AdvisorNet

Client User Guide

Providing Interactive Communication Tools that connect Financial Professionals with clients.

1.866.853.2980 - www.advisornet.ca

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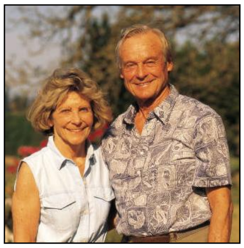
Visit us online at: www.advisornet.ca

Advisor business challenges



Treat every client like a brand new client – impress them again and again.

Before the Internet, it was unthinkable to run a business without a Yellow Pages ad. Whenever consumers needed a product or service they were encouraged to "let their fingers do the walking." The accepted wisdom of the time was that if a local business wasn't listed in the Yellow Pages, then it simply didn't exist. The business world has changed a lot in twenty years. But people haven't.

Fast forward to today's business environment and powerful search technologies (Google, Yahoo & Bing) have dramatically altered consumer behavior by giving unprecedented capabilities for "comparison shopping" between the products and services that Canadians care about most: homes, cars, travel…and their financial security.

Because of the power of search technology, for the vast majority of Canadians, whenever a question is asked about any topic the fastest way to find an answer is to "google" it. This behavior presents a significant challenge for any independent financial advisor without a business website. The harsh reality is when a Google search doesn't result in the listing of a specific local business, the automatic assumption is that the business simply doesn't ________.

Effective **marketing is vital** to success, but most financial advisors simply don't have the time or resources to continuously manage an online by themselves. In today's competitive environment, smart financial advisors use ***every advantage*** available to obtain new clients and effectively service existing ones.

Marketing your financial planning business

AdvisorNet enables financial planners to increase their level of client satisfaction by using customized websites and email newsletters to more effectively meet the information needs of today's investors.

The Internet is the most profound influencer of how consumers shop for products and service – and financial services are no exception.

Advisors who don't begin to integrate websites into their practices will eventually find themselves at a significant competitive disadvantage, says Douglas Durrie, author of *The Financial Planner's Guide to Moving Your Practice Online*.

Providing an interactive website where clients can look for answers to financial questions, use financial calculators, or check their portfolio values is an effective **client service solution** to help keep clients ***connected*** to their financial advisor. Staying "Top of Mind" with clients is critical to advisor success because clients need financial services on *their* schedule, not their advisors.

In addition, a monthly email newsletter enables advisors to **continually remind clients** about important financial services and products, thereby re-enforcing the value of the advisor/client relationship.

Investor surveys have consistently shown that the number one reason why clients leave their advisor is "lack of contact."

E-mail newsletters allow advisors to easily stay in monthly contact with their clients – with minimal effort.

Review the table below for details about the features available with each website package.*

	Standard Website	Deluxe Website
Customized Content		
• Home Page (Welcome message)	✓	✓
• Photos and Profiles (if provided)	✓	✓
• Office Contact Info (with office map)	✓	✓
• Dealership Info (from your HO)	✓	✓
• Portfolio Access (via HO system)	✓	✓
Standard Content		
• Online Financial Calculators	✓	✓
• Resources (Articles & Website Links)	✓	✓
• Market Commentary	✓	✓
• Financial Services Info	✓	✓
• Financial Product Info	✓	✓
• Life Planning Info	✓	✓
Extra Features (Details on page 4)		
• 10 Email Accounts	✓	✓
• Online Financial Library	✓	✓
• Monthly Email Newsletter		✓
• Email Newsletter Tracking		✓
• Email Spam & Virus Protection		✓
• Birthday E-cards		

Custom website design

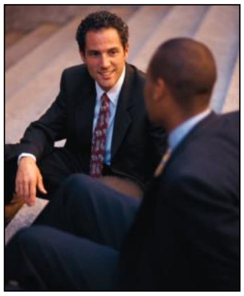
For advisors wanting a custom website to match their already existing corporate identity, AdvisorNet can take an advisor's existing corporate graphics and use them to build a custom website.

For advisors who want a 100% custom website but who do not yet have a unique corporate identity established, AdvisorNet can assist with the creation of all required artwork design.

