Partnership resources for practice growth

Putnam Investments is here to help you take a holistic, needs-based approach to working with investors. Our distribution team offers a series of educational programs designed to help you grow your business in three of the most fertile areas for future development: investment, wealth, and practice management. Each training is designed for virtual or in-person presentation to help you hone your techniques and expand your base of knowledge. Visit the continuing education page on our website for more information on accessing these resources.

Investment Management

Active Insights (private briefings are available)

Putnam's Capital Market Strategies team shares timely, research-driven views on the global marketplace from Putnam's investment teams. Senior Market Strategist Chris Galipeau also hosts the Active Insights podcast series. Each episode features an in-depth conversation with a different Putnam portfolio manager, analyst, or other investment professional to share their expertise and opinions on the markets and global economy. Listen in as Chris asks his guests the most common questions advisors are asking today.

FundVisualizer®

FundVisualizer® helps you evaluate more than 30,000 funds, ETFs, and indexes from across the industry. Using over 80 performance and risk metrics, the tool lets you compare funds and portfolios directly from your desktop or tablet and create client-approved presentations.

Comprehensive portfolio analysis

The Portfolio Solutions Group can provide institutional-level risk analysis to identify the risk factors that drive portfolio performance, explain portfolio risk factors, and discuss potential alternative portfolios on client request. Visit the portfolio solutions page of our website to schedule a call with our team.

Wealth Management

Washington update and tax-planning considerations

Tax policy changes are being debated In Washington, and investors want to know how these proposals might impact their financial planning. Now is the time to explore strategies for keeping your clients' estate and wealth management plans on track. This session includes:

- The impact of tax policy on financial planning
- Considerations for the timing of income, capital gains and losses, and deductions
- How Roth strategies may help hedge the risk of higher taxes
- Effective wealth transfer in the current environment

Roth strategies to hedge the risk of higher taxes

Since their introduction by Congress more than 20 years ago, Roth IRAs have grown at a faster pace than traditional counterparts, exceeding $1 trillion in total industry assets recently. However, Roth IRAs currently comprise only 10% of total IRA assets. This may be problematic for retirement savers concerned about the threat of higher taxes in the future due to federal government budget pressures and uncertain tax policy. During this session, we will explore a range of actionable strategies for clients looking to hedge the risk of potential higher taxes on retirement savings, including:

- Tactical planning strategies to maximize use of income tax brackets
- Considerations for small business owners who may have experienced operating losses due to a challenging business environment
- Converting during retirement in an effort to leave a tax-free legacy to beneficiaries

Tax strategies for the current landscape

From recent changes due to the Tax Cuts and Jobs Act (TCJA), the SECURE Act, and the CARES Act to the risk of higher taxes in the near future, taxpayers face challenges in managing their current tax bill while planning for an uncertain future. This training examines key income and estate tax-planning strategies including maximizing the use of deductions, taking advantage of (current) lower tax brackets, and finding efficient means of transferring wealth.

Asset protection: Strategies for medical professionals and business owners

This course focuses on a variety of strategies that can be employed to help clients safeguard wealth. Specific topics discussed include understanding creditor protection differences between ERISA and non-ERISA retirement accounts and using advanced strategies such as trusts and limited liability corporations (LLCs).

Intergenerational wealth transfer

With over $30 trillion poised to shift between generations over the next few decades, firms and financial professionals are challenged with helping their clients manage the transition of that wealth. This presentation explores barriers financial professionals face in making critical connections with the next generation of their clients. Actionable strategies around tax planning and efficient wealth transfer are discussed as potential tactics to help financial professionals build and maintain valuable relationships.

