**Submitting Outlines for The Kitces “3-I” Blog Article:**

**Information, Insight, and Instruction**

The articles published on the Kitces Nerd’s Eye View blog are intended for financial “advicers” – those who are focused on delivering and being compensated for their advice, who are serious about their craft, and who are committed to continuous learning to ensure they’re at the top of their game to fulfill their sacred duty to clients. Consequently, our readers are intelligent, service-oriented financial advisors (or other like-minded individuals who are either working in or are simply interested to learn about the financial planning industry), but may span a wide range of business models and roles, from employee advisors to solo pratitioners to advisory business owners.

Each Kitces article should speak to our target Financial Advicer reader, with one overarching Key Insight serving as primary theme of the piece, offering relevant *information*, *insight*, and *instruction* (i.e., the three “I’s”) that support the Key Insight.

The Key Insight of an article should convey some unique concept, insight, or intuition of interest to advicers, or it might offer a surprising or novel application of what advicers can *do* with something that they may have otherwise thought they already fully understood. At its core, though, the goal is simply that in reading the article, the reader will have some kind of “a-ha” or “eureka” moment (literally, a new *insight*), where they suddenly glean a new perspective or understanding of the issue... and have some takeaways on how to apply it for themselves.

To help guest authors develop articles that align with the deep-dive style of our blog articles, we offer the Kitces 3x3x3 outline template as a guideline to address Key Points of a “3-I” blog article. The 3x3x3 “3-I” outline consists of one Key Insight, and is followed by three Key Points to deliver and support that Key Insight:

**KEY INSIGHT:** The Key Insight should reflect the main theme of the article, and summarize the central takeaway advisors should glean from the article.

**KEY POINT #1 – Information**. The Information Key Point should provide information around the topic being discussed, giving the reader enough factual background (research) and relevant historical context to understand the salient points and why the issue is important.

For *personal-story articles,* the Information Key Point might give an overview of past events in the author’s life that may have led up to the present situation. For *how-to articles*, the Information Key Point might give an overview of the significance of the process being described and relevant historical context.

**KEY POINT #2 – Insight.** The Insight Key Point should share the author’s unique Insight on the topic (and/or create a new Insight or understanding for the reader), which may include a new way to look at the topic, a new perspective on the impact of the Information, or a new approach in how to apply the information. The Key Point should also implicitly or explicitly emphasize why the topic is important, and how the information is relevant to financial advisors.

For *personal-story articles*, the Insight Key Point might describe some of the lessons learned that led to implemented changes or important realizations. For *how-to articles*, the Insight Key Point might highlight misunderstood ideas about the process or lesser-known (but relevant) aspects of how the process might be used.

**KEY POINT #3 – Instruction.** The Instruction Key Point should provide specific takeaways that lead advisors to do something differently in the future, or actionable recommendations that financial advisors can implement in their lives or practices that help them be better and/or more successful as financial advisors.

For *personal-story articles*, the Instruction Key Point might offer readers concrete suggestions about how to implement the same changes or achieve the same outcomes as the author (parentheticals, example dialogue). For *how-to articles*, the Instruction Key Point will offer the actual step-by-step instruction of the process.

Each Key Point is substantiated by three Supporting Concepts , and each Supporting Concept should be summarized by three statements to explain the Concept.

Articles considered for publication are based on three primary criteria:

1. **QUALITY.**

* Focused Narrative. The article has a clear Key Insight for a clear target audience of advicers, and can be explained in an outline that is 13 sentences (3x3x3 format with a Key Insight).
* Well Written. The writing itself is understandable and readable, makes and connects points clearly, and transitions the reader from section to section.
* Insightful. The author provides unique perspective, and effectively conveys to the reader in a way that they understand the topic more deeply (including examples and/or visuals where appropriate).

1. **NERDINESS.**

* Accurate. The article is technically accurate in all the points/details/information it provides, and makes its points with sound logic.
* Thoroughness. The article is through, but concise. It makes all the points it needs to make, but not more. It tells the reader everything they need to know (but not necessarily everything the author knows).
* Kitces-Style. The article uses proper grammar, punctuation, accurate spelling, and follows Kitces Style guidelines (which our editing team can provide support on).

