



CARDINAL ADVISORS

2026 Federal Income Tax - Brackets and Rates

In the video titled "2026 Federal Income Tax-Brackets and Rates" Hans and Tom discuss income taxes using the latest 2025 Ed Slott charts.

2026 FEDERAL INCOME TAX-BRACKETS & RATES

S.S.

MED.

LTC

401K/
IRA

MARRIED FILING JOINT

10%	0-24,800
12%	24,801-100,800
22%	100,801-211,400
24%	211,401-403,550
32%	403,551-512,450
35%	512,451-768,700
37%	768,700 +

MARRIED FILING JOINT-CG

0%	0-98,899
15%	98,900-613,699
20%	613,700 +

MARRIED FILING JOINT STANDARD DEDUCTION

32,200
3,200(2) 65+
35,400 + 6,000(2) = 12,000
INCOME 150K AND LESS

SINGLE

10%	0-12,400
12%	12,401-50,400
22%	50,401-105,700
24%	105,701-201,775
32%	201,776-256,225
35%	256,226-640,600
37%	640,600 +

SINGLE-CG

0%	0-49,449
15%	49,450-545,499
20%	545,500 +

SINGLE STANDARD DEDUCTION

16,100
2,100 65+
18,200 + 6,000 INCOME 75K AND LESS

INCOME

ESTATE

TAXES

The information and opinions contained herein are provided by third parties and have been obtained from sources believed to be reliable, however, we make no representation as to its completeness or accuracy. The information is not intended to be used as the sole basis for financial decisions, nor should it be construed as advice designed to meet the particular needs of an individual's situation. Content is provided for informational purposes only and is not a solicitation to buy or sell any products mentioned.

Information provided is not intended as tax or legal advice and should not be relied on as such. You are encouraged to seek tax or legal advice from an independent professional

Membership to Ed Slott's Master Elite IRA Advisor Group™ was granted in November of 2012 for Hans Scheil and in October of 2022 for Thomas Griffith. Ed Slott's Master Elite IRA Advisor Group is solely an indication that the financial advisor has attended training provided by Ed Slott and Company, maintained an Elite IRA Advisor Group™ membership for two or more years, passed bi-annual examinations on material covered at conferences and in webinars and met other membership requirements and does not constitute an endorsement of any kind. Ed Slott's Elite IRA Advisor Group™ members pay a fee for the educational programs that allow them to be included in the Ed Slott's Elite IRA Advisor Group™. Membership does not guarantee investment success.

Nov. 2025

2025 Tax Planning (including OBBBA)

Taxable Income Brackets for 2025 Ordinary Income Tax Rates

Marginal Tax Rate	Married Filing Joint	Single
10%	\$0 - \$23,850	\$0 - \$11,925
12%	\$23,851 - \$96,950	\$11,926 - \$48,475
22%	\$96,951 - \$206,700	\$48,476 - \$103,350
24%	\$206,701 - \$394,600	\$103,351 - \$197,300
32%	\$394,601 - \$501,050	\$197,301 - \$250,525
35%	\$501,051 - \$751,600	\$250,526 - \$626,350
37%*	Over \$751,600	Over \$626,350

* The top rate is effectively 40.8% for those subject to the 3.8% Medicare surtax on net investment income (those with MAGI over the thresholds of \$250,000 joint filers/\$200,000 single filers).

2025 Trust Tax Rates

Ordinary Income Tax	Capital Gain Rates
10% \$0 - \$3,150	0% \$0 - \$3,250
24% \$3,151 - \$11,450	15% \$3,251 - \$15,900
35% \$11,451 - \$15,650	20% Over \$15,900
37% Over \$15,650	

Trust Tax Rates – Distributions from inherited IRAs that exceed **\$15,650** and are made to and retained in discretionary trusts will be subject to the top 37% rate. After the SECURE Act, inherited IRA funds will have to be paid out to most of these trusts under the 10-year rule, accelerating trust taxes. Roth conversions during the IRA owner's life become more valuable if the IRA beneficiary is a trust.

