



**Wealth Management Strategies**  
c o n f e r e n c e

## 2006 NPH Wealth Management Strategies Conference (WMS)

Atlanta, GA • June 14-16, 2006

Registration is now open for National Planning Holdings' 2006 Wealth Management Strategies Conference, scheduled for June 14-16, 2006. The conference will be held at the landmark [Ritz-Carlton Buckhead Hotel](#) in beautiful Atlanta, Georgia.

Uniquely designed to bring together Representatives from all four NPH broker-dealers (Investment Centers of America, INVEST Financial Corp., National Planning Corporation, and SII Investments) for 1½ days of enlightening meetings and workshops, the Wealth Management Strategies Conference gives you practical, useful information in the areas of Estate and Business Planning and Advisory Services.

With more Representative-driven workshops than ever before, this year's WMS conference will be the largest yet. Our best and brightest will provide valuable insight into today's leading industry trends and practices and will discuss what is working and what is not.

While the final Agenda is still being outlined, topics may include:

### I. Advisory Services Track:

- Creating Advisory Business utilizing the Corporate Market
- Managing and Mitigating your Role as a Fiduciary
- How to Explain your Practice's Transition to Fees to your Clients

### II. Estate & Business Planning Track:

- Estate Settlement Techniques: What to do after the first spouse dies
- Keeping the Business in the Family
- Retirement Plan Selection

Attending Advisers will also have access to sponsor exhibits and the opportunity to gain valuable information regarding a variety of new products and services.

Attendance at this year's conference will be limited. Don't miss your chance, complete the online registration form by [clicking here](#) and reserve your spot today!

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## 2006 NPC Calendar

EOE Release 3.6.2 (Performance Enhancement) . . . . .	<b>April 1</b>
Advisory Workshop 101, Tampa, FL . . . . .	<b>April 26-28</b>
Advisory Workshop 101, New York, NY . . . . .	<b>May 10-12</b>
NPC PAC Meeting, Atlanta, GA . . . . .	<b>June 13</b>
NPH WMS Conference, Atlanta, GA . . . . .	<b>June 14-16</b>
Advisory Workshop 101, Atlanta, GA . . . . .	<b>June 16-17</b>
EOE Release 3.6.5 . . . . .	<b>3rd Quarter 2006</b> (LaserApp Upgrade)

# message from the president



I'd first like to acknowledge all of you for a fantastic start to 2006. We are on track for another banner year, thanks to all your hard work and commitment.

While it may not feel like it now, the warm days of summer are right around the corner. This new season will bring many beneficial initiatives designed to enhance the way you conduct business. The first exciting development we plan to bring to you is a new email program that will completely update the system you are currently using.

Since email has become such a dominant channel for communication, the need for a program that truly tackles the needs of today's financial adviser has increased. Based on your requests ranging from a detailed easy-to-use calendar to an advanced spell-check function, I'm pleased to announce that NPC has chosen to migrate from Exchange to Lotus Notes. Among the many benefits of Lotus Notes is stronger anti-spam protection, the ability to work on email messaging offline, and a superior recovery system. The conversion is easy because there are no new concepts or ideas to learn, just a fresh, customizable look to your email. We look forward to assisting you in your migration, and are prepared to make your transition as seamless as it was for us.

Building on the need for an efficient communications approach, Representatives will also soon have the ability to use an optional contact system that integrates with EOE. Redtail is a web-based client relationship management database system that will give you advanced account management capabilities. We understand how vital client interaction is to your business, and we believe Redtail is a quality program to help you in your endeavor.

You can also expect a new EOE release, with enhancements based directly on field suggestions. Users will now be able to cancel and correct unpaid Direct orders within EOE. They will also be able to prepare in advance the NPC account applications along with order disclosures and sponsor applications without first submitting the new account. Other EOE performance enhancements include a Google type page display and a new account application interface that incorporates verification of identity fields.

We're also excited to present a special Representative Portal for the Natplan website later this year. With a single log in, you will have a homepage that will integrate your most frequently used items, including commissions, email, and alerts - all in a convenient tab view. This useful new feature eliminates the need to log in multiple times to your commonly used applications.

