

UNITED PLANNERS FINANCIAL SERVICES PRESENTS

165 BRIGHT IDEAS

A hand holding a glowing lightbulb, symbolizing an idea. The background is a gradient of yellow and orange.

FOR BUILDING BUSINESS



UNITED PLANNERS
FINANCIAL SERVICES



165 BRIGHT IDEAS

Written by the
Partners, Associates, Administrative Assistants
and Home Office Personnel of United Planners.



This book began with twenty of our top producers sharing their best business building ideas during a recent Executive Summit. After reviewing the meeting notes, we purposed to further build upon our initial idea bank with the intention of sharing with our advisors and friends.

The Executive Summit was a great start, but we desired broader participation, so we decided to incorporate a friendly “Best Idea” competition during our Annual Partners Conference. All who attended networked with teammates and presented their best marketing idea to a panel of judges made up of the Partners Advisory Team. After the judging was completed and the prizes awarded, we had banked even more original ideas for our book!

Later we held the same type of competition among the Administrative Assistants who attend our annual Administrative Workshop. More ideas were received and we were then ready to publish this book.

We are pleased to share the ideas in this book with you. Sharing is part of who we are at United Planners and is inherent to our structure as a Limited Partnership. Helping one another synergistically helps us all.

The team at United Planners pulled all of these ideas together to create this book and place it in your hands. It is our sincere desire that you and your clients realize the full benefit of this knowledge base.

Thank you to all who participated. We dedicate this work to all of the quality investment professionals of United Planners who are mutually committed to exceeding client expectations. It is an honor, a privilege, and a joy to work with you.

—Dave Shindel,
President & CEO

ABOUT THIS BOOK

We hope you will find ideas for you to use in your practice. The book is divided into three separate categories:

1. Client Events
2. Marketing Concepts
3. Practice Management

Thank you to all who participated in this process. Your efforts and ideas are appreciated.

IMPORTANT REMINDER

All communications with the public must be reviewed by your Compliance Department prior to use. These include, but are not limited to the following:

- Presentations conducted by guest speakers
- Fundraising events
- Sponsoring charity events
- Invitations used for client events
- CE or general investment class you teach
- Books you wish to give to clients
- Webcasts
- Report formats

As in all cases, when in doubt please ask the advice of your Compliance Department regarding advertising guidelines. Be mindful of Best Practices and work with the Gift, Gratuity and Entertainment policies and guideline determined by your Compliance Department. Also be mindful of the liability you have when serving alcohol at events. In addition, make certain you have adequate E&O Insurance to cover your Outside Business Activities.



CLIENT EVENTS

01 Client Appreciation dinners are always popular and are well received. Invite clients and their guests to a dinner at a nice hotel and provide entertainment by a magician, musician or comedian. All entertainment should be thoroughly reviewed prior to the dinner to avoid uncomfortable or offensive material.


02 Partner with an Antiques Appraiser or Coin Dealer and invite your clients and guests to an “Antiques Road Show.”

03 Invite two couples for lunch and discuss different topics that are of interest to the clients.

Invite clients to an art exhibit and partner with a charity or local hospital to help them raise funds.



04 *Work with the charity or hospital to make mention of the event in their newsletter or local newspaper.*



05 Work with a national radio host and receive referrals from the show. The host's website should have all of the information required to receive referrals. All communications need to be reviewed by Compliance.

06 Invite one couple and their guests to an upscale restaurant each month.

07 If you love to cook and enjoy entertaining, host dinners in your home for your clients.

08 Host surprise birthday, anniversary or retirement luncheons for your top clients. Choose the client's favorite restaurant and invite their friends and relatives. The role of the advisor is to stop by, say hello and pay the bill. After the event, a gift (a book) is sent to all of the guests to thank them for attending.

09 Invite widows and widowers to a special valentine's luncheon.

10



Host a Starbucks or other coffee house tasting event. Have it in a neutral location and introduce a coffee expert who can discuss the **various blends and nuances**. Guests can make notes and turn in their favorite choices (with their contact info included). There are also companies that will **donate the profits** of any sales to charitable efforts in third world countries.

11

Invite your older single or widowed clients to a birthday lunch with their friends.

12

During difficult and uncertain times in the market, host a client luncheon or dinner and invite an economist to speak.

13

At your event, serve finger food as it is more casual and less intimidating.



14

Invite clients and guests to a movie premier.

15

Host a Men's or Women's Financial Retreat as an overnight event with classes focused on issues pertaining to each. You may also want to consider widow/single women's overnight retreat.

16

Host a private dinner party with older clients and their adult children and review long term care, estate planning and endowment funds, etc.

17 Host a fundraising event on behalf of the Girl Scouts, Boy Scouts or Cub Scouts.

Try something such as a ski event or golf clinic. These are loyal groups and will appreciate the attention.



18 Sponsor a Kolbe Index Seminar. The Kolbe “A” measures a person’s instinctive method of operation and identifies the ways he or she will be most productive.

19 Take two clients out to dinner each month.

20 Host an Oktoberfest event with food, beer and raffles.

21 Invite your clients to a seminar and give them the book or DVD, “The Ultimate Gift.” Rent a movie theatre to show the movie to everyone.

