

eBook



# Expert Advice for Managing Your Practice During a Health Crisis

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# Adding Value for Your Clients Amidst Market Volatility

With our nation shaken by uncertainty — skyrocketing unemployment, struggling small businesses, and a volatile market — it's now more important than ever for financial advisors to continue providing value for their clients.

**The good news?** There are concrete ways to do that — and powerful tools to help.

## Financial Planning

During periods of market volatility, you're probably spending time managing not only your clients' portfolios, but also their emotions. It's easy for investors, who may not have deep industry knowledge, to see the market reacting to the COVID-19 pandemic and immediately want to react themselves.

But financial planning grounds your clients in their long-term financial goals, helping to keep them from making hair-trigger decisions based on what they see on the news every day.

What's more, Monte Carlo simulations and 'What if' scenarios help to ease concerns about the impact situations like COVID-19 will have on the future of their financial health. The ability to look at projected outcomes based on real facts and figures can prevent clients from spinning out worst case scenarios in their heads.

Research backs up the value of financial planning tools and techniques during other times of crisis, [including the Great Recession in the early 2000s](#).

Orion is offering free, self-guided access to our



financial planning platform as part of our Business as Usual program, developed to help advisors continue serving their clients during these uncertain times. If you're interested in learning more, [click here](#).

## Consistent Communication

Communicating effectively with your client is always important — but especially during times of market volatility, when they may have additional concerns or simply need reassurance from an expert, it's critical to be accessible and responsive.

And during these uncertain times, there are a few key communication factors that perhaps you wouldn't normally need to consider:

- Be proactive; don't wait for your clients to reach out first. Let them know you're thinking about them.
- Address expectations for future market changes. When you speak with your clients about their concerns, help them understand that while this is a difficult time, historically, the markets have bounced back.
- Stay informed. Clients will be looking to you for thoughtful market insights, not the same information they're hearing on the news. Be sure to reference key industry leaders and brands you trust in your communications; Orion has set up a [communications resource center](#) to help advisors do just that.
- Be straightforward about their portfolios. Don't

sugarcoat what's happening in the markets; instead, be honest, but also keep them apprised of what you're doing to make sure they stay on track to meet their financial goals.

- Look for new ways to distribute your messages. As a whole, our country is drinking from a proverbial firehose of information right now. To help your communications stand out, consider using different channels or mediums — such as social media, digital content, and webcasts — to deliver accurate, timely commentary.

## Bridging the Gap

If financial planning and communication are powerful on their own, imagine what they can do together. Engaging investors in the planning process begins with marketing and communication — content that resonates with their unique situations and begins to form a connection between what they need and the financial planning process.

Orion's brand new marketing solution, Market\*r, can help. Customizable content campaigns built around relevant financial planning topics, including market volatility, function in lockstep with best-in-class marketing execution technology to help you increase engagement, capitalize on new opportunities, and provide your clients with the thoughtful communication they need.

But Market\*r goes a step further, working in tandem with the Orion Planning platform to guide clients and prospects through intuitive financial planning workflows and help you more easily follow up on leads. ■





# How to Talk to Prospects During a Global Pandemic

You're looking to strike a delicate balance between positioning yourself as a resource and being seen as too opportunistic. *By Stephen Boswell and Kevin Nichols*

## Social prospecting

might seem like an oxymoron in times of social distancing, but it's actually more powerful right now than in a long-term bull market. With news headlines like "worst crash since 1987," people are talking about the economy and markets. There is a legitimate concern, and despite what you might think, not all financial advisors have been in contact with their clients.

Done properly, social prospecting is just a natural extension of the calls you're probably already making. We've taught financial advisors how to talk business with social contacts for years. The key difference right now is that your approach must be done by phone, with empathy and with finesse.

You're looking to strike a delicate balance between positioning yourself as a resource and being seen as too opportunistic. Here's a way to be proactive, without being off-putting.

**Step 1:** Call all your social contacts to check on them personally. That's right. Just ask them "How are you?" Do they have the supplies they need? Do they have an at-risk family member? Are they quarantined?

If your conversation ended here, that's OK. At least you were in contact with them and showed you care. But most conversations won't end here.

