

Articulating Your Value as an AIF[®] or AIFA[®] Designee



Presented by:

Marie Swift and Friends

fi360 Conference | May 6, 2010

Raise Awareness



Build Share of Mind

- Published books, white papers, articles
- Television and radio interviews
- Blogs and Podcasts
- Seminars and Webcasts
- Coffee meetings
- A rising tide ...



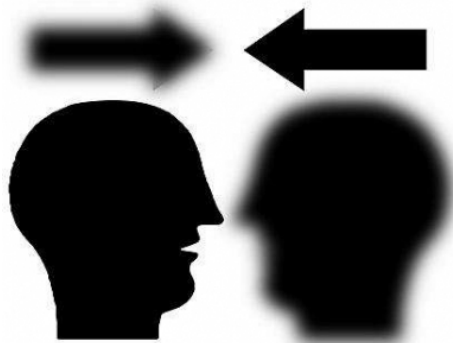
Six Elements of Trust



Articulating Your Value

Creating a Benefit Laden:

- Vision Statement
- Mission Statement
- Value Proposition
- Elevator Speech
- Tag Line
- Big picture goal
- Why you do what you do
- How you do what you do
- What you do to make benefits real
- Compelling, Clear, Concise
- Emotional triggers



Quickly Engage



- Know your audience.
- What problems do you solve?
- Talk about them first.
- Demonstrate you get what's important to them.
- Why should they work with you?

Short Hand to All Marketing

- Must see the benefit right away
- People are impatient
- Must be simple message
- Simple and fast
- Not remotely about you
- Must connect at emotional level
- Highly skeptical
- Show don't tell
- Make referral sources look good



Guess Who?

1. “Fact-based disciplined approach, time-tested investing principles, personalized to your situation and goals, premium advice without premium price”

1. JP Morgan Chase

2. “A one-to-one relationship based on trust, financial advice tailored to your needs, world class research and insights”

2. Merrill Lynch

3. “Individual and family investors a world-class asset and wealth management platform through our Private Bank, Asset Management and Private Wealth Management Teams”

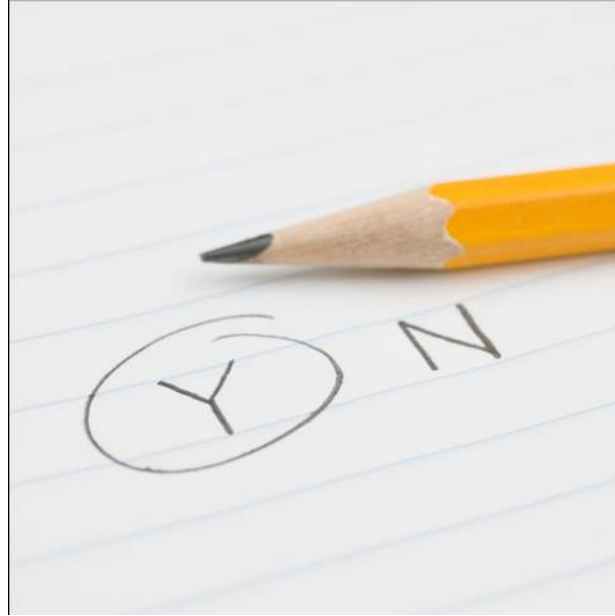
3. Schwab

What Are You Known For?



2 Minute Drill

Vision
Mission
& Values



**Are You Leveraging Your AIF
and AIFA Designations?**

Respected Designation

- “Takes real effort”
- “Proclaims genuine expertise”


