

The Newsletter That Has Prospects Call You

Stop This from Happening

You meet a prospect, but he does not make an appointment. Or you do meet with him, but he decides not to take action. So you put his contact information into your tickler for a call in 90 days. When you call him in 90 days, you find out he has just invested \$100,000 into an annuity that would have grossed you \$8,000. But he had forgotten about you. In fact, he says, “Geez, Joe, I would have made this investment with you, but the guy at the bank caught me when I was rolling over a CD.”

To maximize the yield from your seminars, direct mail, referral system or any other marketing program, it’s critical to drip on people you have met but who did not make an appointment or become a client. **Eventually they will.** But you must stay in front of them:

1. At the right time, and
2. With the right message

And if you fail to maintain contact, the above scenario will happen to you again and again. Money, transactions, policies and commissions will continue to slip through your fingers.

“The very best money I have ever spent in my business is the senior newsletter I obtain from your firm ... it never fails to generate \$15-20k of commissions each mailing.”

B. Broich, WA

This is where most financial professionals fall down. They waste significant prospecting effort meeting people, yet never bring these people to full boil. Too many advisors and agents waste time and energy heating the water, yet fail to keep the flame burning. Their hot prospects cool off and disappear. Read on and see how the right newsletter converts these prospects to clients—and has them call you.

Drip Monthly

The right **monthly** direct-response newsletter will help you turn prospects into clients. Why monthly? Because people have a lot of distractions in life and they see lots of offers and advertisements. After 30 days, they barely remember who you are. But by having your silent salesman (your newsletter) show up in their mailbox every 30 days, you stay fresh on their mind.

If you've been sending a quarterly newsletter, *save your money!* After 3 months, they don't remember who you are and when they receive your newsletter they think to themselves, "Who's this guy?" and they toss it out.

If you do not keep in touch with clients and prospects, someone else will. Another financial professional will invite your clients to seminars and keep pounding them with their newsletter, and your clients' assets and prospects will drift elsewhere. The only efficient way to stay in front of your prospects and clients is with a monthly newsletter.

"Just a note to let you know that in the short time that I have been using your newsletter I have picked up an additional \$300,000 in assets under management."

T. Treacy, NY

Why is THIS Newsletter Different?

Sending just any newsletter WILL NOT do the job.

You've seen what most professionals send—some boring junk about a change in the tax law, the latest economic report, statistics from the Fed, political commentary... **BOOOORING!!!!**

The prospect cares about only one thing: *"What's in it for me?"* They couldn't care less about some economic prognostication or the change in the fed funds rate. They want to know, "How am I gonna make more money?" Or in the case of seniors, they ask, "How can I best preserve my principal and obtain more income?"

The **SeniorFinances** newsletter, targeted at the affluent 50+ audience, addresses their concerns and solutions regarding investing for income, investing for growth, mutual funds, annuities, long-term care, estate planning, and tax minimization.

So you send a newsletter that tells them point blank how they can make money or save it. Every article answers the question, "What's in it for me?" As a result, the newsletter generates business for you because people call you to learn more; it's not just some low-key public relations tool. It generates commissions and fees! In a minute, I'll explain why they call you.



The newsletter is produced in 7 versions. Select those that fit your business.

General: covers every issue of concern to the 55+ market, for comprehensive financial planners

Fixed Annuity: for insurance professionals focused on annuities

Asset protection: estate planning and tax reductions issues for preserving assets

Long term care/Health: for insurance professionals focused on health insurance products and services.

Mutual Funds and Variable Annuities

Retirement Income— covers every possible source of income enhancement for retirees

Life Insurance—for insurance professionals focused on this specialty

This Newsletter is a Silent Salesman for You

If you just send a newsletter with some interesting information but do not call the reader to action (e.g., “send back the coupon for more information”), your newsletter will be a waste of your money. You must get the reader to RESPOND!

“I have received seven phone calls and set appointments with five qualified, ready-to-act prospects. In all, I will probably close about \$500k of new annuity/investment business (not to mention a few LTC policies). This is all business that I probably would have never seen if not for sending out the newsletter.”

C. Meeks, MD

Many professionals have no idea how to use their newsletter to make them money. These professionals think that somehow they will profit by sending a nice four-page newsletter with their picture and articles unrelated to their clients’ and prospects’ concerns that quickly gets tossed in the trash. Want to know the secret to making a newsletter profitable?