22 Host a fundraising event on behalf of the Boy Scouts (i.e. ski event, golf clinic, etc.).

23 Host a shredding party to safely dispose of papers with sensitive information no longer needed.

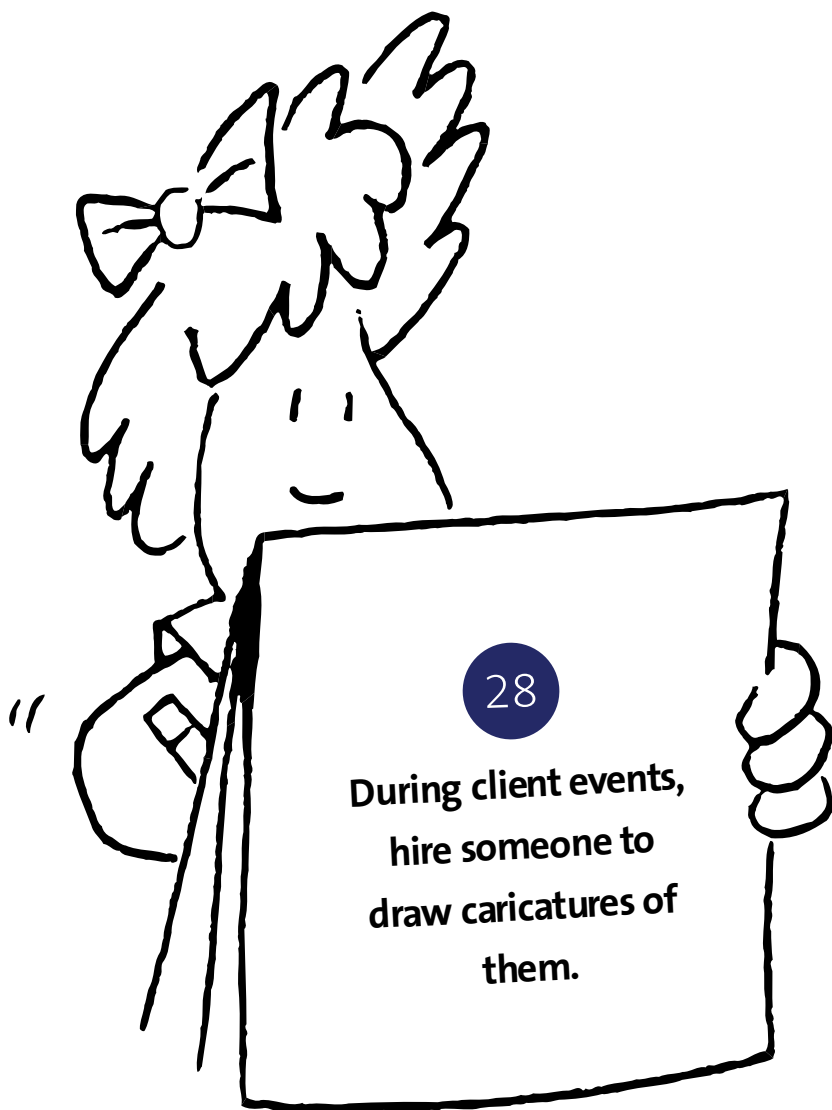
24 Host client and guest breakfasts, lunches or dinners at prestigious restaurants and limit the number of invitees to 30-40 per event.

25 Host an “Economic Summit” dinner.



26 Invite clients to a ballgame and provide transportation from your office. Have a tailgate party before the game where you can (briefly) explain your services and explain recent investment developments that might impact them.

- 27 Host client events at special venues like an antique car show, antique road show, winery, music theater, etc.

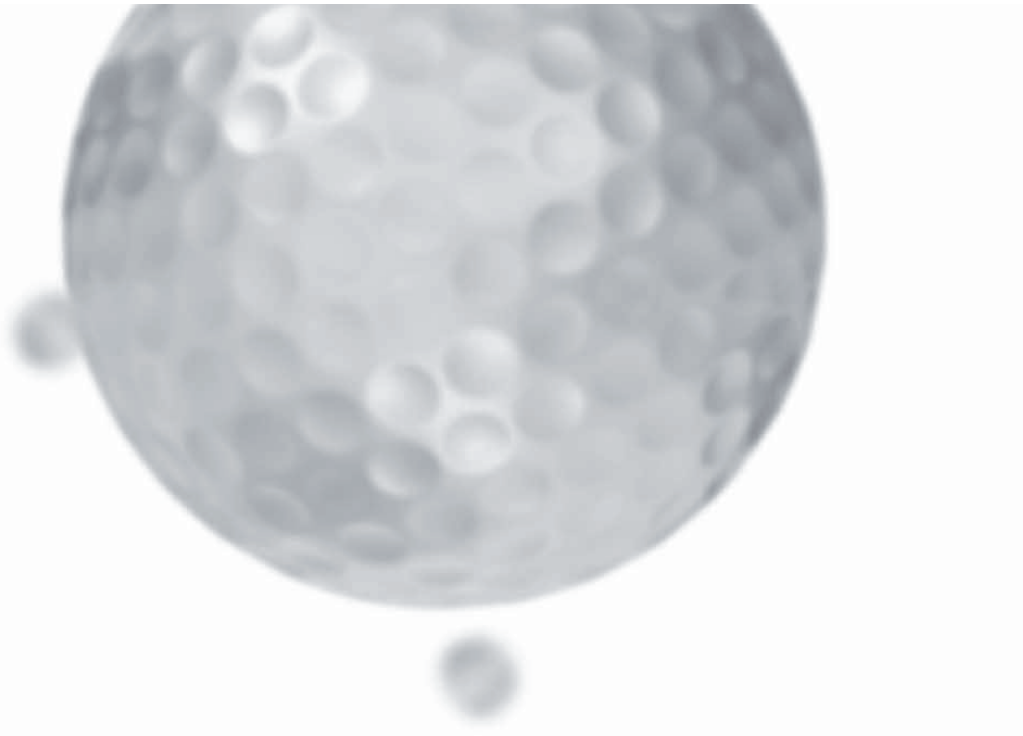


- 29 Invite a past Governor or other elected officials to speak at a seminar.

- 30 Take advantage of the area where you live and do business. If there is a river nearby, host a rafting trip or hire an expert fisherman to give some lessons. (Make certain that if insurance is needed, it is provided by the staff you hire for the event and all paperwork is completed). If there are mines, invite a miner to explain procedures and give a tour.