Taxable Income Brackets for 2025 Long Term Capital Gains and Qualified Dividends Tax

Long Term Capital Gains Rate	Married Filing Joint	Single
0%	\$0 - \$96,700	\$0 - \$48,350
15%*	\$96,701 - \$600,050	\$48,351 - \$533,400
20%**	Over \$600,050	Over \$533,400

*The 15% rate is effectively 18.8% for those subject to the 3.8% Medicare surtax on net investment income.

**The top rate is effectively 23.8% for those subject to the 3.8% Medicare surtax on net investment income.

2025 Transfer Taxes

Transfer Tax	Exemption*	Maximum Rate
Estate, Gift, GST Tax	\$13,990,000	40%

*The estate and gift exemptions are portable. The unused amount can be transferred to a surviving spouse. The GST exemption is NOT portable.

Annual Gift Tax Exclusion \$19,000

Qualified Business Income (QBI) Deduction

20% Deduction Phase-Out Ranges

\$394,600 - \$494,600 - Married Joint

\$197,300 - \$247,300 - Single

Standard Deductions

Married-Joint	Single	Head of Household
\$31,500	\$15,750	\$23,625

Extra Standard Deduction for Age 65 or Blind

\$1,600 (married-joint) \$2,000 (single)

\$6,000 Deduction for Seniors

\$6,000 addition to the standard deduction for seniors aged 65 and older for years 2025-2028. This is per person, so a married couple could deduct up to \$12,000 if each spouse is aged 65 or over. This is in addition to the regular standard deduction AND the extra deduction for those aged 65 or blind. Available to seniors who itemize.

The deduction phases out beginning with modified adjusted gross incomes of \$75,000 for individuals and \$150,000 for married filing jointly. It phases out completely at \$175,000 / \$250,000.

SALT (State and Local Tax) Deductions for Itemizers

The SALT deduction is increased to \$40,000, effective for 2025-2029, with a 1% increase each year. In addition, some pass-through business owners can work around the \$40,000 limitation and get unlimited SALT deductions.

The \$40,000 deduction begins phasing out at \$500,000 (for both single and married), and phases out completely at \$600,000, reverting to a maximum \$10,000 deduction. A taxpayer with an income of over \$600,000 would lose \$30,000 of the SALT deduction.

Qualified Charitable Distributions

Available only to IRA owners and IRA beneficiaries who are 70½ or older. The annual QCD limit for 2025 is \$108,000 per IRA owner, **not** per IRA account. For 2025, the limit for a QCD to a split interest entity is \$54,000.

2025 Tax Planning for Investment Income

3.8% Surtax on Net Investment Income

What Will Be Considered Investment Income?

Investment Income

Interest, Dividends, Capital Gains (long and short - including the gain on the sale of investment real estate and second homes)
Annuities (but not annuities in IRAs or company plans)
Royalty Income
Passive Rental Income and Other Passive Activity Income

NOT Investment Income

Wages and Self-Employment Income
Active Trade or Business Income (including interest, dividends, capital gains)
Distributions from IRAs, Roth IRAs, and Company Plans – Including Net Unrealized Appreciation
Excluded Gain from the Sale of a Principal Residence
Municipal Bond Interest
Proceeds of Life Insurance Policies
Social Security and Veterans' Benefits
Gains on the Sale of an Active Interest in a Partnership or S Corporation

Taxable income from items that are **NOT** investment income can push taxpayers over the income threshold and cause investment income to be subject to the 3.8% surtax.

MAGI Thresholds for 3.8% Surtax

Married Filing Joint	\$ 250,000
Individuals	\$ 200,000
Married Filing Separate	\$ 125,000
Trusts and Estates	\$ 15,650*

* Trusts are hit hard – The 3.8% surtax kicks in at much lower income levels for trusts. The threshold for trusts and estates is the amount at which the top trust tax bracket takes effect. This amount is **\$15,650 in 2025**. All other threshold amounts are NOT indexed for inflation.

MAGI (Modified Adjusted Gross Income)

The 3.8% surtax applies to net investment income when MAGI exceeds these threshold amounts.

For this purpose, MAGI is a taxpayer's regular AGI, plus any foreign income excluded from AGI.