All of these initiatives came to fruition because of the valuable feedback you provide to NPC. My sincere thanks go out to all of you for your substantial efforts and your exceptional support. I look forward to continued prosperity and success in 2006.

Sincerely,

A handwritten signature in black ink that reads "M. Shawn Drefflein". The signature is fluid and cursive.

M. Shawn Drefflein

# economic trends

## Investment Outlook: Allocation Justification

The benchmark allocation is a long-term target allocation based on historical risk and return comparisons. Recommended allocations, on the other hand, are attempts by Standard & Poor's Investment Policy Committee to give investors added value. S & P's current recommended allocation is 45% US stocks, 20% international equities, 20% bonds, and 15% cash.

### Times are Changing

The rapid pace of change in the economy structure around the world is altering the way we live. As China and India industrialize,

employment is shifting away from manufacturing and toward services. Despite the rapid pace of change, the US economy continues to perform well. The current expectation is for the Federal Reserve to raise interest rates two more times to 5.0%, although the upward revision of the fourth-quarter data and the incoming data suggest that higher interest rates pose little danger to growth.

To read the Standard & Poor's Trends & Projections article in its entirety, please [click here](#).

Edited with permission by Athena Schultz, based on Standard & Poor's Trends and Projections, March 16, 2006.

# npc rep profile

## Jeremy Paul

For NPC OSJ Jeremy Paul, life is all about balance. And while striking a suitable balance between personal and professional worlds can be a challenge, he succeeds by making sure to devote an equal amount of time to his firm, RLP Capital, Inc., located in New York, NY and to his family and friends.

According to Jeremy, exceeding client expectations is a core value of RLP, an organization that concentrates on providing personalized customer service to individual and corporate clients. "We don't want our clients to perceive us as purely focused on asset management," he says. Instead they present a holistic approach, offering "good objective advice ranging from financial planning to that bordering on life advice." Jeremy's clients consistently turn to him for skilled counsel, and if he doesn't have the answer, he'll bring in an expert to take care of the client's issue. "Our emphasis is on providing a team approach for our clients, and to put them in the hands of trusted professionals both within RLP and through outside professional alliances."

It is this philosophy that led Jeremy to affiliate with NPC in November 2005. "In looking for a broker-dealer, we undertook an exhaustive two-year search," he says. "Ultimately our decision was based on the individuals and corporate culture we got to know at NPC." He feels that the transition was extremely smooth, thanks to the efforts of Wendy Martinez, Richard Quintana, Rick Espinoza, and Julie Gillen. Internally, Jeremy and his staff look to office manager and key operational staff

member Dawn Creo to ensure that account administration and client service are handled efficiently.

"Keep it simple" is the best business advice Jeremy has ever received. He finds this adage applies to all aspects of the industry for him, since he feels that having a systematized way of doing business is best and that people should not deviate from what they believe in. His own advice to fellow financial planners is to purge clients that become an emotional drain on the adviser or the firm. "This is an extremely difficult decision," he says, "but in the end, it is immensely beneficial!"



### Tip from the Top

"Keep it simple. Have a systematized way of doing business - do not deviate from what you believe in and from what you do best."

Looking to the future of the financial industry, Jeremy expects that margins will continue to shrink in the advisory business. "Clients and advisers are becoming more sensitive to the expenses associated with the management of an investment portfolio," he says. "It is imperative that firms continue to differentiate themselves through client service, product mix, and value added propositions." He believes that in order to increase client service and customer experience, advisers need to continue to create systemized processes that will allow more time for personal interaction.

When not serving the financial needs of his clients, Jeremy enjoys spending time with his wife, four-year-old daughter, and two-year-old son. He is an avid golfer and roots for the sports teams of his alma mater, the University of Maryland. Jeremy also has quite a passion for music and had he not chosen the financial industry he might have pursued a career in new artist development, bringing unknown musicians to the mainstream. His passion for music runs the gamut from classical to hip-hop – another instance of balance in Jeremy's life!