**Step 2:** When they reciprocate the question, be prepared with your response. First, respond personally. Don't be afraid to be vulnerable and let them into your personal life.

Next, segue into your business. When responding, make sure you avoid using words like hectic, crazy or wild. You want to portray calm confidence. You might say...

*"As you can imagine, in my space, this type of market correction gets everyone's*

*attention. We're making sure our clients are staying the course on the plans we've created."*

**Step 3:** Share a relatable story. Immediately follow up your statement with a story that gives your social contact insight into your day-to-day. The objective is to share a brief yet relatable story. Your story needs to be real, concise and relevant.

*"I had a client this morning who was thinking of selling and..."*

*"I had a Zoom meeting with someone yesterday who was sitting on cash and wondering when this will bottom out..."*

*"I received a phone call from someone who hadn't even heard from their advisors and..."*

*"My neighbor asked me about..."*

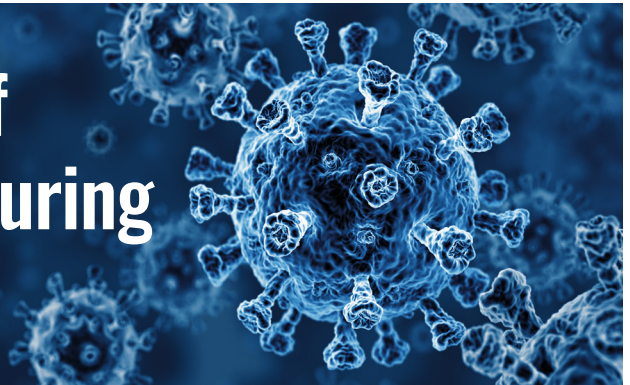
**Step 4:** Silence. Now that you've shared your relatable story, stop talking. Your prospect may ask follow-up questions, open up about their own financial concerns, or they may change the subject. Either way, that's OK. No hard close here. You've just planted a seed that may grow.

As you process this formula, think first about the people you should call, then think about what you'll say. You may not get the language perfect, but simply making the call is half the battle. You are more needed right now than ever. Stay strong! ■

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*Stephen Boswell and Kevin Nichols are partners with The Oechsli Institute, a firm that specializes in research and training for the financial services industry. @StephenBoswell @KevinANichols www.oechsli.com*

# Do's and Don'ts of Communicating During COVID-19



**With the coronavirus (COVID-19) pandemic upon us,** it is now more important than ever for advisors to ensure that their clients are both well informed and comfortable expressing their concerns as market changes inevitably occur. It is your responsibility to help your investors navigate this tumultuous time. Remind clients that market fluctuations are normal, and even expected. What's important is how we prepare for and handle them once they arise. Below are some do's and don'ts for communicating with clients in these uncertain times.

## Don't

**Do Nothing:** One of the worst things advisors can do is not reach out to their clients during a time of unpredictability. Failure to conduct outreach can further investors' uncertainty and increase concerns, causing them to question your support and relationship. Be proactive; don't wait for your clients to reach out first.

**Tell Clients How They Should Feel:** Instead, ask questions and allow your clients to tell you how they're feeling, as well as what they need from you. Once you take the time to understand their fears, you can address them accordingly, as opposed to giving the impression that you're minimizing the impact the pandemic is having on them. We're all being affected by this crisis, and showing compassion and empathy can go a long way toward building strong, long-lasting relationships.

## Avoid Addressing Expectations for Future Market

**Changes:** Increased market volatility is our new normal. While investors may have recently come to expect continued market highs, it's important to remind them that the market is naturally cyclical, and the long-term goals and strategies you've put in place for them are reflective of that. When clients bring you their concerns, help them understand that although this is a difficult time, historically, the markets have bounced back. And even more importantly, you're consistently monitoring the impact our current market is having on your clients' investment strategies.

**Act Like it's Business as Usual:** Your business needs to keep running, even as you're busy fielding a surge of client questions and managing your investment strategies amidst current market volatility. But it's important to consider all the investor touchpoints your brand is putting out. Make sure your automated reports, planned billing cycles, and pre-built newsletters are relevant, empathetic, and timely; otherwise, your communications may come off as tone-deaf and insensitive.