Three Secrets of a Profitable Newsletter

1. The articles *must* make a recommendation. You can’t simply educate people. If you do, you will never earn more than a schoolteacher.
2. Each article must leave the reader hungry: “Where can I find out more about this?” Each article in the **SeniorFinances** Newsletter leaves ‘em wanting more, and each article ends offering a free report, a free analysis, a free something to get them to respond (we tell you where to get every one of the items offered for free from the Internet, or from an insurance company or a B/D, etc).
3. **A reply coupon must accompany your letter.** The coupon urges your prospect to mail back for information that was mentioned in your newsletter. Each month, you will get from 2% to 3% of these coupons back from readers (e.g. send 500 newsletters and you will get 10-15 responses—won’t it be nice to have *them* contact *you* for a change?). This response opens the door to an appointment and then a sale. You can directly trace sales that you would have otherwise missed to your **SeniorFinances** newsletter. It’s like having a sales assistant calling on your prospects and clients, setting you up for appointments.

When you order this newsletter, we give you the articles or reports that you can send in response to their inquiries or tell you where to get them at no cost. So you have a turnkey system to get their attention, respond, and then follow up for an appointment.

You will easily do business with 30% of the people who respond. It’s an easy extra few sales a month because you really don’t do any selling; you just give them what they asked for.

“My first call came from Mollie ... The newsletter prompted her to call me about the \$150,000 she had. The money was moved into her assets that I managed.”

G. Campbell, Ashford, CT

Stop Losing Sales

Use our newsletter. It is designed specifically for the senior market (affluent investors age 55+). I do not mention individual products by brand, but I do talk about investment and insurance products and services and not just vague concepts. The readers want to know more and will respond because the articles entice the reader to request additional details. Each article is a tasty morsel, whetting the reader's appetite for more.

You can get unlimited copies of the newsletter (and e-newsletter explained later) for the inexpensive price of \$997 per year (or subscribe month to month for \$97). Your time is worth over \$200 an hour, so it wouldn't be worth even 12 minutes of your time writing your own newsletter. This is the easy way to get it done and get calls and responses every month from people wanting to invest with you!

You download it each month and can make as many copies as you want on your office laser printer. It really looks like it comes from your office—not some slick 4-color newsletter that everyone knows you did not write.

Customize it!

We realize that no two financial professionals have the same business. So you have flexibility to customize the newsletter. We know that of the three to four articles in each newsletter, not every article will fit your business. So we give you a choice of articles to use.

You get access to our database of over 300 prior articles on our company's website. FINRA review letters are supplied to you each month.

Need to change some wording or insert a paragraph about your upcoming seminar? Since you receive the newsletter electronically, just bring it up on your PC screen and add any text you like. Have a truly customized newsletter by spending just a few minutes on each issue.

And we show you how to easily insert your picture right from your computer screen into the newsletter.

Make as Many Copies As You Want

It's not like one of those letters that you pay for by the copy. Once you subscribe for the low annual price, you can make as many copies as you want—to mail to clients and prospects, to hand out at seminars, to leave in the reception room at your doctor's office! Or you can email for the e-newsletter and it won't cost you a dime to do so.

A monthly newsletter is essential to get the most out of your seminars or other prospecting. You've spent the time and effort meeting them and heating them up; don't let the prospects get cold!!!

I've attached a sample copy of the newsletter for your review.

When you subscribe, you get the monthly newsletter by email. Expect it by the 25th of the month prior to the issue month (e.g. you get the October issue by September 25).

This is the finest senior newsletter published. Pick up any other senior newsletter for financial planners and you will see it loaded with articles that **WILL NOT BRING YOU BUSINESS**. What good is an article that discusses changes in social security rates or changes in the CPI? Will such topics make people decide they need you? Our articles leave the reader curious and wanting to know more because every article addresses the prospect's question, "What's in it for me?"

Questions? See the attached questions and answers or give us a call at 866-4-JAVELIN, option 4 (888-334-6224 from Alaska and Hawaii). I promise that this is the smallest investment you will make for the biggest payoff in your business.

Sincerely,

A handwritten signature in black ink that reads "Bob Richards". The signature is written in a cursive style with a large, sweeping initial "B".

Bob Richards
Education Director

P.S. When you subscribe for one year, I will give you a FREE copy of our Public Relations Kit. It teaches you how to have reporters calling to interview you and print your comments in the newspaper.

Newsletter Questions and Answers

Who is the newsletter written for?

An audience age 50+. The articles appeal to people concerned with pending retirement or who are already retired.

What do the articles cover?

Each newsletter focuses on issues of that topic. The General **SeniorFinances** newsletter covers it all: stocks, bonds, mutual funds, estate planning, long term care, health, income, asset growth, tax minimization, annuities. You also get six other specialized newsletters that focus on only one topic.

How is this newsletter different?