The 3.8% Medicare tax is imposed on the lesser of (1) net investment income or (2) the amount of MAGI over the threshold amount.

Taxpayers with income below these MAGI levels will not be subject to the tax.

– Tax Planning Points –

- 1 - The 3.8% tax is **in addition** to the tax rates for high income individuals. Those at the top brackets can have long-term capital gains and dividends taxed at 23.8% and other investment income taxed at 40.8%.
- 2 - There is an additional 0.9% Medicare tax on wages and self-employment income over the threshold amounts.
- 3 - IRA and plan distributions (including sales of employer securities with net unrealized appreciation) are exempt from the 3.8% surtax on net investment income, but taxable distributions from these accounts can push income over the threshold amounts causing other investment income to be subject to the tax.
- 4 - Roth conversions will increase current income, but future tax-free Roth distributions will be more valuable as a means to eliminate taxable income and required minimum distributions from traditional IRAs.
- 5 - The 3.8% surtax is subject to the estimated tax provisions.
- 6 - Taxpayers who have named a discretionary (accumulation) trust as their IRA beneficiary should consider Roth conversions to avoid potential harsh trust tax rates at low trust income levels. After the SECURE Act, the 10-year payout rule will apply to most trusts named as the IRA beneficiary. The inherited IRA funds will have to be paid out to the trust within the 10 years. Any funds retained in the trust will be subject to the high trust tax rates, including the 3.8% tax on trust net investment income that applies above the MAGI threshold (only **\$15,650 for 2025**).
- 7 - Salary deferrals (401(k), 403(b), etc.) can reduce MAGI for the 3.8% surtax but cannot reduce earned income for the 0.9% additional Medicare tax.



**EMBARGO
NOTICE:**

This campaign is for
internal review only
until
**September 23,
2025, at
9:30 AM ET.**

Do not share, post,
or distribute any
videos, emails, or
social media content
before that date.

CONSUMER VIDEO CAMPAIGN LAUNCH:

How to Leverage the Free Special + Premium Deep-Dive Videos

What's Inside

INTRODUCTION	2
HOW TO SHARE THE FREE SPECIAL	3
ADVANCED STRATEGIES FOR PREMIUM DEEP-DIVE VIDEOS	9
VIDEO USAGE AND COMPLIANCE	12
TAKE ACTION!	13
MEMBER FAQs	15

Introduction

As a member of Ed Slott's Elite IRA Advisor GroupSM, you now have access to a powerful set of nationally branded video resources — **edited and tailored specifically for member use** —that you can put to work immediately. This campaign helps you:

- **Go public** with the Trailer + Free 40-Minute Special to boost credibility, spark planning conversations, and attract prospects.
- **Go deeper** with exclusive Premium Deep-Dive Videos to strengthen client relationships, drive event engagement, and build partnerships with CPAs and attorneys.

Important Launch Timing

- Members may begin preparing compliance review and scheduling now.
- Public sharing of this campaign (emails, social posts, website embeds, press releases) is **strictly embargoed until Sept 23, 2025 at 9:30 AM ET**.
- This ensures Ed Slott and Company announces first and all member activity aligns with the coordinated rollout.

What It Is: Your Two Sets of Resources

1. Public-Facing Content (Free Special)

- *The Ultimate Retirement Tax-Savings Roadmap* — a 40-minute consumer special on avoiding costly mistakes
- Official 2-Minute Trailer — built for social, email, and events

☑ Use these freely to attract and educate with the included templates.

2. Premium Deep-Dive Videos (Exclusive Member Access)

- Beneficiary Mistakes
- Roth Conversions
- 401(k) Rollovers & NUA
- RMD & QCD Strategies

These advanced trainings are sold direct-to-consumers to build national awareness — but as a member, you can use them selectively in **client reviews, events, COI partnerships, and legacy planning**. This positions you as the trusted guide, with Ed Slott and Company as your subject-matter experts in the background.

👉 See [Advanced Strategies](#) and clip recommendations.

