



Marketing Communications for Investment Advisers
October 2009

Several years ago, I set a Google Alert for the words "market timing" in news articles. For some time, the alert would generate one or two mentions a day, which seemed to be inevitably negative. That has changed dramatically in the last year. The words "market timing" are generating multiple alerts throughout the day. And the nature of those alerts has changed from negative to "how to use market timing." Mainstream financial media are questioning the wisdom of buy-and-hold portfolios and taking a hard look at active management techniques. All of which adds up to a good time to be an active manager with a track record.

We are pleased to have been able to create a number of new presentation PowerPoints, as well as direct mail programs, brochures, web sites and more in the last few months for active managers. If, as many managers believe, the market is about to enter another correction, prospects are going to be even more open to the active manager's message. If you need help shaping that message, we are here to help.

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Sample Language to Ask for Referrals

Referrals are typically an investment adviser's best source of new clients because they tend to bring in clients a lot like your existing clients, people you know you can work well with. But asking for referrals is often difficult. Which is why we have developed the following language that you might consider adapting to an email or brief letter to your clients or prospect list. Just change the salutation based on your intended audience and add your firm's details.

Dear Friend:

Despite the recent gains in the financial markets, this is a very volatile time to invest. I am cautious by nature when it comes to my clients' financial futures. But there are enough very well documented concerns about market valuations, the extent of the recession and the potential of further losses to make me even more so in today's financial environment.

If you have family, friends and business associates who

Reasons to Use Newsletters

Newsletters have one very simple purpose - to keep your name and contact information in front of prospects over time. To create a favorable impression, the newsletter needs to convey real information that supports your expertise and provides the reader with valid assistance.

Your greatest obstacle in convincing an investor to change advisers is inertia. Typically there is a triggering event that overcomes that inertia. It may be a bad performance report, the failure of an adviser to return calls, a brother-in-law bragging about better returns, an inheritance or settlement, or a raise. Because you can't predict when that event will happen, you need a simple, cost effective tool to make certain your information is available. That's where a newsletter comes in.

The positive to using a newsletter service is that it doesn't depend on the availability of your time. The newsletter shows up, ready for your approval and use as scheduled.

The *Thoughtful Investor* is a newsletter service designed for active managers. Each issue features at least one article on the benefits of active management. To view our 4th Quarter 2009 issue, just click the image below.

In the case of the *Thoughtful Investor*, we work very hard to be flexible and to allow you to adapt the newsletter to your needs. That includes:

- *Printed, ready to mail newsletters*
- *PDF newsletters for posting to websites or emailing as attachments*

are worried about their investments and their ability to retire, I would encourage you to let them know more about (your company's name) and how we manage assets. At the least, please refer them to our website, www.YourWebSite.com. I would also welcome the opportunity to add their names to my monthly market perspective email. There is a sign up form on the website.

This is not a good time to be invested without a plan to protect your assets from downtrends. If you know anyone who is interested in securing their retirement, planning for it or just plain worried about it, please have them call our office at (phone number). As always, thank you for the confidence you have placed in our firm and for thinking of us with regards to your circle of family and friends.

Sincerely,

Your Name

For assistance with other marketing communications, client letters, or emails, just give us a call -- 303-989-5656.

Two New Postcard Designs for Your Use

In response to client requests, we have developed two new postcard concepts for use by investment advisers. Both are designed for active managers who want to reach out to investors looking for risk management.

The cards print at 6" x 10.5" and require one ounce letter postage. To view a larger image, please click on a card below. For a look at mailing side customization used by other advisers, just call or email your request and we will be pleased to send samples.

LOOKING FOR A FINANCIAL ADVISOR who knows when to be defensive to protect your portfolio?



Look for an active manager. Someone who actually monitors your portfolio and acts to reduce risk when markets turn down. A manager who studies the market for opportunities in both up and down markets and has a time tested buy and sell discipline.

Make certain your advisor's focus is on growing your portfolio, not generating commissions. Look for a track record of success, transparency and accountability.

Find this and more with just one phone call and a **no obligation** consultation.

- [HTML coded email versions of the newsletter](#)
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For more information, and to view prior issues of the newsletters, visit the [Active Managers Resource Center](#) web site.

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Fourth Quarter Thoughtful Investor



These are Interesting Times

The best part of a financial crisis is the sense of opportunity that arises as people look for ways to get ahead. The information below is a collection of interesting insights. We're not sure where they'll go, but we are looking forward to finding out the results.

