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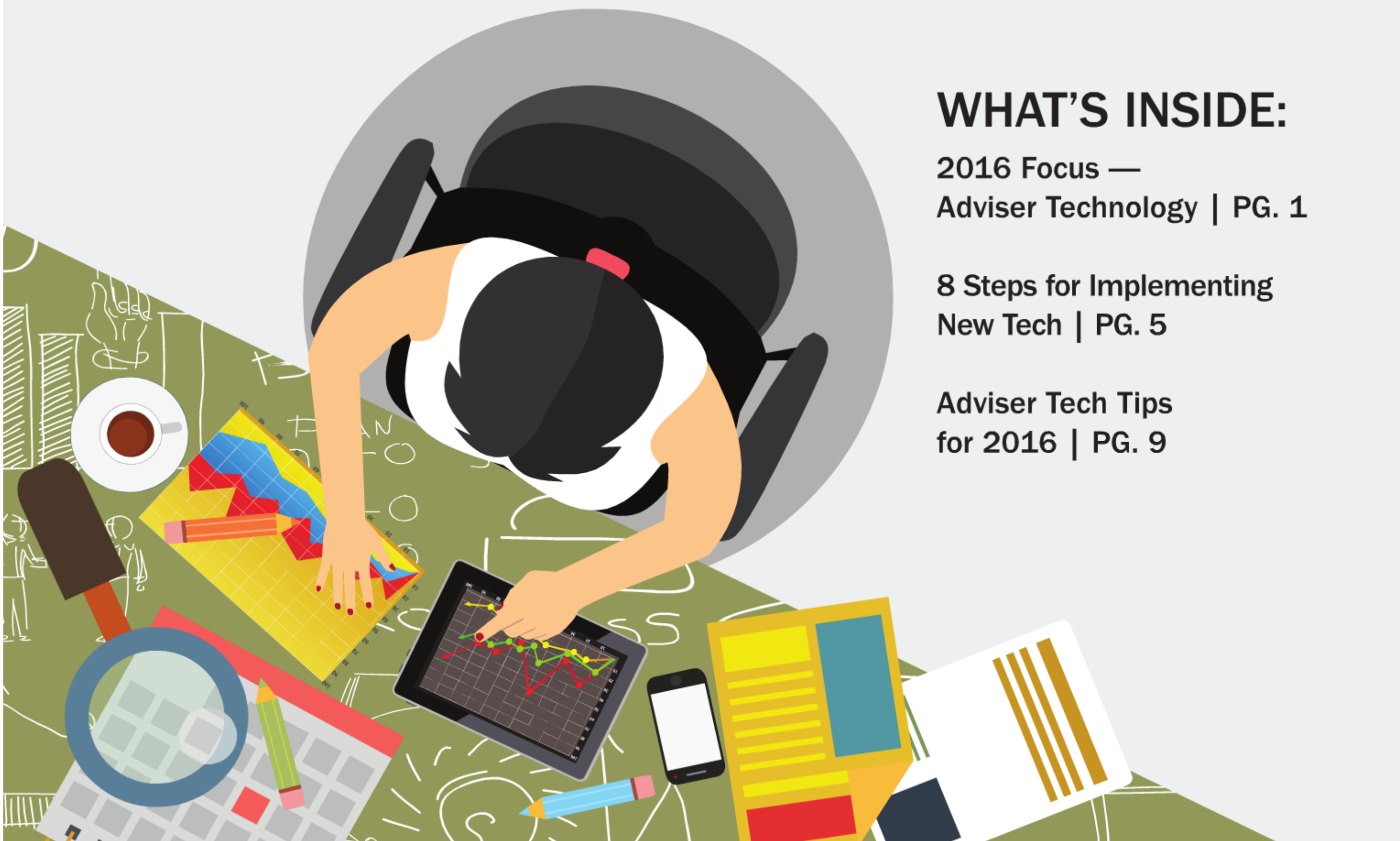
FEBRUARY 2016

