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GUIDE

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Dr. Ned Hallowell, Noted Psychiatrist, Speaker, Author

Edward Hallowell, M.D., Ed.D., is a psychiatrist, NY Times bestselling author, a world-renowned speaker and a leading authority in the field of the psychology of money. He is a graduate of Harvard College and Tulane Medical School and has been a faculty member at Harvard Medical School for more than 20 years. He is also the founder of the Hallowell Centers in New York and Boston.

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2013 Technology Tools for Today (T3) Conference
 FEBRUARY 11-13, HILTON MIAMI DOWNTOWN, FL

At a Glance

To learn more and register for the Technology Tools for Today Conference, please visit www.TechnologyToolsForToday.com



DAY 1: MONDAY, FEBRUARY 11

PRE-CONFERENCE SESSIONS

Time	Workshop Options					
8:00 am – 10:00 am	Ethics Session: Code of Ethics – CFP Board’s Standards of Professional Conduct					
10:30 am – 11:30 pm	How Our RIA Firm Became more Productive and won the 2012 Schwab Best-In-Business Award: Using Salesforce.com as a Platform	Introducing Tamarac Advisor Xi	Profiles in Success: Portfolio Rebalancing in Action	2013 Web Best Practices	Expanding Your Firm’s Potential with Compelling Communication	Keystone product demo
11:30 am – 12:30 pm	Social Security Optimization: Focus on Retirement Income Planning	Morningstar Office: End-to-End Practice Management	The Future of Advice Delivery in the Custodial Space and Evolution of Integrated Technology Solutions	Introducing Junxure Cloud	Generating Composite Performance Returns	Advanced Planning Concepts with MoneyGuidePro
1:00 pm – 2:00 pm	Using Technology to Enhance the Customer Experience	Document Management in a Mobile, Social and Changing Compliance World	Define, Discover, Execute: How Does Integration Occur and What Does it Look Like Within Salesforce	Fully Integrated Technology Can Boost Your Revenue While Saving You Time	Financial Planning Magazine Technology Survey	Fidelity Institutional Wealth Services
2:00 pm – 3:00 pm	Personalizing the Safe Withdrawal Rate	Fin Folio	Operational Visibility: Transforming Your Business into an Engine for Growth	Salesforce	Schwab Intelligent Technologies	Doing More, Faster, for Less: How to Improve Efficiencies and Reduce Cost While Growing Your Business
3:00 pm – 4:00 pm	Anytime, Anywhere, Any Piece of Glass	FAST (Financial Advisor Student Technology) Track Consortium	Portfolio Pathway	Advent/Black Diamond	TD Ameritrade Institutional	Technology to Better Manage Your Book of Business
4:00 pm – 5:00 pm	Advanced Planning Concepts with MoneyGuidePro (repeat session)	When Students Advise the Advisors on Technology	Small is Beautiful: Technology for the State Registered Investment Adviser	New Product Launch: Lead-Generation App for Advisor Websites based on Macro Worries	AssetBook Radar – The Future of Portfolio Management Systems	Connecting with Clients: Raise Your Visibility Utilizing Video & Technology
5:45 pm – 7:45 pm	Cocktail Reception in Exhibit Hall					

DAY 2: TUESDAY, FEBRUARY 12

GENERAL AND BREAKOUT SESSIONS

Time	Session Options				
7:15 am–8:00 am	Continental Breakfast in Exhibit Hall				
8:00 am–8:15 am	Conference Welcome				
8:15 am–9:00 am	General Session: TD Ameritrade Institutional				
9:00 am–9:45 am	General Session: MoneyGuidePro—The Future of Financial Planning Software				
9:45 am–10:30 am	General Session: Advent/Black Diamond				
10:30 am–11:30 am	Break with Sponsors in Exhibit Hall				
11:30 am–12:30 pm	Lunch in Exhibit Hall				
12:30 pm–1:15 pm	General Session: Salesforce				
1:15 pm–2:30 pm	What's New in Financial Planning Software	Using Technology to Standardize the Delivery of Your Client Services	TBD	eSignatures	Custodian Panel I
2:40 pm–3:55 pm	What's New in Enterprise Content Management Software	Portfolio Analytics Panel	Current Technology Trends from the Experts	Mobility	Custodian Panel II
4:05 pm–5:20 pm	What's New in CRM Software	Disaster Planning: Recovering from Hurricane Sandy	Technology Improvisation	Salesforce and You: Integrating Workflows, Custodians and Tamps	Everything You Need to Know about Windows 8