## Do

**Check in with Clients More Frequently:** Keep the lines of communication open on a consistent basis, checking in through your client's preferred method of outreach. Email is great, but be sure to offer phone conversations or video calls to add a personal touch during times of stress and anxiety. Ask your clients how they're doing, both personally and professionally. They want to know that they matter to you beyond the numbers in their portfolios.

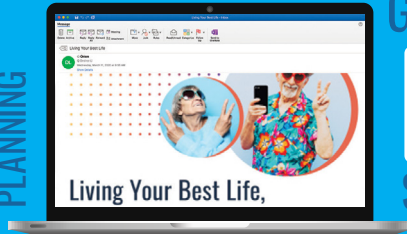
**Look for New Ways to Get Your Message out There:** With all of the information being distributed by different brands right now, consumers are facing a dramatic increase in content during COVID-19. You want your firm's message to be heard, so consider new ways to cut through the noise. Utilizing social media, offering digital content, conducting virtual webcasts, and even sharing videos can be great ways to effectively deliver accurate and informative commentary that reflects your firm's value proposition.

**Keep Informed:** Knowledge is power, and you want to make sure you're prepared to knowledgeably answer any questions that come your way. In times like these, there is just as much misinformation as real news being pandered on social platforms and in the media, so be sure to reference key industry leaders and brands you trust.

**Be Straightforward About Their Portfolios:** Don't shy away from letting clients know the truth about how the markets are impacting their portfolios. Listen to any concerns they have and address them appropriately. It is important that you are not only upfront with them, but also ready to proactively address any concerns they may have. Remind them that markets fluctuate naturally, share the benefits of thinking long term, and refocus them on their big goals to help them avoid making decisions based on their emotions. ■

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# Avoiding Compliance Pitfalls During the Coronavirus Pandemic

The new way of working could expose advisory firms to regulatory infractions they have not even considered.

By Patrick Donachie

**Like many others** across the country, financial advisors and firms have raced to become accustomed to a new way of working. Many offices are now empty, with many firms working entirely with clients, and colleagues, remotely.

But while regulatory agencies like the SEC and FINRA have experienced their own hurdles in adjusting to the new environment, compliance mandates still exist, and firms, advisors and compliance officers need to conduct their business in a way that continues to toe those lines, according to Karen Barr, president of the Investment Adviser Association (IAA), as well as unforeseen compliance vulnerabilities that may arise from the new working situations. Are advisors using VPNs? Are their home Wi-Fi networks secure?

Like many others across the country, financial advisors and firms have raced to become accustomed to a new way of working. Many offices are now empty, with many firms working

entirely with clients, and colleagues, remotely.

But while regulatory agencies like the SEC and FINRA have experienced their own hurdles in adjusting to the new environment, compliance mandates still exist, and firms, advisors and compliance officers need to conduct their business in a way that continues to toe those lines, according to Karen Barr, president of the Investment Adviser Association (IAA), as well as unforeseen compliance vulnerabilities that may arise from the new working situations. Are advisors using VPNs? Are their home Wi-Fi networks secure?

“I don’t know if everyone contemplated a full-on remote environment; are people’s laptops all secure? Are there cybersecurity concerns?” she said. “They still need to be reminded in the midst of all that’s going on, they need to follow their procedures.”

The crux of many concerns center around how client communications are archived.

For instance, Brian Hamburger, the CEO and co-founder of MarketCounsel, cautioned that any email sent to more than one client could be considered advertising and should be reviewed as such.

Additionally, advisors need to be mindful of communications between other members of their team, as what was previously face-to-face interactions is now in large part conducted over electronic interfaces.

“Everything that’s captured electronically is therefore discoverable,” Hamburger said. “Whether on a conference call or videoconference, these interactions between colleagues may be looked at with 20/20 hindsight at some point, and those words may be used against them in a context they never would have imagined.”

To mitigate the chance that communicating remotely with clients creates confusion, Sarah Buescher, IAA’s associate general counsel, said firms should make sure



their employees are speaking to clients in a common voice, and perhaps set up some type of central system where clients' questions can be addressed. That way, if multiple clients have similar questions, they aren't receiving wildly divergent answers depending on their advisor.

