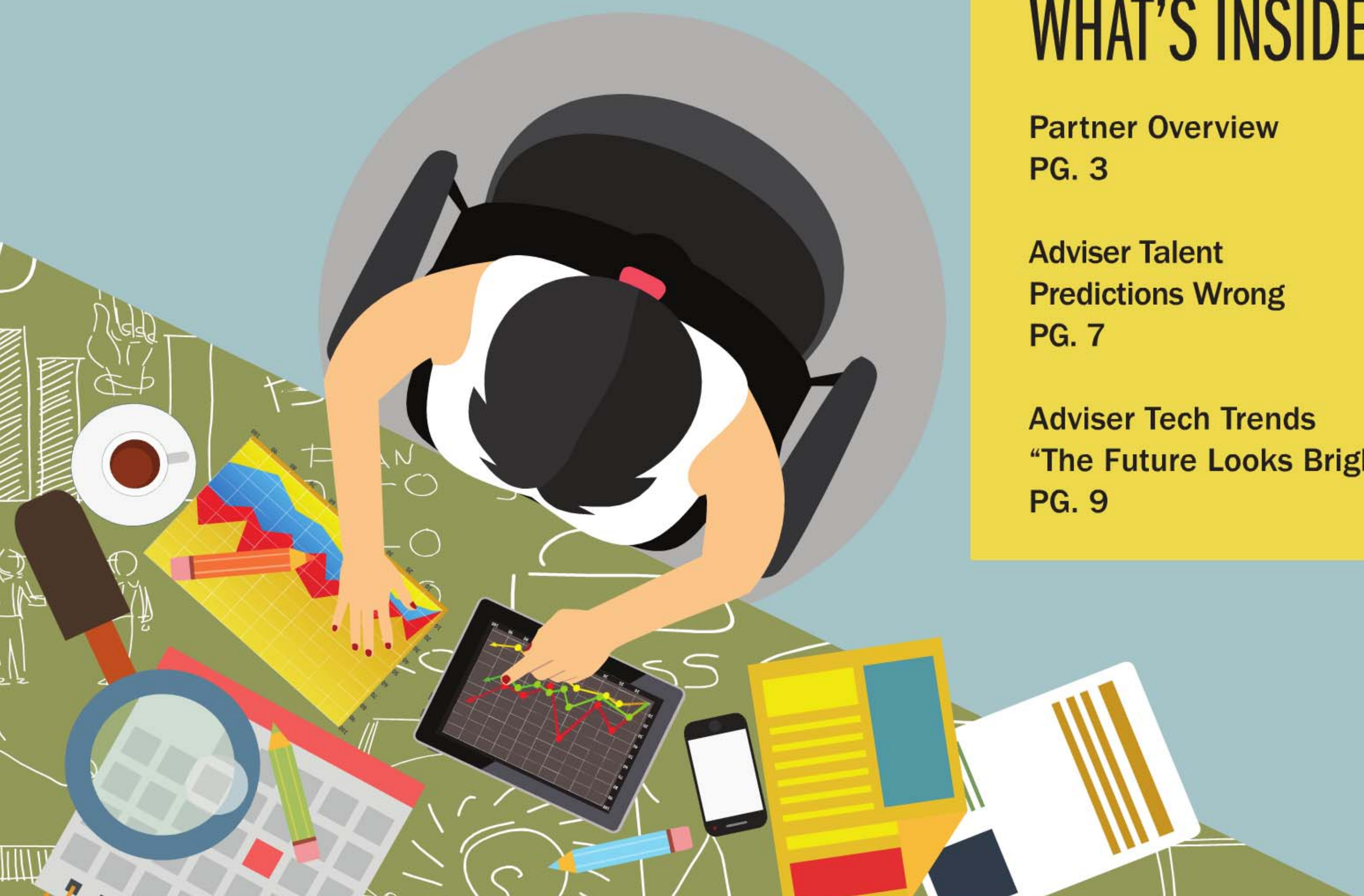
FPA® FINANCIAL PLANNING ASSOCIATION

MAY 2016

Your Membership Advantage

WHAT'S INSIDE:



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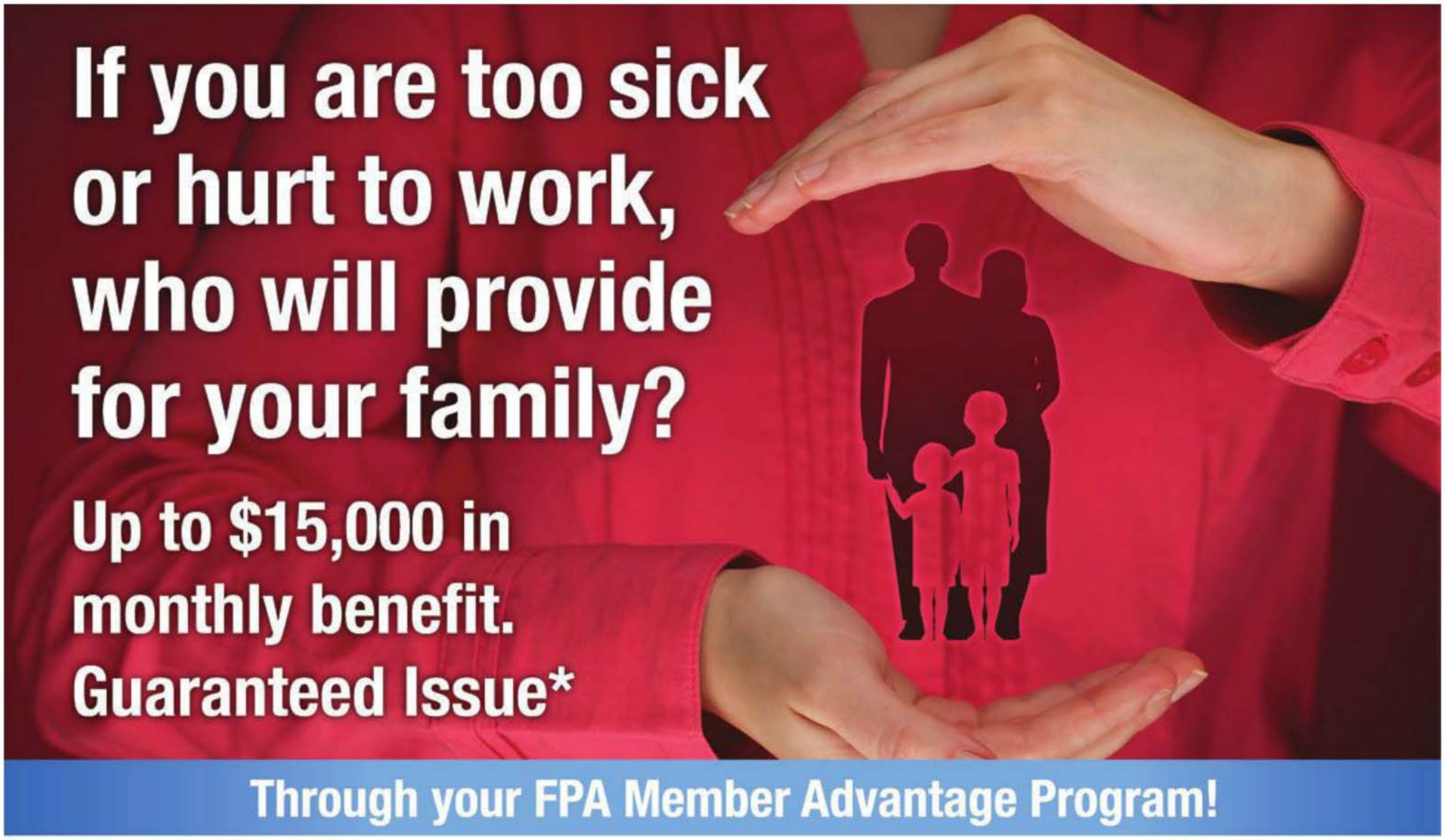

OPEN ENROLLMENT FOR FPA MEMBERS, MAY 1st- MAY 22nd
*NO MEDICAL QUESTIONS ASKED!