Ten Most Wanted					
These sought-after designations require real effort, but proclaim genuine expertise. —DJK					
Designation	Sponsor	Website	Course of study organization	Exams	CE requirements
Accredited Investment Fiduciary (AIF)	Center for Fiduciary Studies	www.fi360.com/cfstudies	One of three programs: classroom-based; web-based; or custom	One, in class or online	4 hours/year
Certified Divorce Financial Analyst (CDFA)	Institute for Divorce Financial Analysts	www.institutedfa.com	Four self-study modules; four to six months average completion time	One open book, three at test sites	20 hours/two years
Certified Financial Planner (CFP)	Certified Financial Planner Board of Standards	www.cfp.net	Complete a registered education program	10 hours over two days	30 hours/year
Certified Investment Management Analyst (CIMA)	Investment Management Consultants Association	www.imca.org	Self-study level one, one-week level-two class	One per level	40 hours/two years
Certified Public Accountant (CPA)	American Institute of Certified Public Accountants	www.aicpa.org	Complete a college program of study in accounting	14-hour test in four sections	120 hours/three years
Chartered Advisor for Senior Living (CASL)	The American College	www.theamericancollege.edu	Five self-study courses, each with optional three-day review class	Five two-hour exams	15 hours/two years
Chartered Financial Analyst (CFA)	CFA Institute	www.cfainstitute.org	Three levels of self-study, averaging 250 hours of preparation per level	Three exams; average time to complete the program is four years	20 hours/year (voluntary)
Chartered Financial Consultant (ChFC)	The American College	www.theamericancollege.edu	Eight self-study courses: six core, two electives	Eight two-hour exams	30 hours/two years
Enrolled Agent (EA)	Internal Revenue Service	www.irs.gov	N/A	Three-part test, 100 questions per part; or IRS experience	72 hours/three years
Qualified Plan Financial Consultant (QPFC)	American Society of Pension Professionals & Actuaries	www.asppa.org	Web courses and webinars	Two online open-book exams and two proctored exams	40 hours/two years

~ Ten Most Wanted Designations, Financial Planning magazine, 2006

Positioning Check List

1. Add AIF / AIFA Code of Ethics to:

- Website
- Info Packets
- Lucite Stand in Lobby
- Framed on Wall
- Seminar and Meeting Talking Points



ABELE OFFICE PARK
10 EMERSON LANE
SUITE 801-3
BRIDGEVILLE, PA 15017
866.390.5080
412.221.3993 FAX
fi360.COM

AIF® and AIFA® Designee Code of Ethics

I recognize that this Code of Ethics, and its principles and obligations, are in addition to those set forth by any other Code that governs my professional and ethical conduct.

To my clients, I will:

1. Employ and provide the client information on the Practices defined by the Foundation for Fiduciary Studies when serving as an investment fiduciary and/or advising other investment fiduciaries.
2. Act with honesty and integrity and avoid conflicts of interest, real or perceived.
3. Ensure the timely and understandable disclosure of relevant information that is accurate, complete, and objective.
4. Be responsible when determining the value of my services and my form of compensation; taking into consideration the time, skill, experience, and special circumstances involved in providing my services.
5. Know the limits of my expertise, and refer my clients to colleagues and/or other professionals in connection with issues beyond my knowledge and skills.
6. Respect the confidentiality of information acquired in the course of my work, and not disclose such information to others, except when authorized or otherwise legally obligated to do so. I will not use confidential information acquired in the course of my work for my personal advantage.
7. Not exploit any relationship or responsibility that has been entrusted to me.

To my community (whether defined by work, family, and/or friends), I will:

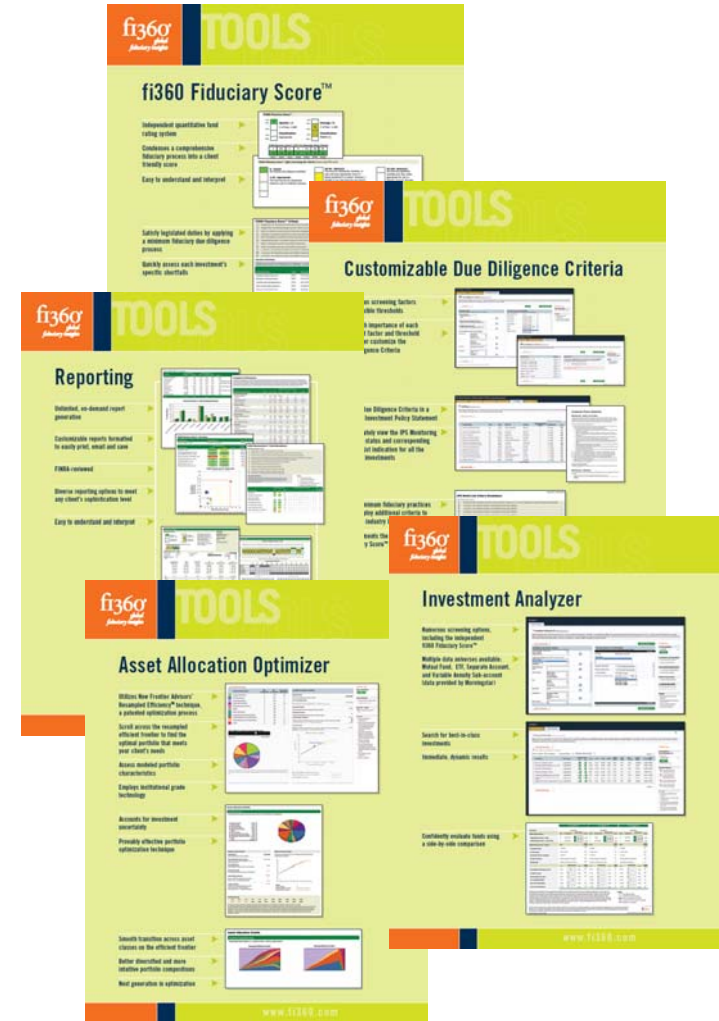
1. Proactively promote and be a steward of ethical behavior as a responsible partner among my peers in the work environment and in my community.
2. Ensure that the overall promotion of my practice is implemented in the best interests of my profession.
3. Seek, accept, and offer honest criticism of technical work; acknowledge and correct errors; and properly credit the contributions of others.
4. Use corporate assets and resources employed or entrusted to me in a responsible manner.
5. Continue to improve my knowledge and skills, share ideas and information with colleagues, and assist them in their professional development.

