET'S TALK FINANCIAL WELLNESS

March 2013

Saving for College

Coverdell Education Savings Accounts (ESAs) and 529 plans** can be key to helping lower the cost of college for many students.

Coverdell ESA
 If you qualify by income levels, you can contribute up to \$2,000 annually to the Coverdell ESA for qualified education expenses for college, kindergarten and secondary schools. Contributions are not tax-deductible.

The ESA beneficiary must be under the age of 18 or a special needs student to qualify, and all money must be distributed when the beneficiary reaches age 30 unless the student has special needs. You can keep the money, however, by changing the beneficiary to another student under 18.

Practical savings in a 529 plan (see defined and qualified distributions on page 16) are tax-deductible, come with more flexible distribution rules, and there are no income restrictions.

Anyone can contribute up to \$10,000 per individual and \$5,000 per married couple (up to \$10,000 per year for a 529 plan, less off-in-kind gift tax). You can also benefit contributions that one year go to the maximum of \$10,000, but then you can't contribute anything else to the subsequent year.

529 Plan
 If you're looking to put more money away, check out a 529 plan. This plan lets you set up for a specific institution or contribute to an account that pays for a student's qualified education expenses at any postsecondary institution. Some establish their own 529 savings plans, each with their own contribution limits. Limits can be high, with eligible educational institutions can establish prepaid plans.

ESAs
 \$29

529
 \$29

**This information may apply before meeting with your advisor. Please consult your advisor for more information. ©2013 Prudential Insurance Company of America. All rights reserved. Prudential Insurance Company of America, 100 Water Street, Newark, NJ 07102-1000. Prudential and the Prudential logo are trademarks of Prudential Insurance Company of America.

LET'S TALK FINANCIAL WELLNESS

March 2013

Working Capital

Employees offering a nonqualified defined plan from your company.

working capital. One efficient way for an employer to protect the plan is to purchase life insurance on the employee to pay benefits upon retirement. When employees perform an NQDC plan, the amount also may be an deductible. Consult your tax professional.

Employee Payouts
 Employees with NQDC plans because they don't have a contribution limit. They may negotiate an agreement that annually defers much more money than allowed by qualified plans. And, unlike qualified plans, NQDC plans usually don't require minimum distributions.

However, a company's bankruptcy can require NQDC money to the claims of creditors and there are no guarantees any company worth an NQDC plan will survive. If you have a plan with unfunded NQDC benefits, you should also only set up the plan with financial strength.

Early distribution, loans and advances of plan funds are not allowed and FICA taxes may apply upon distribution. And if employees have before a contract with agreed-upon terms, they can forfeit all or a portion of benefits.

Test Sample for Financial Professionals
 With my history and commitment to financial wellness, I can provide a high level of service to my clients. I am a Prudential Financial Professional and I am pleased to help you achieve your financial goals and objectives. My services are provided by Prudential Insurance Company of America.

Sign Up! A Advisor and Insurance pro!

Anthony Preece
 Anthony Preece
 Prudential Insurance Company of America
 100 Water Street, Newark, NJ 07102-1000
 Office: 800-243-5334
 Fax: 800-720-0780
 Email: anthony.preece@prudential.com
 Website: www.pru.com

Karen Petrosco
 Karen Petrosco
 Prudential Insurance Company of America
 100 Water Street, Newark, NJ 07102-1000
 Office: 800-243-5334
 Fax: 800-720-0780
 Email: karen.petrosco@prudential.com
 Website: www.pru.com

The Prudential Insurance Company of America
 100 Water Street, Newark, NJ 07102-1000
 Office: 800-243-5334
 Fax: 800-720-0780
 Email: ltmclientmarketing@prudential.com
 Website: www.pru.com

With my history and commitment to financial wellness, I can provide a high level of service to my clients. I am a Prudential Financial Professional and I am pleased to help you achieve your financial goals and objectives. My services are provided by Prudential Insurance Company of America.

Sign Up! A Advisor and Insurance pro!

Prudential

Contact Information/Team**

3. Name (Your name, not agency): _____

Designation: _____

License # (AR or CA only): _____

Title: (Choose one)
 Financial Planner Financial Advisor Financial Professional
 Advisor/Planner Financial Professional Associate
 Marketing Assistant DBA: _____

4. Name (Your name, not agency): _____

Designation: _____

License # (AR or CA only): _____

Title: (Choose one)
 Financial Planner Financial Advisor Financial Professional
 Advisor/Planner Financial Professional Associate
 Marketing Assistant DBA: _____

5. Name (Your name, not agency): _____

Designation: _____

License # (AR or CA only): _____

Title: (Choose one)
 Financial Planner Financial Advisor Financial Professional
 Advisor/Planner Financial Professional Associate
 Marketing Assistant DBA: _____

Company/Office Information:

Firm/Region: _____

Company/Office Information: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Business Phone: _____ Toll-free: _____

Fax: _____ Mobile: _____

Email:* _____ Website:* _____

Please complete the following sections for us to fulfill your order.

