

# The THOUGHTFUL INVESTOR

## Publication Details

The *Thoughtful Investor* newsletter is published quarterly as a client and prospect newsletter for investment professionals. Publication dates are the first of January, April, July and October to coincide with quarter end. The full newsletter is a four-page printed publication, typically including 4-6 articles with a total word count between 2,500 and 3,200. The newsletter has been published continually since 2004 and the name *Thoughtful Investor* has been trademarked for use as a newsletter.

## Active Management Perspective

Active management takes a risk-managed, opportunistic approach to managing client portfolios. This approach may seek to avoid down markets - preserving the investor's capital; take advantage of trends in the market to position the portfolio in those asset classes with the potential to excel; invest in more volatile asset classes where risk management is essential; or enable an investor to take a more aggressive position in equities while limiting risk.

## The Editor

Linda Ferentchak has created marketing materials for active investment managers since 1992 and has written client newsletters for investment advisors, mutual funds, investment providers, banks, associations and corporations. She has an extensive background in financial markets and investment approaches.



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The *Thoughtful Investor* newsletter is designed for investment professionals who do not believe buy-and-hold investing is in their clients' best interest. The newsletter differs from other publications available to financial advisers because of its active management perspective. At least one article in each issue supports the need for active portfolio management. The remaining content strives to offer practical money management advice and perspectives on investing. Each issue is FINRA reviewed prior to distribution.

The newsletter is available in a variety of formats:

- Printed four- or two-color and formatted as a self mailer or insert
- A PDF file, formatted as a four-page newsletter
- An HTML formatted web page
- Two of more formatted emails
- Two separate two-page newsletters available in the formats above.
- Articles are sold individually for use in proprietary newsletters, blog posts, news releases, web content, social media and other communications.
- Custom publications can also be created combining articles from different issues as well as client articles.

## Newsletters are priced as follows:

Format	Cost
One-time set up charge for photograph and contact information	\$75
Printed two-color newsletters - Minimum 250 newsletters	\$300
Next 251 to 500 newsletters	\$1 each
Next 501 to 1000 newsletters	95¢ each
Next 1001 and up -	85¢ each
Full color upgrade - per issue	\$150
HTML coded email or web page newsletter	\$300
PDF file for email/web site posting WITH printed newsletters	\$55
Full color PDF file for email/web posting WITHOUT purchase of printed newsletters	\$300
<b>Individual article purchase</b>	
Less than 250 words	\$60
250-500 words	\$90
More than 500 words	\$110
Full issue	\$300

Custom mastheads are priced on a bid basis. Custom newsletters are also available that use a combination of client-produced and *Thoughtful Investor* content. Please call for information.



**A New Year's To Do List**  
 Welcome to 2015! To make the most of this productive year, where you meet your goals and build a more secure financial future, we offer the following suggested New Year's resolutions:  
 1. Update or create your personal retirement plan.  
 2. Check your credit report.  
 3. Review your beneficiary designations.  
 4. Review your insurance policies.  
 5. Review your investment portfolio.  
 6. Review your estate plan.  
 7. Review your tax situation.  
 8. Review your financial advisor.  
 9. Review your financial goals.  
 10. Review your financial future.

**Be Kind to Your Beneficiaries**  
 If you have insurance policies, investment accounts or "payable-on-death" designated accounts, make certain your beneficiaries know the accounts and policies exist and where they can find them. If you have a beneficiary, be sure that those names will match records from after your death. There is an estimated \$2.2 trillion in "payable-on-death" assets held by states and an unknown amount still sitting in banked "orphaned" accounts. Under varying state laws, financial institutions and other companies are required to pay out these funds upon confirmation of death. Beneficiary designations, including marital, payable-on-death bank account balances, unclaimed funds, state and private endowments of public school funds, which these funds remain the property of the individual until paid if they never leave the account owner.  
 Insurance companies typically use the Social Security Administration's Death Master File as a source of names for beneficiaries who pass away, but by April 2012, there was a significant hole where many beneficiaries of the public's retirement saving, major insurance and several other funds were reported but had no insurance companies to make contact with.  
 If you own a life insurance policy, it is important to make sure your beneficiaries know where to find the policy and how to claim it.  
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**The Population Puzzle**  
 We are moving into unknown territory. There has never been a time in history with so many older individuals and such a proportionally smaller youth segment. The shift of the cycle that makes up the market from the state of economic stability and recovery to worldwide economic and government spending...  
 This graphic can be viewed separately at [www.thoughtfulinvestor.com](http://www.thoughtfulinvestor.com).  
 There is some change coming. The United States that will probably impact the financial markets.  
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