

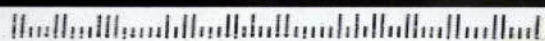
# WEALTH MANAGER

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# Your Digital Face

By Constance Gustke

**WHEN ROBERT KLEIN DECIDED TO** redo his Web site, he didn't want anything traditional. For starters, he wanted a site bathed in light, warm tones. "I didn't want a dry, me-too site," says Klein of Financial Design Center ([www.financialdesigncenter.com](http://www.financialdesigncenter.com)) in Newport Beach, Calif. "Numbers scare people."

So Klein looked at hundreds of sites in an unexpected industry: resorts and hotels.

The result is a fresh mix of financial education tools, a newsletter ("Financially InKlein'd") and nature photos ranging from coastlines at sunset to soaring eagles and waterfalls. Content reflects his mission: "Planning, managing and protecting your financial independence."

Like Klein, other financial advisors are venturing outside the cyber-box to create their sites. And for good reason: no single Web design fits all, the experts say. Customization—reflecting an advisor's personality and investment approach—rules! The look is clean, clear and fresh. Templates are discouraged; instead, design flows from an advisor's brand and logo.

"It's about driving ideas," says Andy Gluck, CEO of the Web design firm Advisor Products ([www.advisorproducts.com](http://www.advisorproducts.com)). "Who are your target clients? You must have a clearly articulated value proposition." Spinning Web design from a firm's marketing copy is the best way to do that, Gluck adds. For example, if 80 percent of your clients are doctors, use medical images as part of your branding process, says Gluck, whose firm helped Klein design his site. Optimally, branding must be consistent: An email address should match the domain name.

Personalization is key. Why? Because the Web site is a relational tool, a conversation starter, say experts. And the home page should "engage people right away," adds Brian Boarts, a business development manager at AdvisorSquare ([www.advisorsquare.com](http://www.advisorsquare.com)). Images on the home page drive the

message, he says, and can include a brief mission statement. "If you don't talk to me from the home page, you've failed," Gluck says. "Be simple. Don't use flash movies."

In fact, forget glitzy technologies, the experts advise: Pod-casts don't generate links, and blogs must be approved by compliance. Some advisors' sites do include an audio greeting or flash design, but they are still few. "Too many bells and whistles means that the site takes too long to load," Gluck points out. "Instead, use the site to communicate deeply with clients."

Larry Saffer of the Saffer Financial Group ([www.safferfinancialgroup.com](http://www.safferfinancialgroup.com)) in Ft. Lauderdale, Fla. uses flash technology depicting an opening door to enter his site. His message: "We treat you like family," is woven tightly into the fabric of the site that displays sepia-toned photos of coins and other objects. "I wanted a progressive site, that would look up-to-speed three years from now," Saffer says. So besides educational material and a monthly newsletter, the site also compactly displays headline news, financial topics, market snapshots and a bio on the home page. "People say they love it," says Saffer, a client of AdvisorSquare. "It's fresh."

To get such fresh ideas, Gluck counsels his clients to surf through lots of Web sites. For his part, Klein already had an outline and written copy before hiring Gluck's firm. Dozens of phone conferences, Web sorties and emails later, the look and content of the site started to emerge. Then Klein sorted through hundreds of photos—provided by Advisor Products—to find the serene nature shots featured on Web pages.

Daniel Goott, an investment advisor at his family-run firm Investec Advisory Group ([www.investecadvisorygroup.com](http://www.investecadvisorygroup.com)) in Houston, Texas looked at more than 100 Web sites before deciding on using brown and gold tones. With a photo of the Houston skyline splashed across the top of the home page, there are also clear

links to tools and client account data right there.

There are, however, some taboos to creating sites. Putting too much copy on a page so that clients have to scroll down is not helpful. Aim for no more than four photos per page, brief text and a white background that's easy on the eye, says Boarts. The site should also be clearly organized—only one click away from information. Of course, essential data such as bios, contact information and a mission statement must be included. But rather than simply listing services, experts advise including personal photos and interests, such as hiking. And a family photo is essential.

Most advisor sites are mainly sales tools, the experts agree. The reason: Client service tools are more difficult to create. Thus, most advisors look at Web sites as brochure-ware, says Gluck. But that's steadily changing. For instance, Klein, Goott and Saffer all provide links that enable clients to check their accounts online. Saffer's site even provides a video tutorial for a client service called The Living Balance Sheet.

Fortunately, major financial Web design firms provide lots of content. The objective: to stay fresh and current. Investec, for example, sends out a weekly e-newsletter. "At least they see our company name once a week," says Goott. Advisor Products has a backlog of research tools and custom-written articles that firms can post. And AdvisorSquare also offers articles, as well as tools like calculators. Advisors can also change copy on their sites in real-time by simply entering the database and typing in changes.

Thus, a good site constantly changes and evolves. When a site is finished, Boarts recommends informally polling clients about it. That feedback guides changes. And so the process continues.

**Constance Gustke**, a New York-based freelancer, has worked at *Worth* and *Fortune* magazines.