



Business & Marketing In This Issue

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Your New Year's Resolution: 5 Things You Need To Do To Get More of Exactly the Right Kind of Business, Customers or Clients You Desire!

By: David M. Frees III, JD



#1 – Strategy: Give your existing clients and prospects a world class experience. If you take time to attend to the little details that will create a positive and unforgettable experience for your clients, customers and/or prospects, they will help you grow your business, not only by returning time after time, but they will recommend you to their friends, colleagues and anyone else who is listening their

rave reviews. **Practical Tactic:** We have a “Shock and Awe” package that we send out when we get requests for information. This distinguishes us from anyone else that the prospect is considering. For existing clients we occasionally run a “client reactivation” campaign.

#2 – Strategy: Leveraging your customer/client base. You want to be in touch with your clients on a regular basis because we all know that existing clients are a huge source of referrals. Consistent contact is important, but email alone is not as effective. Direct mail and electronic or paper newsletters are two great ways to stay in touch and keep your business on the top of their list. **Practical Tactic:** Whenever your present or speak, do a direct mail piece to existing clients who couldn't attend and send them the materials.

#3 – Strategy: Expand your “Territory”. Think outside the box, I'm not just talking about physical territory. By offering additional services, you can leverage your existing clients and customers to grow your business or professional practice. Make sure that you have another product or service that you offer when the client or customer is first buying from you, and make that additional purchase a no brainer for them. Whenever possible, become the trusted advisor that they turn to even for referrals to other advisors. **Practical Tactic:** If you send emails or letters, consider sending a “Resource Guide” listing other products, services, businesses and professionals that your clients or customers might need. Remember a disclaimer.

#4 – Strategy: If you are following a successful marketing “blueprint”, actually follow it! You are going to have more success if you follow all the steps rather than improvise or pick and choose what you feel like doing. Most marketing is done haphazardly or reactively. Instead, strategically plan your marketing for the year then implement on the timeline.

Practical Tactic: Always demand an ROI from advertising or marketing. When something works, keep using it and test other approaches against it as a control.

#5 – Strategy: Copy More Creatively – Keep your eyes open for engaging copy that you can use in your own advertising, blogs, newsletters, etc. Look outside your industry and normal circle of influence to find ideas that you can creatively adapt to bring a more exciting, unique approach or angle to the usual copy within your industry. As long as you do not use actual trade names, titles, brands in competition with the company, or use someone's intellectual property, this can be effective. **Practical Tactic:** I blogged recently about this topic, “How \$12 and a Subscription to Cosmo Helped Make Me Real Money”, please read the blog in full: <http://www.successtechnologies.com/blog/1200-subscription-cosom-real-money/>.

Need An Effective Program Or Presentation?
For Information About Having David Or Douglas
Present At Your Client Education Events,
Call Lisa, David Or Doug At 610-933-8069.



Using Taxis Abroad

While many of us might not feel inclined to spend our hard-earned cash on cab fares while at home, the luxury of being taken door to door when relaxing on vacation in a foreign country is one that is irresistible.

After all, not only does it save on shoe leather and energy, but it also gets around the problem of getting hopelessly lost. Using taxis abroad, however, is something that requires a certain degree of care, because the way that taxi firms work in foreign countries isn't always the same as at home.

The UK is a good example of a country where special caution needs to be observed. There you will find not only the traditional style of black (and sometimes other-colored) taxi cabs that are instantly recognizable and are controlled and regulated by the local authorities, but also private-hire taxis that could be of any make, model or color. While the former are permitted to pick up passengers who hail them in the street or are waiting at taxi ranks, the latter are allowed to transport only pre-booked customers. Of course, that doesn't mean that private-hire drivers always ignore people who flag them down from the sidewalk, but for passengers this can be an extremely dangerous thing to do, as there have been cases of regular drivers posing as registered cabbies just to earn some extra money.

Before traveling abroad, to ensure your own safety, always check out the system that is used in the country that you will be visiting.