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Version: November 16, 2009

WORLD CLASS TRAINING, TOOLS, AND RESOURCES FOR INVESTMENT FIDUCIARIES

Positioning Check List

2. Use the tools




Positioning Check List

3. Use the marks in bio, title


Health Management LLC

Request Quote Articles Calculators Newsletters E-Seminars Glossary Market Watch Contact Us



J. David Strother, CFP®, AIFA®
Chief Investment Officer

Phone - 337.735.1136
FAX - 337.237.0130
E-mail - DavidS@DSFWhealth.com




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Allodium Investment Consultants - Mozilla Firefox

http://www.aicria.com/popup.php?content=team_david_b

ALLODIUM®
INVESTMENT CONSULTANTS

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David J Bromelkamp
President & CEO
612-230-3702
dbromelkamp@aicria.com

Education
Masters in International Management, University of St Thomas

BA, Business Administration/
Accounting Concentration, Saint John's University

Professional Credentials
Accredited Investment Fiduciary (AIF®)

Professional Affiliations
Minnesota Society of Certified Public Accountants

Dave Bromelkamp is one of the founding principals of Allodium Investment Consultants where he serves as President and CEO. Dave is also Chief Investment Officer for the firm and serves on our Investment Committee. Dave has over 20 years of investment consulting experience with both institutional and individual investors.

Dave was formerly a Senior Vice President with RBC Dain Rauscher where he led a team of investment management consultants providing investment advisory services to fiduciary clients and accredited investors. He was a founding member of the Senior Consulting Group at RBC Dain Rauscher which represented an elite group of the firm's leading investment management consultants.

He has served as a director on the Boards of the Minnesota Society of Certified Public Accountants and Catholic Charities of St Paul & Minneapolis. He is currently a member of the Planned Giving Committee at Saint John's University in Collegeville, Minnesota. He has also served as the President of the Twin Cities Chapter of the Investment Management Consultants Association.

Dave earned the Accredited Investment Fiduciary™ (AIF) designation from the Center for Fiduciary Studies and is one of the founding members of the Minnesota Fiduciary Roundtable which was established as an open forum for sharing and promoting fiduciary standards and best practices by the graduates of the Center for Fiduciary Studies.


Dave has been a frequent speaker to professional trade associations on the "best practices" of fiduciary investment management. Dave teaches Continuing Professional Education courses on fiduciary investment management for the Minnesota Society of Certified Public Accountants and the Minnesota State Bar Association. He is also teaching graduate courses as an Adjunct Instructor in Finance at the University of St Thomas in their Opus College of Business.

Dave was presented in 2004 with the New Discussion Leader

Done

4. Links to validating sites

Please Navigate Below



Sound Advice
Personal Service
Best Practices
Experience

The Allodium Difference

Best Practices

Our investment advisory process is based on nationally-recognized investment standards and best practices called the Global Fiduciary Standards of Excellence developed by a non-profit investor advocacy organization called the Foundation for Fiduciary Studies (www.fi360.com). We encourage you to review their website to learn more about fi360 and their recommended investment standards and practices.