DAY 3: WEDNESDAY, FEBRUARY 13

GENERAL AND BREAKOUT SESSIONS

Time	Session Options				
7:15 am–7:55 am	Continental Breakfast in Exhibit Hall				
8:00 am–9:15 am	What's New in Portfolio Management Systems (Part 1 of 2)	The New Mac Operating System: Mountain Lion	File Sharing: The Good, the Bad and the Ugly	Fidelity Institutional Wealth Services	Retiree Health Care Planning
9:25 am–10:10 am	General Session: Laserfiche—Enterprise Content Management in the Cloud (and Elsewhere)				
10:10 am–10:55 am	General Session: TradePMR				
11:00 am–12:15 pm	Break with Sponsors in Exhibit Hall				
12:15 pm–1:15 pm	Lunch in Exhibit Hall				
1:25 pm–2:10 pm	General Session: Envestnet/Tamarac—Make Mine Mobile				
2:15 pm–3:30 pm	General Session: Book Author Roundtables				
3:40 pm–4:55 pm	What's New in Rebalancing Software	Estate Planning for Digital Assets	What's New in Portfolio Management Systems (Part 2 of 2)	TBD	Integrated Advisor Portals
5:00 pm–5:15 pm	Conference Wrap-Up				

Conference Hosts



David J. Drucker

Under the banner of “Drucker Knowledge Systems,” David J. Drucker, MBA, CFP®, provides the benefit of his more than thirty years of experience and research to other members of the financial services industry.

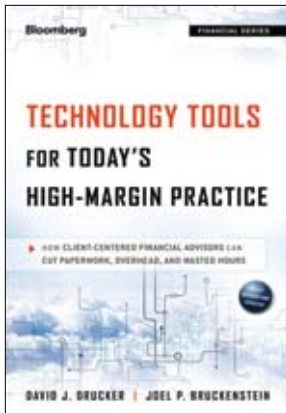
David has written about practice management issues for financial advisors for multiple publications. He is the co-author of groundbreaking books such as: *Tools & Techniques of Practice Management*, *Virtual Office Tools for a High-Margin Practice*, and the new *Technology Tools for Today's High-Margin Practice*. He is also editor of the monthly T3 newsletter, *Technology Tools for Today*, and co-producer of the Technology Tools for Today (T3) Conferences.



Joel P. Bruckenstein

Joel P. Bruckenstein, CFP®, is publisher of the monthly T3 newsletter, *Technology Tools for Today*. He is also co-producer of the Technology Tools for Today (T3) Conferences, the only annual technology/practice management conference and monthly newsletter for independent advisors.

Bruckenstein is an internationally acclaimed expert on applied technology as it relates to the financial services industry. He is the co-author of three books: *Tools & Techniques of Practice Management*, *Virtual Office Tools for a High-Margin Practice*, and the new *Technology Tools for Today's High-Margin Practice*. He also writes a monthly technology column for *Financial Planning* magazine, including the annual technology survey report.



Technology Tools for Today's High-Margin Practice

New Book for Financial Advisors Offers Tech Advice and Practice Management Solutions

JOEL BRUCKENSTEIN, DAVID DRUCKER AND THIRTEEN INDUSTRY EXPERTS PROVIDE INSIGHTS IN GROUNDBREAKING ANTHOLOGY

By Marie Swift | Practice Management And Technology Guide, Feb 2013

When internationally acclaimed experts on the financial services industry, David Drucker and Joel Bruckenstein, wrote their first book about technology innovations for advisors in 2002, many readers were skeptical of their recommendations to use email and create a website. Ten years later, we look back and see their visionary advice held true. Now with the ever-growing prevalence of instant messaging, interactive social media sites and mobile connectivity, the topic of technology is more important than ever. It's become an integral part of our lives.