For more details about custom websites or corporate artwork design, contact our Sales Team at sales@advisornet.ca to request a quote.

* Template website designs are used to minimize development time and keep website setup and administration costs low.

Extra features available with a Deluxe website



Canadians work hard for their money and most prefer using a knowledgeable advisor to help manage all "the details" of their financial plan.

Advisor's who consistently demonstrate their knowledge via a monthly email newsletter effectively re-enforce the value of the advisor/client relationship.

1.) Monthly Email Newsletter

Email newsletters are designed to match the colours and design scheme of an advisor's website. E-newsletters keep an advisor "Top of Mind" with clients and help to continually drive traffic to their website.

Monthly articles for each email newsletter are automatically drawn from the Financial Library - so that advisors never have to worry about writing their own material. For advisors who have the *time* to write their own articles, space is reserved at the top of each email newsletter for "Advisor Comments." If no special advisor comments are submitted, default content is always provided by AdvisorNet.

2.) Printable Financial Articles

Each e-newsletter includes two "Point-of-Sale" financial planning articles in PDF format that can be printed in UNLIMITED quantities for distribution to clients and prospects either during office visits, special mailings, or even seminars.

3.) Email Newsletter Tracking

Readership statistics are provided for with email newsletter. This service allows advisors to how many subscribers open each email newsletter, read articles and use other website resources (i.e. Financial Calculators). These ***measurable results*** provide advisors with **important feedback** about the effectiveness of their email newsletter.

This tracking service also personalizes each email newsletter by adding client first names at the top of each message. (i.e. Hello Bob & Judy,). Email address problems are solved using "Bounced Email" reports to quickly identity problem email addresses. Online video tutorials demonstrate how to read email tracking reports, review click-thru statistics and make email list update as required.

4.) Birthday E-cards

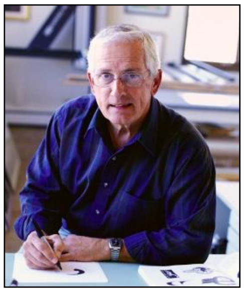
Advisors who add client DOB information to their email list can also send e-cards to their clients on their birthday. All Birthday e-cards are 100% original artwork created by AdvisorNet for the exclusive used of AdvisorNet clients. Birthday cards are gender specific with females receiving feminine cards (flowers, etc.) and males receiving more masculine cards (golf, travel, etc.)

5.) Email Spam & Virus Protection

AdvisorNet also provides sophisticated email virus and spam blocking to protect advisor's inboxes against malicious email viruses and unsolicited spam emails.

Advisors can easily create an "Approved Senders" list to ensure that emails from their most trusted senders always arrive in their inbox.

Website and email newsletter samples



Because the average Canadian is often confused about their financial options, an advisor's website and email newsletter must be simple to understand and easy to navigate.

During the past 15 years, AdvisorNet has built websites and e-newsletters for **over 600 independent financial advisors** across Canada and we currently work with advisors from over **25 different MFDA and IIROC dealerships**.

Below is a partial list of websites and email newsletters currently in use by some of our clients:

Websites	Email Newsletters
www.garmstrongcfp.com	www.garmstrongcfp.com/e-newsletter/
www.carefulmoney.com	www.carefulmoney.com/e-newsletter/
www.blfgi.com	www.blfgi.com/e-newsletter/
www.cookeinsurance.ca	www.cookeinsurance.ca/e-newsletter/

Domain name registrations and renewals

When choosing a domain name, shorter is always better.

Each website includes one free* domain name registration.

AdvisorNet automatically processes all domain name registrations and configures each domain name on the AdvisorNet web server.

If an advisor wants to use a pre-existing domain name, they must indicate this on the Service Agreement form so that their existing domain name can be transferred to the AdvisorNet web server.

When a domain name registration comes up for renewal, AdvisorNet automatically registers it for an additional year. The cost of the domain renewal is included with the monthly website administration fees.

Extra domain names can be registered and renewed on behalf of AdvisorNet clients for a cost of $30 per year.