You get responses from your prospects and clients. Every article is a mini sales letter asking for them to call or send in for a brochure or handout or analysis, etc. In all cases, I will supply you with a copy of the item to send or tell you where to get it (or you can substitute your own literature). These requests set you up to close more sales. Each edition of the newsletter comes with a request coupon for your prospect to return for information.

What if I don't sell insurance (or funds, stocks, etc, etc)?

Each issue comes with extra articles. Since we distribute the newsletter to you in electronic format (via email), it's easy to just swap one article for another on your computer. So if an article does not apply to your business, just swap it out. In addition, we have a database that you can access with well over 200 articles dealing with issues other than investments, covering LTC, annuities, estate planning and life insurance. You can simply cut out the investment articles and replace with others. The newsletter comes to you electronically, so it's a simple matter of cutting and pasting with your word processor.

What about compliance?

Please contact us about gaining access to FINRA review letters. We always give you the extra articles and since you can amend the newsletter on your computer, you can add any disclosure that would make your compliance person happy. Some subscribers take the best article from each issue, use it as a sales letter, and find that compliance will quickly approve a one-topic sales letter. Other clients submit the entire newsletter for compliance review and given the time delay, just send it out the following month. The articles are not time-sensitive, so you can use any issue for any month.

Is it cost-effective to send a newsletter?

Here's a dismal case scenario. Assume you send 500 newsletters and get 10 responses. Let's say you make one tiny sale—a \$20,000 mutual fund at 4%. You earn \$800. Your total cost is \$400 (50 cents

per copy including postage, envelope, and printing on your office laser printer, plus \$97 for the newsletter). Your return on investment is 60% within 30 days. Your clients should be so fortunate!

Reach 1,000 Mature Investors in Your Town -- Every Month

- No Mailings
- No Postage Expense
- No Outbound Calls

Email Them the *SeniorFinances* Newsletter

The Internet is a great dividing line between poor and affluent investors. Affluent investors are more educated, own computers, and have learned how to use them. Aren't these the types of enlightened and active clients you want? But how do you get their email addresses and what tool can you use to reach them?

The email version of the SeniorFinances newsletter is the tool. Each month, have mature investors and insurance buyers receive your email newsletter (you select the articles from a library of hundreds of articles). At the end of each article is a hyperlink to click so the prospect can get more information. These emails for information come right back to you. Each email identifies the exact article they were interested in so you can tailor your response appropriately.

The email newsletter is personalized for you with your picture and contact information. You can also add up to 300 words of personalized information.

We do the emailing for you. Your total cost is \$97 a month for sending up to 1,000 copies of the newsletter (the \$97 also includes the print version which we suggest you MAIL to people you know). Do you think you can do more business when 1,000 prospects in your area see your name and picture, month after month?

How to Find Email Addresses of Investors and Insurance Buyers for Your Email Newsletter

There are four great ways to rapidly build a list of senior email addresses in your area. Then you can drip on them for just \$97, month after month after month.

1) Rent an Email List

Just like you can rent mailing lists for sending mail, there are list brokers that will rent email addresses of seniors. Of course, you may only want those in your area and you can select those you desire by zip code.

2) Inexpensive Ads on Local Senior Web Sites

There are dozens of senior web sites focused only on seniors in your area. Just for fun, I did a search on “Columbus Ohio Senior.” Here’s what I got without looking any further:

<http://www.ohiosenior.com>—a web site for Ohio retirees—\$49 a month for a banner ad

<http://www.columbuswired.net/SeniorLiving/default.htm>—the senior page of Ohio’s web magazine—\$20 a month

<http://www.ag.ohio-state.edu/~seniors/>—the Aging in Ohio web site

<http://www.subasekb.navy.mil/retkbnews.htm>—the site for local Navy retirees

<http://www.oshpra.org/mends.htm>—the Retiree Association of the Ohio State Patrol

The ads are very inexpensive (\$20 -\$50 per month) and thousands of seniors can see your ad to subscribe to your free senior newsletter. We have designed the web ads for you (in various sizes to fit most senior web sites). We supply you a set of web ads with your subscription.

3) Subscribe to Our Leads Services (www.prospectmatch.com)

We advertise on the Internet and can funnel the responding prospects in your area to you. If you subscribe for that service, we give you the leads for your area. There is no monthly fixed charge. You pay us \$20 for each prospect who has a specific interest in your products and services. Those who won’t meet right away—you just put them on your list and drip on them each month for free.