We believe that you'll find Allodium to be among the very few investment consulting firms in the Twin Cities that have put these standards into practice. We adopted these standards because we believe they are in our clients' best interests and give our clients some assurance that our investment advisory process is among the best available anywhere.

The Allodium Difference



 [Recent Allodium News!](#)

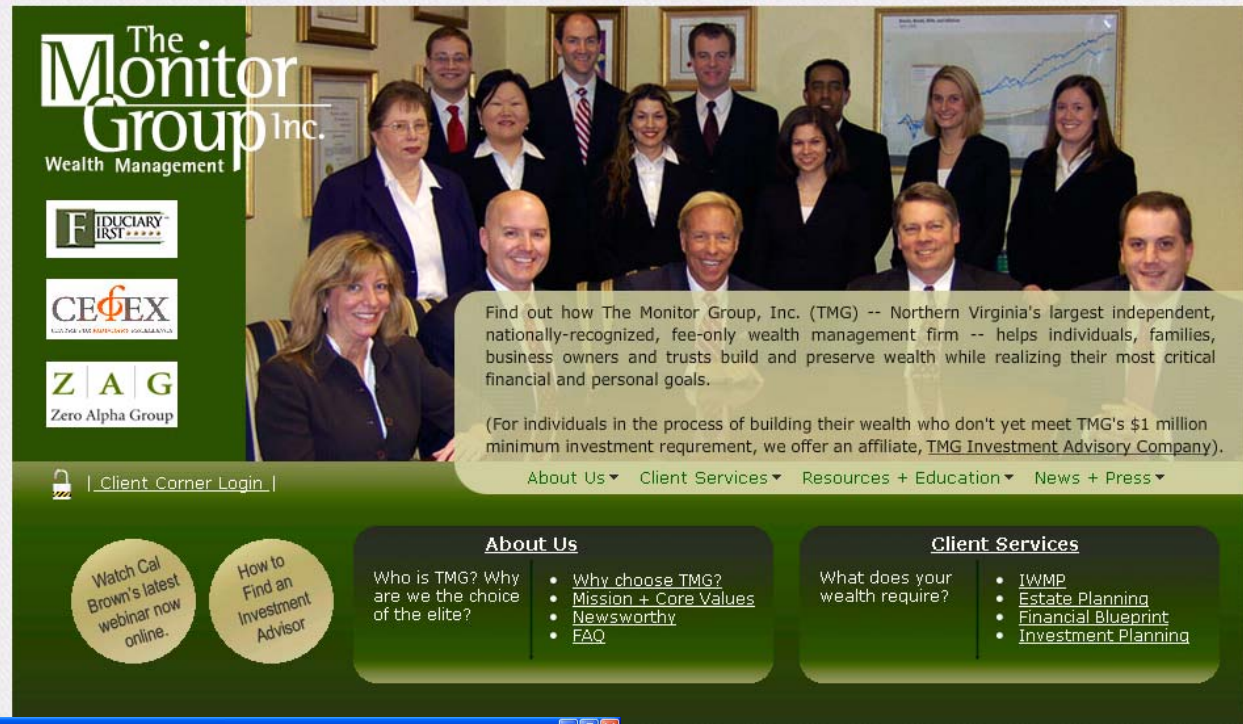


612.230.3

500 Washington Avenue South - Suite 2015 - Minneapolis, Minnesota

LEGAL

3. Use logos and seals



The Monitor Group Inc.
Wealth Management

FIDUCIARY FIRST

CE&EX
CENTRE FOR FIDUCIARY EXCELLENCE

Z A G
Zero Alpha Group

Find out how The Monitor Group, Inc. (TMG) -- Northern Virginia's largest independent, nationally-recognized, fee-only wealth management firm -- helps individuals, families, business owners and trusts build and preserve wealth while realizing their most critical financial and personal goals.

(For individuals in the process of building their wealth who don't yet meet TMG's \$1 million minimum investment requirement, we offer an affiliate, [TMG Investment Advisory Company](#)).

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Watch Cal Brown's latest webinar now online.