Additionally, advisors should still document all interactions with clients and team members, regardless of the channel or platform, in case regulators look for discrepancies between messaging and client activity, according to Ben Edwards, a professor in business and securities law at the UNLV William S. Boyd School of Law in Las Vegas.

Advisors could be held liable if they were thought to be encouraging clients to make aggressive, speculative bets in the midst of a volatile market, according to Edwards, unless it was part of a firm's documented investment approach.

This may be easier said than done for some firms, as clients and advisors explore ad hoc ways of communicating in lieu of personal meetings. For example, clients may want to communicate with advisors via text, and if firms are not set up to document those messages, they may have to resort to screenshots of conversations. Twitter direct messaging or LinkedIn messages with clients are other potential pitfalls to avoid.

"This is going to be enormously stressful for firms and compliance departments, because they've got to do it, and have to innovate, and have to do it from home," Edwards said.

Most firms have a fairly strong email archiving sys-

tem in place, according to GJ King, the president of RIA in a Box, who believed that while there is technology available for firms to archive all kinds of communications, it could be challenging to get all employees on board rapidly.

"We're seeing Slack pick up in adoption overnight. We recommend it, but you want to make sure you have the right systems in place to capture that communication. You need to make sure you have the right features to capture it from a regulatory standpoint," he said. "There's good archiving technology. It's there, but you're asking people to dramatically and quickly adopt new tech. It's a recipe for things to go wrong."

Supervising sales staff and representatives will be one of the hardest things for firms' compliance departments to do remotely, according to Max Schatzow, a counsel for registered investment advisors and broker/dealers on compliance issues and the founder of AdviserCounsel. He said it's likely the industry will see an uptick in fraudulent or unethical behavior in the coming months.

Even as the tools are available, it's the uncharted nature of the new business environment that is a challenge.

"This situation has already created losses in client portfolios and unhappy investors, and (for advisors) there's no presence of anyone looking over your shoulder," he said. Some advisors, under stress, may ignore a natural inclination to document a client conversation or message, "because you're sitting at your home office and not on site at headquarters."

The sudden combina-

tion of a market rout, largely untested work environments and processes, as well as the compliance pitfalls, will have a winnowing effect on advisory firms, said Hamburger.

"I think we'll start to see which RIAs have been running as businesses, resilient and stronger than one person ... or which continue to run as glorified practices," he said. "And those practices may not be strong enough to survive." ■

This is going to be **enormously stressful** for firms and compliance departments...







# New Solution Helps You Connect with Your Clients During a Crisis

Proving your value to your clients by helping to mitigate uncertainty in an unstable market.

By Lauren Sanders

**As we deal** with the effects of COVID-19 and its inevitable aftermath, you have the unique opportunity to use this time to prove your value to your clients — by helping to mitigate some of the uncertainty and panic they're surely feeling as they watch the market fluctuate wildly from day to day.

In these tumultuous times, financial planning is now more important than ever.

Financial planning does more than put your clients' goals at the center of your relationship — it grounds your clients in the long-term objectives that will help guide their actions

during times when it may be tempting to succumb to short-term hysteria.

And financial planning offers extraordinary benefits to advisors, as well: strengthening client relationships and loyalty, increasing the likelihood of referrals, and improving portfolio outcomes overall.

But it's not enough to simply offer a financial planning service. You need to get the word out — both to your clients and to new investors who are seeking guidance and advice for the first time — that you have the resources to address their financial uncertainties.

And though there are

advisor-specific marketing platforms available, they're missing a critical step: a deep connection to the financial planning process.

## **Our Integrated Approach to Your Challenge**

So we leveraged our own team of over 25 marketing experts to define the best practices that would guide the development of a platform that worked differently — a platform that addressed those deficiencies and turned them into opportunities.

When it comes to marketing best practices, we know that:

• **Data drives good deci-**

**sions:** Not connecting marketing performance to real sales opportunities wastes advisor time and resources.

• **The advisor value prop is critical:** But many outsourced services only allow for the minimal personalization of extremely generic content.