- 32 Host a dinner and discuss genealogy and resources available to help in search of family history.
- 33 Host a Social Security Information workshop with representatives from your local Social Security office. You may also want to include Medicare or hold a separate seminar for each topic. Please note that many divorced women want to know their options when retirement is near.



- 34 Invite a golf pro to a lunch seminar and offer a golf clinic after the seminar.
- 35 Offer golf instructions followed by 9 holes of golf. Ask sponsors to help with the fees, tees, etc. Please get prior approval from your Compliance Department when working with a sponsor.
- 36 Host golf tournaments for your niche market. One of our partners hosts a golf tournament for dentists called the “Open Wide – Open.” Don’t be afraid to use humor!



- 37 **Host a client golf tournament with sponsors. For those who don’t wish to participate, offer a golf clinic or instructions for beginners. If you are working with sponsors, please get prior approval from your Compliance Department.**
- 38 Host a “Golf Night” at a local golf course or country club and have one of the pros showcase new golf clubs, etc.

39 Invite your best clients out for their birthdays and have them invite their best friend. **Do not talk business.**

40 Invite your “A” clients to lunch on a special occasion (birthday, anniversary or retirement).

41 Offer family portraits for your clients.

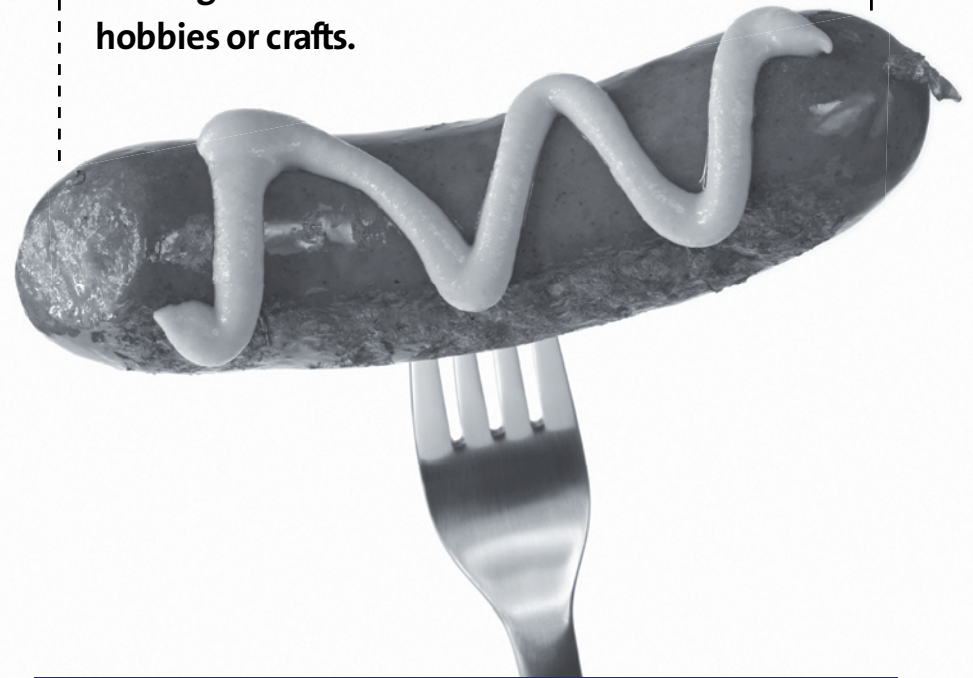
42 If your area has activities like a Hot Air Balloon Rally, invite your clients and their guests. Offer light refreshments and take photos of everyone. Include pictures in your newsletters.



43 Invite two to three couples to your home for dinner to meet your family.

44 Host dinners at a unique venue. Some very high end homes are available for catered events. Other options for catered events are museums, castles, theme parks, arabian horse farms, a harbor cruise or, as an example, the Bondurant School of High Performance Driving.

45 **Host a BBQ or picnic and invite your clients to bring their classic cars or showcase their hobbies or crafts.**





Host a demo day at a BMW or Mercedes dealership.

46

47

Hire a chef to serve dinner to you and a few clients in your home.

48

Host a Christmas Party or Holiday Party. One of our Partners hosted a Christmas Concert for his clients at a hotel and featured the church choir and musicians. As a gifted singer, he performed some solos with the choir. The hotel served desserts, coffee and hot chocolate.

49

Sponsor CE Classes for different associations. Offer a topic of “What is Financial Planning.” In addition, offer a “Disability” seminar for doctors.

50

Invite clients to special classes that you know they would enjoy. If you have some clients that like to cook, invite them to a cooking class. For every event you do, be certain to educate, inform and entertain.

51

Invite a gerontologist to speak on issues your clients or the family of your clients may have to deal with in the future.

52

Rent a movie theater during off hours and invite clients and their neighbors to see a movie and give a short economic update.

53

Send birthday cards with a lottery “scratch” ticket.

54

Host a tailgate party at your home or office (if you have a big screen TV) before a favorite college or pro football team.

55

Host a landscape or gardening class at a local nursery in the spring and invite your clients to a “Green Thumb” seminar.



56 Host a Wii party at your home for a few guests. Choose a light menu so that there is more time to talk and play the video games. Compete for prizes. There is no age limit when it comes to these video games (they're not just for kids anymore!).

57 Host a high tea party for your female clients and their daughters.



58 In Texas, the Cattle Baron's Ball and accompanying events benefit the American Cancer Society. One of the events is a Fashion Show and makes a great venue to invite both married and single women.

59 Hold an Open House and invite family, friends and clients.

60 Invite clients to Summer Pops concerts.

61 Host a family picnic at a park and have activities for children.

62 Host a "Dinner to Go" or "Speed Dinner" and invite busy people to a nice restaurant and invite them to order their dinner to go. Talk to them about what you can do for them while they wait for their food to be prepared.