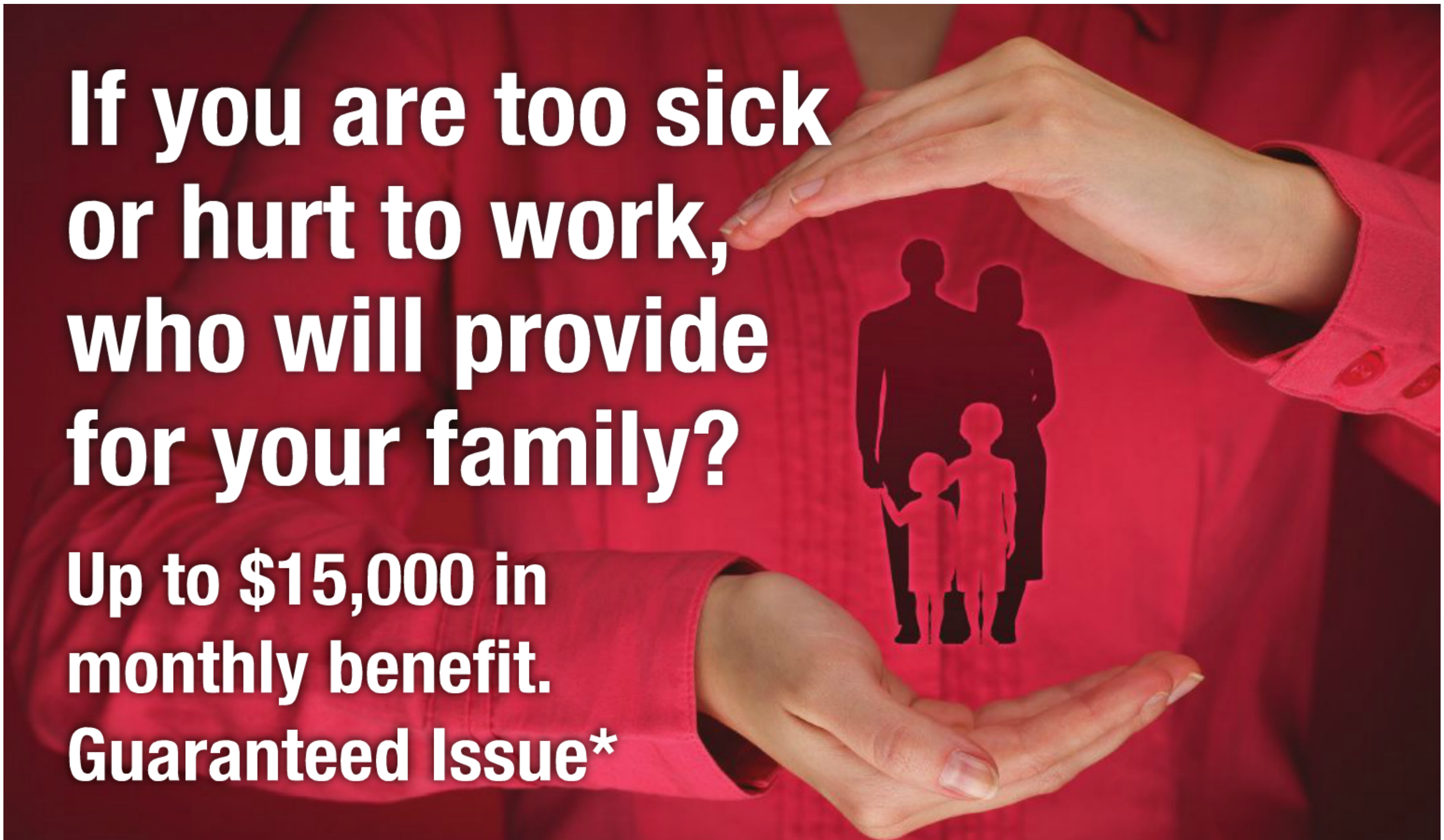
# Your Membership Advantage



## WHAT'S INSIDE:



Visit www.OneFPA.org/MyDiscounts




**Through your FPA Member Advantage Program!**

## The FPA Voluntary Group Disability Plan offers:

- Up to $15,000 of monthly benefit- Guarantee Issue*
- Premiums 30-70% lower than comparable Individual Disability Plans
- Coverage for your Own Occupation
- Your benefits not reduced by commission, trails, and fees you receive after you are disabled (but earned beforehand)
- Unique Retirement Annuity Contribution Benefit
- Assisted Living Benefit
- Cost of Living Benefit