Using Client Beneficiary Designation Review To Strengthen Professional Bond

By: Douglas L. Kaune, JD



The preparation of a Will or Trust document should not be the final step in making sure that a client's estate plan is fully established. Beneficiary designations on assets such as life insurance, IRA'S, 401K's, Annuities and pension/profit sharing plans will take precedence over directions set forth in a Last Will and Testament. Jointly owned assets will also transfer to the surviving joint asset

owner regardless of the beneficiaries designated under a Will. It is very important that individuals coordinate their beneficiary designations and ownership titling with the wishes set out under their Will or the Trust created during their lifetime. You can play a large role in making sure that happens!

The Last Will and Testament only serves to transfer those assets which become a part of a person's probate estate. A probate estate is made up of assets that were in a decedent's own name at the time he or she passed away or those assets that were paid to the estate after the date of death. Because the beneficiary designation or joint ownership of an asset will cause a transfer outside of the probate estate, these assets will not be distributed in accordance with the Will.

If a client has trusts under his or her Will benefitting certain individuals, it is imperative that they coordinate the beneficiary designations on life insurance and potentially Annuity, IRA and 401K accounts to pay to the trusts and not the individuals. Parents of young children may create a Will that provides for a trust and appoints a Trustee to watch over assets for minor beneficiaries until they reach a certain age. Other parents choose to create divorce, creditor and asset protection trusts or special needs trusts for their adult children. Regardless of who the trust is created for or the purpose of the trust, the beneficiary designations will have to be coordinated to allow the plan to work properly.

Despite the creation of the testamentary trust, the client may not follow through to properly modify beneficiary designations. Please note that very specific trust and beneficiary designation language must be used to gain beneficial "stretch" treatment for IRA's and 401k's paid to trusts. We will review this language more fully in later articles. If a beneficiary designation is never changed, the asset circumvents the planning that was done under the Will. The assets would either be paid to the previously designated beneficiary resulting in a risk of substantial tax loss, loss of creditor and asset protection or failure to protect assets for a minor or disable beneficiary.

The preparation of Wills and Trusts should not be the final step in the planning process. It is our suggestion that you remind clients to review all of their beneficiary designations and titling of assets to insure coordination with planning done under their Wills or Trusts. We are not saying that you should be responsible for every designation form for each and every client. However, a review of client beneficiary designations will be a tremendous value added service that will have a significant perceived benefit to your client. I will venture to guess that, if this is not already a regular practice, you will be surprised at the number of clients who have incorrect beneficiary designations. Your relationship will be strengthened and will allow you to increase the scope of your representation. Please also make sure to encourage your client to consult with legal and tax advisors for some of the more nuanced issues relating to the beneficiary designations on income tax deferred assets.

Getting Back to Basics: What Google *Really* Wants from Your Website

By: Foster Web Marketing

Bounce Rate, Time on Site, Page Views ...What Does It All Mean?

Are you tired of hearing about the Google Panda update? Well, don't worry; we aren't trying to strike fear into the hearts of lawyers across America. We just want to get practical. Let's break it down and find out what it is the search giant is really searching for. Here's an analogy to show you how Google is measuring websites and ranking them in the post-Panda world:



Imagine that you own a high-end coffee shop on 5th Avenue in Manhattan. Like any small business, you have to dig into a niche, so you sell fair-trade coffee and organic blends from South America, Africa, and Europe. This is expensive real estate, just like the first page of search results, and you can't afford to let people come into the store and walk out with nothing.

A person comes into the store looking for "organic, fair-trade Guatemalan coffee beans" (a great long tail keyword!). They find that you carry it. So what does this potential customer do now? Do they convert into a customer by purchasing the coffee? Do they leave or "bounce" because they can't find enough information about this product? Does an employee offer to help them with any questions, like your website might offer a live chat service? Are they offered a free sample, like your website might offer a book?

Ideally, this person should be overwhelmed by free information. You want them to walk down every aisle or view lots of pages on your site. You want them to stay long enough to learn more about the coffee you offer and leave excited to tell friends about it.

What we have to remember about Google is that they are a business. They don't care what you do or who you are. They want to please their own customers. They do this by providing the most accurate search results with the best websites. They use measurements like bounce rate, time on page, and page views as natural indicators of what people think of your site. A low bounce rate and many page views signify that your site is helpful and relevant. Since you don't have the opportunity to interact with each person who visits your website, you need to have the right tools in place to entice them to stick around.