How to Find an Investment Advisor

About Us

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- [Mission + Core Values](#)
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Client Services

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- [Estate Planning](#)
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- [Investment Planning](#)



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https://pifsc.com/home.html

TinyURL INTRANET Impact.Org WEATHER HuffPost NYT Business MSNBC CNN Money MSN Money BusinessWeek FastCompany Forbes SuddenMoneyBlog Oprah Ref Desk GPNKnowledge

INVASIVE Organizational Services, Inc.



We provide Investment Fiduciary Support Services for the processes developed by the following organizations.

CE&EX
CENTRE FOR FIDUCIARY EXCELLENCE

fi360[®]
global
fiduciary insights

Positioning Check List

4. Generate buzz online

- Blog posting
- LinkedIn Q&A, posts
- Twitter / links
- Social network posts
- Podcast messages
 - iTunes
 - Podcast Alley
 - Blog Talk Radio
- Video messages
 - YouTube
 - Websites, blogs



Positioning Check List

5. Make it news

- News Release
- Bylined Article
- Letter to Editor
- Desk Side Briefing
- Email Pitching
- Phone Campaign
- Online News Posting
- In the News page with logos and links

robgarcia
Wealth Management

Contact:
Kevin Dinino, KCD PR
Kevin@kcdpr.com
619-955-7759

ROB GARCIA EARNS ACCREDITED INVESTMENT FIDUCIARY (AIF®) DESIGNATION FROM FI360

Designation Underscores Rob Garcia's Commitment to the Best Interests of His Clients

TEMPLETON, CA January 19, 2010 -- Rob Garcia of Rob Garcia Wealth Management, an independent wealth management firm serving select clients of the Central Coast has been awarded the Accredited Investment Fiduciary® (AIF®) designation from Fiduciary360 (fi360). The AIF designation signifies knowledge of fiduciary responsibility and the ability to implement policies and procedures that meet a defined standard of care. The designation is the culmination of a two-day course and examination.

Mr. Garcia is founder of Rob Garcia Wealth Management in Templeton, Ca. The firm specializes in comprehensive wealth management, financial and investment planning and investment management services to individuals, families, businesses and fiduciaries (trust, foundations, and estates).

"As an independent firm offering unbiased financial advice and money management, I felt it would be wise to receive this designation now and to let our clients know that I accept the fiduciary standard of care, said Rob Garcia, founder of Rob Garcia Wealth Management. Our firm's independence and fiduciary responsibility ensures unbiased financial advice and planning for our number one priority, our clients."

Fi360, based near Pittsburgh, Pa., is the first full-time training and research facility for fiduciaries, and conducts training programs at universities throughout the United States and abroad. In addition to the AIF, fi360 also offers the Accredited Investment Fiduciary Analyst™ designation, making those who earn the designation the only recognized professionals trained to perform fiduciary assessments, which measure how well investment professionals are fulfilling the fiduciary duties required of them by the applicable investment legislation, case law, and regulatory opinion letters.

About Rob Garcia Wealth Management

Rob Garcia Wealth Management is a boutique financial advisory firm offering personalized service and family values to generations of select clients in the Central Coast region of California. For over 12 years, Rob Garcia Wealth Management has delivered the fundamentals of holistic financial planning to clients, a thorough process that starts by forming genuine partnerships with our clients built on trust and understanding. Our big picture approach and independent business model enables the firm to provide clients with thorough, unbiased financial planning for clients addressing important family financial issues such as wealth preservation, long-term care, small business planning and retirement income. For more information on Rob Garcia Wealth Management, visit www.rgwealthmanagement.com

Positioning Check List

5. Educate and inform

- Client letters
- Newsletters
- Post card campaign
- Affinity events
- Seminar events



Goldman Sachs vs. SEC — Missing the Point — It's all About Fiduciary Duty to Your Clients

By: Ronald W. Rogé, MS, CFP®
April 20, 2010

You undoubtedly know that the SEC has sued Goldman Sachs for fraud. I have been following the media and government pundits on this topic, and I am beginning to conclude that they just don't get it. Yes, I agree that for Goldman Sachs not to disclose to their retail clients that they were betting against the very products they helped create for their institutional clients and then sold those products to their retail clients is disgraceful and unethical, even if it turns out to be legal.