FPA Sponsored Group Long Term Disability Insurance

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FPA FINANCIAL PLANNING ASSOCIATION | INSTITUTIONAL MEMBER

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Our financial planners enjoy a number of exclusive benefits and save thousands through their FPA membership each year. Do you use financial planning software? How about a portfolio manager, CRM, document storage or compliance services? Our world-class errors and omissions programs and our famous long term disability insurance plan are two of our member favorites. If you aren't taking advantage of your cost savings or special member benefits, now is the time!

Enjoy the following list of member benefits, organized by category, and available in this guide in an alphabetized format. Remember, you must login to MyFPA.org to access all of these special offers.

BACK OFFICE

Benefits

ComplianceDashboard
Life Line Screening
Plum Benefits
TriNet

Compliance

RIA In A Box
RightSignature

Maintenance

Avis
Budget
Business Advant*Edge*
FedEx
Grainger Facility
HP
LifeLock
National Purchasing Partners
Office Depot
Staples
UPS

Phone/Internet

8x8 Inc.
Jive
Kivvik
Ruby Receptionists

CLIENT ENGAGEMENT

Riskalyze
Seasons of Advice®
Yourefolio

CLIENT GIFTS

Boston Coffee Cake
Olive & Cocoa
Wine Country Gift Baskets

EDUCATION

AI Insight
Boston University
Bryant University CFP® Program
College for Financial Planning
Dalton Education
fi360
Kaplan Financial Education
Keir Educational Resources
MONEY College Planner™
Protected Tomorrows

ERRORS & OMISSIONS

CalSurance® Associates
Markel Cambridge Alliance
NAPA Premier

FINTECH

CRM Software

Advyzon
Less Annoying CRM
NEW! Redtail Technology

Planning Software

Advicent Solutions
Bloomberg BNA
FIS
MoneyGuidePro
Money Tree Software
NEW! Nest Egg Guru
PlanPlus
Right Capital

Portfolio Management Software

NDEX Systems
NEW! Orion Advisor Services

Website

Advisor Websites

GROWTH & SUCCESSION

FP Transitions
Live Oak Bank
RIA Match
SBA Loan Group
Succession Link

MARKETING

Advantage Media Group
American Solutions for Business
Constant Contact
NerdWallet
Pathfinder Strategic Solutions
NEW! SKY Marketing

OUTSOURCED SERVICES

Block Small Business
Fox Financial Planning Network
My Virtual COO
Strategies Capital Management
NEW! TWAMS Financial Planning

PERSONAL INSURANCE

ARAG
FPA Health Insurance Marketplace
Ryan Insurance Strategy Consultants
Veterinary Pet Insurance

RESEARCH

ActiFi
ETF Global

8x8, Inc.
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FIS solutions help advisers create agile growth through innovative technologies, efficiency and enhanced service. The comprehensive suite includes WealthStation Financial Planning and AllocationMaster, and tools like CompAct, which allows advisers to produce holistic plans quickly and winteractively. Try a 30-day free trial and receive 20% off WealthStation access.

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2016 FPA Business Success Partner
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Legal Zoom
See National Purchasing Partners on page 6.

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LifeLock
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Adviser Talent Predictions Wrong

by Deborah Fox

Deborah Fox is CEO and founder of Fox Financial Planning Network (FFPN) which helps advisers and their staff get organized with technology and practice management systems for a seamless delivery of client services.

Up until a few years ago, media and succession experts had been warning of a talent shortage in advisory firms as a herd of boomer advisers reached their 50s and 60s and retired with a shortage of younger advisers behind them. They couldn't have been more wrong.

- Boomer advisers love what they do, and are in no hurry to retire.
- NexGen advisers are flooding the market thanks to collegiate programs.