In Drucker and Bruckenstein's new 240-page hardcover book, *Technology Tools for Today's High-Margin Practice: How Client-Centered Financial Advisors Can Cut Paperwork, Overhead, and Wasted Hours* (February 6, 2013, Bloomberg Press, ISBN# 1118434765) thirteen financial industry subject matter experts weigh in on the critical components of technology that every financial planning practice should utilize. Financial advisors will learn how to drastically reduce paperwork, slash overhead costs, improve efficiencies, better market and communicate to current and target clients, and continue to meet the ever-changing compliance standards.

David Drucker explains the importance of writing the second book: "The lessons learned in the past ten years have expanded the body of knowledge to where Joel and I decided we could produce a better product, in the way of a second book, if we engaged the help of the many experts who have emerged in the whole field of investment advisor office technology."

"Joel and I decided we could produce a better product, in the way of a second book, if we engaged the help of the many experts who have emerged in the whole field of investment advisor office technology."

—David Drucker, CFP®

"Dave and I wrote *Virtual Office Tools for a High Margin Practice* and Bloomberg Financial published the book in 2001. We were gratified when it became an instant hit," said co-author Joel Bruckenstein. "It's the type of book that requires frequent updating in order to remain useful to our readers and, for the past ten years, we've opted instead to publish a monthly technology newsletter as a means of keeping the book current. Yet, after many requests from readers and from John Wiley & Co. (which partnered with Bloomberg Press), we finally agreed in 2012 to update the book for publication by the T3 Conference in February 2013."

Drucker and Bruckenstein, who have been hailed by numerous groups and publications as "movers and shakers" in the financial services industry, explain in their new book that technology can be used to achieve scalability either up or down—up by expansion of the larger firm that wants to add employees and grow indefinitely, and down by the contraction of the firm that wants no employees and chooses instead to outsource as much as possible. While the duo is best known for their work as publishers of *Technology*

“The 2013 edition of *Technology Tools* delivers like no other before it by assembling the perspectives of several experts.”

—Dan Moisand, CFP®

Tools for Today™, the only practice management and technology newsletter for financial advisors, and producers of the annual *Technology Tools for Today* (T3) Conference, they also spend a good portion of their time consulting with financial institutions and advisors in the field. It is, therefore, no surprise that the new book is already the subject of much conversation.

Industry Professionals Offer Insights on Tech Tools Spectrum

Each of the chapters in the book is written by a different financial industry influential. Drucker and Bruckenstein hand-selected the contributors and edited the book. The book covers the broad spectrum of what technology is available to advisors, how to choose the right technology components for a successful office, and how to use technology to increase return on investment in a financial planning practice.

“All together, our expert authors provide a blueprint for the technological re-design of a financial advisory firm,” Bruckenstein explained. “Every chapter presents a topic that must be dealt with in the formation of a firm’s technology platform, and every chapter provides the answers advisors need (as well as the questions they need to ask) in researching and assembling their own technology platform.”

Here is a Quick Overview of the Thirteen Chapters:

Chapter 1: “Selecting the Right CRM System” by Davis D. Janowski, Technology Reporter at Investment-News—When it comes to technology, few decisions are as far-reaching or consequential to an adviser’s work life than choosing a CRM system. Janowski focuses on the half dozen leaders in the CRM space to help advisors narrow down the choices to something that best fits their needs. This chapter

is not meant to be a soup-to-nuts review of the more than two dozen products on the market that specifically target advisory firms. Rather, Janowski in his chapter seeks to lay-out the leaders and the trends driving them.

Chapter 2: “The Future of Financial Planning Software” by Bob Curtis, CEO and President at PIEtech, Inc. (creators of MoneyGuidePro™) – The purpose of this chapter is to look at what changes will likely occur in the future delivery of financial advice, and how they might affect the outlook of a financial advisor’s practice. Curtis reflects on the past 25 years of financial planning and says that going forward there will be three major trends in the development of financial planning software: Smartness, Accessibility and Centering.