63 Sponsor college student athlete group meetings. Offer to do workshops for them and bring in speakers that can help them with their goals.

64

Host a local "Singles Night" and invite different age groups for beer and wine tasting.



65

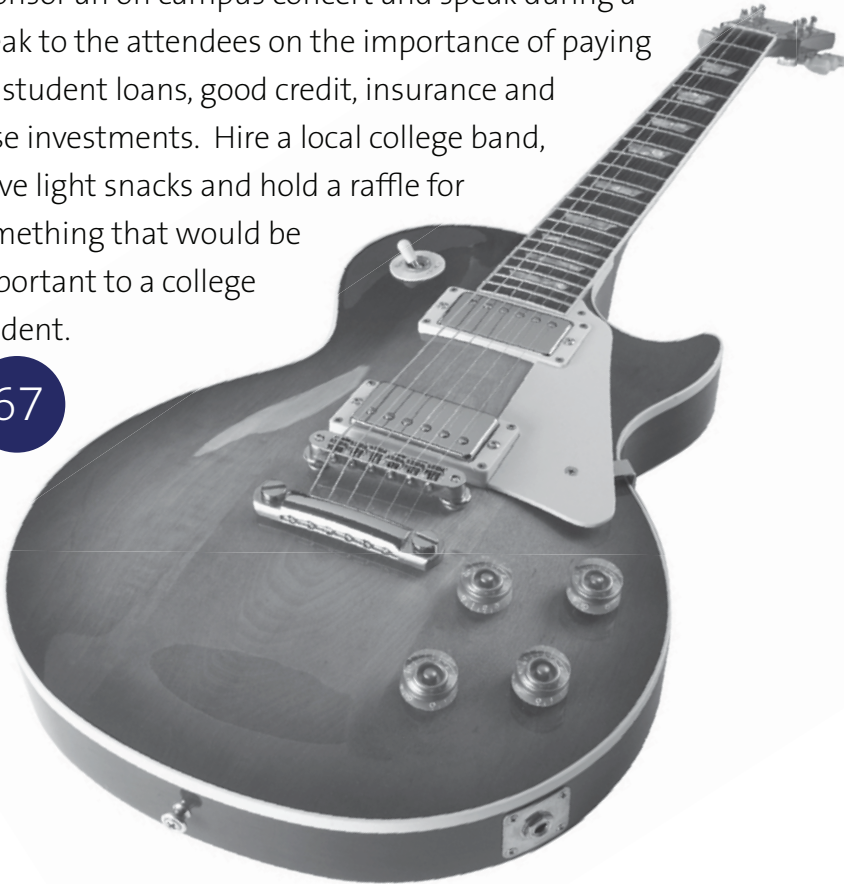
Organize neighborhood yard sales and have a brochure about the time value of money. Talk about the money they could make by investing the money they made on their "junk!"

66

Host a seminar on "Energy Saving" with a speaker from a utility company to give tips on saving money.

Sponsor an on campus concert and speak during a break to the attendees on the importance of paying off student loans, good credit, insurance and wise investments. Hire a local college band, serve light snacks and hold a raffle for something that would be important to a college student.

67



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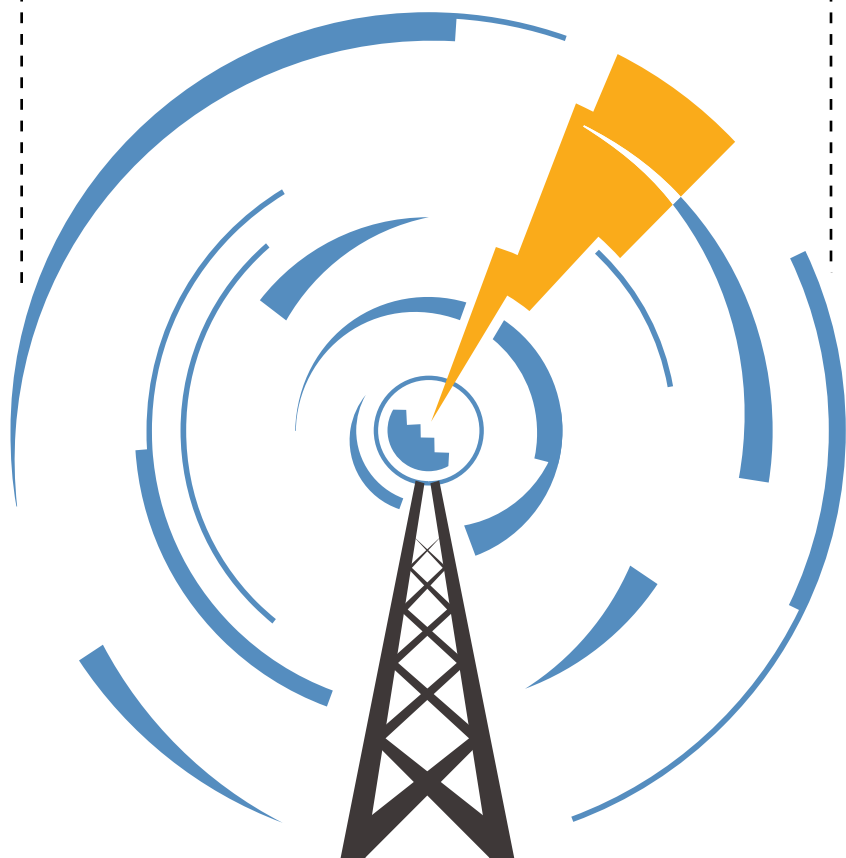
MARKETING CONCEPTS

68

Write a financial column for your local newspaper (remember to coordinate your efforts with the Compliance Department).