4) Get Email Lists from Your Senior Clients

Ask your senior clients for list of email addresses they may have. They may be willing to share them with you or make a solicitation for you. For example, say you have a client that belongs to the local senior garden club with 250 members. Your client may be happy to give you a copy of that list or solicit the members on your behalf with the following email:

Dear Folks,

Bob Smith has been my financial advisor for the last three years. He has an excellent newsletter for us seniors called "SeniorFinances" and you can get a free subscription. Each issue contains articles on where to invest for more income, items on insurance like long-term care, tips on reducing your income taxes and estate planning, etc. To get a free email subscription, just click here.

*Stu Svenson
President*

Use these resources and in a year's time you could have 10,000 senior email addresses in your area. You can stay in front of them for FREE and have a continuous drip campaign. These contacts will not only lead to new clients but also:

- Invitations to speak at their clubs
- Invitations to write articles for their newsletter
- Referrals to seniors not even on your list

There is NO other advisor doing this in your town because most advisors don't know how to use email and the Internet to make money. They put up a web site and think that people will find it. This is your opportunity to develop a marketing system to become well-known among thousands of seniors in your area for a tiny cost.

Here's how to register for the SeniorFinances newsletter in your area and start your electronic marketing campaign.

Simply go to <http://www.advisor-newsletter.com/>. There you can see a demo of an actual newsletter and take a tour of the entire site. You'll see just how easy it is to use the system.

Q & A

What are the advantages of the email vs. the print version?

There are many advantages of the email version. It's a lot less hassle for you; a few clicks each month and you're done. No printing, stuffing envelopes, etc. It's lower in cost as you're not paying for printing, envelopes and postage. A "hidden" advantage is that affluent seniors are more likely to have web access, and these are the people you want to reach. But most of our advisors use both versions (you get both for the same \$97 monthly) as plenty of their clients and prospects don't use email and like to sit in a comfy chair and read the print version.

Can I just subscribe to the email version of the SeniorFinances newsletter or do I need to use other services you mentioned above?

You can just subscribe to the newsletter if you have access to an email database. It's \$997 per year, paid in advance—or pay month to month for \$97.

How much of the newsletter can I customize?

You choose the articles you want to send each month (or if you do nothing, the system will send the three newest articles for you each month). You cannot edit the articles. You upload your picture (which can be full color) and it's included in the email along with your contact info. There is an area where you can put a custom message of up to 300 words. This can contain your biography, a product pitch, an announcement of an upcoming seminar, or anything else you choose. Change this as often as you like.

How do I get responses from the clients/prospects?

Some will call you, but most will probably click on the "for more information" link that follows each article. This link opens their email program and sends a preformatted email to you that contains the title of the article so you can respond appropriately. It also has spaces where they can enter any questions or other comments.

I already have a list of email addresses. How do I get them into the system?

You have the option of uploading them in a standard format (easily created from Excel and all database/contact manager programs) or entering them one at a time. You can also make additions, changes and deletions from the online list (once uploaded), which makes it easy to maintain.

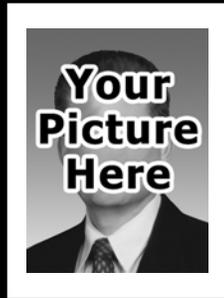
To order the email newsletter today and meet new seniors in your community, simply give us a call at 866-4-JAVELIN option 4.

Sincerely,

A handwritten signature in black ink that reads "Bob Richards". The signature is written in a cursive style with a large, sweeping "B" and "R".

Bob Richards
Education Director

P.S. Take the tour right now and see it first hand www.advisor-newsletter.com



SENIOR FINANCES

SPECIALIZING IN INVESTMENT MANAGEMENT AND ASSET PRESERVATION
FOR MATURE INVESTORS
[MONTH] 2010

YOUR NAME

Don't Let Your Beneficiaries Become Hostages of Your Trustee

Some people have assets that they will need to have managed after their death because they do not want to leave their estate in one sum to beneficiaries. There are several reasons for this—the beneficiaries may not have "money maturity" and money left in trust is protected from creditors, bankruptcy, and divorce claims.

For most individuals, selecting a corporate trustee to handle the funds is a personal and important decision. After all, you're legally agreeing to allow your trustee to hold and manage the trust's assets on behalf of your heirs. So, most likely you'll pick an institution that you have dealt with in the past and believe will best serve your descendants. But, what happens if the trustee's management changes or their investment philosophy no longer matches your beneficiaries' needs?

Estate planning attorneys constantly advise their clients to have a succession plan for their individual trustees. However, often a plan to allow for future corporate trustees is ignored.

Merger Mania

Look at the number of bank consolidations that you've seen over the past five years. Will the friendly trust officer at the corner independent bank still be there when your family has a financial emergency or needs more income from your trust? Or, will the bank be gobbled up by a giant financial institution forcing your loved ones to deal with an arrogant clerk 2,000 miles away?