# npc OSJ referral program

As you already know, NPC continually seeks to attract quality financial professionals to join our group. But did you know that we have a unique, comprehensive recruiting program in place that not only rewards you for your personal recommendations but also refers top quality producers to your office? This team-oriented approach combined with the efforts of our Business Development Specialist, Kory Kinder, makes a significant contribution to our stellar recruiting success.

As a high school baseball player scouted by some of the country's top colleges, Kory learned the ins and outs of recruiting at a young age. Today, he brings that knowledge to his role at NPC. Daily, you can find Kory building profiles of potential new offices for our recruiters based on phone inquiries and response to our marketing collateral and website. He also employs the Discovery Database, a tool that helps target Financial Professionals who are a good match for NPC.



If Kory discovers a producer that seems like a fit for an established NPC office, he will distribute the lead to the OSJ manager, seeking to make a match that will benefit both parties. "The relationship is still the tipping point in this process," Kory says. "That's why we focus on matching the OSJ and the recruit.

Their dialogue will be the best representation of how success is developed through profitable relationships here at NPC."

A referral from an NPC OSJ is another invaluable contribution to NPC recruiting efforts. To reward our OSJs for their loyalty, NPC offers the OSJ Referral Program, designed exclusively to make referrals a mutually lucrative experience. Through the program, OSJs can earn 2% of the referral's GDC produced during the first 12 months of NPC affiliation. All an OSJ needs to do is to share their firsthand experience with NPC with their peers and let them know how we can offer them the tools and services they need to grow their practice. We have simple criteria: we're looking for professional, seasoned OSJs earning at least \$250,000 in GDC per year, excluding fixed business and outside IA. This offer is open to NPC OSJs only.

For more information on building your practice by receiving leads from NPC, or if you have questions regarding the OSJ Referral Program, please contact Kory Kinder at 800-881-7174 or [kory.kinder@natplan.com](mailto:kory.kinder@natplan.com).

## going the extra mile

### GEM Award Winner: Andrea Kerr

Each quarter the NPC home office votes for the individual we feel most deserves to be recognized for "Going the Extra Mile." Nominations are made based on ability, initiative, and attitude.

This quarter, we are delighted to honor Andrea Kerr of Professional Investors, LLC in Farmington, CT, as the GEM Award winner for the second quarter of 2006. Besides our great appreciation, Andrea will receive a \$50 American Express Gift Card and a framed certificate to commemorate her accomplishment.

"Andrea possesses a no-nonsense, git 'er done attitude that is perfect for managing the personalities of the producer, broker-dealer, and vendor landscape," proclaims her OSJ manager, Bill Brice. "Combine this with her outstanding work-ethic and an uncanny ability to carry any assignment through to completion, and you start to get a sense of her talent. It is therefore no surprise to me that NPC picked Andrea as the recipient of their GEM Award."

Andrea displays many of the qualities NPC looks for in a GEM honoree, but most notable is the way she handled the transition of 100 offices to NPC on April 1st, 2006. She aided in the move with talent and aplomb, and our thanks go out to her for being, "highly-organized, proactive, and motivated."

Congratulations Andrea, from everyone at the NPC home office and from all of the members of Professional Investors, LLC!



GEM Award Winner 2nd Quarter, 2006:		<b>Andrea Kerr</b>
OSJ Manager:	William Brice	
DBA:	Professional Investors, LLC	
Location:	Farmington, Connecticut	
Joined NPC:	April, 2006	

# electronic communications

## Looking Toward Lotus Notes

NPC is proud to announce that we will be upgrading the web email system to Lotus Notes by the end of Summer 2006. Lotus Notes contains capabilities not available in any other similar application. At its core, it is a shared solution suite designed for streamlined communications along with a powerful contact and calendar system. Lotus Notes also offers unparalleled security, a critical component in today's virus prone environment.

