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Values-Based Quality of Life™ Newsletter

WHITE PAPER

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BAI's *Values-Based Quality of Life™ Newsletter* is designed to help Financial Professionals maintain client contact while communicating their interest in helping their clients achieve a higher quality of life. It is a unique "financial services" newsletter because:

- *From a Compliance perspective*, it contains absolutely no recommendations of any kind that are subject to regulatory review; and

- *From a Marketing perspective,* it presents client-centric information that is not date-sensitive and in a manner that provides:

    - a high-quality client experience
    - a significant length of exposure, and
    - a high number of exposures

Our belief is that Financial Professionals should build solutions that are consistent with their clients' *values* and *goals* so that their clients can enjoy a higher quality of life. Financial Professionals have the responsibility to communicate recommendations *directly* to their clients and in a manner that allows their clients to make informed investment decisions.

To accomplish this, it is the Financial Professional's responsibility to sift through the plethora of information that permeates the Financial Services industry in order to develop and present cogent recommendations upon which clients can take action. Conversely, traditional "financial" newsletters tend to propagate confusion by providing information and theories that the client is ill-equipped to process. That is not the case with the *Values-Based Quality of Life™ Newsletter*.

The *Values-Based Quality of Life™ Newsletter* focuses on four major areas that clients can impact in their own lives: Physical Health, Relationship Health, Inner Health and Career Health. These are the four recurring "life themes" (that cannot be delegated to others) that most people deem to be *more* important than money.[1] The *Values-Based Quality of Life™ Newsletter* is a vehicle through which Financial Professionals are able to provide outstanding articles, written by leading experts, on *non-financial* subjects that are likely to have a greater impact on clients' lives than even the best financial planning.

The result is a monthly reminder to clients that the Financial Professional they have selected is managing their financial concerns and cares about them personally as well as professionally. This reinforces the high-trust, client-centric relationship that benefits both parties and engenders an intense level of long-term loyalty. Correspondingly, the client is no longer confused by the complex financial information that other newsletters provide, and no regulatory issues are raised.

[1] Based upon feedback received from thousands of Quality of Life Enhancer™ Exercises

To better understand the design of the *Values-Based Quality of Life™ Newsletter* (Newsletter), consider the following:

- The *Values-Based Quality of Life™ Newsletter* is produced on a monthly basis
  - Third-party studies indicate that clients require 26-28 "touches" per year to maintain an effective relationship
    - The Newsletter provides 12 "touches" in an extremely cost-effective way and with the following characteristics:
      - A high quality of exposure because of the nature of the articles
      - A significant length of exposure because the Newsletter elicits a client's attention, and
      - A repetitive pattern of exposure because the Newsletter is retained over time and may be revisited by the client or shared with others.
- Each issue is demarcated by "Volume and Issue" rather than by "Date" because the contents are not date-sensitive
  - This eliminates the obsolescence issue associated with traditional financial newsletters
- Topics reflect the core, non-delegable interests of all clients
  - Content and authors change each month to create fresh perspectives
    - Articles are screened to eliminate controversial subjects or opinions
    - Each issue is available, in advance, for Compliance review (if requested)
- Each issue contains an inspirational quote (lower left corner of front cover)
- The *Values-Based Quality of Life™ Newsletter* is produced on a high-quality sheet with a pleasing color palette to make it distinctive and enjoyable to read
  - It can be ordered pre-folded without any additional cost
    - When folded, it is designed to fit into a standard #10 envelope to reduce mailing expense and to allow the inclusion of additional documents
- The "sidebar" (on the far left side of the front cover) is customized to feature the Financial Professional and his or her firm
  - A picture of the Financial Professional is positioned in the upper-most area of the sidebar so that it appears with the title immediately upon removal from a standard #10 envelope
    - The Financial Professional's name and title appear immediately below the picture
      - Note: BAI requires a copy of the Financial Professional's business card to confirm title, designations and contact information
        - Some firms work with BAI to audit the titles and designations that appear on their Financial Professionals' business cards (prior to formatting)
  - The sidebar can incorporate a quote from the Financial Professional or his or her firm
  - The sidebar can incorporate the firm's logo
  - The sidebar always incorporates the Financial Professional's contact information
  - The sidebar can incorporate any required disclaimer (of reasonable length)
  - The sidebar can incorporate a Legal Department number to verify Compliance approval
- The *Values-Based Quality of Life™ Newsletter* subtly reflects the Financial Professional's interest in the client's quality of life and reinforces the Financial Professional's assistance in managing the client's financial concerns

While firms routinely permit (and even encourage) the use of birthday, anniversary and holiday greeting cards to maintain client relationships, the *Values-Based Quality of Life*™ *Newsletter* is a far more meaningful and effective way of enhancing the client relationship. It provides important information that clients can use to improve the quality of their lives.

If you would like additional information concerning the *Values-Based Quality of Life*™ *Newsletter*, please do not hesitate to contact me at (858) 558-3200 Extension 238. Otherwise, congratulations on selecting the finest available method of demonstrating that you truly care about your clients. Your choice reflects a belief that you share with Bachrach & Associates, Inc.: that speculative financial information should not be disseminated randomly and that it is the responsibility of Financial Professionals to discuss financial recommendations directly with their Clients to ensure that those Clients are in a position to make informed investment decisions.

Respectfully,

Bill

Bill Bachrach
President and Chief Executive Officer