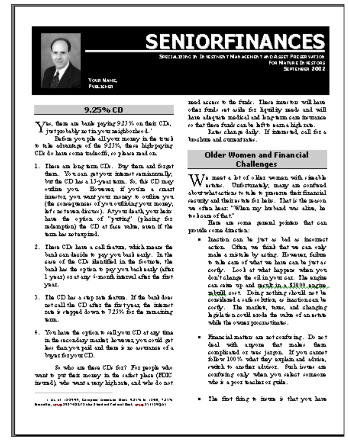
BrokerVille™
Where Agents, Reps & Advisors Meet New Clients

The Newsletter That Has Prospects Call You

Stop This from Happening


SENIORFINANCES

9.25% CD

Older Women and Financial Challenges

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, <u>it's critical to drip on people you have met</u> 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 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... **BOOORING!!!!**

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.

The newsletter allows you to select and mix articles from 7 categories

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

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.

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. **An easy way to respond.** Every article has a link at the bottom so that the recipient can request more details, at the click of their mouse. Each month, you will get from 2% to 3% of the recipients responding (e.g. email 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 provide you access to 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 mature market (investors and insurance buyers age 50+). 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 $799 per year (or subscribe month to month for $79). 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!

The best part is, we do the work—we email the newsletter for you. We have simple software that allows you to upload your list which you can modify any time with additions or deletions. All you do is elect three articles each month from our library that you want in your newsletter.

Customize it!

We realize that no two financial professionals have the same business. So you have flexibility to customize the newsletter. We have a huge article library. If you want your newsletter to focus on just one issue, such as long term care or mutual funds, then select only those articles.

You get access to our database of over 300 prior articles on our company's website. FINRA review letters are right there for you with each article.

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 and personalize as you see fit.

Contact up to 1,000 Prospects Monthly

It's not like one of those letters that you pay for by the copy. Once you subscribe for the low annual price, we will send up to 1,000 copies for you every month. Not only can you use the newsletter to drip on those that know you (clients and prospects) but use it for cold marketing – we will tell you how to get an email list of prospects in your area.

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!!!

To see a copy of the newsletter, use the link below.

This is the finest senior newsletter published for driving new business. Pick up any other senior newsletter for financial planners or insurance agents 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 888-893-2990. I promise that this is the smallest investment you will make for the biggest payoff in your business.

Sincerely,

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?

You select the articles on any of these topics: stocks, bonds, mutual funds, estate planning, life insurance, long term care, health, income, asset growth, tax minimization, annuities.

How is this newsletter different?

You get responses from your prospects and clients. Every article is a mini sales letter asking for them to click for a brochure or handout or analysis, etc. In all cases, we give you access to 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 link to contact you. There is a second link so that the recipient can forward to a friend to help you generate referrals.

What about compliance?

For each article you select, there is a small icon beside it for you to pull up the FINRA review letter. You can add your compliance person to your email list so he gets a copy for his files.

Is it cost-effective to send a newsletter?

Here's a dismal case scenario. Assume you transmit 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 $79. Your clients only wish you could provide investments like this that pay off 10 to 1.

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

- **No Mailings**
- **No Postage Expense**
- **No Outbound Calls**

<u>Email Them</u> the *SeniorFinances* Newsletter

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 $79, 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.

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 $18 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.

3) Get Email Lists from Your 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 1,000 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 an email vs. print newsletter?

There are many advantages of an email newsletter.

1. It costs you a lot less

2. It's a lot less hassle for you; a few clicks each month and you're done. No printing, stuffing envelopes, etc.

3. The recipient response is instant. They read an article, get motivated and just click to contact you.

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 creates 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 manger programs) or entering them one at 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 888-893-2990

Sincerely,

Bob Richards
Education Director

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