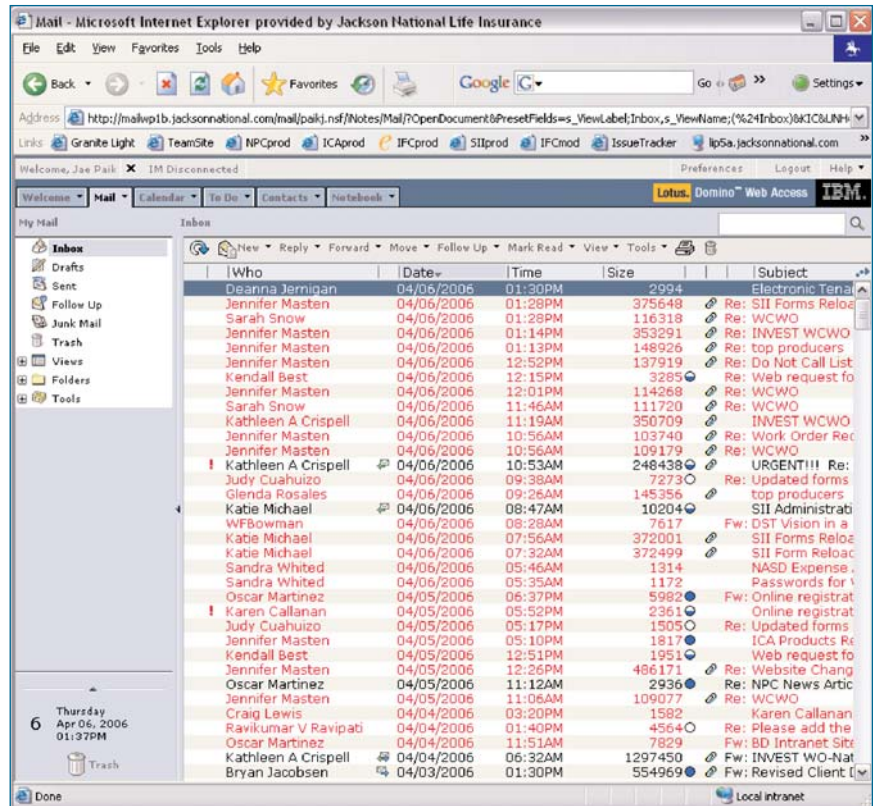
While Lotus Notes has a different appearance from the program you may currently use, it performs essentially the same tasks with greater ease and efficiency. Among the many user-friendly features of the program is a drag and drop environment that will allow you to effortlessly organize your inbox. Other noteworthy highlights include a comprehensive contact and to-do list, a customizable notebook, and the ability to create and maintain a group calendar.

As always, you will be able to download your Natplan email messages using Outlook or Outlook Express. To set up your program to download your Natplan email, use the following information:

- Incoming POP3 Server:** incoming.natplan.com
- Outgoing SMTP Server:** outgoing.natplan.com
- Account Name:** your Natplan website username
- Password:** your Natplan website password

To complete the process, check the box that asks whether your outgoing connection requires authentication.

As the conversion date nears, we will provide you with detailed information on the new Lotus Notes system.



By **Jae Paik**  
 Assistant Director  
 Web Content Development  
[jae.paik@natplan.com](mailto:jae.paik@natplan.com)



# welcome new OSJ offices

(Through March 31, 2006)

- Lawrence Agler . . . . . Monroe, CT
- William Brice . . . . . Farmington, CT
- Thane Bushong . . . . . Noblesville, IN

- H. Michael Cozart . . . . . Little Rock, AR
- Frank Gallo . . . . . Puyallup, WA
- David Zimmerman . . . . . Louisville, KY

Need to know who to contact? [Click here](#) to access a complete listing of NPC® Home Office staff and contact information.

# home office profile

## Barry Schmidt VP, Investment Advisory

From his time spent volunteering with disabled children to his position as Vice President of Advisory Services at NPH, Barry Schmidt has always been dedicated to offering exceptional education, guidance, and support. Under his direction, the Advisory department delivers a beneficial platform, offering Advisers superior products and services combined with the flexibility needed to build and sustain a successful practice.