The combination of these two unexpected occurrences has been one of the best things to happen to our profession for solidifying its future. Pairing the mentoring skills, business acumen and planning experience of boomers with the NexGen enthusiasm, fresh perspectives and natural propensity for networking is a combination that cannot be beat. The right mixture of boomers and NexGen working together is a great example of "the whole being greater than the sum of the parts."

Advisory firms with multiple generations working together can be positioned to deliver quality financial advice to people of all ages. A potentially unrecognized benefit: with an effective, collaborative team and planning process in place, multi-generational planners, support staff, and clients can all potentially achieve their goals and dreams. This is a win/win for everyone.

Long-standing, traditional firms that are top heavy with boomers need to seriously consider becoming more multi-generational by hiring Gen Xers and Millennials. Most boomer firm owners are keenly aware of the wealth transfer to the next generation already in motion. For firms that want to endure, it is imperative to build relationships and provide services that resonate with the next generation of clients.

It all begins with reinventing your firm's culture to welcome NexGen into to the mix. Begin with determining how you will serve NexGen clients. Develop a specific and separate service pathway. What services are you willing to provide to NexGen clients? Will you only provide investment management services or will you also include financial planning?

Many NexGen firm members are tech-savvy and can be instrumental in setting up a technology offering that is considered "cool" by NexGen clients. Boomers, on the other hand, can do wonders by helping NexGen employees build both the relationship and technical skills necessary to succeed. Boomers should also be willing to be mentors to their NexGen hires to help them successfully navigate their desired career path with the firm and personally grow as soon as possible. A mentoring process with two-way communication will also create opportunities for mentees to provide helpful perspectives and realizations to their boomer mentors.

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2016 FPA Business Success Partner

Pathfinder Strategic Solutions is an independent consulting & coaching firm and 2016 FPA Business Success Partner. Dedicated to helping financial planners and advisers manage and grow strong, client-focused businesses, our practice management resource center is filled with customizable templates, checklists, letters, scripts and samples.

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Adviser Tech Trends: "The Future Looks Bright"

by Joel Bruckenstein, CFP®

Each February, advisers, technology vendors, and consultants gather at the Technology Tools for Today (T3) Conference, the only conference dedicated exclusively to the technology needs of independent financial advisers. The event, which just completed its 11th year, provides an opportunity for technology vendors to showcase their latest product announcements, and it provides advisers with an opportunity to spend three days immersed in financial technology attending educational sessions, learning about products in the exhibit hall, and networking with their peers.

Due to its unique focus, and due to the fact that the event takes place early in the year, the T3 Advisor Conference often provides an excellent indication of where things are headed for adviser technology. Below are a few of the key themes that emerged this year:

Advisers Struggle with Technology Complexities
According to keynote speaker Tricia Rothschild, Head of Global Advisor Solutions at Morningstar, the average adviser is using seven different applications.

The Resurgence of Financial Planning Software
According the Rothschild, "Investment returns are not what matters most." Investment management has been largely commoditized, and as a result, there has been a resurgence of interest in financial planning and financial planning software.

Improving the User Experience
Virtually every tech firm was focused on improving the user experience. This is a major shift from the past, when developers focused on adding new features. Now, the focus is on helping advisers getting their work done more efficiently, and giving the client a better, more user-friendly, more engaging experience.

Read the full article from Joel Bruckenstein in the online edition of Your Membership Advantage at www.OneFPA.org/MyDiscounts

Joel P. Bruckenstein, CFP, is Publisher of the T3 Tech Hub (formerly the T3 newsletter) (t3technologyhub.com) and producer of the Technology Tools for Today (T3) Advisor Conference, the only annual technology conference for independent advisers, as well as the Technology Tools for Today (T3) Enterprise Conference.

Bruckenstein has for more that twenty years advised financial service firms of all sizes on improving their technologies, processes and workflows. For more information about Joel Bruckenstein and the services his firm offers, please visit www.joelbruckenstein.com.

Visit http://t3technologyhub.com/ to receive the latest FinTech news and to subscribe to the free T3 Tech Hub newsletter.

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Staples

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

August 2016

November 2016

February 2017

May 2017

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