## Submitting Outlines For The Kitces “3-I” Blog Article:

**Information, Insight, And Instruction**

**Overview**

At The *Nerd’s Eye View*, we aim to provide real [financial advicers](https://www.kitces.com/financial-advicer-manifesto-values-difference-advisor-broker/) with practical insights to help them be better and more successful. Our articles are written for financial “advicers” – professionals who are focused on delivering their advice, committed to being fairly compensated for their expertise, serious about their craft, and dedicated to continuous learning to ensure they’re at the top of their game to fulfill their sacred duty to clients.

Our audience includes a wide range of intelligent service-oriented financial advisors (and other like-minded individuals working or are simply interested in the financial planning industry), spanning diverse business models and roles, from employee advisors to solo practitioners to advisory firm owners.

**Each Kitces Article** should be written with Financial Advicers in mind, focusing on one overarching Key Insight, offering relevant *Information, Insight,* and I*nstruction* (the three “I’s”) to support that Insight. Topics include technical concepts (e.g., Social Security, tax planning strategies, etc.), practice management insights, personal career experiences, or step-by-step “how-to” guides on key processes that advisors can implement in their own practices.

Articles typically range from 2,500–4,500 words. To ensure a smooth article writing and editing process, we ask all writers to submit an Outline for review before drafting the article.

**How is my outline evaluated?**

Outlines and articles are assessed based on three primary “QNR” criteria:

* **Quality****:** Does the article have a clear Key Insight that applies to a specific subset of advicers? Is the writing understandable and engaging? Does the author provide a unique perspective and effectively convey the article’s insights?
* **Nerdiness:** Is the article accurate, logical, and thorough? The article should be comprehensive, but concise. The article should make all the necessary points without adding unnecessary content.
* **Relevance:** Does the article address an issue for financial advicers? Does it provide clear actionable takeaways that advisors can implement in their practice?

**What can I expect from the process?**

First, submit your Outline to [guestpost@kitces.com](mailto:guestpost@kitces.com), at which point it will be evaluated by the Kitces Editorial team based on the Quality, Nerdiness, Relevance (QNR) standards described above. If the topic is accepted, then the author will work together with the Kitces team to revise the Outline for quality and narrative flow.

Once the Outline is finalized and approved, the author will be cleared to begin drafting the article.

The article draft must be fully written (e.g., not just presented as an “extended Outline”), and should include any links, references, and article graphic ideas embedded in the draft!

An Outline template (with annotations to show where specific points and concepts can fit within the article structure) is provided for reference. Also included are two sample Outlines for already-published Kitces articles that demonstrate how a well-structured Outline can provide the “bones” for a full-length Kitces Article. For further questions, please reach out to [guestpost@kitces.com](mailto:guestpost@kitces.com). Happy writing!

## Outline Template

*Note: Articles average 2,500–4,500 words in length. If each Key Point averages out to 6–9 paragraphs (1,000–1,500 words) per Key Point (or 2–3 paragraphs per Supporting Concept), then 1,000 words x 3 Key Points = 3,000 words!*

**Key Issue: Lay the groundwork for the article by identifying the pain point financial advicers are facing.**

**Key Insight: How can advisors scalably solve the above pain point? What new thing will advisors learn as a result of this article?**

**Core Audience: Briefly describe who is facing this issue. Be specific about who is affected. For example, is this a new advisor or a firm owner?**

**Key Point #1: Information. What are the relevant facts and why are they important?**

1. **Supporting Concept #1: Establish the problem.** Show readers that you understand the issue by illustrating what it looks like in an advisor’s day-to-day work.
2. **Supporting Concept #2: Go beyond persuasion.** Instead of convincing readers that the problem exists, assume that they already agree with the problem. What would prevent them from acting? Start there.
3. **Supporting Concept #3: Use data and sources.** Cite studies, statistics, and other relevant research. (Please provide links and references to all cited material as well!)