What's Inside

This Toolkit gives you everything you can forward straight to your compliance & support team to implement:

- Ready-to-use templates for [email](#), [social](#), and [website promotion](#)
- [High-impact engagement ideas](#) for clients, prospects, and COIs
- A [Member Content Map](#) with quick links and timestamps for easy navigation

How to Share the Free Special

Showcase the value of your professional training by leveraging Ed Slott and Company's newest national consumer video: ***The Ultimate Retirement Tax-Savings Roadmap*** — a 40-minute special on the most common retirement tax mistakes and how to avoid them.

Use the included announcement email and social posts to:

- Announce the resource to clients/prospects.
- Share the official, Members-Only 2-minute trailer to generate clicks.
- Embed on your website, newsletters, and event pages.

[>> DOWNLOAD GRAPHICS](#)

Step 1: Make the Announcement

Use these plug-and-play posts to start driving attention right away.

EMAIL TEMPLATE – ANNOUNCEMENT

- **Subject:** New Video: How to Avoid Costly Retirement Tax Mistakes
- **Preview Text:** Watch this 2-minute trailer from America's IRA Experts
- **Body:**
Think your IRA is all yours? Think again. It's actually a joint account with Uncle Sam — and one wrong move could trigger thousands in unnecessary taxes.

That's why I'm sharing this new public resource from Ed Slott and Company, America's IRA Experts.

Start with the 2-minute trailer here:

[Insert thumbnail image linking to trailer on YouTube/Vimeo]

Then, watch the full 40-minute special: [INSERT LINK]

You'll discover:

- Smart tax-saving moves for your 50s, 60s, and 70s
- How to reduce RMD taxes and avoid penalties
- Why beneficiary forms — not wills — control IRA inheritance
- The hidden dangers of Roth conversions and rollovers

As a member of Ed Slott's Elite IRA Advisor GroupSM, I train directly with Ed Slott and Company year-round and have direct access to their team of IRA Experts. Let's connect to apply these strategies to your plan.

[Insert link to schedule a call]

NEWSLETTER SNIPPET

- **Headline:** New Video: Avoid Costly Retirement Tax Mistakes
- **Copy:**
Your IRA isn't all yours — it's a joint account with Uncle Sam. Ed Slott and Company, America's IRA Experts, just released a new 40-minute special on avoiding the most common retirement tax traps.

 Watch the 2-minute trailer here: [INSERT LINK]
Then watch the full special now!

As a member of Ed Slott's Elite IRA Advisor GroupSM, I can help apply these strategies to your retirement plan.

SOCIAL MEDIA ANNOUNCEMENTS

TRAILER POST

Most people don't realize it: your IRA isn't all yours — it's a joint account with Uncle Sam. And one wrong move could cost you thousands in unnecessary taxes.

Watch this 2-minute trailer from @Ed Slott and Company, America's IRA Experts, previewing their newest retirement tax resource.

(Upload the trailer video file directly to FB/LI/X for maximum engagement)

 The link to the *full 40-minute special* is in the comments 

As a member of Ed Slott's Elite IRA Advisor GroupSM, I train directly with Ed and his team *and* have access to America's leading IRA Experts as my back-office support. That means when you work with me, you're getting both my expertise and theirs.
#RetirementPlanning #RetirementTaxes #RothConversion #EdSlott #EliteIRAAdvisor

PRESS RELEASE / CREDIBILITY POST

Big news: @Ed Slott and Company, America's IRA Experts, just released a national retirement tax resource — and as a trained member of Ed Slott's Elite IRA Advisor GroupSM, I'm excited to bring it to my clients and community.

 Read the press release

 Then, check out the free 40-minute special for yourself

(links in comments).

As part of Ed Slott's Elite IRA Advisor GroupSM, I train with Ed and his team twice a year — and have direct access to America's IRA Experts for ongoing support. That means my clients benefit from both my experience *and* their specialized expertise.
#RetirementPlanning #EdSlott #EliteIRAAdvisor #RetirementTaxes #IRAhelp

Step 2: Extend Your Reach — Ongoing Uses

Once you've made the initial announcement, continue to leverage the free special over time.