• **Creative, unique content wins:** But developing those truly differentiating marketing materials can be expensive, time-consuming, and difficult to execute.

• **There is a formula for execution:** It may not be rocket science, but there is a right way to execute marketing in our modern era, and many advisors haven't



fully tapped its potential.

• **You can't substitute experience:** It takes trial and error to truly understand what works most effectively. Access to someone more experienced than you will always improve your outcome.

We combined our marketing expertise with our knowledge of financial planning to create a true differentiator: the industry's only marketing solution designed specifically to drive business growth through financial planning.

### **Introducing Orion's Latest Product Offering: Market\*r**

Market\*r combines hyper-personalized content campaigns with top-of-mind planning topics, best-in-class marketing execution technology, and interactive goals-based workflows.

Our full-service solution is built to help you both increase client engagement and fill your funnel with more qualified prospecting opportunities.

### **Customizable Content Meets Seamless Connectivity**

The entire Market\*r experience begins with our content — which is unique, dynamic, and completely customizable. Canned content built around tired

financial planning topics won't do anything to drive growth — but messaging that speaks to investors' personal goals, needs, and challenges will. We'll continue creating new campaigns on a monthly basis, and we've even set up a feedback section of the platform, where you can suggest future campaign tracks you'd like to see.

And with its planning-centric approach to growth, Market\*r creates a cohesive experience for your end users by driving them directly through your financial planning workflows with clear and direct call-to-action buttons. As they build out their financial plans, that information will populate right in your Orion Planning dashboard.

For you, the advisor, that means a simplified tech stack — not one more app to keep track of. Your marketing data is fully connected to the tools you use every single day, empowering you to run your advisory firm as you always have, while building a continuous pipeline of growth and opportunity.

### **A Tiered Approach Helps Meet Your Unique Needs**

We know not every advisory firm needs a full-blown marketing concierge

program — but we also know that some do. So as we built Market\*r, we considered the different marketing goals and challenges of the 120+ advisory firms we surveyed.

The result? Three unique levels of marketing service, organized into tiers by capabilities, access, and pricing.

**Tier One: Customizable Campaigns.** Tier One is ideal for advisors who already use a marketing technology, but are looking for additional creative campaign content to better support their financial planning services. You'll have the ability to customize any content you want, along with the flexibility to disseminate it using technology you're already familiar with.

**Tier Two: A Full-Service Solution.** Tier Two offers full access to not only the creative campaigns, but also the technology used to deploy them. You'll have all the tools and intelligence you need to reach key audiences, mobilize collateral, and run targeted campaigns, as well as seamless connectivity to your financial planning dashboard. The workflows will guide end recipients through the process of creating a financial plan, and

send the leads directly to the advisor.

What's more, you'll be able to track the performance of all campaign content, as well as view the leads and opportunities created in the leads dashboard.

**Tier Three: Marketing Concierge.** Tier Three includes everything you'll find in Tier Two, with the addition of access to marketing service and support from Orion's marketing team. Our areas of expertise include marketing strategy, copywriting, web development, branding and design, and digital/social media marketing. We'll create a custom marketing plan for your firm, and you'll also receive five hours of execution or consultation per month. ■

**Ready to see Market\*r in action?**

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to request a personalized demo!

# How Top RIA COOs Are Responding to COVID-19

A business continuity plan is not just a document. Here's how COOs at top RIAs are putting their plans into action under current conditions. [By Matt Sonnen](#)

## Every registered investment advisor

needs a business continuity plan — it's required by the SEC, and most RIAs are good about updating it every year when they perform their annual compliance reviews. Unfortunately, many firms focus on the document itself, and not the actual plan. If the document is complete, they can check the box and move on to more pressing needs. But that line of thinking was fine before the coronavirus forced widespread quarantines. [Many have been caught flat-footed](#) as they've been forced to convert their business and employees to a remote environment.

Given these circumstances, I decided to check in with some of the chief operating officers in

my network to see what they've done to implement work-from-home policies and procedures.