1. **RELEVANCE.**

* Useful. The article addresses an issue that is pertinent to financial advisors in their businesses or their work with clients.
* Material. The subject matter is of *material* relevance to advisors (i.e., it is impactful in their businesses or their work with clients), and the Target Audience constitutes a material number OF advisors (i.e., it is wide-reaching and not overly narrow to a small subset of advisors).
* Actionable. The article provides clear action steps/next steps, or at least provides clear takeaways for advisors.

Articles published on the blog tend to examine technical topics (e.g., [Social Security topics](https://www.kitces.com/blog/navigating-social-securitys-windfall-elimination-provision-wep-with-a-non-covered-government-pension/), [tax planning strategies](https://www.kitces.com/blog/cash-basis-small-business-owner-delay-income-invoices-accelerate-deductions-section-179-expense-bonus-depreciation/), etc.), but they can also share expertise on a practice management topic, offer more of a [personal experience](https://www.kitces.com/blog/overcoming-a-disciplinary-u4-disclosure-to-reinvent-your-advisory-business/) detailing a particular point of interest in an advisor’s career, or they can be [‘how-to’ articles](https://www.kitces.com/blog/financial-coaching-what-it-is-and-how-to-become-one/) about processes that would compel today’s financial advisor.

The following are two sample outlines, on which the blog articles [Recognizing Financial Survivorship Guilt And Strategies To (Help Clients) Cope by Meghaan Lurtz](https://www.kitces.com/blog/identifying-financial-survivorship-guilt-shame-grieving-trauma-loss-group-bonding-mental-health-referral-spectrum/) and Why Tax Diversification Is Inferior To Tax Timing For Roth Optimizationby Michael Kitces is based.

[Recognizing Financial Survivorship Guilt And Strategies To (Help Clients) Cope](https://www.kitces.com/blog/identifying-financial-survivorship-guilt-shame-grieving-trauma-loss-group-bonding-mental-health-referral-spectrum/)

**3x3x3 Article Outline**

**KEY INSIGHT:** Survivorship Guilt can be felt by those who experience (or even just witness but don’t personally experience) a traumatic event that impacts others more adversely than the individual, and for those of significant means and/or wealth (e.g., the clients of financial advisors), surviving an economically traumatic event (e.g., the COVID-19 pandemic and its associated economic impact) can result in Financial Survivorship Guilt.

1. **Keypoint #1: Information.** **What’s the research and why is it important?** Survivorship Guilt can arise from surviving a traumatic event.
   1. **Supporting Concept #1.** Survivorship guilt involves feeling shameful or guilty when someone survives a traumatic event and empathizes with others who did not survive or suffered from the trauma more severely than they did.
   2. **Supporting Concept #2.** Survivorship guilt can even occur when witnessing other people experience trauma – personal experience with the trauma isn’t a prerequisite
   3. **Supporting Concept #3.** Survivorship Guilt can also arise when the grieving process is ‘broken’ – when people can’t resolve feelings of grief in traditional ways, this can give rise to feelings of shame and guilt.
2. **Keypoint #2: Insight. What should financial advisors glean from the above information?** As we recover from the economic impact of COVID, those who have survived the economic trauma, and witnessed others who suffered more severely, may be experiencing a form of “Financial Survivorship Guilt”.

* 1. **Supporting Concept #1.** The nature of the post-COVID economic “K-shaped recovery” has left many white-collar workers (disproportionately clients of financial advisors, including advisors themselves) better off than those who were on the downward leg of the K-shaped recovery, such that they may be experiencing financial Survivorship Guilt.
  2. **Supporting Concept #2.** Financial Survivorship Guilt can influence individuals to make irrational behaviors and emotions about their money (e.g., guilt around money, wanting to give away more than usual, discomfort spending one’s own money while others are still struggling, etc.)
  3. **Supporting Concept #3.** Philanthropy (above and beyond their normal patterns of giving) is one way that some individuals experiencing Financial Survivorship Guilt may be trying to alleviate their shame and discomfort.