SOCIAL POSTS

In your 50s? Now's the time to lay a strong foundation for retirement.
This free 40-minute special from @Ed Slott and Company covers:

- Catch-up contributions
- Early withdrawal mistakes
- Why some IRAs are ticking tax bombs

 Link in comments 

As a member of Ed Slott's Elite IRA Advisor GroupSM, I'm trained on these strategies and have direct access to America's IRA Experts — giving my clients a team approach to retirement tax planning. #GenX #RetirementPlanning #TaxSmart #IRA #EdSlott #EliteIRAAdvisor

In your 60s? You're in the tax-planning sweet spot.
This free special from @Ed Slott and Company explains:

- Why 60–62 is the perfect window for Roth conversions
- How to avoid Medicare IRMAA surcharges
- Super catch-up contributions and more

 Link in comments 

As a member of Ed Slott's Elite IRA Advisor GroupSM, I bring these strategies into my work every day — with the added support of America's IRA Experts behind me.
#RothConversion #IRMAA #RetirementTaxes #EdSlott #EliteIRAAdvisor

In your 70s? It's time to talk RMDs, QCDs, and legacy planning.

This free 40-minute video from @Ed Slott and Company shows:

- How to reduce your RMD tax bite
- How Qualified Charitable Distributions (QCDs) work
- The #1 mistake with IRA beneficiary forms

 Link in comments 

As a member of Ed Slott's Elite IRA Advisor GroupSM, I'm trained to help clients avoid these mistakes — with Ed Slott and Company serving as my back-office team on complex cases.

#RMD #QCD #EstatePlanning #RetirementTaxPlanning #EdSlott #EliteIRAAdvisor

Rolling over a 401(k)? Stop!

From the 60-day rule to overlooked NUA opportunities, rollover mistakes can trigger surprise taxes, penalties, and lost savings — and most of them can't be undone.

 Watch this free 40-minute special from @Ed Slott and Company to learn how to avoid rollover traps before you move your money.

(link in comments)

Navigating rollover decisions? Let's talk — as a member of Ed Slott's Elite IRA Advisor GroupSM, I have the back-office support of America's IRA Experts to guide you through complex choices.

#RetirementPlanning #Rollover #RetirementTaxes #IRATaxTraps #EdSlott
#EliteIRAAdvisor

Think your will controls your IRA? Think again...

Your will or trust doesn't determine who inherits your IRA — the beneficiary form does. Outdated or missing forms can derail your entire estate plan, disinherit loved ones, or send your money to the wrong place.

 Watch this free 40-minute special from @Ed Slott and Company to learn how to protect your heirs and avoid costly estate planning mistakes.

(link in comments)

Navigating legacy and beneficiary decisions? Let's talk — as a member of Ed Slott's Elite IRA Advisor GroupSM, I have direct access to America's IRA Experts to help you get it right.

#EstatePlanning #RetirementPlanning #BeneficiaryMistakes #RetirementTaxPlanning
#EdSlott #EliteIRAAdvisor

WEBSITE ENHANCEMENTS

Homepage Feature Block

- Add the trailer or special to a “Featured Resource” or “Learn from the Experts” section.
- Framing: *“New! Watch this national special from America’s IRA Experts — shared by [Advisor Name], an educated member of Ed Slott’s Elite IRA Advisor GroupSM.”*

About Page / Advisor Bio

- Drop the trailer or a link to the special, alongside your Elite IRA Advisor credentials.
- Framing: *“Here’s the kind of nationally recognized training I bring to my clients — watch this special from Ed Slott and Company.”*

Resources / Education Center

- If the advisor has a “Resources,” “Insights,” or “Education Center” page, embed the trailer or special there.
- Works well paired with other downloads or articles → makes the Slott content feel like part of their larger resource hub.

Client Portal / Onboarding Page

- For firms with a login client portal or new client welcome page, include the trailer as a “must-watch.”
- Framing: *“This is the same content I train on with Ed Slott and Company, America’s IRA Experts. Here’s their newest public special.”*

Seminar/Event Landing Pages

- Use the trailer as a teaser on registration pages for workshops/webinars.
- Example: *“Before you join us live, watch this 2-minute preview from Ed Slott and Company.”*

Newsletter Signup Page

- Embed the trailer or link to the full special with a signup CTA: *“For more insights like this, subscribe to my monthly retirement tax update.”*

BLOG POST

Headline: Free Retirement Tax-Saving Video Special

Body Copy:

Don’t let unnecessary taxes eat into your retirement.