Tom Harms, partner and COO at Summit Trail Advisors, a firm with five offices across the country: "We are lucky. With so many office locations, we are used to communicating with one another virtually. As a test of our business continuity plan, we have asked all employees twice a year to work from home and confirm they can access all systems and perform their normal duties. About a month ago, we alerted staff in all locations to prepare for a remote scenario. Seattle was the first branch to go remote. At that time, we allowed staff in all other branches to work from home, if they could (and

felt compelled to). As cities across the country began to lock down, we found it relatively seamless to move our firm to 100% remote about two weeks ago. Now we are focusing on increased communication with extra video calls for the entire firm."

In speaking with firms in the process of transitioning their teams and business operations to everyone's homes, it became clear that one of the top priorities was ensuring constant and reliable communication among the firm's teams. Stacey McKinnon, COO at Morton Capital in Calabasas, Calif., shared an Instagram message from author and motivational speaker Simon Sinek with her team, where he recommended co-workers use a Zoom "huddle" to stay connected. She has instituted Zoom "huddles" with all her team leads every three days and has instructed those team leads to perform daily huddles with their respective teams.

"This has been very successful as they check in on capacity and projects," she said. "Because the regular workload has slowed for our client service team, we are having them use this time to record training videos for future new hires. Our advisors are also leveraging technology to track

client interactions so that they are proactively reaching out during this time of extreme volatility, rather than being reactive."

Gary Bonner, partner and COO at Avalon Investment & Advisory, an RIA with two Texas locations, has been able to use lessons learned during Hurricane Harvey in 2017. "Our BCP worked well then, but the one outstanding issue was our onsite phone system. At the time, we just forwarded our Houston phones to the San Antonio office during that disaster. Since then, we moved our phones to a cloud-based provider. I'm currently sitting in my home office with my desk phone plugged in and I can be reached as if I was sitting in the office. We're also running our reporting and trading software 'in the cloud,' which allows our middle office teams to serve our clients and portfolio managers. Other than not seeing my colleagues in the office, things are working great. We are using Zoom for client and team meetings."

Lucas Winthrop, COO at Winthrop Wealth Management in Boston, has also leveraged his experience with a prior disaster to better ready his firm for today's crisis; Winthrop Wealth's offices





were destroyed in a fire last year.

“With our office fire in June of 2019 and now, the global coronavirus pandemic, applications in our integrated tech-stack such as Microsoft Teams allow for our team to stay connected internally with a high degree of collaboration and security via video and chat,” he said. “Our VOIP phone system forwards directly to our mobile phones with the toggle of a mobile phone app. Our CRM allows us to keep up-to-date on the fly and keep all team members focused with full transparency into status of client activity such as cases, tasks, or other client related projects.”

Heather Fortner is a partner, chief compliance officer and COO of SignatureFD, with offices in Atlanta and Charlotte, N.C. Their 86 employees made the move to remote work relatively quickly and easily, as the firm has allowed every employee to work from home once a week prior to these current events, granted they could confirm basic office supplies in their home offices (printer, scanner, shredder, etc.). The firm was already working through Office 365 and had OneDrive in place for secure document sharing, so employees are not saving documents to their personal computers. Everything is saved in publicly available folders and drives. As the firm’s COO, she feels she has the perfect opportunity to act as a “utility player” for the rest of the organization, as team members are fighting to care for clients during a volatile market, and care for their families who are quarantined at home with them. “I’ve had the privi-

lege to clear my calendar and prioritize my day so I can float from team to team and fill in wherever I’m needed most, from one day to the next. I don’t think anyone but the COO has the visibility across the firm to play ‘safety.’ We have a unique ability to go wherever we are needed most.”

These COOs have leveraged their past experiences to tackle the current environment head-on. Firms need to recognize that now is not the time to create an ideal business continuity plan; emphasis should be placed on simply staying functional and utilizing what is currently available to the firm with as few unnecessary changes as possible. Hopefully this forced remote situation will open the eyes of other COOs and allow them to build more stable and robust disaster recovery plans, and not just documents. ■

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*Matt Sonnen is founder and CEO of [PFI Advisors](#), a consulting firm that helps financial advisors build more impactful and profitable enterprises. Follow him on Twitter at [@matt-sonnen\\_pfi](#)*

"As a test of our business continuity plan, we have asked all employees **twice a year** to work from home and confirm they can access all systems and perform their normal duties."

