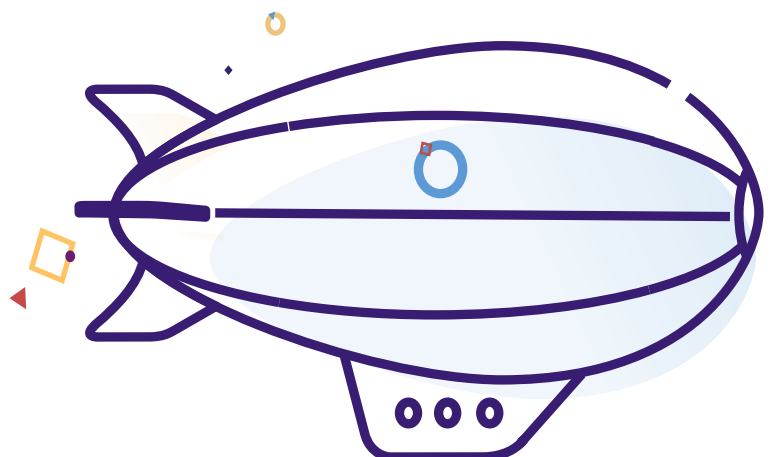




Growth360°

Accelerate Your Capabilities with Cetera Tools and Technology

Use this guide to make the most of the technology available to reach new clients and engage with existing clients.



Business technology can help improve how you assist clients in achieving their financial goals. In this guide, you'll learn how technology can help boost lead generation, streamline administrative tasks and improve the client experience.

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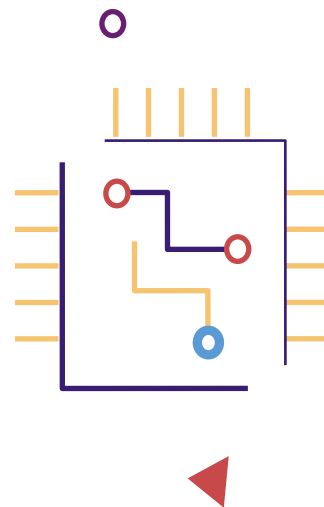
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Why Technology is Important

As a financial professional, you want to make the most of your time. Helping clients and attracting prospects take up most of your work hours, which leaves very little time for administrative work and growing your practice. But by embracing technology, you can continue attracting new leads, giving your existing clients the time and care they deserve, all while growing your business and making the time you spend in the office more efficient.

And the use of technology isn't just for making your job easier. You can also use technology to provide a better experience for your clients. Yes, those in the older generations may lean toward having in-person interactions, but those in the younger generations expect their financial professionals to use cutting-edge technology to provide a better experience.

As all generations become more reliant and comfortable with using technology, more people are expecting to use technology in every aspect of their lives, including in how they find financial professionals and how their financial professionals create strategies.



Who Uses Technology?

Generation X, Millennials and Generation Z

A great deal has been written about those within Generation X, Millennial and Generation Z classifications and their use of technology. This is because there hasn't been a time during which these young adults haven't been involved in some type of technology. To this group, technology isn't just about convenience – it is their way of life.

These days, a majority of individuals in all three generational cohorts will expect you to use some type of technology. They might come into the office for their initial onboarding, but more than likely, your communications will be virtual. They'll want to see that you're using online platforms and cutting-edge technology to help them achieve their financial goals and keep their assets safe.

Baby Boomers and the Greatest Generation

Approximately two-thirds of those ages 65 and older are online regularly, and the majority of this demographic owns smartphones. Half of older Americans have internet access at home, while seniors, in general, are moving toward more digitally connected lives through social media platforms and emails.

Needless to say, technology among these generations can vary; younger individuals in the "senior" age range (those between the ages of 60 and 69) tend to gravitate more toward technology than their older counterparts (80 and above). Many in the Greatest Generation trend more toward in-person experiences. However, there are those who like the convenience of technology.