*Guaranteed Issue for all New FPA members! No medical questions or records required if you enroll within 60 days from the date of your membership. Current FPA members can also apply at any time, but will be subject to medical underwriting.

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- Coverage of up to $250,000 in life insurance and $250,000 in AD&D
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STRATEGY CONSULTANTS
*"Protecting Your Financial Plans Since 1978"*

FPA FINANCIAL PLANNING ASSOCIATION | INSTITUTIONAL MEMBER

# Letter from FPA

Dear FPA members and colleagues,

2016 promises to be another exceptional year to be a member of FPA, as we continue to pursue benefits and resources to further your individual success. In the past, we've shared the tangible financial rewards of joining FPA (see below), as well as a few tips on marketing your firm. This month we've focused on implementing new technology, with advice from renowned experts who have seen it all! Whether you are a start-up RIA or a multi-office firm, we all face similar issues in planning, implementing, and managing new technology.

In 2016 you can look forward to a renewed focus on adviser technology, as well as a refreshed membership experience on the FPA website. We will continue to feature practice management tips and resources alongside a reoccurring technology column. Taking advantage of your membership benefits should be simple – and that is exactly where we are headed. As a member, your partnership, insight, and ongoing feedback regarding our member benefits programs will be crucial to the long-term success of our relationship. I encourage you to reach out on FPA Connect, or contact us directly at MemberServices@OneFPA.org, or at 800.322.4237.

Happy Planning!

Jessica Flynn
Strategic Alliances
Corporate Relations Team

| MEMBER ADVANTAGE PROGRAM | MEMBER DEAL | PUBLIC RATE[1] | FPA RATE[1] | THREE-YEAR MEMBER SAVINGS[2] |
|---|---|---|---|---|
| Financial Planning Software | 20-35% off major brands | $1,295 | $995 | $900 |
| Risk Technology | Flat FPA enterprise rates | $129/month | $99/month | $1,080 |
| Phone, VoIP Service | 15% off | $29.95/month | $25.45/month | $162 |
| CFP Certification & Exam | 15-20% off, plus special rate on CFP exam | $4,500 | $2,000 | $2,500 |
| ETF Research | 6 months free, then 50% off enterprise rate | $480 | $90 first year, $180 thereafter | $990 |
| Voluntary Group Long-Term Disability | Up to $15,000 in monthly coverage, guaranteed issue, FPA group rates | $600/month[3] | $225/month | $13,500 |
| | | | **Total Potential Savings for FPA Members:** | **$19,132** |

[1] Rates are based upon average FPA member and licensing data for one adviser with <5 employees.
[2] Annualized over a three-year period, does not take into account membership type or dues, as that will vary.
[3] Monthly premium for guaranteed renewable individual policy issued by Standard Insurance Co. with comparable benefits to the FPA group LTD policy.

### 8x8, Inc.

Discounted VoIP pricing for qualified accounts.

### ActiFi

ActiFi's Client Engagement Program is a unique program that combines the power of robust client feedback with the tools, support and resources to build more engaged and profitable client relationships. Members receive FPA preferred rates. Visit OneFPA.org for more information.

### Advantage Media Group

The Business Growth Publisher™. Advantage helps professionals create, publish, and market a book to grow their business. Requiring less than 24 hours of your time, Advantage produces a book that rivals publications found at major bookstores. Advantage helps FPA members become the authority, celebrity, and expert.