69

A few of our advisors have regular radio shows with opportunities to give market updates. Become an expert in your area by being on the airwaves. Please follow your compliance guidelines.



70

Many cities have websites with opportunities for financial advisors to be on the menu of available local services.

71

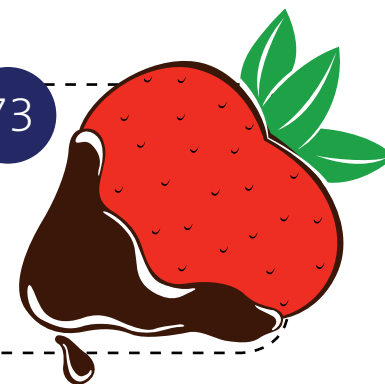
Offer new clients an opportunity for them to bring in all of their papers and have a filing system set up for them.

72

Offer classes to your clients and send regular schedules out to everyone.

73

Send birthday cards and chocolates to clients to let them know you are thinking of them.



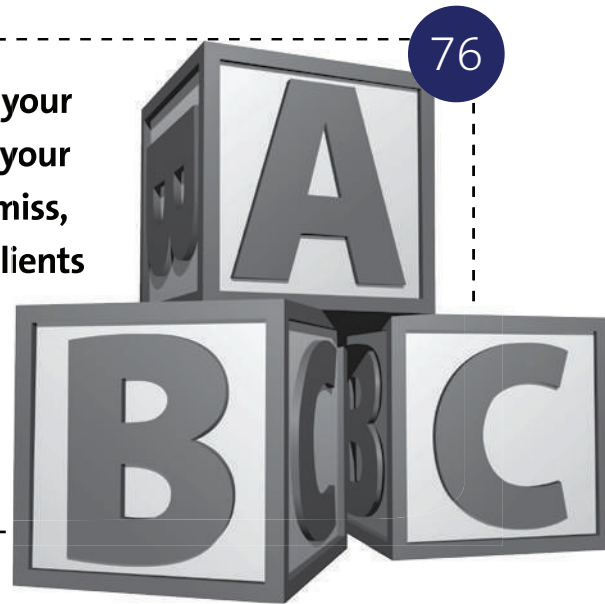
74

Send newsletters to your clients—and their adult children. Peter Montoya's MarketingLibrary.net or Stone River-Emerald are good sources for you to use.

75

Church, schools and sports can be a great resource for referrals. Be a sponsor for an event whenever a trusted source.

Work through a list of your clients and determine your A, B and C clients. Dismiss, reassign or sell those clients you don't have time for and concentrate on the ones that bring in the most revenue.



- 77 Develop marketing material that targets the clients you want to work with and don't stray from that course.
- 78 Focus on "capturing clients" and not assets. Once the client is engaged the assets will follow.
- 79 Relationships with TPAs and others can be a great resource for leads.
- 80 Reward clients for giving referrals to you. As an example, take the clients to dinner or send them a Tiffany wine glass—and encourage them to receive an entire set! Please keep in mind the amount allowed under the rules—always check with your Compliance Department first.

- 81 Volunteer for advisory boards, charities and local organizations. Make yourself known via a high level of visibility. Notify your Compliance Department of the outside business activity.
- 82 Meet with estate planning attorneys, divorce attorneys, Child Protective Services and mediators and offer to do free financial planning as a way to form an alliance with the group. (Advisory representatives only)
- 83 Send articles to newspapers or advertise on radio stations.

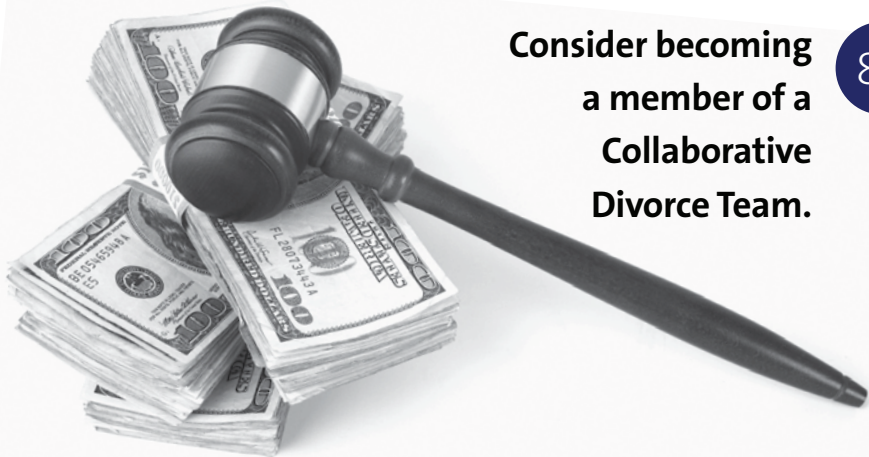


Volunteer your services to the local newspaper and become a financial reporter or regular columnist. The more people see your name, the more they remember you.

84

85 Send gifts from Omaha Steaks, Harry & David, Wine Country Gifts, Edible Arrangements, Shari's Berries, etc. to those who give referrals. Keep in mind the amount allowed under the gift and gratuity rules.

86 Use the Forefield Advisor newsletter to update your clients—regular or email is very effective. Remember, pre-approval is necessary from our Compliance Department.



Consider becoming a member of a Collaborative Divorce Team. 87

A CDFA™ is a designation earned through the Institute of Divorce Financial Analysts. Collaborative Divorce is an alternative dispute resolution process developed in the 1990's in which a divorcing couple, together with a team of trained professionals works to resolve disputes respectfully without going to court.

88 **Seminars can be very effective, but it's important to budget for high quality marketing material and website.**

At the seminar be confident and know your material. Keep it short and don't be too technical. Topics could include "Green" investing, terror-free investing or identity theft prevention. Choose your market and plan a campaign and keep it high quality.