Chapter 3: “The Future of Financial Planning Software and the New Client-Advisor Relationship” by Dr. Linda Strachan, Vice President, Product Management, Zywave (makers of NaviPlan®) – In Strachan’s chapter, advisors will learn how to become anticipatory of their clients’ changing demographics and use social media and financial planning software to its fullest potential as a means to connect. New technologies are continuously evolving, of course, and one challenge for both financial planning software vendors and the advisors they serve is to be adaptable to the latest technology trends. At the forefront of those trends today are tablet and mobile computing, robust data integration, and leveraging “best of breed” applications – an advantage that independent advisors have over enterprise organizations.

Chapter 4: “Portfolio Management Software” by Mike Kelly, President, Back Office Support Services – Advisors will learn the key role of portfolio management software in the office to obtain, manage and report on client data and how to choose the best provider based on

what best suits the needs of the practice and how well it will integrate with other software. At a minimum that includes the acquisition of client financial data from various sources, calculation of internal and/or time weighted rates of return, calculation of management fees, and generation of reports for clients. The portfolio management software marketplace is constantly changing. Kelly tells readers the key to finding the best portfolio management software is to base it on your needs and how seamlessly it integrates with your other software.

Chapter 5: “Achieving Growth and Profitability with Technology Integration” by John Patullo, Managing Director, Technology Product Management, TD Ameritrade Institutional – As the incorporation of disparate software programs becomes essential for efficient operation, Patullo discusses how custodians and broker/dealers are at the forefront of creating these integrations for advisors. Patullo says the wave of technology innovation has so far failed to produce the ideal, “one size fits all” solution. Vendors and custodians have attempted to make this dream a reality, but advisors continue to demonstrate their independent spirit when building their technology landscape. He provides a five-step process for spending your technology dollars wisely.

Chapter 6: “How the World Wide Web Impacts the Financial Advisor” by Bart Wisniewski, Co-Founder and Director, AdvisorWebsites.com – Wisniewski provides advice on creating a more visible online presence. He says that an advisor’s website should be the hub of their marketing strategy and that they should link their entire social media apparatus. With its exponential potential, mobile browsing technology is sure to be a societal fixture, and that advisors must make sure they aren’t losing ground.

Chapter 7: “Managing Your Online Presence” by Marie Swift, President, Impact Communications – Traditional marketing methods like print advertisement and direct mail still work, but they are no longer the most effective way to impress clients. In this chapter, I provide information on how to efficiently capitalize on the various online marketing methods available to advisors, including tips for monitoring and improving what is being said about

an advisor’s firm online. For advisors who don’t have time to monitor and manage their online presence, including mitigating negative comments and trying to create a sense of real time engagement with clients and prospects on social media sites, I suggest hiring a “community manager” or outsourcing that function to a marketing / PR firm that really “gets” your brand and can serve as an extension of your everyday team.

Chapter 8: “Client Portals and Collaboration” by Bill Winterberg, Technology and Operations Consultant, FPPad.com, and Technology Writer for MorningStar Advisor.com – This chapter explores several categories of collaboration tools and their relevance to internal operations, client communication, and business intelligence within the financial services industry. Today, there are hundreds of new technologies and platforms available that enhance the way we collaborate with others, all made possible through widespread access to broadband Internet connections. Gone are the days when the only way to get an answer to a question is to track down a colleague in person or call a client on the phone. Now you can connect via screen sharing applications, launch a video conference call, or even monitor status updates on a social enterprise network. All of the collaboration tools highlighted in this chapter make it easier to capture and share information in an advisor’s business, permanently altering the way they interact with employees, allied professionals, prospects, and clients.