**Key Point #2: Insight. How can advisors think about this issue differently?**

1. **Supporting Concept #1: Offer a fresh perspective.** The Key Insight should introduce a unique concept or novel application of something advisors may have assumed they already understood.
2. **Supporting Concept #2: Create an “a-ha” moment.** Readers should walk away with a new perspective or understanding of the issue – and have clear takeaways on how to apply it for themselves.
3. **Supporting Concept #3: Explain the impact.** Use research, process frameworks, or real-world examples to demonstrate how this changes things for advisors and their clients.

**Key Point #3: Instruction. What are the key takeaways and what should financial advisors do next?**

1. **Supporting Concept #1: Make it actionable.** How can advicers implement these concepts or strategies outlined in the Insight section?
2. **Supporting Concept #2: Provide concrete steps.**If possible, include templates, specific step-by-step instructions, conversational scripts, or other real-world examples.
3. **Supporting Concept #3**:Ensure clarity. The steps should be tangible, specific, and scalable so that advisors can apply them effectively.

*To submit an Outline for the Nerd’s Eye View, please use this template as your starting point. Feel free to delete the descriptive text after you’ve read it and just keep the section markers.*

*Examples from real guest authors, with commentary on why these Outlines work, are included below.*

## Outline Template Example 1

**Utilizing Swap Powers In Irrevocable Trusts For Tax Planning**

**Key Insight**: Often a forgotten piece of trust boilerplate, swap powers, or the power of substitution, provide tremendous flexibility in irrevocable trusts and, for the knowledgeable advisor, create opportunities for income tax and estate planning.

**Key Point #1** – While their primary role is to create grantor trust status, swap powers can be used to remove and replace assets in irrevocable trusts, providing additional planning opportunities after the trust is funded.

1. **Supporting Concept #1**: Adding swap powers under 675 is one of the common ways to make a grantor responsible for paying income taxes on the trust’s income, while keeping the assets outside of the grantor’s estate.
2. **Supporting Concept #2**: Grantor trust status is an extremely powerful estate planning tool which allows for assets inside the trust to compound “tax-free” during the grantor’s lifetime while tax payments bleed down the grantor’s remaining estate.
3. **Supporting Concept #3**: Swap powers also allow the grantor to remove an asset from the trust and replace it with an asset of equal value.

**Key Point #2** – Using a swap power is akin to taking a mulligan – the grantor can “redo” the trust’s funding when the assets currently inside the trust would be more advantageous back in their estate.

1. **Supporting Concept #1:** As part of pre-mortem planning, a swap can be executed to move a low-basis asset back into the estate to receive a basis step-up at death.
2. **Supporting Concept #2:** If a low-basis asset that would be a prime candidate for donation to a charity is in an irrevocable trust, the swap can be executed to donate it in a more estate-tax efficient manner (i.e. not wasting the exemption used to fund the trust) than giving it directly from the trust.
3. **Supporting Concept #3:** If the grantor has illiquid assets, such as a family business, and the trust contains the liquidity the grantor requires for living expenses, a swap can be used to solve the grantor’s liquidity needs.
   * If assets inside the estate are on a higher-growth trajectory, a swap can move the growth asset, and its future appreciation, into the trust which will put the grantor in a better estate-tax position long term.

**Key Point #3** – Proper execution of a swap requires more than just moving around assets.

1. **Supporting Concept #1**: Assets must be of equal value, which needs to be properly calculated and, in some cases, supported with a formal valuation.
2. **Supporting Concept #2**: The trustee must attest, in writing, that the swapped assets were of equal value.
3. **Supporting Concept #3**: Not all property is swappable, and swaps need to respect other rules and regulations, not just the tax code.

## Outline Template Example 2

**A 3-Step Sales Process To Show Financial Planning Value To Prospects**

**KEY INSIGHT:** In recent years, the value proposition for many advisory firms has transitioned from “pure” investment management to more “comprehensive financial planning services.” Given the intangible nature of a financial plan—and the lack of a clear and consistent definition of what constitutes financial planning—it can be challenging for advisors to clearly demonstrate the value of their planning services to prospective clients. It can also be challenging for prospective clients to determine if the value of financial planning services being offered outweighs the cost.