- 89 Send weekly, monthly, quarterly or annual newsletters out to each of your clients.
- 90 Teach financial classes at local organizations.
- 91 Offer to speak at a high school about financial responsibility and budgeting for college.
- 92 Send your company brochure to existing clients and extras to give to those who they feel could use your help.

93 Offer an Identity Theft Seminar with the help of local authorities.

(FBI, Bank Fraud Divisions, Attorney General, etc.) United Planners offers the ID Theft Assist Program to their representatives and clients. The program is voluntary.



- 94 Create a “Referral Guide” Portfolio for clients to include cards and letters.

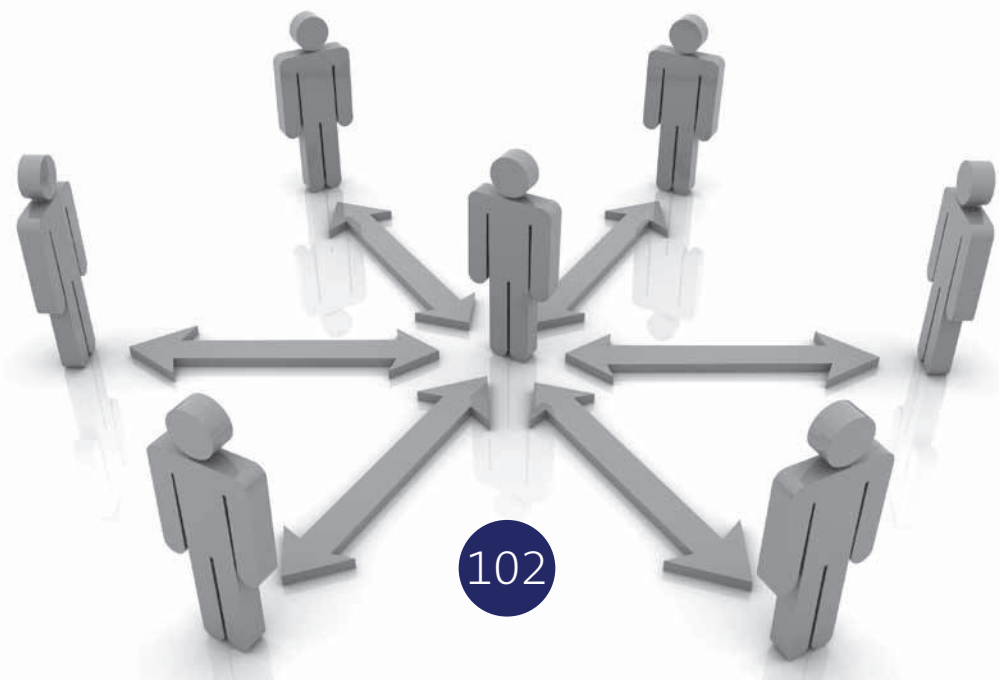
- 95 Develop a website and refer to it in all of your marketing materials. Please use only website hosts approved by your Compliance Department.

96



Send a piggy bank to clients with new babies with the name and birthday inscribed. Include 529 informational material for the new mom and dad.

- 97 Host cookouts, local theater productions, museum exhibits or movies for your clients.
- 98 “Drip marketing” has been proven to be the most successful. This means doing something often, like sending out a postcard on a regular, predictable basis.
- 99 Create a Financial Inventory Sheet to give to your clients.
- 100 Send Valentine cards to your single and widowed clients.
- 101 Host family meetings for clients and their children. Prepare an agenda and review the agenda with the parents first and then meet with the entire family.



Network with your clients. The way to get referrals is to give referrals. Keep a directory of the occupations of your clients. If you have a client that owns a jewelry shop, invite your clients to a class on purchasing gems and fine jewelry.

- 103 Provide monthly webinars for your clients. Intercall, Webex or Go to Meetings are three of the many resources to check out.
- 104 Introduce yourself to key people in your community and invite them to lunch. Ask them questions that your clients may have and keep good notes for referrals.

- 105 Engage non-profit organizations and host lunches for their donors. Be available to speak or bring in a speaker with topics on charitable giving, special needs trusts, and retirement planning. Leverage the benefits of tax planning into financial planning by word of mouth. Keep in mind that as a registered representative you are not allowed to provide tax advice.
- 106 Use internet advertising with compliance approval. Appear in searches via Google and pay per click or use others like www.wiseradvisor.com.
- 107 Offer group long term care to corporations with simplified underwriting. This is a very effective way to acquire individual clients using work-site marketing.
- 108 Do TV ads or provide copy for a weekly newspaper. Pick your market carefully. You may want to advertise in papers with readership in outlying or rural areas that may not have any advisors locally.
- 109 Call your local newspaper and ask for an opinion on an article that you have written. They may be interested enough to ask for your article for print.

Become a conduit for people (not clients) who could mutually benefit from the business or knowledge they have. Your participation is limited to inviting them to lunch and providing introductions. This is called “netweaving” where two people could benefit and help build each of the businesses. As an example: One of our partners knew someone who provided benefits to small businesses. He introduced that person to someone who provided coaching for small businesses. These are two different services for the same market and the two may be able to refer business to one another.

110



111 Use mailing programs that contacts high-net-worth clients and invite them to a dinner, ballgame or to an office event.

112 Become a preferred referral for a radio show. Many of the hosts receive requests for help and will work with advisors with lead programs.

113 Understand your market. It’s much easier to target a market in a large city, but you must be able to accommodate a more general practice in a smaller community.

114 Offer CE classes for other professionals. Create centers of influence with CPA’s, attorneys, charities, associations, and organizations.

If you send birthday cards to the children of your clients, include a \$2 bill with the card.