Special Prudential Pricing!

Print Edition

| Total Quantity | Subscription with Mailing Services & Postage* | Subscription Bulk-shipped | S&H** |
|----------------|---|---------------------------|---------|
| 50-99 | \$1.56 | \$0.84 | \$13.00 |
| 100-124 | \$1.37 | \$0.67 | \$17.00 |
| 125-249 | \$1.34 | \$0.64 | \$21.00 |
| 250-499 | \$1.28 | \$0.60 | \$25.00 |
| 500-999 | \$1.24 | \$0.58 | \$30.00 |
| 1,000-1,999 | \$1.21 | \$0.55 | \$35.00 |

Kitting Services \$0.24/each (Includes newsletter folded and inserted into 6x9 envelope with pre-printed return address. Additional S&H charges will apply.)

Optional Personalized Cover Letter \$.35/each (includes printed personalized cover letter on premium gloss stock, folding and inserting into 6x9 envelope with your newsletter). For use with direct mail services only.

eNewsletter/Online Version Pricing***

\$40 per issue
with the printed newsletter

\$60 per issue
without the printed newsletter

Initial set-up fee: \$50.00

Subsequent changes

Text : \$0

Photo: \$25

Logo: \$25

I would like to order:

- Print subscription with mailing and personalized cover letter
- Print subscription with mailing services
- Print subscription with bulk shipping
- Add E-mail Edition with printed newsletter
- E-mail Edition only

Every issue will be produced, unless our office is notified otherwise. Written notification must be received 45 days in advance of the publication date.

*Postage is prevailing rate. Shipping charges do not apply to mailing orders.
**Charges to Alaska, Puerto Rico and Hawaii will vary.
***Additional \$0.05 per e-mail over 500

Print Edition Subscription with Mailing Services and Postage

Includes:

- Personalized 6" x 9" closed-face envelopes
- Newsletter folding and inserting
- Postage with a live stamp

A. Initial Mailing List Set-up:

- Website, self entry
- Acceptable electronic file format

B. List:

My list contains _____ addresses with newsletter version specified.

Note: Minimum charge of 50 copies mailed.

C. Include Personalized Cover Letter

D. Optional Additional Copies:

Newsletters are shipped directly to your office.

| Quantity | Version |
|----------|---------------------------|
| _____ | Standard Financial Topics |
| _____ | Retirement Planning |
| _____ | Small Business Needs |
| _____ | Legacy/Insurance Planning |
| _____ | High Net Worth |

Print Edition Only

Newsletters are shipped directly to your office. Please indicate the quantity of newsletters you wish to receive for each version.

Note: Minimum order of 50 copies.
Minimum 25 copies/version.

| Quantity | Version |
|----------|---------------------------|
| _____ | Standard Financial Topics |
| _____ | Retirement Planning |
| _____ | Small Business Needs |
| _____ | Legacy/Insurance Planning |
| _____ | High Net Worth |

ORDER FORM | Authorization

Accepted Payment Methods

How to provide your credit card information:

Online: Login credentials will be provided to you. | **Phone:** Call our office and provide it over the phone. For your protection, please **DO NOT** e-mail or fax your credit card information



Order Authorization

I authorize **LTM Marketing Specialists LLC ("LTM")** to process charges to my credit card on an ongoing basis as per my order above. This authorization is to remain in effect until **LTM** has received written notification of termination from me in such time and in such manner as to afford **LTM** a reasonable opportunity to cancel my order in a timely and favorable fashion. Charges to your credit card will appear as: **LTM Marketing Specialists**

LIMITATION OF LIABILITY: **LTM Marketing Specialists LLC ("LTM")** sole liability to the customer or any third party for claims, notwithstanding the forms of such claims, for any error or omission in the service, or late delivery or unavailability of the services, shall be to correct the error and provide the services as promptly as possible. In no event will LTM be responsible for special, indirect, incidental or consequential damages which the customer may incur or experience on account of entering into or relying on this agreement. The customer hereby releases and forever discharges LTM for any and all action, claims, demands, costs, expenses and compensation whatsoever, in connection with the foregoing.

I have read and agree to the above Limitation of Liability disclosure. I submit my order for processing.

Customer Signature or Authorized Person:

_____ Date: _____

© 2023 LTM Marketing Specialists LLC ("LTM") has provided the information in this document for general informational purposes only, has a right to alter it at any time, and does not guarantee its timeliness, accuracy or completeness. All obligations of LTM with respect to its systems and services are described solely in written agreements between LTM and its customers. This document does not constitute any express or implied representation or warranty by LTM, or any amendment, interpretation or other modification of any agreement between LTM and any party. In no event shall LTM or its suppliers be liable for any damages whatsoever including direct, indirect, incidental, consequential, loss of business profits or special damages, even if LTM or its suppliers have been advised of the possibility of such damages.



Referral Program

Refer someone, and once their order is fulfilled we'll process your savings!

Name: _____

Phone: _____

E-mail: _____