The three dilemmas after World War II saw the rise of the middle class, whose income grew out-pace the gains of the wealthy. One reason was that the top marginal income tax rates, which ranged from 70 to 94%. Did the wealthy have less incentive to make money, or did the high tax rates reduce the amount of capital they had to invest in wealth building?

The recent period has been one in which considerable wealth has been lost due to the necessity of producing and selling goods and services, but by selling more bonds and stocks. In the savings and loan crisis of the 1980s, investors were selling commercial property back and forth to each other, making a profit on each square foot, even though no actual value was added to the property. Much the same took place in a more serious manner with collateralized mortgage securities. If the new situation should have health insurance, income and a good idea on that front, you are on the right track. The more important thing you can do is add liquidity and liquidity to your life as you see it. Being on the right side of the market and back position, well before, very often, the peak, and then, and contribute to capital growth, inflation, lower taxes and other issues.

While it would be nice to have good health habits, even when change in your behavior to get more exercise, eat better, etc., can be better than none. There's lots of help out there for finding what works for the right day and season for your life. You just have to find it.

Pay No More Taxes than Necessary

One of the most important rules of planning is to pay no more taxes than required. As you plan, you can take advantage of the tax laws you have some money to invest for retirement, education, a new home and so on. If you haven't already done so, you need to discuss this with your professional adviser.

Make sure you understand and use the maximum by contributing the maximum to qualified retirement plans and other savings plans.

If you use the IR and 529 tax breaks you have a unique opportunity to fund a Roth IRA in 2010. The Roth IRA is a new type of IRA that allows you to contribute up to \$5,000 per person, \$10,000 if you are married. Contributions are made with after-tax dollars, but you can withdraw the money tax-free. The Roth IRA is a new type of IRA that allows you to contribute up to \$5,000 per person, \$10,000 if you are married. Contributions are made with after-tax dollars, but you can withdraw the money tax-free.

Your Most Important Investment

If there is one single investment with the potential for the highest growth, we would suggest that it is maintaining a healthy body. All too often, in the pursuit of financial goals, we forget that we also need to invest in caring for our physical health.

Universal health care insurance, or even Medicare and all the benefits sought by health care legislation are only of value once health is broken. And, even with the best health care programs, there can be no guarantee that medical care is available. If you don't have your health care plan, you'll have to pay for it. The new year financial resolution according to a 2010 study from Harvard University, medical bills trigger more than 50% of all bankruptcies, even when individuals have health insurance.

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Our *Thoughtful Investor* newsletter can be customized by financial advisors with their photograph, contact information and more. The current issue covers the following topics:

- These are Interesting Times
- Your Most Important Investment
- Pay No More Taxes than Necessary
- Can You Trust the Caller?
- Paying for a College Education
- Investigating Business Associates Has Never Been Easier

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The cards are available with a blank reverse side for your personalization, or we can help you put together your own direct mail postcard program. As always, just call and we will be glad to discuss the details!

When You Don't Want Search Engines Visiting

Most of the discussion of web robots and search tactics look at ways to get more visibility for your site. But there are also times when you may not want visibility for a web page or hyperlinks. Or, you may not want a newsletter to show up in archived search results months after it was published, when the opinions expressed there may no longer be valid. Just taking the piece off your web site will not remove it from web search archives.

Adding some simple coding to your web pages tells search engines to go elsewhere. The catch...there are bad search engines that will ignore these directives and if another site has a hyperlink to the page you don't want indexed, that hyperlink will take precedence. But for the major search companies, the following codes will be followed if placed at the start of the html page.

```
< META NAME = "ROBOTS" CONTENT = "NOARCHIVE" >
< META NAME = "ROBOTS" CONTENT = "NOINDEX" >
< META NAME = "ROBOTS" CONTENT = "NOFOLLOW" >
< META NAME = "ROBOTS" CONTENT = "NONE" >
```

For more information on using robots.txt, visit the webmaster pages at Google and Yahoo.

Sign Up to Use Constant Contact Email

This newsletter is distributed using Constant Contact. In addition to providing advisers with information about our services using email, we assist advisers in developing emails for their clients. If you have questions about email marketing, we welcome the opportunity to discuss how you would like to use email and what it will take to get your first Constant Contact email out. Just call us at 303-989-5656 or send a message to fcai@effectivewords.com For further information on our full range of services, visit the Active Manager's

Resource Center website at www.activemanagersresouce.com

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Sincerely,

Linda Ferentchak, President
303-989-5656

Active Managers Resource Center
Financial Communications Associates, Inc.

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