Start with this **2-minute trailer** from Ed Slott and Company — America’s IRA Experts — for a quick preview of the most common retirement tax mistakes.

[Embed Trailer Here]

Then, watch the **full 40-minute Special** to learn how to protect your hard-earned savings: irahelp.com/retirementroadmap/

Topics covered include:

- Tax-savings moves for your 50s, 60s, and 70s
- How to reduce RMDs and avoid IRMAA surcharges
- Roth conversions, beneficiary form mistakes, and more

About My Training

As a member of [Ed Slott's Elite IRA Advisor GroupSM](#), I study directly with Ed Slott and Company, America's IRA Experts, year round. This means I'm continuously updated on the latest tax law changes, vetted through ongoing training and background checks, attend semiannual workshops, and am supported by a team that answers thousands of real client cases each year.

Put simply: Retirement tax planning is complicated. I've invested in this specialized education, so you don't leave money on the table. If you want help applying these strategies to your own retirement plan, let's connect.

This resource is brought to you by [\[Advisor Name\]](#), a member of Ed Slott's Elite IRA Advisor GroupSM.

Key Takeaways: How to Use the Free Special

- Show or share the full 40-minute video or use the chapter links to spotlight the sections most relevant to your audience.
- Always share via the official link or embed — never re-upload to another platform.
- Lead with the 2-minute trailer for maximum clicks, then link to the full special.
- Repurpose across multiple channels: email, social, website, newsletter, or event promotion.

Advanced Strategies for Premium Deep-Dive Videos

Once you've shared the free public special, you can go deeper with the members-only premium Deep-Dive Videos. These trainings are not for broad distribution, but when used in the right way, they can set you apart as the trusted retirement tax resource for clients, prospects, and partners.

Four High-Impact Uses

1. **Client Reviews:** Use clips to simplify complex rules → pivot to the client's plan.
2. **Client/Prospect Events:** Share one or two story-driven clips → spark questions & follow-up.
3. **COI Partnerships:** Use technical pitfalls → show expertise and build collaboration.
4. **Legacy/Next-Gen Planning:** Use family-focused clips → prompt multi-generational meetings.

1. CLIENT REVIEWS

Short clips are perfect to anchor one-on-one planning conversations. Use them to illustrate complex tax rules, then pivot directly to the client's situation.

- **Why Roll to an IRA? (Deep Dive 3, 01:40–04:50)**
Highlights flexibility: QCDs, estate planning benefits, broader investment choices. Shows the added value of working with an advisor.
- **Strategies to Reduce RMDs (Deep Dive 4, 03:01–05:27)**
Covers Roth conversions, QCDs, and bracket management. A powerful framework for income and tax planning in retirement.
- **Spousal Options & Rollovers (Deep Dive 1, 18:58–21:30)**
Sensitive but critical: when a spouse should (or shouldn't) roll over an IRA. A natural fit for reviews with married couples and surviving spouses.

📌 Position these as: *"Here's how the experts frame it — now let's apply it to your numbers."*

2. CLIENT & PROSPECT EVENTS

For workshops, seminars, or appreciation dinners, choose **story-driven or opportunity-rich clips** that spark curiosity and open doors for follow-up.

- **The Airplane Analogy – SECURE Act Changed Everything (Deep Dive 1, 01:15–03:43)**
A simple, visual way to explain how beneficiary rules changed. Creates urgency for planning.

- **Beneficiary Form Horror Stories (Deep Dive 1, 14:28–18:58)**
Real-world mistakes that cost families everything. Always gets nods and gasps in a room.
- **The Roth “Sweet Spot” Before Medicare (Deep Dive 2, 07:35–10:53)**
Shows how conversions in the 60s can slash future taxes. Prospects quickly see the value of planning ahead.
- **The NUA Strategy – Employer Stock Opportunity (Deep Dive 3, 10:19–13:30)**
For attendees with company stock, this is a “wow” moment. Makes the advisor stand out as someone who knows tax-smart rollover strategies.

