

Reviewing your client's tax return can be an effective way to identify financial protection needs
— needs that we may help fulfill. The links below provide information on what to look for when examining tax returns, next steps and planning options.

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| 1040 Overlay resources |
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| **•** | [1040 Guide Book](http://t.neolane.axa-equitable.com/r/?id=h3d206a3,16ee2316,1700172a) for 2019 returns |
| **•** | Overlay for the [1040](http://t.neolane.axa-equitable.com/r/?id=h3d206a3,16ee2316,1700172b) |
| **•** | Sample case data for the [1040](http://t.neolane.axa-equitable.com/r/?id=h3d206a3,16ee2316,1700172c) |

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| **Implementation checklists:** |
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| **•** | For use with [CPAs and other tax professionals](http://t.neolane.axa-equitable.com/r/?id=h3d206a3,16ee2316,1700172d" \t "_blank) |
| **•** | For use with [clients and prospects](http://t.neolane.axa-equitable.com/r/?id=h3d206a3,16ee2316,1700172e) |
| **•** | For use by agencies in [marketing to producers](http://t.neolane.axa-equitable.com/r/?id=h3d206a3,16ee2316,1700172f) |

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| **Sample letters:** |
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| **•** | For contacting [centers of influence](http://t.neolane.axa-equitable.com/r/?id=h3d206a3,16ee2316,17001730) |
| **•** | For your tax professionals to contact [younger clients](http://t.neolane.axa-equitable.com/r/?id=h3d206a3,16ee2316,17001731) |
| **•** | For your tax professionals to contact [clients nearing retirement](http://t.neolane.axa-equitable.com/r/?id=h3d206a3,16ee2316,17001732) |

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| [Case study](http://t.neolane.axa-equitable.com/r/?id=h3d206a3,16ee2316,17001733) — Help CPAs uncover estate planning opportunities using 1040 Overlay |
| [*"Insurance News Net"* article,](http://t.neolane.axa-equitable.com/r/?id=h3d206a3,16ee2316,17001734) "You don't get referrals from CPAs, you earn them" |

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| **Tax savings calculators:** |
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| **•** | [Compare taxable, tax-deferred and tax-free investment growth](http://t.neolane.axa-equitable.com/r/?id=h3d206a3,16ee2316,17001735) |
| **•** | [Learn more about how taxes and inflation impact return](http://t.neolane.axa-equitable.com/r/?id=h3d206a3,16ee2316,17001736) |
| **•** | [Estimate your effective tax rate](http://t.neolane.axa-equitable.com/r/?id=h3d206a3,16ee2316,17001755) |
| **•** | [The power of tax deferral](http://t.neolane.axa-equitable.com/r/?id=h3d206a3,16ee2316,17001756) |

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| Special disclosure for CPAs to [obtain client consent](http://t.neolane.axa-equitable.com/r/?id=h3d206a3,16ee2316,17001757) to share their tax information |
| [e-Pocket Tax Table:](http://t.neolane.axa-equitable.com/r/?id=h3d206a3,16ee2316,17001758) A quick reference guide that is a compilation of variable tax information to include income, gift and estate tax annual tables, for prior and current years |

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| Top three sales tactics: |
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| **1.** | Make appointments to sit down with your clients to discuss their recent tax returns. |
| **2.** | Use the Guide Book as a primer on the key areas you will want to discuss with your clients. |
| **3.** | Place the overlay on their own 1040 to help highlight areas for discussion with your clients. |

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| Why is this valuable? |
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| **•** | Have conversations with clients about planning issues that have remained hidden or ignored. |
| **•** | It provides the opportunities to collaborate with CPAs and tax professionals on client planning needs.  |
| **•** | It provides introductions to new prospects for your planning services and products. |

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| How to spot prospects: |
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| **•** | All ages  |
| **•** | All income levels |
| **•** | All stages of life |
| **•** | Those with all forms of income: W-2 income, dividends, interest, IRA and pension distributions, Social Security and all forms of business income |

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