Email addresses - services & features

It is always more professional to use an email address that matches your domain name.

Each AdvisorNet website also includes a number of features to make managing email easier.

1. **Free Email Accounts:** Each advisor gets 10 free email accounts with their website. When sharing a website, each additional advisor is allocated 3 extra email accounts.

2. **Personalized Email Addresses:** Email addresses on each website are automatically formatted to use the new website domain name. For example:

   Website name: www.xyzfinancial.com

   Email address: bob@xyzfinancial.com

3. **Personal Email Server**:[1] Advisors can receive email using the Personal Email Server configured with their website *or* they can have all their email messages forwarded to a secondary email address like: (bobsmith@hotmail.com).

4. **Remote Support**: AdvisorNet is never more than a few clicks away for advisors who need assistance with setting up a new email account on their computer.

5. **Webmail Service**: For advisors wanting access to their mailboxes while away from the office (vacation etc.) they are provided with a special web address: http://webmail.domain.com.

6. **Additional Email Addresses**: If more than 10 email accounts are needed, additional email accounts are available for $2.00/month per account.

7. **Free email stationery**: To assist advisors in promoting their websites more effectively, AdvisorNet provides each advisor with a customized email stationery image that can be added to every outgoing email message.

8. **Email Virus and Spam Blocking**: AdvisorNet also provides a sophisticated email virus and spam blocking service to protect advisor's inboxes against malicious email viruses and unsolicited spam emails. This service is included with the 10 Free email accounts that come with each AdvisorNet website package.

1. The personal email server allows advisors to use email addresses that match their domain name in order to simplify client communications.

Website and email newsletter costs

"The first two months have generated more than enough potential business to cover the cost of AdvisorNet services for years to come."

Robert R. Duncan
CFP, CLU, RHU, LTCIS
Insurance & Financial Advisor
Edmonton, Alberta

To provide financial advisors with **high-quality, low-cost websites**, AdvisorNet uses standardized templates for each new website and email newsletter.

Beyond our standard website content (page 3) we also build additional website customizations. (Quotes provided upon request.)

Setup and admin. fees are applicable to each website package:

Fees: [1]

Basic Services	Setup Fee [2]	Monthly Admin. Fee[2]
#1. Business Pro - Standard	$499.00	$59.00
#1. Business Pro - Deluxe	$699.00	$99.00
#2. Business Pro - Custom	Request Quote	$129.00

Extra Services	Setup Fee	Monthly Admin. Fee
E-newsletter Tracking [3]	NA	(included with package #1 or #3)
Online Financial Library [3]	NA	(included with all packages)
Branch Websites [4]	NA	$20 per each extra advisor on website
Extra Website Resources	(See page 9)	(See page 9)

1. All fees are subject to change with 30 day's notice. (GST/HST applicable.)
2. All services fees are payable on a quarterly basis. Special corporate discounts are available. Check with our office.
3. The cost for these services is included with a Deluxe website for up to 1000 emails sent per month. Additional $20 per month for sending between 1001 – 2500 emails per month.
4. In cases where advisors in the same office want to share a "Branch" website, after the first advisor pays their monthly fee, an additional two advisor can share the same website without any additional costs. If more than three advisors share a website there is a Website Sharing Fee of $20 per advisor per month. (This additional Website Sharing Fee is **capped** at $40 per month – so 6 or more advisors can share a "Branch" website for the same cost as 5.)

   If advisors on a Branch website want their own email newsletter, they simply submit their own Service Agreement form and we reduce the setup cost to a one-time $100 fee for the activation of an extra e-newsletter account. For an extra advisor using their own e-newsletter on a Deluxe or Custom website the monthly administration fee is: $59.

Additional website customizations

Depending on an advisor's target market, AdvisorNet can develop many different types of additional online resources.

Using a "Testimonials" section on a website is a great way for potential clients to read about how current clients feel about their relationship with a financial planner.

Here are examples of different types of additional resources that can be added to a website:

Seminars

Upcoming client seminars can be advertised on a website where information is provided about topics, dates, times and locations. This section could also include a printable map and online registration form.