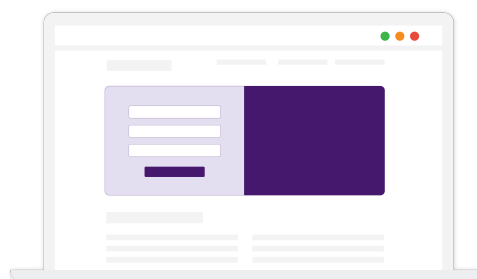
Most generations are adapting very well to technology and its uses. This can make it easier for you to adapt technology to your own business practices.

The Different Facets of Business Technology

Because technology consists of many different formats, it can be used to help improve your business's efficiency, while expanding your operations and keeping your clients happy. Cetera has developed and partnered with some of the best technology providers in the industry to help you provide world-class service to your clients.

We'll discuss how technology can help you boost website lead generation, streamline your administrative workload and improve the client experience using a variety of technologies.

Use MarketingCentral to Boost Website Lead Generation



Technology can be a great way to streamline the buyer journey for your prospects, moving them from initial awareness to client status. The main goal of any website is obtaining contact information of visitors you don't already know, while sharing your value proposition and branding.

MarketingCentral is Cetera's multi-channel digital marketing platform built to help you boost lead magnets like whitepapers, eBooks, lead generation quizzes, financial content, email and events. There is a wide variety of pre-approved material to choose from to make creating and customizing content easier. A lead magnet is a free item or service that is provided to your prospect or client in exchange for their contact information.

Included in MarketingCentral:

Whitepapers and eBooks: Whitepapers and eBooks are great lead magnets, as are free consultations.

Lead Generation Quizzes: Lead generation quizzes are short surveys or quizzes that provide information to prospects. Quiz topics can include a prospect's "investment personality" or test their knowledge about life insurance or annuity products. These quizzes provide insights to those taking them, while subtly reminding them that you can help with their financial or other needs. Lead generation quizzes are typically offered through social media platforms or can be sent to your prospects via email.

Content: Well-crafted, pre-approved content is always a great way to generate leads. Such content can include blogs, articles, emails, short videos and infographics. This does two things – it is a "soft sell" for your prospect and it demonstrates your industry and thought leadership. If you offer subscriptions to newsletters, this also helps you acquire contact information.

Events: Developing and delivering free online webinars, podcasts or town halls can also be a good way to generate and maintain leads. Such events can provide information to prospects and interested parties, while demonstrating your knowledge, brand and personality.

[Learn More about MarketingCentral >](#)

Streamline Administrative Tasks

When correctly used, technology can help simplify administrative tasks. This frees up time, so you can devote more time to helping your clients and nurturing contact with prospects. Technology can help simplify tasks like scheduling meetings, hosting video conferences, the intake process and onboarding new clients.

Meetings: Your clients and prospects use technology because of its convenience. Online appointment booking software, like OnceHub, lets your prospects and clients set appointments up through an interactive calendar. This saves you and them time.

- **OnceHub:** This tool helps you coordinate calendars and allows prospects to schedule meetings through your website.

Intake Process: At one time, “intake” meant paper questionnaires and extensive in-person interviews. Now we have more modern tools like Riskalyze or My Advice Architect, which can help you learn client needs, goals and risk tolerance which, in turn, can help with portfolio management and other services you provide.

- **Riskalyze:** This platform helps identify a client’s risk and can save time and resources during the onboarding process.
- **My Advice Architect:** Cetera’s tool helps you determine a client’s risk, through data gathering, in less time.

Onboarding Process: The onboarding process is important to help you understand your clients’ needs and goals, and to manage their expectations. Technology can help automate onboarding by scheduling meetings and providing continuous communication between you and the client. A tool like AdviceWorks is a great way to gather the information you need on your clients to onboard them and develop their strategy.

- **AdviceWorks:** This digital platform allows clients to collaborate with you and see all their finances in one place.

MarketingCentral Quarterly Plan

The Cetera Advisor Marketing team compiles a step-by-step quarterly marketing guide called the Marketing Plan, containing a large collection of pre-approved email content to send to your client and prospect segments. Set up a time to walk through the quarterly plan with your Growth Officer.