Barry began his financial career over twenty-five years ago, during the rip-roaring inflation days of gold and silver as a Foreign-exchange Arbitrageur for Princeton Newport Capital Partners, an East Coast investment-banking firm. Over time, he built his credentials to include the NASD series 7, 63, and 65 licenses. Prior to joining NPH, he ran the sales desk at First Empire Securities and later spent 15 years with Associated Securities Corp., where he held several positions including Vice President of Investment Advisory and most recently, Chief Marketing Officer.

Joining NPH in August of 2004, Barry says that he made the move because he was "attracted to the business proposition to be the best broker-dealer network in the industry." As Vice President of Advisory Services, he is responsible for the growth, development and positioning of all Registered Investment Advisory activities offered through the NPH broker-dealer network. "Advisory, as a ration of overall business, has tremendous potential," he notes. "Clients desperately want

guidance and advice. They need help to decipher what's real and what's just noise. It is a very righteous service to provide."

To this end, the Advisory department presents a comprehensive educational program designed to give Representatives the tools and assistance they need to provide quality services to their clients. From these regional training opportunities to WebEx seminars and a free comprehensive workbook on converting to a fee-based business, the Advisory department gives practical advice on what it takes to become an effective financial consultant.



Originally from Long Island, New York, Barry now makes his home in the lush environs of Palos Verdes, California where he lives with his wife, Karla and his sons, Andrew and Evan. He takes pleasure in reading historical books, the most recent being *1776* and *The World is Flat*. Barry and Karla are wine enthusiasts, visiting noteworthy vineyards and frequently adding new vintages to their collection. As a family, they particularly enjoy water sports, ranging from swimming and scuba diving to sailing. Barry is also actively involved in Evan's football team, serving as the general manager and a member of the board of directors for the league.

"Clients desperately want guidance and advice. They need help to decipher what's real and what's just noise."

Whether it's through his volunteer work or via the NPH Advisory department, you are certain to find Barry Schmidt playing a prominent role in the consultative and educational worlds.

## npc top 10

(as of 3/30/06)

### TOP 10 OSJs

RANK	NAME	COMPANY NAME
1	Joe Russo	Advantage Financial Group
2	Jeff Motske	Trilogy Financial Services
3	Rick Petrote	Sky Investments
4	Zuk & Associates	Zuk & Associates
5	Michael Thurman	Financial Independence, Inc
6	Lonna Weems	National Tax & Financial Network, Inc.
7	Brad Stark	Mission Wealth Management, Inc.
8	Michael Veyette	Randall & Louis Wealth Management, Inc.
9	David Wood	Gateway Financial Group, Inc.
10	David Marrazzo	Senior Financial Services

### TOP 10 REPRESENTATIVES

RANK	NAME	COMPANY NAME
1	Craig Randall	Randall & Louis Wealth Management, Inc.
2	Dean Thurman	Financial Independence, Inc.
3	Harold Klein	Does not use a DBA
4	David Kim	Comprehensive Wealth Management Group
5	Alan Ostrofe	Ostrofe Financial Consultants, Inc.
6	William Kumm	Financial Independence, Inc.
7	Roman Batschynsky	Oakwood Financial Network LLC
8	Paula Key	Zuk & Associates
9	Blair Hansen	Does not use a DBA
10	Steven Case	Financial Independence, Inc.

# compliance

## Marketing Reimbursements and Vendor Sponsored Educational Meetings

Vendors periodically assist NPC Registered Representatives by either providing marketing assistance or by inviting our Representatives to attend educational meetings sponsored by the vendor. NPC recognizes the importance of these activities as they assist our Representatives in further building their business model.

### Marketing Reimbursements

Vendors may periodically assist Representatives by defraying some of the costs involved in marketing their product. For example, a vendor may assist a Representative by sponsoring or paying for a client appreciation dinner/event or by paying for some of the costs associated with marketing newsletters, mass mailings, etc.

NPC policies and procedures related to marketing reimbursements are as follows:

1. All seminar, newsletters, mass mailings, etc. must be approved by the NPC Advertising Review Unit prior to engaging in the activity. This includes any product sponsor created materials.
2. A copy of NPC's Marketing Reimbursement Form (located on the Natplan website) must be completed and sent to NPC, along with the following documentation:
  - a. Copy of receipts evidencing the amount spent by you and/or your office.
  - b. Copy of a vendor check, made payable to National Planning Corporation, for the amount of the reimbursement. Please remember, NPC will only accept checks drawn from a vendor bank account. In other words, any personal checks written by a Wholesaler will be returned to the Representative.
  - c. NPC will review the request and issue a check to the Representative.