### Advicent Solutions

Advicent Solutions is the leading provider of SaaS technology solutions for the financial services industry. Everything comes back to our core mission—enabling everyone to understand and impact their financial future. The Advicent™ product offering includes the NaviPlan®, Figlo™ and Profiles™ financial planning applications, the Advisor Briefcase® marketing communications tool and the Narrator™ application builder. FPA members save 20% annually.

### Advisor Websites

FPA members save $900+/year on a compliant, results-driven website when you sign up with Advisor Websites. Work with an award-winning team of experts to create a compliant website that helps your financial practice grow and makes you look great online.

### Advyzon

Advyzon is an all-inclusive service that helps financial advisers grow their business efficiently and profitably. Advyzon's primary components are CRM, portfolio management/reporting, and planning. We are a deeply experienced team committed to innovation and providing superior value to our clients. FPA members enjoy one month free with annual contract.

### AI Insight

If you're looking for product-specific Alternative Investment research, education, compliance documentation and the tools to help increase product sales, learn more about AI Insight today! Access hard-to-find information on Alternative Investments and complex products, due diligence support, PPM- and prospectus-based training, and CE and Firm Element courses. Use promo code "FPA10".

### American Solutions for Business

Save up to 25% on customized marketing solutions.

### Angie's List

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### ARAG

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### Avis

Up to 25% off Avis rentals.

## Bloomberg BNA

Bloomberg BNA offers expert software products for tax, accounting, and financial professionals. With category-leading software and top-rated technical support, we are the solution of choice for professional firms and corporations of every size. More than 70,000 customers, including the IRS, depend upon Bloomberg BNA's software products for the highest degree of tax, regulatory, and compliance expertise available in the market. FPA members save 20% on BNA Income Tax™ Planner Web, our professional tax planning software.

### Boston Coffee Cake

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- America's favorite gourmet gifts.
- Gifts to fit every budget and taste.
- Over 20 years experience working with corporate clients.
- Special FPA member 20% discount.
- Gifts shipped anywhere in the US.
- Let us do the work, you take the credit!

### Boston University

Receive 10% off online program tuition.

### BrightScope Advisor Pages

BrightScope AdviceMatch is your next generation prospecting tool. More than 400,000 investors do their due diligence on BrightScope each month when selecting their next financial adviser. AdviceMatch connects investors with advisers based on personal needs and preferences. Complete your Advisor Pages profile to start receiving investor matches. FPA members save 15%.

### Bryant University CFP® Program

- FPA members save 10%.
- 20,000 professionals trained.
- Ranked Top 5 Business School.
- 2,000 students actively enrolled.
- 2014 pass rate 88%.
- Programs available from $1995.

### Budget

Up to 25% off car and truck rentals.

### Business AdvantEdge

Volume discounts from key business suppliers.

### CalSurance® Associates

Competitive E&O insurance program from A-rated carriers.

### College for Financial Planning

FPA members receive a 15% discount on all College for Financial Planning Professional Designation, CFP®, and Degree coursework. Founded in 1972, The College created the prestigious CFP® certification and have educated over 160,000 financial professionals. Apply for exclusive CFP®, RP®, and Master's Degree FPA scholarships at: www.cffpinfo.com/scholarships

### Compliancedashboard

Customized compliance tool for benefit plans.

### Constant Contact

Constant Contact helps you win more business from existing clients and gain new clients with a fully managed email marketing service. From curating content and executing campaigns to analyzing and reporting results, your marketing consultant is a virtual member of your team focused on your success. Members receive 20% off the first three months of service.

### Cruises Only

Vacation well. 110% price match guarantee.

### Dalton Education

Savings on education and review programs.

### ETF Global®

Receive a six month free trial.

### Expedia

See National Purchasing Partners on page 8.

### FedEx

Did you know FPA members get special discounts on both international and U.S. shipping? Enroll in the FedEx Advantage® program today and start saving 15-21% on FedEx shipping and business services. Visit OneFPA.org to access the FPA-FedEx password.

