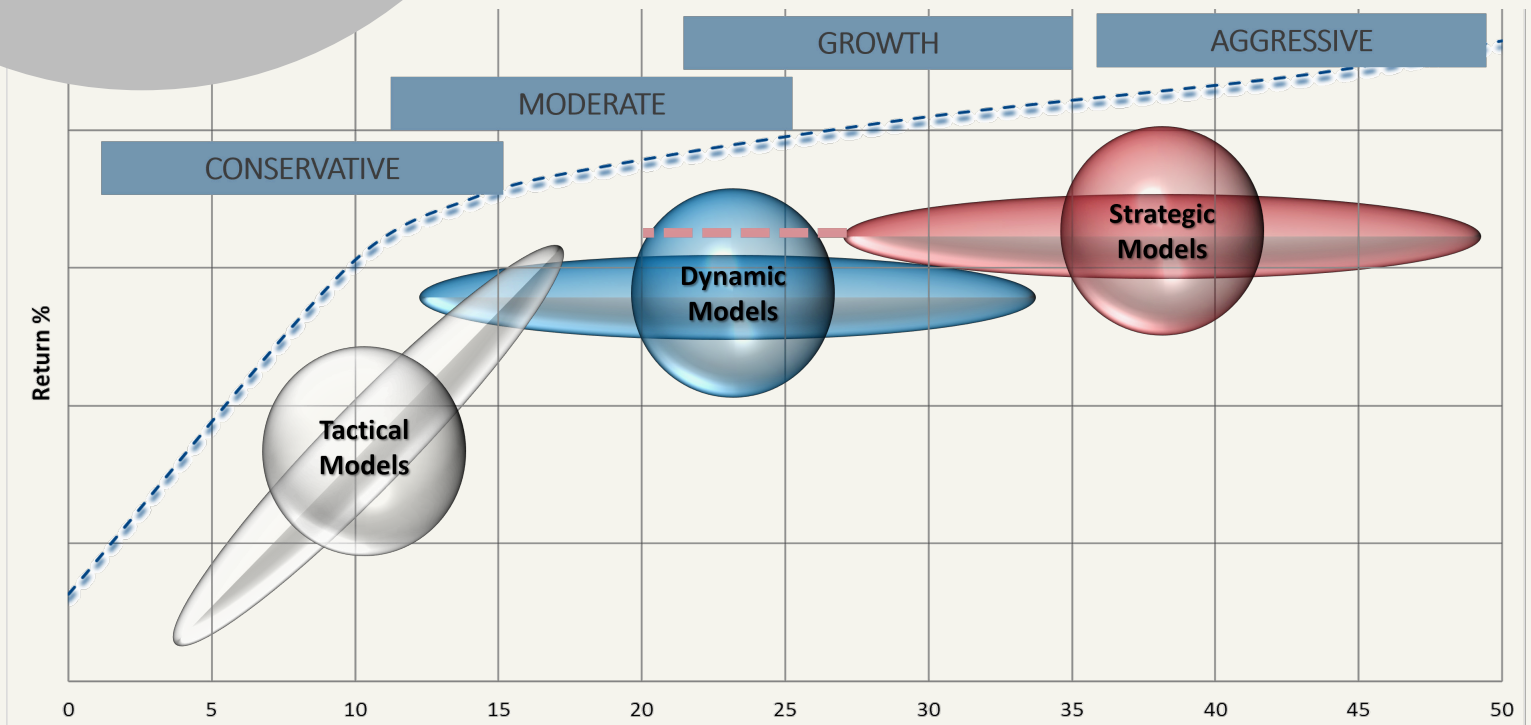




SEM
WEALTH MANAGEMENT™

Adjusting your communication based on your clients' investment personality.



Communication Strategies

Conservative

Mostly “emotional”
Afraid of losing money
Does not like making mistakes
Susceptible to hindsight & herding

KEY: Frequently communicating they are “ok”

Moderate

Mostly “cognitive”
Susceptible to hindsight
Projects recent trends into future
Fails to adapt to new information

KEY: Show them bigger picture DATA

Growth

Mostly “cognitive”
Seeks opinions that agree with their own
Looks for similarities in markets & bases decisions on the same outcome
Tends to be confident in own abilities

KEY: Provide data and ask “what if” questions

Aggressive

Mostly “emotional”
Tends to be confident in own abilities
Often makes rash decisions
Decisions often based on short-term vs. long-term benefits.

KEY: Allow some risky investments & frequently frame performance inside financial plan.