Chapter 9: “The Cloud: Using a Cloud Based IT Infrastructure to Enhance Profitability” by J.D. Bruce, MS, CPA, PFS, President, Abacus Wealth Partners – To help advisors understand cloud computing, Bruce explains how he transitioned a national RIA with multiple offices from a situation that could be described as an “IT disaster” to a happy and content 100% server free existence. The goal of moving to the Cloud is to reduce costs and/or increase convenience by eliminating your internal servers. The Cloud is simply what happens when you rent applications, computing power and data storage instead of buying it. The rental company can also act as the advisory firm’s IT department, performing server maintenance, security, application installation, data backups, and even IT help desk and training for staff. A Private Cloud is one you keep to yourself. Most RIAs

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The T3 Affect

HOW TWO FORMER PLANNERS TRANSFORMED THE WAY ADVISORS CONSIDER TECHNOLOGY TODAY.



Believing financial advisors deserved — and needed — more details about technology developed specifically for their field, authors David Drucker and Joel Bruckenstein launched the **T3: Technology Tools for Today** conference in 2006. To date, thousands have flocked to this famed annual event where advisors hear about technology trends, while also playing with the software, hardware and tools that are rapidly transforming their business. We caught up with the two to hear about why advisors can't afford to be out of touch with today's tech, and what they can expect to learn at this year's T3 pilgrimage to Miami, FL.

Financial Planning: What prompted your decision to launch the T3 conference?



David Drucker: We had co-authored in 2001 *Virtual-Office Tools for a High Margin Practice* with Bloomberg Financial. The book was very successful and we felt we were in the business of providing tech advice to financial advisors. We decided to start a monthly newsletter, which is now going into its 11th year. And after a couple of years we spawned off the newsletter into the T3 conference.



Joel Bruckenstein: There was also a tremendous amount of frustration on my part with the way some of the general industry conferences were handling technology. We were getting invited to speak at national and regional conferences often about technology, and the sessions always seemed to get put into the worst possibly time slots. So we felt technology was not getting the attention it deserved and we felt a specialized conference was necessary to bring it to forefront.

FP: How did you seek to make T3 stand out?

Bruckenstein: In our experience, advisors almost always avoided the typical exhibit hall at a major conference because they were getting sales pitches, but there maybe wasn't anything of value. We thought if the technology was presented right, it would be one of the major draws of the conference. In order to understand some of the newest technology, how any program works for example, you need more of a hands on experience. We encourage the vendors to bring products and displays so attendees can interact. We wanted to create an environment where advisors go to exhibit halls and touch and play with the technology, and then make a purchase decision. I think we've accomplished it.

FP: What are some cutting-edge sessions to be presented this year?

Drucker: It's going to be very timely. We'll be talking about recovery from Hurricane Sandy and disaster plans. We'll have a panel of advisors who all tested their disaster plans when Sandy hit.

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February 11-13, 2013 – Hilton Miami Downtown

Brought to you by conference producers, Dave Drucker and Joel Bruckenstein

Media partners: **Financial Planning** **InvestmentNews**

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Learn more about the T3 Conference,
the T3 Newsletter and the T3 Community at
www.TechnologyToolsForToday.com



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could easily move to a Private Cloud, save gobs of money and never need to explore the other types of cloud implementations, Bruce says.

Chapter 10: “Digital Signature Technology” by Dan Skiles, Executive Vice President, Shareholders Service Group – Skiles discusses the state-of-the-art of digital signatures, something not very prevalent in technology ten years ago, but now an important part of streamlining workflow within organizations both large and small. The due diligence process before using e-signatures should involve all of these areas: hardware needs, software interfaces, databases in use, network infrastructure, and of course, legal, and compliance oversight. In order to be prepared to embrace e-signature technology, a firm needs to be relatively proficient with imaging and data capture technology. Skiles also explains when it is best to use e-signature technology and when it is better to rely on traditional methods.

Chapter 11: “Innovative Software and Technologies Implemented at One of America’s Leading Advisory Firms” by Louis P. Stanasolovich, CFP®, Founder and President, Legend Financial Advisors, Inc. and EmergingWealth Investment Management, Inc. (with Christopher J. Kail and Sherri M. Slafka) – Stanasolovich and his team give a thorough review of the technology they use in their office to train staff, maintain high levels of efficiency, market to clients, and meet operational and compliance needs. This is a very beneficial chapter to anyone interested in how a very successful advisory firm has structured their office to support clients and employees, including the creation of a solid documentation system and all other day-to-day and crucial components of the business through technology.