### fi360

fi360 is the leading global provider for comprehensive fiduciary education and technology solutions for advisers and institutions. FPA members save 10% on fi360's AIF® training program and their Toolkit for Advisors, which simplifies your ability to meet fiduciary principles, increases reporting capabilities and evaluates investments with the fi360 Fiduciary Score®.

### FP Transitions

FP Transitions understands what makes your business unique — and valuable. Our consultants guide advisers using proven strategies to develop succession plans that are designed to realize value for the founder and perpetuate business growth for the next generation of advisers. FPA members receive discounts on valuations and more.

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Fox Financial PLANNING NETWORK℠

We help you become more efficient in the delivery of financial advice to increase profitability and grow your firm. Combining technology with practice management leads to a more efficient practice. We specialize in helping you idealize and systematize the four critical components of your business: systems and operations, technology, practice management and human capital. Request the FPA member discount for a $300 discount on Level 1 or a $200 discount on a Level 2 membership.

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Shop and compare HMO/PPO plans in all 50 states.

### FunJet
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### Grainger Facility, Maintenance
Up to 24% off select products plus free shipping.

### H&R Block Small Business
Using a combination of highly attentive service and user-friendly technology, H&R Block Small Business provides bookkeeping, payroll, tax and other accounting services. We're bringing a level of simplicity, responsiveness and quality to accounting that enables companies to focus on their business while we focus on their books.

### HP
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### Jive Communications
FPA members save 15%-20%.

### Keir Educational Resources
Keir provides the best exam preparation for FINRA licenses, financial designations or certifications such as CFP® certification. Our goal is to get you through your exams quickly and efficiently, helping you grow your career without disrupting it. FPA members receive a 20% discount. Ask about FPA scholarships.



### Kivvik
Save 20% on Kivvik Outreach.

### Legal Zoom
See National Purchasing Partners on page 8.

### Less Annoying CRM
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### LifeLock
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# 8 Steps to Successfully Implement Technology

**Jennifer Goldman, CEO of My Virtual COO**

Financial advisory businesses continually seek successful adoption of new technology to improve their client experience and internal profitability through efficiencies. While intentions are good, it is very difficult to achieve full adoption and consequently the fruitful benefits, when a business doesn't possess the experience or knowledge to manage technology projects. My Virtual COO's Jennifer Goldman offers a list of the major stepping stones to help advisers reduce stress and mitigate common issues when implementing new technology.

### 1. Define and Communicate Goals and Benefits

Your goal is to earn buy-in, so "sell" the benefits.

FPA TIP! *Remember, it's not about you or your firm, it's about your employees, and/or clients. Focus on the positives but don't ignore any potential challenges. Be transparent, and your employees will respect you for addressing the full picture and will be more likely to trust your decision.*

### 2. Select Your Project Team

Designate roles such as Champion, Project Manager, Implementer, and Trainer. Fill roles based on skills, capacity, knowledge, and interest in championing change.

FPA TIP! *Consider a project team that engages employees from different levels of the firm rather than all the pressure sitting with upper management.*

### 3. Design the Tech and Integrations

Consider and address the structure of your data, any dependent software, hardware needs, security of data, functionality, the user interface, and permissions requirements.

FPA TIP! *Check out the wealth of information from your fellow advisers who have implemented new technologies on the FPA Connect forum.*

### 4. Create and Communicate Timelines

Include completion milestones such as software structure, data mapping, migration start date, migration end date, data audit date, go-live date, training date, and process updates.

FPA TIP! *Most of FPA's technology partners offer free consultations, free project management support, and 24/7 customer service should anything go wrong along the way!*

### 5. Pre-Train

Generate excitement by showing staff the benefits of the new tech.

FPA TIP! *If you have virtual offices, try using a screen share service such as Adobe Connect (we use that at FPA HQ.)*

### 6. Implement

Announce the kickoff, hold weekly calls with your project team and vendor, and continuously engage staff with progress updates.