Client Testimonials

Providing client testimonials on a website is an excellent way for prospects to learn what other people think about the professionalism and experience of a potential financial advisor.

Email Newsletters *

A monthly interactive email newsletter keeps advisors in *close contact* with their clients and helps to continually drive traffic to their website. AdvisorNet clients enjoy all the marketing benefits of an email newsletter without any of the "technical" hassles as the design and distribution of each email newsletter issue are automatically handled by AdvisorNet.

Advisor Bulletins

For advisors who write their own commentaries, these types of "bulletins" can be archived on a website for easy access. This is another great way for advisors to demonstrate their experience.

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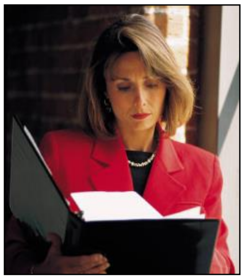
* These services are included with each Deluxe website.

Costs for additional website customizations



Adding extra marketing information to an advisor website can be the most cost efficient way of distributing information to a specific target market.

These fees are applicable when adding additional resources to a website.

	One-Time Setup Fee *	Quarterly Updates
Seminars	$75.00 (est.)	**FREE**
Client Testimonials	$60.00 (est.)	**FREE**
Advisor Bulletins	$75.00 (est.)	**FREE**
**Email Newsletter ** **	$199.00	**Monthly Updates: $40**
Additional Resources	Request a quote	Request a quote

* GST/HST is charged on all website fees.

* All fees are subject to change with 30 days' notice.

** The fees for these services are included with a Business Pro - Deluxe website.

Service Agreement

In business, as in life, many times the most difficult part is just getting started.

Upon receipt of a **Service Agreement**, new template websites and email newsletters are normally ready for advisor review within 3 – 5 business days.

To request a new website simply complete our Service Agreement form. The Service Agreement is available online at: www.advisornet.ca/agreement

Submission of a Service Agreement begins the process of building the new web services requested. During the website creation process, each advisor must submit the final details before their website can be completed (domain name, advisor photos and other business related details.)

Each new website must be reviewed by an advisor's compliance department before it can be activated. Most HO compliance reviews normally only take 3-5 days at most.

To receive a quote for a 100% Custom Designed website / e-newsletter please contact our Sales Dept at: sales@advisornet.ca

The website setup process begins with the submission of a Service Agreement. Afterwards, each advisor can submit their photo and profile information for inclusion on their website. In most cases, the remaining details (colours and logos) can be obtained directly from an advisor's dealership HO.

We make setting up a new website and email newsletter VERY easy. Just four simple steps:

Step One: Submitting a Service Agreement

To complete the AdvisorNet Service Agreement online go to: www.advisornet.ca/agreement. After you have completed the agreement online you will receive an email confirmation from our office stating that your Service Agreement has been successfully received and processed. At this time, the construction of your new website will begin within 48 – 72 hours.

Step Two: Choosing a Website and E-newsletter Theme

Each advisor has a choice of several default website and e-newsletter themes that they can use for their new website and e-newsletter. Sample copies of all available website and e-newsletter themes are sent to each new client after their account has been opened and their project file activated.

Step Three: Choosing a Domain Name*

A domain name is the address (www.advisornet.ca) that people use to visit a specific website. Great domain names are easy to remember and easy to spell. If a domain name is unavailable, AdvisorNet will work with you to determine other available domain name choices.

Step Four: Submitting Photos and Profile Information

We recommend using a colour photo to personalize a website and email newsletter. Digital images can be emailed to: support@advisornet.ca. Hard copy photos can be sent via mail or courier to:

AdvisorNet Communications Inc.
2476 Aladdin Crescent, Abbotsford, BC V2S 5K7

We also recommend using a personal profile on a website. In business, great first impressions make all the difference. A **well written profile** is your best personal introduction and proof that you are the best financial advisor to work with. If provided, advisor photo and profile information are posted on their website as part of the normal setup fee.

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*If you own an existing domain name it must be transferred to our web server for activation. There is no charge for this process.