Chapter 12: “Virtual Staff Sparks Growth, Profitability and Scalability” by Jennifer Goldman, CFP®, President, My Virtual COO – As more Chief Executive Officers (CEOs) and owners of financial advisory practices seek to grow their practices, scalability has become a vital component differentiating practices that successfully make this transition from those that don’t. Goldman discusses how virtual staffing, along with the right technology, aids productivity and profitability in multiple ways. For advisors who have the

“At this year’s T3 conference, we have designed sessions around the topics covered by our impressive list of contributing authors.”

—Joel Bruckenstein, CFP®

ability and interest in delegating specific tasks or entire job functions to experts who aren’t physically located in their offices, virtual staff members offer a number of advantages over full-time or even part-time staff members who work on site. Goldman provides an excellent summary of virtual work partners and tips for adding right-fit team members.

Chapter 13: “ROI – The Holy Grail of the Technology Purchase Decision” by Timothy D. Welsh, CFP®, President and Founder, Nexus Strategy, LLC – By implementing purpose-built technology solutions, advisors can automate, streamline and improve client service dramatically. These simple solutions provide immediate ROI in terms of hundreds of thousands of dollars in cost savings every year combined with millions of dollars in business value created. Welsh says the ability to actually quantify, specifically, what those returns are in terms of real time savings, lower hard dollar costs, increased capacity, improved service levels, and scalability has been somewhat of a squishy process. But according to leading industry and valuation experts, advisory firms today are being valued at approximately 5 to 15 times cash flow (also known as EBITDA), depending on how large a firm is and other factors. In the case of a technology decision, if the new system lowers overhead and increases cash flow, then the return on that investment in terms of business value can be quite dramatic, beyond just the annual cost savings.

T3 Conference Sessions to Spotlight Book Topics

In conjunction with the release of *Technology Tools for Today’s High Margin Practice*, Bruckenstein and Drucker will host the 8th Annual “T3” Technology Tools for Today™ Conference from February 11-13, 2013, at the Hilton Miami Downtown. Registration is just \$375.

Essential technology tools – from financial planning and CRM software, to document and portfolio management systems and rebalancing software – will be discussed at the conference. Scott Wenger, editorial director, and Joel Bruckenstein, technology columnist for Financial Planning magazine, will present insights from the 2012 Technology Survey.

New Sessions This Year Include:

- Estate planning for digital assets
- Tips and tools to incorporate healthcare planning into long-term financial planning
- Navigating new computer operating systems for Macs and PCs
- File sharing: the good, the bad and the ugly
- Disaster planning insights from practitioners who worked through Hurricane Sandy

In addition: “Since the new book will be out just in time for the 2013 T3 Conference in Miami, we have designed sessions around the topics covered by our impressive list of contributing authors,” said Joel Bruckenstein.

To learn more about Joel Bruckenstein, David Drucker and the T3 Technology Tools For Today Conference and/or to look inside the new Tech Tools book, visit: www.TechnologyToolsForToday.com. ■

Longtime industry observer and marketing consultant Marie Swift (www.ImpactCommunications.org) is a frequent contributor to Sourcemia publications and industry conferences. Find her Marketing Maven column and over seventy archived articles, white papers and videos at Financial-Planning.com.

Praise For New Technology Tools Book



“Drucker and Bruckenstein have brought together the industry’s top tech minds to create a roadmap for advisors looking to achieve scale and profitability through better use of technology. Dave and Joel have the exceptional ability to see the ‘bigger picture’ and provide a fresh perspective on how advisors can maximize their technology investments.”

Tom Nally, President, TD Ameritrade Institutional



“Like many others, for years I have relied upon Dave and Joel for timely, relevant and practical advice on the ever-changing world of useful technology for financial planners. The 2013 edition of Technology Tools delivers like no other before it by assembling the perspectives of several experts. For instance, I became more productive almost instantly just from reading Bill Winterberg’s chapter on collaboration tools. Any practitioner contemplating their next technology choices would be well served by getting a copy of this book.”