Connecting with business owners

From the historic tax law changes to new advancements in technology, business owners need more guidance than ever to address complex needs that impact the success of their business. Putnam offers a range of resources including interactive case studies, FA trainings, and educational white papers for you to leverage, including:

- Business succession planning — Discuss valuation alternatives, deal structuring, and advanced wealth transfer strategies
- Small business tax strategies — Understanding and optimizing the new 20% deduction for qualified business income (QBI)
- Understanding tax reform — Examine key provisions of the TCJA, SECURE Act, and CARES Act.
- Tactical tax planning — How to apply net operating loss (NOL) to a Roth IRA conversion, and how to understand net unrealized appreciation (NUA)
- Retirement planning strategies — Review options for small business owners
- Intergenerational wealth transfer

Wealth management case studies

Putnam offers a series of workshops focused on how to manage complex financial situations for your clients. These in-depth case studies include:

- "Helping business owners manage and transition wealth"
- "Efficient stock planning strategies for corporate executives"
- "Financial strategies for HNW individuals in retirement"

Practice Management

Client engagement ideas for today's advisor

Learn how financial professionals are finding new approaches for client acquisition and asset gathering. In this presentation, we will go over timely wealth management ideas with actionable planning strategies, as well as practice management ideas to uncover new relationships — all in today's virtual environment.

Growing your value for women investors

One of the best opportunities for expanding your business may be in plain sight — prospecting to women. Women are major financial decision makers, and they control an increasing proportion of wealth and income in the United States. Gain insights on the distinct investment challenges women face to better understand their needs and help them reach their goals.

How to create a world-class client experience

A world-class client experience is more necessary than ever before in an industry of constant change. In this presentation, we discuss why experience matters and what a world-class experience feels like. We define the three foundational values on which top financial professionals build a world-class client experience. And lastly, we outline how to create a world-class experience. Learn actionable strategies that financial professionals and their staff use to develop a repeatable process that yields remarkable moments and long-term clients.

Social media training

Whether you're new to using social media to build your practice or have achieved some success, there's always more to discover. Our trainers can help financial professionals get started with LinkedIn, understand its value for recruiting, and leverage its advanced features and premium tools to make new connections and strengthen existing relationships.

- Get started with LinkedIn — Learn some astounding facts about social media and how to use it to build your personal brand and business. We also provide practical tips for making the most of online tools and apps, and to help you stay on top of trends in mobile technology and software.
- LinkedIn for recruiting — "87% of recruiters use or engage with LinkedIn at some point in their recruitment process. According to LinkedIn, over 40 million people use the platform to search for jobs every week, and in every minute, three people get hired on LinkedIn."* In this interactive session, we discuss how LinkedIn helps identify and source new talent, how to combine Boolean modifiers with advanced search techniques to get more results that are more accurate, and how Sales Navigator can help accelerate and automate the process.
- An advanced approach to business building using LinkedIn — Our trainers can help financial professionals with the biggest opportunities on LinkedIn, including intergenerational wealth transfer, rollovers, targeted warm referrals, client engagement, and asset retention. We can also help you find your next best client through advanced search features and Sales Navigator premium tools.

Three key goals, one committed partner

INVESTMENT MANAGEMENT	WEALTH MANAGEMENT	PRACTICE MANAGEMENT
Portfolio Solutions Group Advice from our team of experts can help you identify unseen risks in client portfolios across a variety of investment strategies and products. **Active Insights** Get research-driven analysis of evolving market themes from our investment professionals. **FundVisualizer®** This tool offers a dynamic way to analyze 30,000 funds, ETFs, and indexes, and share information directly with clients.	**Taxes** Get the latest tips on effective tax planning for business owners and individuals. **Business owners** Learn strategies for taxes, succession planning, and asset protection. **Intergenerational wealth transfer** Reach new clients as $30 trillion in assets passes to a new generation. **Regulatory updates** Learn what the Tax Cuts and Jobs Act (TCJA), SECURE Act, and CARES Act mean for your clients.	**Women and investing** Gain insights on the distinct investment challenges for women, who control 51% of U.S. personal wealth. **Social media** Use our one-on-one LinkedIn training, discover social media ideas, and explore other tools to help build your online brand. **Multi-generational practices** Learn new approaches for connecting with the future generation of investors.

For a full list of resources for each financial professional training, please visit putnam.com/advisor/putnam-institute.

*Source: https://www.omnicoreagency.com/linkedin-statistics/

Your clients should carefully consider the investment objectives, risks, charges, and expenses of a fund before investing. For a prospectus or summary prospectus containing this and other information for any Putnam fund or product, call the Putnam Client Engagement Center at 1-800-354-4000. Your clients should read the prospectus carefully before investing.

Investing involves risk, including the loss of capital.
For informational purposes only. Not an investment recommendation.
Please note that some materials may not be available for use at all firms.

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