Goldman, the SEC, U. S. Congress and the media are missing the entire point about this event, as they argue the very fine details of what's legal, what's not. What they are missing is that a financial advisor has a sacred relationship with his or her clients. It's called fiduciary duty and responsibility.

Accepting fiduciary responsibility is the first principle under which all financial regulation should be based. No exceptions for anyone in the financial services industry. Sadly, the new financial regulatory bill does not require a fiduciary standard. The bill authorizes the study, not the implementation of a uniform fiduciary standard. It will allow situations like Goldman's to continue to perpetuate and confuse the public, as to who is a fiduciary and who is not a fiduciary.

Jack Bogle, founder of the Vanguard Group is fond of saying: "You can't serve two masters at the same time." Goldman Sachs, to my knowledge, probably did not act in the best interest of their retail clients, because they are not a fiduciary. Their real clients are the corporations and institutions for whom they create products, which they then turn around and sell to their retail clients, as they allegedly did with mortgage backed securities, according to the SEC charges.

The problem with financial regulation in the U.S. is that rules for operating are not based on the first principle of being accountable as a fiduciary, for all of your clients all of the time. The system is also confusing because Registered Investment Advisors (RIA's are governed by the SEC) are required by law to be a fiduciary, whereas registered representatives of a broker-dealer (governed by FINRA) are not fiduciaries and their allegiance, by law, is to their broker dealer, not the client. The only filter a registered representative has to use before selling a product is a suitability test. Playing these confusing rules of both the SEC and FINRA against one another, like a concert violinist, allowed Bernard Madoff to run his Ponzi scam as long as he did.

Goldman may try and buy their way out of this by paying a big fine and hoping the problem will go away without admitting guilt. I hope the SEC has the wherewithal to pursue this to a proper and just conclusion. I think Goldman's reputation has been damaged, but history shows that they have managed to survive. We only have one thing in life that we really own, and that's our reputation. As Warren Buffet has said, "Your reputation takes a lifetime to build, but only seconds to destroy." Goldman may have finally managed to destroy their reputation.

Goldman vs. the SEC is a teaching moment for the financial services industry, U. S. Congress, SEC, the media, and public. It teaches us that we need a fiduciary standard as the first principle from which all financial regulation flows. Playing the game of serving two masters at the same time is no longer acceptable behavior. It's time for the fiduciary standard to be the first principal from which all financial regulation is created. Without exceptions!

As a SEC Registered Investment Advisor (RIA), we take our fiduciary duty to our clients seriously, not because it's the law, but because it's the right thing to do. That's because we answer to an even higher authority, who tells us to live by the Golden Rule — "Do to others as you would have them do to you."

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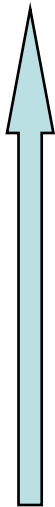
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Play to your strengths



Strength-Based Credibility Chart

Writing



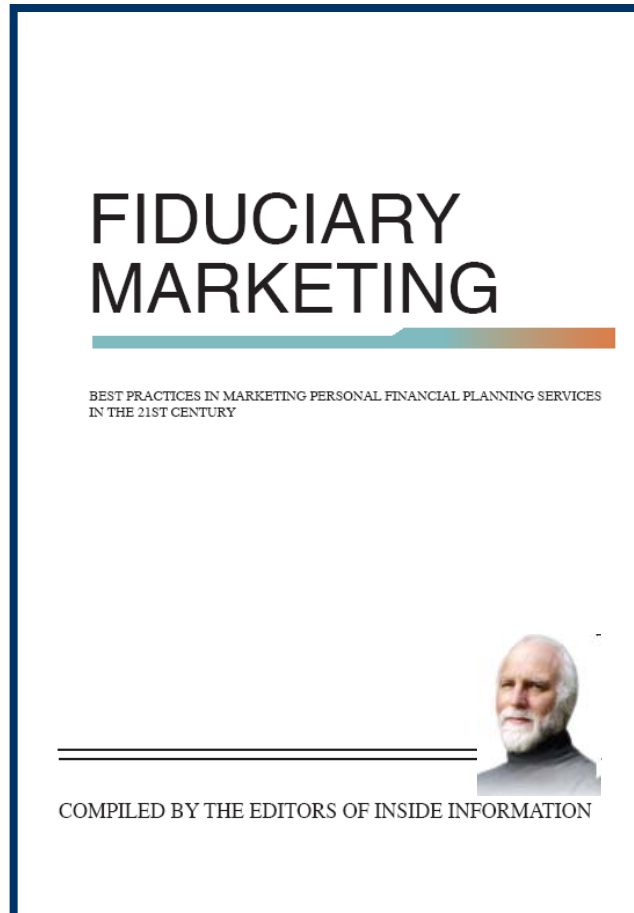
Book author or contributor
White paper creation
Bylined and published articles
News Release content
Web site content
Newsletter – soft or hard copy
Client survey creation
Greeting card sentiments
Print and Yellow pages ads
Direct mail (letters, postcards, etc.)