INVESTING STAGE	WEEK	EMAIL	LOCAL	EVENTS
Starting Out Investing Stage 1 20s to 30s Simply stated personal finance tips, ideal for connecting with the next generation of clients.	WEEK 1	See Jan. 9 email from Cetera Advisor Marketing	See Jan. 9 email from Cetera Advisor Marketing	Paper Launching Event Financial Planning 101: A Practical Guide to Financial Planning for Young Professionals
	WEEK 2	See Jan. 9 email from Cetera Advisor Marketing	See Jan. 9 email from Cetera Advisor Marketing	
	WEEK 3	See Jan. 9 email from Cetera Advisor Marketing	See Jan. 9 email from Cetera Advisor Marketing	
	WEEK 4	See Jan. 9 email from Cetera Advisor Marketing	See Jan. 9 email from Cetera Advisor Marketing	
Building Wealth Investing Stage 2 40s to early 50s Communications focused on investors who are accumulating wealth and creating a wealth for the future.	WEEK 1	See Jan. 9 email from Cetera Advisor Marketing	See Jan. 9 email from Cetera Advisor Marketing	Paper Launching Event Financial Planning 101: A Practical Guide to Financial Planning for Young Professionals
	WEEK 2	See Jan. 9 email from Cetera Advisor Marketing	See Jan. 9 email from Cetera Advisor Marketing	
	WEEK 3	See Jan. 9 email from Cetera Advisor Marketing	See Jan. 9 email from Cetera Advisor Marketing	
	WEEK 4	See Jan. 9 email from Cetera Advisor Marketing	See Jan. 9 email from Cetera Advisor Marketing	

Improve the Client Experience

Technology can help you more efficiently communicate with your clients and give them more updated information. And when clients have a positive experience, they refer their friends and family and become loyal advocates of your company and services. Technology can help you create financial strategies, actively communicate with clients, identify additional opportunities and protect clients' assets.

Actively Communicate: The strongest way to continue supporting a terrific client experience is through continuous communication. An effective communication plan shows you understand the client's needs and desires and delivers just the right amount of engagement. MarketingCentral is a great tool to help you build a strong communications strategy. Not everyone wants to communicate via email so MyRepChat is a great tool for those ready to communicate via text.

- MyRepChat: This platform allows you to compliantly text with clients. Ad-hoc communications and scheduled messages are just as easy and effective as personal text messages.

Create Financial Strategies: The main service you offer is, needless to say, financial planning. Around that goal, you provide a variety of products and services. But what products and services to offer is based on a variety of factors that require analysis. A good tool for this type of analysis is Cetera Investment Management.

- NaviPlan: This tool helps you create a customized plan for your clients. NaviPlan is flexible, offering goals-based assessments, advanced cash-flow planning analysis and everything in between.
- Cetera Investment Management: This platform provides intelligence, thought leadership and support allocation, along with money management, portfolio guidance and manager guidance tools.

Protect Assets: Just about everyone is concerned about online privacy and security. Data breaches, viruses and account hacks happen every day. This can compromise your prospects' and clients' information and privacy. The good news is that there are tools available that can help protect sensitive information from unauthorized individuals.

- ID360: ID360 is a comprehensive cybersecurity solution that financial professionals can offer to help safeguard clients' personal and financial well-being and add greater value to your clients' lives.

Identify Additional Opportunities: Clients may hire you for a specific need or solution, but using technology to improve your discovery is a great way to learn other ways to serve your clients. Tools like AdviceWorks, MoneyGuidePro® and eMoney make discovery much simpler over time.

- AdviceWorks: This digital platform allows clients to collaborate with you and see all their finances in one place.
- MoneyGuidePro®: This software helps you work with clients on defining and prioritizing their financial goals by encouraging them to pinpoint their needs, wants and wishes before they meet with you.
- eMoney: Put your clients in the investment seat by allowing them to view their holdings through eMoney. The software also allows them to make trades, if they desire, to help improve returns that fit with their goals.