115

122

Meet with wholesalers at every opportunity. Attend events that they host with guest speakers. Wholesalers are a great source of good marketing ideas and value added programs and seminars.

123

The yearly Guide to Social Security is available for order through Mercer (www.imercer.com/socialsecurity) if you plan to do a bulk mailing to your clients. There are price breaks at different order levels and a small charge for including your logo in print. The new guide is published each year in October and is sometimes available as a courtesy through mutual fund companies.

124

Place ads in trade magazines that will target your market niche.

125

When a hobby becomes a passion, market to that niche. Offer to speak at meetings and network with people who enjoy the same hobbies.



126

Sponsor a 5 K run with D.A.R.E. (Drug Abuse Resistance Education) and invite community participation.



127

If you have a passion about your work, write and publish a book. Work in conjunction with your Compliance Department for approval.

128

When setting up your firm, set up areas of specialization. As a result, the firm name becomes more recognized as a whole.

129

Make the client books written by Nick Murray available to your clients. Ask them to read and request feedback from their thoughts.

130 Prepare the “Burgundy Binder” for each new client containing all of their important documents. A copy is also kept with the financial advisor.

131 Sponsor tables at public or charity events.

132 Volunteer for fundraising events in your community. If you belong to a church, help organize a “Business Fair” where a business can buy a table for a small fee. This is a great way to find out who does what and help support one another. It’s also a way to meet new people and, perhaps, receive some referrals.

133 **Provide college financial aid seminars for parents and grandparents.**



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PRACTICE MANAGEMENT

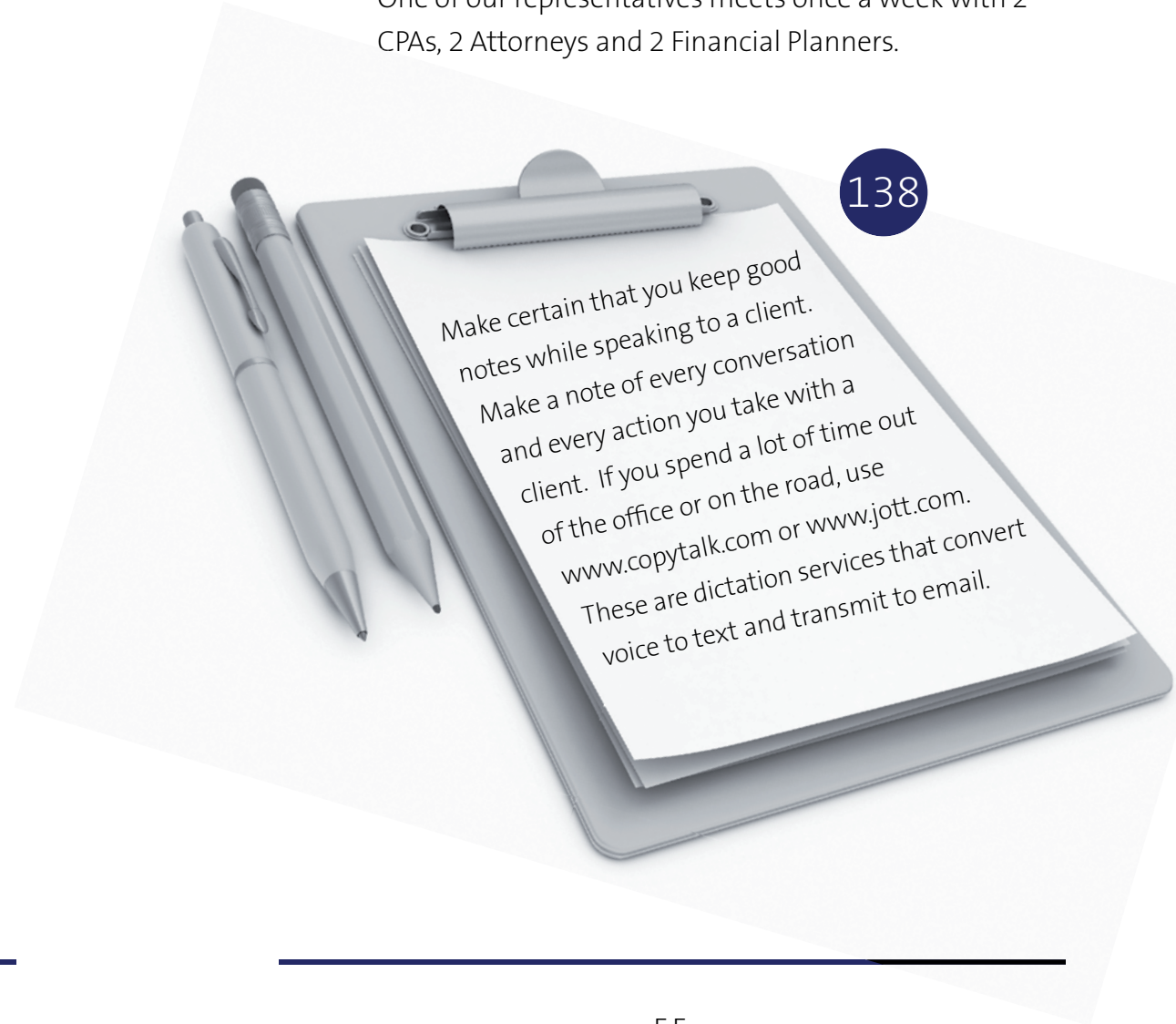
- 134 Design your practice with a customer service model. As an example, for your best clients offer a net worth statement and set goals at the beginning of the first quarter; prepare a forecast for the year during the second quarter; review estate planning strategies during the third quarter and; do tax planning during the fourth quarter.



135

Review coaching programs that others use and determine if it might be something for you to use—before you commit. We have representatives using a number of different coaching strategies. Contact your Marketing Department for coaching companies.