Speaking



Radio or Television appearances
Sponsored events / Workplace education
Referral strategy
Community involvement
Professional and Social networking
Advisory board
Client events
Prospecting events
Trade fairs / Community fairs
Telephone campaigns

Fiduciary Marketing Report



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Q&A with Panelists

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APR®, ERPA, CLU®, ChFC®

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www.plancomplianceservices.com

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Fiduciary Consulting Group, Inc.

Nashville, Tennessee

(877) 324-1650

www.fiduciarycompliance.com

Mario C. Giganti, CPA, CFP®, AIFA®

Cornerstone Capital Advisors

Uniontown, Ohio

(330) 896-6250

www.ccadvisors.com

Special thanks to:

Roger L. Levy, LLM, AIFA®

Cambridge Fiduciary Services, LLC

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How Do You Demonstrate Trustworthiness in Money Management?

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- **An organization assessed by an independent auditor and Certified by CEFEX**
 - Recognized as adhering to the highest level of fiduciary best practices
 - Worthy of public trust

CEΦEX
CENTRE FOR FIDUCIARY EXCELLENCE



Benefits of certification

- **Increased assets under management**

Certification increases market differentiation and investor confidence. With the recent increase in investor anxiety due to industry scandals, lawsuits alleging breaches of fiduciary responsibility and the increased press coverage associated with the introduction of the PPA, fiduciaries can differentiate themselves by assuring investors of their excellent practices.



- **Reduced loss**

Improved processes can mitigate losses both by reducing the likelihood of claims, and by providing a strong basis for defense. Numerous lawsuits have proven that a well-documented, prudent process is the best way to manage the risk of fiduciary duty.

- **Improved performance**

Fiduciary process improvement as a result of a fiduciary assessment often means better investment performance for managers and more effective services for advisors.

- **Reduced Expenses:**

A certified fiduciary may qualify for a significant discount on fiduciary liability insurance. Please contact CEFEX for insurance brokers who are offering this discount.

Also, documented procedures often reduce the level of waste and duplication of processes within an organization, which in turn may lead to increased efficiency.

Independent Verification and Certification of Fiduciary Excellence

- Improve and maintain a prudent investment process
- Reduce exposure to fiduciary breach claims
- Potentially improve investment performance
- Reassure clients and strategic partners

Certificate of Registration



CERTIFICATE OF REGISTRATION

Issued to:

ABC FINANCIAL SERVICES, LLC.

123 Anystreet South
Anytown, PA, 12345
USA

which has demonstrated its conformity to all Fiduciary Practices for:

Investment Advisors

for the following program:

High Net Worth clients and ERISA Plans

Date of Current Registration: 12/01/2006
Date of Initial Registration: 12/01/2006
CEFEX File: CFX12345



On behalf of the CEFEX Registration Committee

David Vriesenga
Chief Rating Officer

Registered by CEFEX, Centre for Fiduciary Excellence LLC, 20 Carison Court Suite 100,
TORONTO, ONTARIO CANADA M5W 1K5