Investment Strategy Conflicts

What if you fund the trust with stock of your closely held, family business that you want kept for future

beneficiaries? Then, after your death, the trustee decides that trust's portfolio should be more diversified, even though that is against your and your beneficiaries' wishes. Will your beneficiaries be able to get rid of the trustee without getting into a costly legal battle?

Give Your Beneficiaries Keys to the Handcuffs

You can build flexibility within your trust to prevent such scenarios as shown above. Include provisions for dismissing a trustee. Make sure your trust contract specifies how and under what circumstances the trustee can be fired and the assets put with another institution. You don't want your beneficiaries to have to deal with these issues after you're gone, because by then it's too late.

You may want to name a family member as a trustee, whose only job will be to choose a corporate trustee after you die. Or, you could name a neutral party, such as an attorney, financial advisor, or accountant to pick a trustee. This same individual could also have the power to remove and select a new trustee if needed.

For the names of several local, estate planning attorneys who are aware of these issues, return the enclosed coupon.

How Safe Are Your Bank Deposits?

The government implemented guidelines and regulations to prevent bank failures like those experienced during the Great Depression. For instance, in the 1930's, the FDIC introduced insurance to protect depositors against losses and prevent runs on banks. Initially, the coverage was \$2,500, and then it was increased to \$5,000. Finally, in 1980, the insurance was raised to its current limit of \$100,000 per depositor.

But, if you've established a revocable trust to hold your bank deposits, special rules apply. Therefore, you might want to check out the amount of coverage that you actually have, just in case your bank does go down the tubes.

What's Covered

Revocable trust accounts give you the use of the money during your lifetime as the account owner. The FDIC insures your, and each qualifying beneficiary's, interest up to \$100,000, but certain conditions must be met. The qualifying beneficiaries have to be your spouse, children, grandchildren, parents, or siblings. Other relatives, in-laws, or friends do not qualify, therefore their interests are not insured.

Are there any conditions within your trust that could prevent a beneficiary from receiving funds? Stipulations, such as that your child must get a college degree, will not allow his or her potential inheritance to qualify for the FDIC insurance. Another illustration that may cause an account to be uninsured is if you were to have a separate will that overrules your trust.

Find out if your bank accounts are registered correctly—check off on the enclosed coupon.

Swapping Your Annuity May Yield Big Savings

Back when you bought your variable annuity, you were probably told how it could be a terrific tool to help you put away additional money for retirement. There are no maximum contribution limits like those imposed on IRAs or 401 (k) plans. You don't pay tax on the earnings until you make withdrawals. You have the ability to invest in a diversified group of investment sub-accounts.

And, because of the built-in death benefit, you know that your heirs will at least receive your initial investment regardless of what happens to the market. These are all still valid reasons to own a variable annuity. But, over recent years, there have been new developments in these instruments. Money management companies have become more efficient,

insurance costs have come down, and the number of investment options has increased. So, this may be an ideal time to review your annuity contract and see if it would make sense to exchange it for another product.

Your cost to own a variable annuity includes:

- **Mortality and expense risk charges** to cover the risk the annuity company assumes for the insurance risk under the annuity contract
- **Administrative fees** that may pay for preparing and sending out reports and statements
- **Underlying fund expenses** for the mutual fund managers who oversee your investments
- **Surrender charges** that could be assessed if you take out your money before a specified period

Carefully compare your old annuity to any others you may be considering. Make sure the benefits outweigh the costs. And, don't forget that surrender charges could start all over again with a new contract. Whatever you do though, don't just surrender the annuity and then invest the proceeds in a new contract. If you were to do that, you'd have to pay income tax on any gains.

An exchange would be easier and save you current tax dollars. This swap, called a 1035 exchange, will let you transfer the money from one annuity to another without you owing any tax on the gains you've accumulated. All you have to do is fill out an exchange form and the two annuity companies do the rest. Your original annuity company however, may deduct surrender charges before it sends the funds to your new company.

For assistance in determining if your variable annuity is keeping pace with today's demands for a low-cost, highly efficient product, return the enclosed coupon or call me for an appointment. ♦

As federal and state tax rules are subject to frequent changes, you should consult with a qualified tax advisor prior to making any investment purchase decisions.

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✓ **YES, I want prospects contacting me monthly and I want more sales!**



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Subscribe for one year, and you can cancel at any time after three months for a pro-rata refund. Annual Price: \$997. Includes all 7 print newsletters and the email newsletter.

You get all of these:

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- Fixed Annuity
- Mutual Fund/Variable Annuity

- Life Insurance
- IRA Distribution
- Long Term Care/Estate Preservation
- Retirement Income

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