-Tom Harms, Partner and COO  
Summit Trail Advisors



# How Advisors Can Continue to Build Relationships While Social Distancing

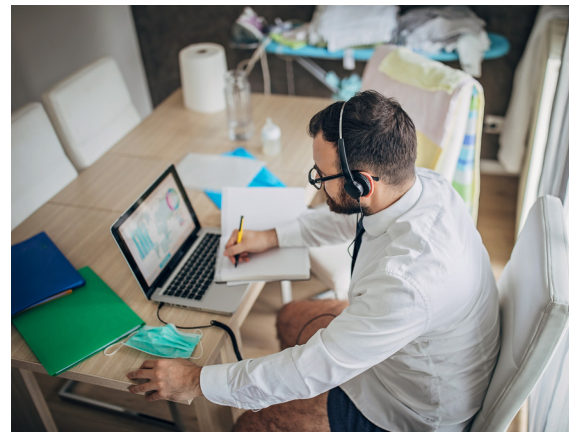
Seven tips for starting a financial blog.

By Matthew Bryan

**Blogging** has historically been a great strategy to build awareness, credibility and act as a potential source of qualified leads over the long term. Given the current COVID-19 environment, it's important now more than ever to remain visible with clients and prospects, and provide your point of view during this complicated time. As with any marketing strategy, it's important to plan ahead. Here are seven tips to get you started:

## 1. Do you like to write?

Ask yourself if writing is something you enjoy. If you don't like to write, don't do it. A blog allows you to share your unique POV, in your own voice, directly to your clients and prospects. The process of writing a blog allows you to get your thoughts on paper and respond to frequently asked questions from your clients. If you enjoy writing, then you'll look forward to blogging, rather than seeing it as a chore!



## 2. Who are you writing for?

Make sure your blog is centered on topics your clients and prospects care about. One quick way to generate topic ideas is to log the questions you are already receiving from clients. The purpose of your blog should be to educate your target market on topics they are interested in learning about with a POV you want to be known for.

## 3. Talk to compliance early.

To ensure a smooth process, talk to your compliance team early. Review

your blog strategy, share an editorial calendar and ask the following questions:

- What disclosures will be required?
- Are there any topics or keywords you should avoid?
- Can you include video?
- Can you agree upon a standard time frame for reviews?
- Can you obtain approval for the blog to be distributed via social, email and print?
- Are you required to turn off comments?

## 4. Establish an edito-

**rial calendar.** Your editorial calendar should outline how frequently you plan on posting, the topics you plan to write about, format and themes. What's the right cadence you can commit to? How many posts will you need to author within a three-month period? Remember, it's best to focus on quality content versus quantity (once a week is ideal). Zone in on topics that you know your audience cares about and that you want to be known for. If your focus is small-business owners, then topical categories may include: exit planning, qualified plans, or buy/sell agreements. By outlining your topics in advance, you ensure articles don't overlap. This creates diversity across posts. To help your blogs maintain relevancy, peg your posts to holidays, seasonality or cultural events. This means writing blogs that connect to what's happening now. Rotating the format will keep content fresh. Instead of a traditional article, con-





sider a Q&A with a local thought leader (ideally an influencer who can backlink to your blog post and cross-promote), guest blogs, videos, infographics, “how to,” case studies, or a list of top 10, top 5, etc.

**5. Technical tips:** There are many resources that provide specific technical best practices. Here are a few items to consider:

- **Keywords:** Use keywords that align with topics you want to be known for. You can research by typing in the topic you plan to write about and review Google’s “People also ask” results for ideas of words or phrases to include in your blog.

- **Title tags:** A title tag is the HTML code that displays the name of your blog post in search results and at the top of your web browser. According to Moz (one of the best free online resources for all things search), your title should be unique, reflect the content on your blog and be between 50 and 60 characters in length.

**Backlinks:** Backlinks allow you to link to other authoritative sites.

- **Image:** Include a relevant, visually appealing image that correlates with your blog (make sure you have the rights to use it). Blogs with images typically receive more views.