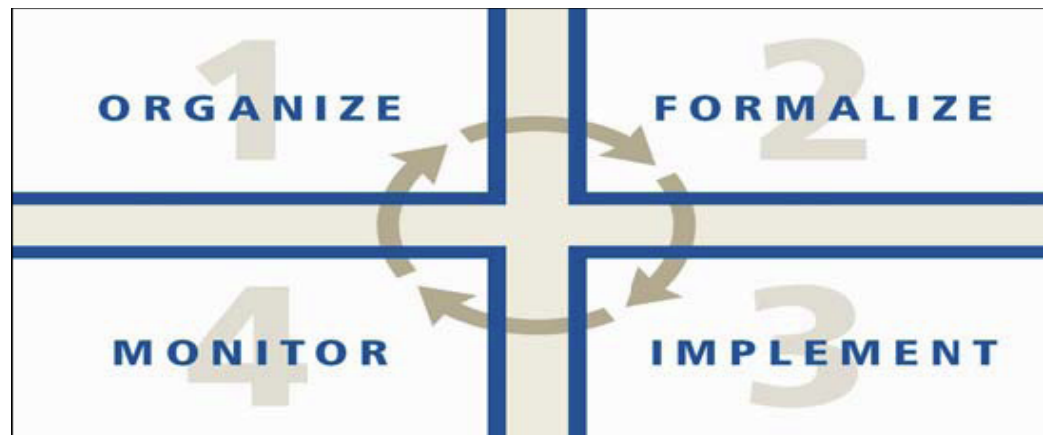
This certificate has been awarded following the successful completion of an assessment to the standard shown above. The terms and conditions governing the issuance of this certificate are contained in the Agreement between CEFEX and the firm. This certificate is the property of CEFEX and must be returned upon request. This certificate is valid for 1 year from the Date of Current Registration shown above, and can be renewed annually. The validity of this registration can be verified at www.cefex.org.

Standardization Essential to Certification Process

- Standardization essential to achieve global acceptance of fiduciary excellence.
- Standard approach assures investors of consistent unbiased methodologies.
- Assessments performed according to standardized process consistent with International Organization for Standardization (ISO) 19011.
- Assessments verify Organization's conformity with Practices and Criteria that comprise Global Fiduciary Standard of Excellence originally
 - Developed by Foundation for Fiduciary Studies
 - In association with American Institute of Certified Public Accountants (AICPA)
 - Substantiated by legal memoranda prepared by leading law firm

Fiduciary Quality Management System™

- Practices and Criteria that define a Global Fiduciary Standard of Excellence organized under four-step quality management system.
- Steps consistent with global ISO 9000 Quality Management System standard.



ASPPA Record Keeper Certification



- Excellent way firms distinguish selves in marketplace
- Recognizes firms for adherence to standard of excellence and dedication to industry best practices
- Firm-level certification addressing **three business models** in the recordkeeping industry:
 - Firms that bundle recordkeeping services along with their proprietary investment products
 - Firms that offer recordkeeping independent of investment products
 - Firms that perform third party administration and compliance services only



Recordkeeping Excellence

A Standard of Practice for Recordkeepers was developed by a cross-industry task force chaired by the American Society of Pension Professionals and Actuaries (ASPPA). We acknowledge that Recordkeepers are not fiduciaries themselves, however they provide services to fiduciaries and their plan participants. A CEFEX Recordkeeper Certification is an independent recognition of its conformity to the Standard of Practice. The CEFEX-certified Recordkeeper is well positioned to serve fiduciaries such as Investment Advisors, Investment Managers and Investment Stewards (eg. Plan Sponsors). The program defines 3 classifications of Recordkeepers: 1 Full-service recordkeeping including investments and administration services, 2 Full-service recordkeeping and Third Party Administration services, through multiple alliances, and 3 Third Party Administration services.



Strengthening the Community of Fiduciaries

CEFEX-certified firms are eligible to become members of the Investment Fiduciary Leadership Council (IFLC), an international association of Investment Advisors, Investment Managers, and Investment Stewards who have been certified by CEFEX against the Global Fiduciary Standard of Excellence. IFLC's mission is to provide its members with the market visibility, resources, information, and leadership needed in order to positively influence the worldwide fiduciary community. Please visit www.iflcouncil.org.



Resources, Support and More

Fi360 offers a comprehensive approach to investment fiduciary education, practice management, and support that has established it as an authority on investment fiduciary insights. Its mission is to promote a culture of fiduciary responsibility and improve the decision making processes of investment fiduciaries. Fi360 has developed the training programs that lead to the Accredited Investment Fiduciary® (AIF®) and Accredited Investment Fiduciary Analyst™ (AIFA®) designations, web-based analytical tools to assist in implementing a prudent investment process, and resources for the collective knowledge and ongoing support of the investment fiduciary community.

 **IMPACT**
COMMUNICATIONS, INC.

**Marie Swift, President
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Leawood, KS 66206
Phone: (913) 649-5009
marieswift@impactcommunications.org
www.ImpactCommunications.org**