Your AdvisorNet Team

Using AdvisorNet to create and maintain their website leaves financial advisors free to focus on other business building activities.

The people responsible for creating and maintaining advisor websites and email newsletters are:

1. **Tony Richardson, BA, CFP, President & Founder of AdvisorNet**

   While working as a financial advisor during the 1990s, Tony was recruited to build websites for advisors at a national dealership because of previous experience in the computer industry. After the huge success of the dealership's advisor website program, Tony sold his financial planning practice to focus full-time on building websites and e-newsletters for financial planners. Today, he combines his financial planning experience with 30+ years of computer experience to oversee the development and maintenance of websites and email newsletters for over 600 financial advisors across Canada.

2. **Alan Heikkila, Director of Web Development**

   Alan has over 15 years' experience as a website and database programmer. Alan heads up the development of new systems and services related to our advisor website and e-newsletter programs.

3. **Nancy Mizzau, Client Service Manager**

   Nancy has over 20 years' experience in various client service positions. Nancy is focused on providing AdvisorNet clients with exceptional support for all their online communication services (Websites, E-newsletters, Email accounts, and more.)

Payment methods

For payment of all website and email newsletter services, AdvisorNet accepts: **VISA, MasterCard, American Express & Pre-Authorized Bank Debits (PADs)**

When paying administration fees on a semi-annual basis, a 5% discount is applied to all website administration fees.

Upon submission of a Service Agreement, a 50% setup deposit is due and payable. The remainder of the setup fee is paid once AdvisorNet has completed all customization work for a new website. Quarterly administration fees are due and payable on the first day of the month after AdvisorNet completes the setup of a new website or 60 days after a Service Agreement has been received – whichever is sooner.

Email newsletter administration fees are due at the beginning of the first month after AdvisorNet completes the setup of a new email newsletter.

GST/HST is calculated on fees depending on province of residence.

Ten Tips for promoting your website

Business Cards

Putting your website address on your business cards is an excellent way to advertise your new website. To give someone your website address, simply hand them a business card and they will have ALL your contact information in one place.

Letterhead

Placing your website address at the bottom of your stationery is another great way to give more exposure to your new financial website. Whenever you communicate with anyone, your website address will always be easy to find.

You can also gain a lot of exposure by adding a PS at the end of each letter telling clients and prospects about your new website. The PS could read something like this:

"PS. Find us ONLINE at www.abcfinancial.com"

Newsletters

Listing your website address on any newsletters you send to clients and prospects is a great way to advertise your financial website. Placing the address prominently along the bottom of the front or back page is recommended for optimum exposure.

Client Statements

Another excellent way to constantly remind clients about your website is to include a footer message on your client statements that get mailed to your clients. An example of a simple footer message might be something like this:

Check your Account ONLINE at: www.abcfinancial.com.

E-mail Signatures

Because more and more advisors are communicating to their clients and prospects via email, using a properly constructed email signature can be extremely time efficient and an excellent image building tool. Check our Client Service Portal to earn more about using customized email signatures.

Email Stationery

Using an email stationery image will dramatically improve the professionalism of every email message that you send to a client or prospect. This image can be customized with your photo, office information and your website address. Check our Client Service Portal for more information about Email Stationery.

Envelope Stuffers

Another excellent method for creating interest in your website is through the use of envelope stuffers that you can add to your regular client mailings.

Inserts can be printed on **coloured paper** three to a page. The message can be something simple like: Find us online at: www.abcfinancial.com. To have a **free** envelope insert created for you, send an email to: support@advisornet.ca.

Fax Cover Pages

Place your website address at the top of your Fax Cover Page so that everyone who receives a fax from you will automatically see your website address too.

Local Advertising

If you do any local advertising (newspapers, magazines, Yellow Pages, community websites) it is highly recommended that you **always** include your website address.

Many website surveys have shown that people often visit a specific website after they find a website address on some form of advertisement (whether in printed format or online).

Personalized Brochures

If your dealership provides customizable marketing brochures or you use marketing brochures from mutual fund companies, make sure that everything has your website address prominently displayed so that clients and prospects can easily find you online.