In this article, I’m sharing my 3-step sales process for clearly showing my financial planning value to prospects, allowing them to make an educated decision about working with me. This exact process has had a conversion rate of 60%+ and is directly responsible for more than $1 million in new, recurring revenue in the last four years.

**KEY POINT #1 – Information:** Most advisors have a process to attempt to convert prospects into clients (i.e., a “sales process”), but it often falls short in terms of efficiency and effectiveness.

* 1. **Supporting Concept #1:** Having a clearly defined niche can significantly help advisors create an efficient, systematic sales process for showing their financial planning to prospective clients.
     + When I started my firm, I focused on talking to as many prospective clients as possible rather than creating a hyper-efficient sales process (i.e., quantity vs. quality).
     + As my firm grew, I realized this was an unsustainable long-term approach, leading me to identify and adopt a more clearly defined niche. In addition to providing greater value to existing clients, narrowing my niche helped me develop a more efficient sales process and better demonstrate my financial planning value to prospects.
  2. **Supporting Concept #2:** Instead of using a sales process to tell prospects about the benefits of their services, advisors can better demonstrate their financial planning value (and improve conversion rates!) by SHOWING them exactly how they can solve their biggest pain points.
  3. **Supporting Concept #3:** A thorough, step-by-step sales process provides prospective clients with the right tools and information to determine if the value of the planning services being offered outweighs the cost. It also helps to improve long-term client retention rates because clients are making a fully informed decision when making their buying decision.

**KEY POINT #2 – Insight:** A successful sales process doesn’t attempt to convince someone to hire you; it enables you to clearly show your value and how you can help them so the prospective client can determine if you are the best fit to help them solve their problems.

1. **Supporting Concept #1:** Sharing the purpose and details of our three-step sales process upfront with prospective clients helps to set proper expectations and prevent surprises.
2. **Supporting Concept #2:** Focusing on a single niche has allowed me to create repeatable systems for communicating with prospects during each step of the sales process. It has also allowed me to effectively and efficiently show my expertise by creating easy-to-understand visuals that can be repurposed for every prospective client.
3. **Supporting Concept #3:** While the deliverables are valuable, it’s the unforgettable experience we create from the moment the prospect reaches out to us to the moment we ask them to make a buying decision that makes the process successful.
   * As a result, roughly 60% of the people who go through our sales process become clients, leading to more than $1 million in new, recurring revenue in the last four years.
   * (The 40% who don’t convert tell us they had a positive experience, and we exceeded their expectations. We have written proof!)

**KEY POINT #3 – Instruction:** Simple or complex, advisors who take the time to adopt a systematic sales process focused on showing how they can solve a prospect’s biggest pain points, will help them better demonstrate their financial planning value, and improve the quality and quantity of clients that hire them.

1. How to modify this process for your niche
   * Documenting who your ideal client is and what their biggest pain points are is critical to the effectiveness and efficiency of a sales process.
2. The software tools I use to systematize this, and what I use them for
   * Website Tech Tools: Tiny Frog and Typeform
   * Productivity and Automation: Acuity (scheduling), Redtail (CRM), TextExpander (Email Template)
   * Planning Tools: eMoney, Holistiplan, Orion Risk Intelligence
3. How to explain this process to clients (and how it helps in the aggregate)
   * Evaluating and choosing a financial advisor is a challenging task for consumers. Acknowledging this to prospective clients and sharing that you have a process to help them properly evaluate you (and other firms they are considering) takes the pressure off their shoulders and creates a better experience. In the aggregate, this process improves the chances that the right people hire you for the right reasons and helps maintain healthy long-term client retention rates.
   * [Click here to listen to a short audio clip](https://www.taylorschulte.com/wp-content/uploads/2024/09/Stay-Wealthy-CTA.m4a) of how I explain this process to prospects on my podcast, which is how I also explain it in person. Perhaps something I can share in the actual article if this supporting concept is in line with what you had in mind.