- **Length:** There are various studies done that identify the optimal length for a blog. Generally, longer is better, and somewhere between 1,000 and 2,500 words is ideal.

- **Bio:** Have a link to your headshot, bio and contact information.

- **Call to action:** Ensure your blog has a contact form.

**6. Measure ROI:** It may take some time before your blog creates a lead. It’s important to remember that the main goal of your blog is not necessarily to generate immediate sales, but to build awareness, establish your authority and engage. Key metrics to assess include: increase of social shares, blog page visits and time on-site. Eventually, you’ll measure inbound leads. Reviewing your metrics will also help clarify which topics are resonating to inform future content development.

**7. Promotion:** Finally, it’s time to promote your blog. Make sure it is findable and linkable—then spread the good news! Make your centers of influence aware of your blog and encourage them to share it. Wherever your digital footprint appears, ensure a link to the blog is present (email signature, LinkedIn profile, banner on your website, etc.) ■

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*Matthew Bryan is 2nd VP, digital marketing at Guardian Life.*

It’s important now more than ever to remain visible with **clients** and **prospects**.





# Planning Is the Art

By Kelly Waltrich

**On a recent call,** a large prospective client used four words to sum up what I believe to be our current industry's secret to driving growth.

"Planning is the art."

Planning is the art. Everything else can be systemized

Think about that for a minute, especially in the context of the world today. If financial planning is the art, then you, the financial advisor—the artist—have the power to control the finished piece.

Your clients' financial goals are like warm clay in your hands. It's up to you to give them shape and structure, regardless of external conditions—such as market volatility and economic uncertainty.

In times like these, financial planning doesn't just help to keep your clients' goals on track. It also helps keep your clients themselves from making impulsive, reactive decisions influenced by a volatile market.

True art is not reactive. It's controlled, deliberate, purposeful.

## We're Breaking Down Barriers

Connections, not boundaries, are more important

now than ever before. We've always offered Orion Planning at no additional charge to our advisors, but with the COVID-19 pandemic turning financial planning into a necessity, not a nice-to-have, we saw the opportunity to help other advisors and their clients. As part of our Business as Usual program, we're currently offering our planning platform [free of charge](#) to all financial advisors so that they have the tools they need to better guide their investors.

The benefits of planning can't be overstated, [especially during times of crisis](#). But even under normal conditions, research indicates that clients with a formal financial plan were seven times happier than those without one\*. That has the very real possibility of turning into seven times the loyalty, or seven times the number of referrals—both of which can drive growth for advisors.

## We're Helping Planning Drive Prospecting

It follows that if financial planning is your firm's art, you should lead with it when you're trying to acquire new clients. But what we've found is a seri-

ous disconnect between the value of financial planning and the ability of firms to promote and capitalize on those services. In fact, 70% of advisors with financial planning tech don't serve plans to their clients\*\*.

That's a missed opportunity for advisors and clients alike. So we set out to create a cohesive, streamlined experience that marries thoughtful planning-driven campaigns to intuitive workflows within Orion Planning. We added best-in-class marketing execution technology, and [Market\\*r](#)—the industry's only advisor marketing platform designed to drive engagement specifically through planning—was born.

## We're Building a Connected Client Experience

One of the biggest benefits of financial planning for you as an advisor is its ability to tie progress toward client goals directly to your investment decisions. When clients see and understand that connection, it enhances your value to them.

That's not all. Being able to visualize progress toward goals alongside investment data—and being able to access that information

whenever they want—creates a cohesive, satisfying client experience. Our modern Orion Planning portal puts that experience right into the palms of clients' hands, and we're launching an initiative to transition all Orion clients to that new portal experience.

As a financial advisor, you're the artist. Orion has the tools and solutions you need to systemize your operations so that you can focus on sculpting your clients' financial futures. ■

Ready to learn more? [Get in touch with us today!](#)

<https://www.fidelity.com/about-fidelity/institutional-investment-management/fidelity-finds-number-of-tech-savvy-advisors-has-grown>

\*\*2019 Orion Client Data

**70% of advisors** with financial planning tech don't serve plans to their clients\*\*.