FPA TIP! *Host a party for your employees at the beginning and end of the process. These projects can really put pressure on the entire office, so appreciate everyone's patience.*

### 7. Train and Encourage Adoption

Train everyone on best practices and record this for current and future staff. Instill maximum use by incorporating the tech into your daily processes.

FPA TIP! *Training sessions for employees are imperative, but don't assume one training is enough. Many of today's software programs are so robust that firms often don't use them to their full capacity.*

### 8. Review Project for Lessons Learned

Address successes and failures, and be sure to document a tech rollout procedure for future use.

FPA TIP! *Never underestimate the power of documented procedures! You likely have procedures for onboarding new clients and training new employees. A tech rollout demands the same attention.*

**Learn more about My Virtual COO on Page 8.**

**FPA WANTS TO KNOW:**

Have you implemented a new technology project, or are you planning to tackle a technology project this year? We want to hear all about it! Write to us at MemberServices@OneFPA.org and you may be featured in an upcoming article.

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MONEY Magazine presents the MONEY College Planner,™ a new website and tool designed to help families find a college their child will love and their finances can handle. Here are a few of the Planner's features:

- *MONEY* magazine's rankings of 700+ best-value colleges based on unique measures of educational quality, affordability, and alumni earnings
- "Find Your Fit" college search tool, with 12 filters for customizing your search—including how generous a school is with both need-based and merit aid
- A 30-minute session with an independent professional college adviser
- Scholarship search and matching tool
- Weekly college newsletter by *MONEY* columnist Kim Clark
- Library of stories on saving and paying for college, maximizing financial aid, and choosing a great-value school

Visit **money.com/colleges/fpa**.

FPA members receive a **20% discount**. Enter code **FPA2016** at checkout.

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Our customers value the accuracy and control they get with Easy Money Power Planner, the detailed cash flow reporting with tax implications and sources of funds from Golden Years Cash Flow, and the ease with which they can do planning scenarios and "What If" plans with Silver Financial Planner. All FPA members receive a 20% discount.

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### My Virtual COO

Delivering resources to help members build on their existing business strengths, and providing expert project management in addition to operations consulting and process improvements. Save $500 on customized improvement plan that includes vendors, costs, timeline & more.

### National Purchasing Partners

National Purchasing Partners is a nationwide Group Purchasing Organization (GPO) with multiple contracts to help companies reduce their cost and improve their margins. As an FPA member you can now access cost savings with companies such as Verizon, Expedia, Staples, Legal Zoom and Level 3 through NPP.

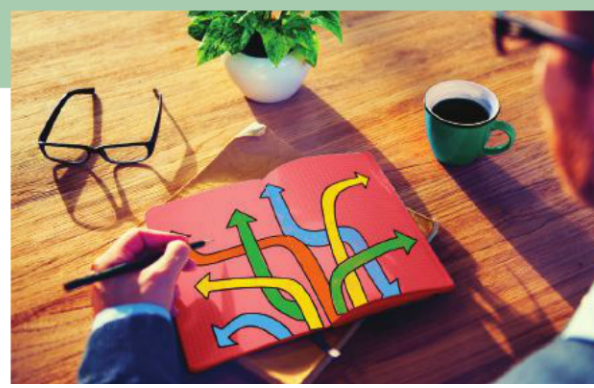
### NDEX Systems

22.5% off portfolio management software.

# 2016 Tech Tips from Joel Bruckenstein

Anyone who receives the FPA Connect daily digest can tell you that technology is a popular topic among advisers. FPA members will ask each other about portfolio managers, email encryption, social media platforms, and all sorts of integration options. With an ever-changing landscape of fintech solutions, keeping up to date on technology is practically a full-time job.

According to author, tech guru, and leading industry consultant Joel Bruckenstein, staying current on technology is not a project, it is an ongoing responsibility of the firm if you are to remain competitive. In fact, he recommends each firm has a written technology plan, just like it has a business plan and a marketing plan.