1. **Keypoint #3: Instruction. What are the key takeaways financial advisors should carry forward to act differently in the future, or what are the action items/implementation steps to take now?** Financial advisors can use simple tools to help clients (and themselves) cope with Financial Survivorship Guilt.
   1. **Supporting Concept #1.** There are cues that advisors can watch for to recognize when their clients are suffering from financial Survivorship Guilt.
   2. **Supporting Concept #2.** There are three simple tools for advisors to use when helping clients struggling with financial Survivorship Guilt.
      1. Affirming the importance of grieving with clients who may have unresolved grief.
      2. Guiding clients who are philanthropically inclined to give responsibility and meaningfully
      3. Encourage group support and consider facilitating client bonding functions.
   3. **Supporting Concept #3.** Advisors should know how to make mental health referrals for clients experiencing emotional distress beyond the advisor’s comfort level.

Why Tax Diversification Is Inferior To Tax Timing For Roth Optimization

**3x3x3 Article Outline**

**KEY INSIGHT:** Because Roth accounts fare better when tax rates rise and because traditional accounts are better when tax rates decline, investors sometimes try to “tax diversify” with a portion of each account to hedge their uncertainty; however, in the end, it’s better to tactically engage in Roth contributions or conversions when tax rates are low than to systematically tax-diversify.

1. **Keypoint #1: Information. What are the relevant facts and why are they important?** Roth conversions win or lose (relative to keeping a Traditional IRA account) based on the change in tax rates.
   1. **Supporting Concept #1:** Roth versus Traditional IRAs are about the timing of tax benefits, where Traditional IRAs gives you the deduction upfront, and a Roth IRA gives you the tax-free growth at the end.
   2. **Supporting Concept #2:** Tax Equivalency principle – it doesn’t actually matter whether you choose a Roth or Traditional IRA when tax rates don’t change.
   3. **Supporting Concept #3**: When tax rates *do* change, rising rates are better for Roth IRAs, declining rates are better for Traditional IRAs.
2. **Keypoint #2: Insight. What should financial advisors glena from the above information?** Roth conversions don’t diversify your tax bet, they just take the bet off the table altogether.
   1. **Supporting Concept #1:** Because Roth-style accounts do better when rates go up, and Traditional IRAs do better when rates go down, it is a popular strategy to “tax diversify” into each so that you can benefit regardless of whether rates go up or down.
   2. **Supporting Concept #2**: Dollars that are converted to a Roth always have the same final outcome regardless of future tax rates, which means converting from a Traditional to Roth IRA is actually more akin to “taking money off the table” than diversifying it.
   3. **Supporting Concept #3**: Roth conversion alpha (i.e., better outcomes, not just narrower outcomes) comes from actually making timing decisions to capitalize on rates when they’re low (or maximizing Traditional IRA deductions when rates are higher) rather than tax-diversifying.
3. **Keypoint #3: Instruction. What are the key takewaways financial advisors should carry forward to act differently in the future, or the action items/implementation steps for financial advisors to take now?** Implementing tax timing is a better approach than tax diversification.
   1. **Supporting Concept #1:** Trying to ‘time’ someone’s tax situation is not as difficult as timing the markets, as it only matters when tax rates are at an extreme (high or low), which is typically obvious to the investor at the time.
   2. **Supporting Concept #2**: Identifying someone’s tax equilibrium point (12%, 24%, or <37%) can provide helpful guidance on what threshold to target for tax timing.
   3. **Supporting Concept #3**: Beware of making one-sided tax policy bets (e.g,. that “rates must inevitably rise in the future”), as effective tax rates have actually been very stable historically, which means individual variability of income over time is still the greatest driver of outcomes.



**MAIN ARTICLE SUBJECT:**

**KEY INSIGHT:**

**KEY POINT #1:**

Supporting Concept #1:

Supporting Concept #2:

Supporting Concept #3:

**KEY POINT #2:**

Supporting Concept #1:

Supporting Concept #2:

Supporting Concept #3:

**KEY POINT #3:**

Supporting Concept #1:

Supporting Concept #2:

Supporting Concept #3: