

ADVISOR COMMUNICATION TOOLS

STANDARD & POOR'S
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Your Advisor Marketing Solution
Complete the brief questionnaire, and you will be presented with two solutions based on your own "preferred field."

What financial themes do you wish to explore with your clients/prospects? (Select all that apply.)

- College planning
- Retirement - income
- Estate planning
- Retirement - savings
- Market volatility
- Savings and investing

What financial life stage(s) do you want to address? (Select all that apply.)

- Accumulation phase
- Wealthy retirement (10-20 years from retirement)
- Retirement

Below are typical ways that advisors communicate with their clients. Please rate the importance of each.

Email

Letters

Meetings - educational

Meetings - portfolio review

Newsletter - electronic

Newsletter - print

Seminars

Statements

Telephone

Website

Step 4 - Preview and publish

Below is a view of the newsletter you've created. Be sure your clients will also receive a PDF version of the content.

View My Solution

YOUR FINANCIAL FUTURE MONTHLY
Your Guide to Life Planning

April 2010

Risk and Your Retirement Account

How do you determine how much in which amount of risk is right? How do you calculate and then do you measure it?

Risk and return are intertwined. "The market" is a place where investors go to get a return on their money. It's a company where they do so. They become financial partners who are entitled to a piece of the profit. Investors buy what others sell, and investors sell what others buy. Investors and investors play a role in the business to conduct the market through the market makers. Good results on the other hand provide the market with the additional needed to sustain the market.

Check a long period of time, the market will be to better results more often than that it will be bad results. Over a long period of time, an investor can receive the return on the average market because the average market will generally rise to a point to have overall with.

But for a considerable amount, that will an investor with a long time horizon can take more advantage in risk with investments than an investor with a shorter time horizon.

CREATE A BALANCE BETWEEN RISK AND RETURN
Understanding your own personal risk tolerance is an ongoing issue. The risk tolerance is the risk appetite of the investor. But the risk appetite is the investor's ability to hold on to the security of what you own. Risk comes with a price. The greater the risk is, the higher the cost of holding. Choosing a balance between risk and return should always be the underlying goal of any investor.

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Are your advisors communicating enough with their clients? Most likely, the answer is no. Today's investors want *more* contact and *better* information from their advisors. That's where Standard & Poor's Financial Communications comes in.

We've created a suite of professional, powerful tools to help advisors communicate more effectively. Our easy-to-use advisor tools offer best-in-class presentation with personalization options and include both timely and evergreen content written by the experts at Standard & Poor's Financial Communications. For firms, our tools come with a variety of administrative options so you can determine the features and settings appropriate for your business.

- **Advisor Marketing Solutions** — Give your advisors access to proven marketing materials. Each solution is anchored by a dynamic seminar, a related worksheet, and an invitation template. Additional content includes charts, prospecting letters, and sales aids.
- **Newsletter OnDemand** — Advisors can create professional, personalized e-newsletters using an innovative online tool that offers best-in-class presentation, an extensive library of FINRA-reviewed articles, full reporting and archiving capabilities, and integrated Web site promotion.
- **Interactive Site Solutions** — Help advisors build out their Web sites and educate their clients with timely, relevant content on a variety of financial topics. Each package includes articles and interactive

learning tools that cover a variety of topic areas and life stages so advisors can segment to their client base.

- **Personalized Print Newsletters** — **NEW!** Do your advisors want a professionally printed client newsletter? We've got the solution. Our print newsletters come in two- or four-page options and can be set up for monthly or quarterly delivery. You can easily place orders online as well as personalize each issue with the advisor's logo, photograph, and contact information.

It's never been easier — or more important — to leverage client communication to build an advisory business. Ask about our special affiliate pricing.

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