Dan Moisand, CFP®, Principal and Senior Financial Advisor
Moisand Fitzgerald Tamayo, LLC (Former Chairman, FPA)



“Joel and David have taken the complex subject of increasing profitability and efficiency through technology and assembled the information in an easy to understand format, drawing on the expertise of longtime industry leaders to supplement their own. They are uniquely qualified to provide a knowledgeable perspective, given their singular focus on RIA technology over the years. If you’re an RIA that’s looking to streamline costs and expand your scale, Technology Tools For Today’s High-Margin Practice provides a great roadmap to success.”

Stuart DePina, Group President, Envestnet | Tamarac



“Joel and David once again provide an enlightened approach to helping advisors run their businesses and serve their clients more effectively. They are thought leaders who don’t just take you to the ledge and point, but show you the way down — and in the case of advisory businesses, show you the way up again. Excellent contribution to the financial services industry that both advisors and providers should read and keep handy when developing their technology strategies.”

Mark Tiberghien, CEO, Pershing Advisor Solutions LLC

“The current practice in the industry is to not really spend too much time on individual clients’ health as it relates to financial planning. However the most pressing financial planning challenge today is dealing with retirement income planning.”

Bruckenstein: We’re also going to talk about data management in a mobile, social, and changing compliance world. We live in a mobile world and I think you need to be able to access data when out of the office. Then you have the whole issue of how do you interact with social media. What are the best practices, and those types of things?

We’re also going to hear about retirement healthcare planning. The current practice in the industry is to not really spend too much time on individual clients’ health as it relates to financial planning. However the most pressing financial planning challenge today is dealing with retirement income planning. A person retires and has a bucket of money and it has to last the rest of their lives. Most people make general assumptions about what life expectancy is because they don’t take into account health factors. But wouldn’t it be great if you had software that asked clients five or six questions that gave a much better understanding of their life expectancy probability? This is built into software programs now. And it can build a more accurate and realistic retirement income plan.

FP: What trends can we expect to hear about this year?

Bruckenstein: Integration among software programs is of constant interest, making various systems talk to each other. We’re also going to have a session on Windows 8, and a session presenting the results of the *Financial Planning* technology survey. It’s useful to benchmark yourself against what your peers are doing.

Every year since we started the conference, we also have sessions on what’s new on the core technology advisors use like customer relationship management software (CRM), portfolio management software, and financial planning programs. Every year things change and it behooves advisors to benchmark what they use against the competition. If you’re using vendor A, how do you really know you’re happy if you don’t know what else is available? These are some of the more popular sessions. You would think it gets old, but it never does.

FP: How will your new book, *Technology Tools for Today’s High Margin Practice*, be woven into sessions?

Drucker: Authors of various chapters will be moderating different sessions. We have also planned a long general session where authors will man roundtables and discuss various chapters.

Bruckenstein: It’s a great way for advisors to network with other advisors with similar interests. So if one becomes interested in CRM, they can go to that session, network with others, and get more details.

FP: Is it imperative to use specialized technology in your practice today?

Bruckenstein: Absolutely. The recession of 2007 to 2009 really exposed how inefficient many advisory practices were. And as we’ve come out of the recession, there’s been much more interest from advisors for technology solutions because they’ve come to realize what good technology and techniques can bring to the table. It’s absolutely inefficient to not use these types of programs because what is your alternative? You buy something off the shelf and try to customize it, and that’s never ending. Or you pay someone to make something customized. At the end of the day advisors don’t have the technology expertise to evaluate their own in-house people, or the people they’ve hired, or a custom software program. So really the most expedient way is to purchase a proven product.

FP: Both Drucker and Bruckenstein promise more tips, trends, and transformative tools at this year’s T3 conference, set for February 11 through the 13th in Miami, Florida. And an added draw, notes Bruckenstein, is that the weather “is better in February in Miami” than where most reps hail from during these winter months. Advisors can get the latest schedule and details at www.TechnologyToolsForToday.com/conference.html. ■

Lauren Barack writes about the connection between business and technology and is the recipient of the Loeb Award for online journalism.

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