### Educational Meetings

Vendors may periodically request that one of our Representatives attend a vendor sponsored educational meeting. NPC appreciates that educational meetings are a great way to enhance our Representatives' understanding of the various benefits and features of particular products. NPC requires

pre-approval prior to attending any educational meetings. Additionally, please keep in mind the following requirements:

- Attendance at the event may not be pre-conditioned on a sales target.
- The location is appropriate for the purpose of the meeting.
- Arrival and departure timeframes are appropriate.
- The meeting has an appropriate number of training hours dedicated each day.
- The sponsor is not paying for leisure activities or entertainment as part of the program.
- Guest expenses are not reimbursed.

Prior to approving a Representative's attendance at an educational meeting, NPC requires the vendor to supply NPC with the following documentation:

1. An agenda of the meeting, including the dates the meeting will be held.
2. An approximate cost breakdown (i.e. travel, food, lodging).
3. A letter indicating the following items:
  - a. Attendance at the event may not be pre-conditioned on a sales target.
  - b. The location is appropriate for the purpose of the meeting.
  - c. The sponsor is not paying for leisure activities or entertainment as part of the program.
  - d. Guest expenses are not reimbursed.

Once the request has been reviewed and approved, NPC will send written confirmation to the vendor indicating our approval of the meeting. The vendor will then contact you to confirm your participation.

Should you have any questions regarding these requirements, please feel free to email the Compliance Department at [compliance@natplan.com](mailto:compliance@natplan.com).

By Bryan Jacobsen  
AVP, Compliance

[bryan.jacobsen@natplan.com](mailto:bryan.jacobsen@natplan.com)



# dispute resolution unit

## Preventing Customer Complaints

"I can't believe this happened."

"I should have known this was going to happen."

"I definitely knew that this would happen."

These are just a few of the responses I have received from NPC Representatives upon notice that a complaint has been filed against him/her. Fortunately, there is a productive measure you can take to promote customer satisfaction. By meeting regularly with your clients and affording them a healthy level of interest and respect, you may ultimately prevent a complaint being filed against you.

Meetings are important. Client complaints to broker-dealers, the NASD, SEC, and State Regulators contain allegations that involve one of the following: a) Client/Representative meetings are never held in person, but only over the telephone; b) Client/Representative meetings are too short; c) Representative not listening, just selling; d) Cancelled meetings or no meetings at all. These complaints involve how the client is being serviced, or not serviced as the case may be.

**a) Client meetings over the telephone:** There are many clients that do not mind having meetings with their Representative over the telephone. There are other clients, however, that expect to have such meetings with their Representative in person. If you conduct telephone meetings with the client, keep in mind telephone meetings do not provide a full picture. A client's body language and facial expressions cannot be discerned over the telephone. Conducting client meetings over the phone is undoubtedly easier on you and your schedule, however some clients really want this personal time with their Representative. If they ask for a meeting in person, make every effort to accommodate their request.

**b) Client meetings too short:** Clients want the time spent with their Representative to be quality time with clear next steps after the meetings are concluded. Some clients complain that their scheduled appointments are always cut short due to an "unforeseen event." If you schedule a meeting with your client for an hour, then meet with them for the entire time. If one-hour meetings are likely to be cut short due to your busy schedule, then schedule more frequent

meetings of a shorter duration. It is not fair to ask a client to travel many miles only to be told that their meeting has to be cut short because you are busy with what appears to be more "important" clients.

**c) Meetings are "sales" sessions:** Clients complain that the meetings with their Representatives are simply another "sales" session and that regardless of their portfolio's performance, the Representative is only concerned with making another sale. Clients often want to ask specific questions about their investments' performance or discuss personal matters that may affect their investment decisions. Clients usually allege that Representatives have an "agenda"

or quota that they must execute with every client that prevents the client's concerns from being heard. Listen to your clients carefully and let them spend this time meeting with you on their terms, not yours.