📌 Use one or two clips per event — never the full deep dive — and layer in your commentary and Q&A.

3. COI PARTNERSHIPS (CPAS & ATTORNEYS)

Clips that highlight technical pitfalls or advanced planning strategies are ideal for building trust and collaboration with professional partners.

- **Non-Spouse Beneficiaries & Fatal Errors (Deep Dive 1, 21:30–28:04)**
Explains the 10-year rule confusion and why touching inherited IRA money is a fatal mistake. A case study COIs instantly recognize as risky.
- **The 20% Withholding Trap (Deep Dive 3, 13:30–15:40)**
Mulhern case study that shows how one wrong move costs thousands. CPAs appreciate the compliance angle.
- **Inherited IRA Rules & Pitfalls (Deep Dive 4, 09:02–10:48)**
Clarifies EDB vs. non-EDB rules. Demonstrates the need for legal, tax, and financial coordination.

📌 Use these as conversation starters: *“Here’s a common area clients get burned — this is where working together protects them.”*

4. NEXT-GEN & LEGACY PLANNING

Clips that naturally involve heirs and reinforce the advisor’s role in protecting family wealth.

- **Estate as Beneficiary = Probate Nightmare (Deep Dive 1, 28:04–30:54)**
Warns against failing to name a beneficiary — probate, delays, 5-year rule. Great for prompting family meetings.
- **Beneficiary Form Horror Stories (Deep Dive 1, 14:28–18:58) (also effective here)**
A compelling way to engage adult children in conversations about updating forms.
- **RMD Basics & New Ages (Deep Dive 4, 01:04–03:01)**
A straightforward way to get heirs familiar with required distributions — and why planning matters across generations.

👉 Invite clients to bring their children to a review or workshop and use these clips as the “hook.”

Key Takeaways: How to Use Premium Deep Dive Clips

Think of the deep dives as **authority anchors**. They give you an expert voice in the room (Ed Slott and team), while you provide the personalized application. That combination builds credibility and positions you as the advisor who makes complicated tax rules actionable.

- Limit yourself to **2–3 clips** in a single client or prospect event.
- Keep total video time under **15–20 minutes** — any more time than that and you risk losing attention (and the spotlight).
- Always alternate: **clip** → **your commentary** → **audience Q&A**. This is where trust is built, and appointments are booked.
- Choose clips that **tie directly to your event theme** (estate, Roth, rollovers, etc.). We’ve highlighted the best “playlists” by event type in this Toolkit.

More Ideas at Your Fingertips

For the full list of chapters, timestamps, and advisor notes, see the [Member Content Map](#) to find additional clips available for your client reviews, events, COI partnerships, or legacy planning conversations.

Video Usage and Compliance

As always, consult your firm's compliance team or counsel for your specific situation.

- These videos are **produced and owned by Ed Slott and Company**.
- You may **share the official YouTube/Vimeo links** directly with clients, prospects, and partners.
- Because the content belongs to Ed Slott and Company and is used **without alteration**, the videos themselves generally do **not** require compliance review (FINRA and SEC).
- **What does require review:** any emails, social posts, invitations, or other promotional copy you create around the videos. Use the templates in this Toolkit and submit them to compliance for approval and archiving.
- Videos may **not** be downloaded, re-hosted, edited, or altered in any way.

Take Action!

Implementation Checklist

- ☐ Forward this Toolkit (including all email + social posts) to your **compliance & marketing team** for one-time review/approval.
Do not release publicly until Sept 23, 2025 at 9:30 AM ET.
- ☐ Once approved, **schedule your announcement email + trailer social post** for Week 1.
- ☐ Add the video to your **website/resources** page.
- ☐ Schedule your provided social posts to roll out over the next 3–4 weeks (announcement, credibility, age-segmented posts)
- ☐ Use one **clip in a client review, workshop, or COI conversation** this month.