- 136 Work with FP Transitions or PMP Research to determine the best structure for your practice and to maximize its value for a future sale.
- 137 Set up an Advisory Board and meet with them regularly. One of our representatives meets once a week with 2 CPAs, 2 Attorneys and 2 Financial Planners.



138

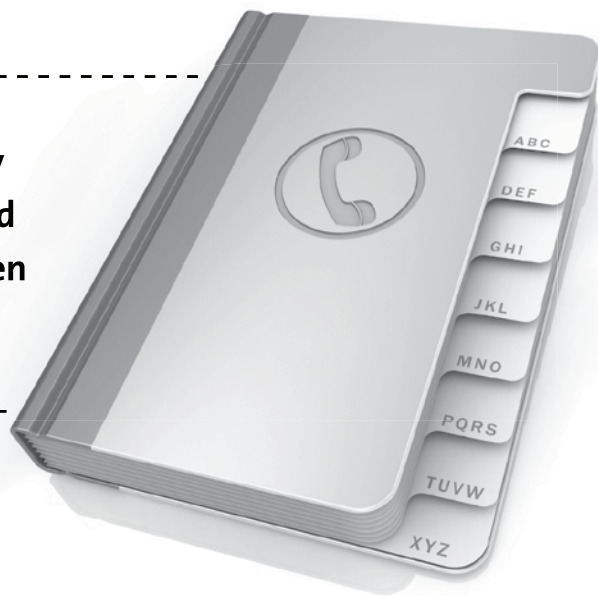
Make certain that you keep good notes while speaking to a client. Make a note of every conversation and every action you take with a client. If you spend a lot of time out of the office or on the road, use www.copytalk.com or www.jott.com. These are dictation services that convert voice to text and transmit to email.

139 Host a webcast for your clients with a 20-minute update.

140 Create a “Life List” of important financial events for each client. Use it to set goals and document the items discussed.

141 An advisor, while watching a national news show, heard the hosts complain that they couldn’t find any pens. Seeing this as an opportunity—he sent them a box of his pens. When the pens arrived, the hosts were so pleased, they held up one of his pens showing his name, address and phone for everyone to see!

142 **Create a directory of your clients and give referrals when appropriate.**



143 **Add your own compliance approved “Fireside Chat” video to your website for weekly or monthly updates.**



144 Meet with families of older clients to cover estate planning and long-term care. You may want to have clients sign a waiver if they don’t wish to purchase long term care.

145 Start each year with a business plan and a budget in place. Review weekly to make certain that you stay the course.

146 Invite your clients with real estate holdings to visit your office and provide them with someone knowledgeable in the current value of the real estate.

147 For Investment Advisors: Do quarterly reports for your best clients and spend as much time as needed for the client to feel that all of his/her questions have been answered.

148 Prepare a Financial Inventory Sheet for your clients. Review the file prior to the meeting. Show the risks covered and the risks not taken care of as yet.

149 Offer monthly webinars for your clients with guest speakers on timely topics.



150

Be the expert. Focus on your ideal clientele and make yourself the local specialist in that area. As an example, market yourself as a “Rollover Retirement Specialist” or “Divorce Planning Specialist”. Work with your Compliance Department for the proper wording.



151

When interviewing clients, ask what charities they support. You may want to start **participating in the charities** with your clients as a way of networking.

152

Meet with clients and determine family dynamics. Host a family meeting with a prepared agenda from the parents. Help the parents communicate their values and their wishes. Have the parents share their story and how they expect money left to the children to be used.



153

Have clients collect all statements and reports in a brown paper bag and have them bring them to your quarterly, semi-annual or annual meeting. Help the client determine what to keep and offer to shred the rest for them in their presence.

154

Use the software offered at a discount from United Planners. All will benefit from your practice and use of the tools available. Morningstar can be used as a second opinion to show clients that they are on target with portfolio reviews and analytics. Use financial planning software for needs analysis whether comprehensive or simplified. Use templates for reports to customize a report for each client's portfolio and personalize the analysis. Use benchmarks for pension and Roth programs. (Advisory representatives only)



155

Keep regular business hours so clients know when to expect to reach you.

156

Know your clients and don't be afraid to trim the roster from time to time so that you have more time for other clients. Sell your "C" clients to someone who may be starting out in the business or is hiring someone new to the business.

157 Build your own study group of like-minded financial advisors. This is a great opportunity to learn from one another and share experiences. Assign topics and hold one another accountable. Plan semi-annual retreats with a planned agenda. Challenge one another to reach goals or achievement levels.

158 Partner with CPAs and attorneys to build a team that you trust to help your clients.



159 Use mind-mapping software to help in brainstorming, memory, visual thinking and problem solving. Wikipedia explains that “a mind map is a diagram used to represent words, ideas, tasks, or other items linked to and arranged radially around a central key work or idea. Mind maps are used to generate, visualize, structure, and classify ideas, and as an aid in study, organization, problems solving, decision making and writing.”

160 Take time to write a business plan each year and review the one just completed. Know your goals and make certain that they are reasonable and attainable. Be accountable to someone for your goals and objectives. Journal your activities and your ideas.

161 Use client surveys to help you understand what your clients want and need from you. www.surveymonkey.com is a useful tool in developing surveys for your practice.

162 When preparing quarterly reports, condense them down to two pages. One page should show numbers and the second page should show charts. Keep the meeting conversational.

163 Meet with clients often to review life changes: employment, beneficiaries, health and other issues.

164 Use www.MarketingLibrary.net to help you stay in contact with your clients. While this is a great resource for marketing material, it's become even more valuable to those using Redtail (which you should be using)!

165 **As fuel costs escalate, hold client review appointments by phone or by webinar. New technology also allows for video conferencing with your client via webcam.**



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