Growth360°

Technology Overview



Business technology can help your practice thrive and grow. Software platforms, hardware, communication channels and monitoring tools help you obtain valuable insight about prospects and clients. The end result is that you have the ability to offer the right products and services to meet multiple needs and to solve multiple challenges. MarketingCentral, Cetera's digital marketing platform, can help you support your technology efforts and make benefiting from technology easier.

Use the stages below to assess where you are today and find new opportunities for growth.

Visible

Success at the first level is about using technology to attract prospective clients and engage with potential leads. Through the use of technology, you can communicate with leads through different channels. You can also demonstrate the value and benefits of working with your company.

Active

Success at the second level is about using technology to effectively onboard clients and help you better understand your clients' goals and objectives for working with you. You can get a better look at different clients' financial situations and risk appetite and provide comprehensive and robust financial strategies through the use of technology.

Optimized

The third level is all about going above and beyond to provide the best possible service for your clients. Through the technology available, you can create effective financial strategies that you then present and share, also through the use of technology. It also means using technology to offer more services to increase your wallet share while helping your clients reach their financial goals.

MarketingCentral by Cetera

Build a strategy for growth with MarketingCentral, a powerful suite of tools built exclusively for you by the Cetera Marketing team. MarketingCentral is a comprehensive multi-channel platform with pre-approved email templates, social media content, downloadable event kits, presentations and so much more that you can fully customize to meet your business and client needs. Take the guesswork out of marketing and focus on growing your business.



Learn more at <https://fmgsuite.com/marketingcentral/experience/cetera-resources/>



QuickStart Guide

Get up and running with this step-by-step guide to MarketingCentral.



Interactive Webinars

Register for an interactive webinar to learn more about the MarketingCentral tools and get assistance with any questions.



Marketing Strategy & Best Practices

Put together a solid client and prospect outreach strategy designed to get results with the help of this straightforward guide.



MarketingCentral Automations

Explore opportunities to automate marketing communications across email, social and print.



Growth Guides

Drive leads and increase prospect conversion rate with these Client Prospecting and Conversion Guides.



Events Guide

Leverage MarketingCentral and these tips to plan, manage and promote your next client or prospect event.



2021 Marketing Calendar Template

Plan the next year of marketing content and strategy with this calendar template.



Required Record Retention

MarketingCentral is an approved record retention tool.



Using MarketingCentral as a Team

Use these tips to personalize a profile if you are using MarketingCentral as an ensemble team or program.

Additional Technology Resources

[OnceHub](#)

[MoneyGuidePro®](#)

[My Advice Architect](#)

[eMoney](#)

[AdviceWorks](#)

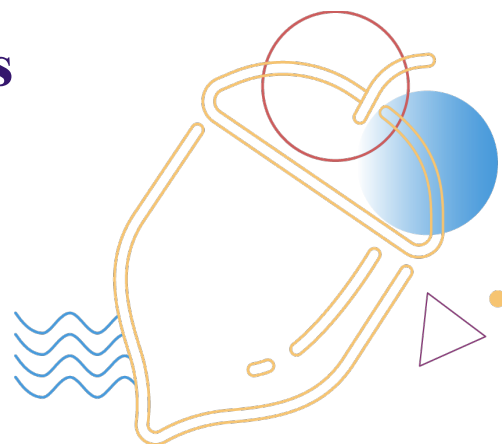
[NaviPlan](#)

[Riskalyze](#)

[ID360](#)

[MyRepChat](#)

[Cetera Investment Management](#)



'Cetera Financial Group' refers to the network of independent retail firms encompassing, among others, Cetera Advisors LLC, Cetera Advisor Networks LLC, Cetera Investment Services LLC (marketed as Cetera Financial Institutions or Cetera Investors), Cetera Financial Specialists LLC, and First Allied Securities, Inc. All firms are members FINRA/SIPC. Located at 200 N. Pacific Coast Highway, Suite 1200, El Segundo, CA 90245-5670.

Individuals affiliated with Cetera firms are either Registered Representatives who offer only brokerage services and receive transaction-based compensation (commissions), Investment Adviser Representatives who offer only investment advisory services and receive fees based on assets, or both Registered Representatives and Investment Adviser Representatives, who can offer both types of services.