(That's the campaign in 5 simple steps — all doable in under an hour of setup time.)

Suggested Execution Timeline

- **Week 1 – Launch:** Send announcement email, post trailer, update your website.
 - **Weeks 2–4 – Extend:** Share credibility + age-segmented posts and include in your newsletter.
 - **Week 5+ – Apply:** Use 1 premium clip in a client meeting, event, or COI conversation.
-

What to Track

These tools are designed for **credibility, awareness, and connection deepening**. Instead of hard performance results, focus on simple indicators:

- **Awareness:** Did people *see it*? (email clicks, video views, social likes/comments)
- **Engagement:** Did it *spark a conversation*? (prospect reply, client mention in review, COI follow-up)
- **Application:** Did you *use it*? (log 1 client meeting, 1 event, or 1 COI where a clip was shown)

Even if you only track one thing, note how many conversations came directly from sharing or showing the content.

Stay Connected

When posting, tag Ed Slott and Company so we can engage and amplify your content:

- LinkedIn & Facebook: **@Ed Slott and Company** and **@Ed Slott**
- Twitter/X: **@theslottreport**
- YouTube: **@EdSlottandCompanyiRA**

Looking Ahead

For 20 years, members of Ed Slott's Elite IRA Advisor GroupSM have set the standard in retirement tax planning. This new campaign is the next step forward — modern tools designed to help you amplify your credibility, spark meaningful planning conversations, and strengthen client and COI relationships.

SHARE YOUR FEEDBACK + SUCCESS STORIES

We're excited to see how you put these resources to work in your practice. Use our [Member Feedback Form](#) to share questions, successes, and creative applications. Our team reviews all submissions to inform our future content developments and may reach out if we'd like to spotlight your story in future member communications.

Thank you for your continued commitment and investment in raising the bar. Together, we're shaping the future of retirement tax planning nationwide.

Member FAQs

Here are anticipated member questions (with clear answers) to help you save time and streamline compliance. We will be updating this section as we hear feedback from you.

Q: Do I need compliance approval to use these?

A: Always check with your own compliance team. The videos themselves are owned and produced by Ed Slott and Company and cannot be altered, so they generally do **not** require review. However, any promotional copy (emails, social posts, invitations, landing pages, etc.) should be submitted to your compliance and marketing teams before use.

Q: Can I edit, cut, or rebrand the video?

A: No. Videos must be shared as-is via the official YouTube or Vimeo link. You may brand your emails, posts, or landing pages, but the video itself must remain unchanged. Member versions of the videos (without public “Find an Advisor” messaging) are provided for you.

Q: Can I download and re-upload the video to my own channel?

A: No. The videos must stream directly from Ed Slott and Company’s official YouTube or Vimeo links. However, embedding the provided links on your website, blog, or client portal is encouraged.

The **trailer native file** is provided for **social media use only** (uploading directly to LinkedIn, Facebook, or X maximizes engagement). It may not be uploaded to YouTube, Vimeo, or other streaming platforms.

Q: Can I gate the video behind a form?

A: The Free 40-Minute Special is already public on YouTube, so there’s no need to gate it. However, if your marketing team prefers to use a landing page with a form (to track leads or email sign-ups), you may do so — just be sure the video itself is still streamed from the official [Ed Slott and Company links](#).

The **Premium Deep-Dive Videos** may not be hosted online or behind a gate — they are reserved for live use in client meetings, events, and workshops. This exclusivity protects their value: While the deep dives are sold direct-to-consumer for a small fee to expand national awareness, you have the ability to use them freely in your practice — making you the exclusive access point for your clients and prospects.

Q: Can I show just one section of a video?

A: Yes. We have provided some examples in your Toolkit of timestamped chapter links you can share or use in presentations. We do not create or distribute separate shorter files.

Q: Can I use these in a seminar or client event?

A: Absolutely. For best results, we recommend you use 1–2 clips that support your theme (not the full deep-dive videos) and alternate with your commentary and audience Q&A. This keeps you in the spotlight while leveraging Ed Slott and Company's authority. This is another great way to highlight the investment you put into your membership for your clients.