It all starts with great content, since that is how people will find you, but that isn't enough. You need video to keep people on your site. Video is the best way to increase the amount of time people spend on your site and is one of the best "engagement objects" currently available to web marketers. Your pages need to load fast and look great. If your site design is more than a few years old, it's time to consider a redesign. Dig into your Google Analytics and look for pages that are performing poorly. Update these pages with video, photos, better content, social media sharing tools, and free offers.

As it turns out, Google Panda is not that complicated. Google is getting smarter, and they will stop at nothing to provide searchers with the best results. However, they move fast, and you will have to act quickly to keep up!

Foster Web Marketing offers redesigns, video production, content writing, and live chat...all features that you need to implement if you want to keep up. Call us at 888-886-0939 to learn more!

Is Your Website Lacking Traffic? Here are some ideas to increase time on site and page views.

By: David M. Frees, III.

We have effectively used our website to keep existing clients engaged and to attract prospective clients. We utilize on-line questionnaires and surveys as well as informational video and free report offers.

One of our most requested reports is "The Ten Most Common Mistakes Executors Make and How to Avoid Them". We follow up with a personalized letter and hard copy of the report with prospects that are local.

Another popular spot on our website is "The Estate Plan Evaluator" which is a series of questions (with point values assigned to each answer). Depending on how many points you accumulate, you get an idea of the urgency to update your estate planning documents and a ball park on the cost involved.

The Family Meeting

We offer a flat fee to host and coordinate family meetings.

When our mutual clients have complicated business, investments, succession or estate plans, a family meeting with all of the family advisors can be highly beneficial and have high perceived value to a client.

IF YOU HAVE A CLIENT THAT
WOULD BENEFIT - PLEASE CALL
LISA TO COORDINATE:
610-933-8069.

Profit Building News and Marketing Solutions

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Do You Plan Your Downtime?

If you're like most people, you probably have a planner that is full of both work- and non-work-related business appointments, but few if any appointments with yourself, your family and your friends. That's because the latter tend to be fit in when we can spare some time, rather than being deliberately factored into our busy days. The only trouble with this arrangement, however, is that it doesn't necessarily lead to much quality time, because in reality much of our downtime just gets frittered away. If weekend activities with your partner and children or nights out with friends are what you feel are missing from your life, try planning and scheduling them in advance to make sure that they happen. Not only will writing them down in your diary or on the kitchen calendar make them more likely to happen, but also you and your loved ones will have things that you can actively look forward to during the course of or at the end of a busy week.

From the offices of

David M. Frees, III & Douglas L. Kaune



Want to get more information about how family meetings can protect and preserve you and/or your client's assets?

Visit <http://tiny.cc/familymeetings>

If you would like to set up a time to discuss anything you read in this newsletter at greater length, please call 610-933-8069 and mention you read the UTBF Profit Building News and Marketing Solutions Newsletter.

Lisa, Tammy, Donna, or Denise will be happy to assist you.

Are You Just Managing Your Staff, Or Are You Developing Them?

Motivating staff to develop and achieve more should be key to any management position, but for various reasons, some managers are quite content to restrict their activities to monitoring and controlling their workers' activities without giving a second thought to coaching them on to better things. While in some cases this approach might work fine for achieving great team results, it can leave the team vulnerable when things change or when workers' skills become outdated and the organization is unprepared in terms of succession planning. Plus, this lack of forward movement can cause employees to become dissatisfied with their jobs and, ultimately, disengaged from their employers.

Another major problem for managers who fail to develop their staff is that when these managers decide to move on to new pastures, recruiters can be suspicious regarding their management capabilities. If managers can't demonstrate the skills to identify and cultivate talent, then recruiters can be left to imagine that there are gaps in their abilities or that something else – their own insecurity, for example – has held them back.

Developing talent and getting the very best out of every individual within an organization benefits everyone, including the manager who makes the time and effort to coach and mentor his or her employees. Make sure, for your own sake if for no one else's, that you encourage and motivate your staff to achieve better things.