**WHERE TO START**

So let's assume you are working on a plan for 2016. What comes first? Before embarking on a lengthy or expensive tech project, consider the bigger picture:

> **Best approach:** if you were starting your business today, would your technology look the way it does? If not, what steps are required to get it closer to your ideal?
>
> **And if you already own a piece of software,** such as a CRM, before you go out looking for something new, ask: is the problem with the CRM, or is the problem with the way we use, or don't use, the CRM?

Bruckenstein advises that while project management is clearly important, it is only one aspect of a successful implementation. "If you don't have a good software vetting process, if you don't manage vendor relations, if you don't manage integrations, and so on, you will not achieve your goals," he says.

**CHANGE IS DIFFICULT!**

If you do decide to unveil a new technology project this year, don't overlook the age-old adage that **change is difficult**. You must explain why you are making the change and get buy-in from staff, but you also need to incentivize staff, according to Bruckenstein. At the same time, you need to make it clear that this is a job requirement, not a request.

**For more insight from Bruckenstein**, visit www.technologytoolsfortoday.com. If you are attending the T3 Advisor conference in Ft. Lauderdale, February 10–12, 2016 we will see you there!

**FPA members are entitled to $150 off the registration fee with code FPAT32016.**

The National Association of Professional Agents (NAPA) has been a trusted insurance and benefits provider in the financial services industry since 1989. We are proud to formally introduce our NAPA Premier brand to FPA members. NAPA Premier is administered by Gallagher MGA and provides outstanding E&O coverage, unparalleled industry experience and competitively priced E&O options to Registered Investment Advisers, Registered Representatives and Life Agents. NAPA Premier can deliver insurance solutions to firms of all sizes.

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### NerdWallet

NerdWallet's Ask an Advisor platform provides FPA members with an opportunity to easily expand their online presence by demonstrating their expertise on the needs of their target clients. Adviser content is distributed to NerdWallet's over 3 million monthly users and featured in national publications like *USA Today*. Visit OneFPA.org to learn more.

### Office Depot/Office Max

Save up to 80%.

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200+ gifts specially designed to make corporate gift giving elegant and memorable. From gourmet gift crates to holiday items, find a gift for any occasion and budget. Olive & Cocoa offers a custom branding service complete with your company's logo branded into the wood of their hand crafted gift crates.

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### PlanPlus

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**As a 2016 FPA Business Success Partner**, we have partnered with FPA to provide essential practice management and marketing content and education to FPA planners and advisers. Learn more at OneFPA.org.

Contact 865-288-3825 or Info@PathfinderStrategicSolutions.com for a free 30-minute consultation.

FPA FINANCIAL PLANNING ASSOCIATION announces new partnership with **SBA Loan Group**, one of countries largest SBA loan packagers

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Peak Advisor Alliance members receive one-on-one and group coaching support, various resources, strategies, systems, and tools, and an unparalleled peer network.

FPA members also receive a $250 discount.

Peak Advisor Alliance is a **2016 FPA Business Success Partner**. They have partnered with FPA to provide essential practice management content and education to our advisers. Learn more at OneFPA.org.

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Right Capital is a highly interactive financial planning solution promoting collaboration between advisers and clients. Powered by next generation technology and design, we focus on flexibility, ease of use and an elegant user interface with rigorous cash flow, Social Security and tax projection capabilities. Only $49.95/month for FPA members.

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receptionists

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### Seasons of Advice®, Client Servicing Model

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### Staples

See National Purchasing Partners on page 8.

### Strategies, LLC

Strategies Capital Management is a registered investment advisory and retirement plan consulting firm that advises institutional clients, families and individuals, and provides back office solutions to advisers.

### Succession Link

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### SunGard

SunGard's solutions help advisers create agile growth through innovative technologies, efficiency and enhanced service. The comprehensive suite includes WealthStation Financial Planning and Allocation-Master, and tools like CompAct, which allows advisers to produce holistic plans quickly and interactively. Try a 30-day free trial and receive 20% off WealthStation access.

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**Be sure to check back throughout the year for updated information in the following *Journal of Financial Planning* issues:**

May 2016
August 2016
November 2016
February 2017

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