"By meeting regularly with your clients and affording them a healthy level of interest and respect, you may ultimately prevent a complaint being filed against you."

**d) Cancelled Meetings or No Meetings:** Lastly, and perhaps the most common complaint regarding meetings in the brokerage industry is for Representatives to consistently cancel meetings or provide no meetings at all with a client, especially after a purchase is made. Clients expect to receive service from their Representatives. Unless the situation absolutely demands it, avoid having to cancel meetings with your clients at the last minute. Treat all your clients with respect and meet with them to discuss their portfolios on an agreed to schedule.

Having regular productive meetings with your clients will not necessarily prevent a client from filing a complaint against you. However, face-to-face meetings can reduce the likelihood of such an event from happening and help to build trust between you and your client. Complaint data suggests it is wise that you work on being an attentive listener and provide your clients with the same respect you would expect from the professionals providing services to you.

By Gregory Luers  
Sr. Compliance Analyst

[gregory.luers@natplan.com](mailto:gregory.luers@natplan.com)





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- **Marketing strategies** - ongoing "Get-Hits" webinars and newsletters that teach strategies for winning new business
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- **Ongoing support** - advisors are always available to answer questions



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AdvisorSquare

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NPC 0406



# Start Marketing from the Heart

Don't risk claims with your marketing. Instead, make an emotional connection.

By Peter Montoya

**AS A FINANCIAL SERVICES PROFESSIONAL**, you can make very few claims. You can't guarantee anything. You can't imply endorsement. You may not even be able to refer to yourself as a "financial advisor" or "financial planner". So how do you market your true value? In truth, there are highly compelling ways to communicate your quality and your necessity, ways that don't risk a call from your compliance officer.

## Character

This matters more than portfolio performance, fund manager selection, you name it. Even now, the public can readily associate the label "financial planner" with stories about poor Marines being sold inappropriate insurance products or clichés about a wealth manager furtively buying a yacht with client assets.

Take a few words to talk about your involvement in your community – or if you're not involved, your outlook on the way that your profession serves your community. Reflect on the remarkable level of trust and faith people place in a financial advisor, and how your work is a kind of pledge to the families, couples and individuals in your city or region. Or, talk briefly about a moment you had when you real-

ized the gravity and essentiality of your work. Tell your prospects you enjoy listening to them and learning about their lives, and welcoming the chance to serve in a steward, fiduciary or advisory capacity.

## Confidence

Behind the cold, impersonal label of "investors", we find maturing families struggling with college costs and LTC issues, time-poor executives and business owners inattentive to tax and savings issues, and retirees wondering if they'll outlive their money.

They all want confidence. You have knowledge they sorely seek at a crucial time of life. Promote it. Play up the fact that you have knowledge and education, the ability to search for answers, and the resources to solve lingering income, tax, and estate issues. You can talk about that as well as your desire to plan collaboratively with their existing advisors, or your desire to serve (licenses and education permitting) as their financial "quarterback" or officer.

## Insight

You know what the layman doesn't. You can't be an authority on everything, but you know enough to awaken pre-retirees, new retirees, families and business owners to the

potentiality of certain financial circumstances. Talk about these circumstances in your marketing. Alert your prospects, and let them know that your job is to help them prepare for transition and change.

These factors drive most effective financial services marketing. They have nothing to do with performance and everything to do with the creation and maintenance of a relationship. You want a relationship with every prospective client, right? Your A clients are the product of relationships; so is their repeat business.

There are many compelling financial issues you can talk about that are far from performance claims and compliance red flags. Don't just talk about them, refocus your marketing around them and share your perspective as your b/d allows. Present your honest interest in other people and your capacity to understand their lives, and you'll likely find out that your marketing will work better than ever before. ■

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*Peter Montoya operates the only advertising agency in the country specializing in Financial Advisors. He authored *The Brand Called You* and performs over 100 seminars annually. He can be reached at [www.petermontoya.com](http://www.petermontoya.com) or 888-730-5300.*

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