

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 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 four-color newsletters - Minimum 150 newsletters	\$300
Next 151 to 500 newsletters	\$1 each
Next 501 to 1000 newsletters	95¢ each
Next 1001 and up -	85¢ each
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
Individual article purchase	
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.** This is a listing of your assets and liabilities designed to help you understand what you have, what you own and what your annual net worth is. It's hard to understand the implications of retirement if you don't know your net worth. This is the number you need to be able to plan effectively for retirement or any financial goal, to establish an estate plan, to better measure, and to understand your

Be Kind To Your Beneficiaries

If you have insurance policies, investment accounts or "year-to-year" designed accounts, make certain your beneficiaries know the accounts and policies cover and allow you to hold them. There is a guarantee that these assets will reach your loved ones after your death. There is an estimated \$62 trillion in "orphaned" assets held by estates and an unknown amount still sitting in beneficiaries' hands. Insurance companies, underwriters and other companies are required to carry over the legal responsibilities. Beneficiary designations, payable, long-term bank account balances, and other bank, investment and insurance accounts of all types are held. While these funds remain the property of the individual, it doesn't do the individual much good if they never leave the estate estate.

The Population Puzzle

The biggest story in the world today is the aging of the population. There are more people aged 65 and over than ever before, and this is projected to continue for the next 20 years. The aging of the population is a global phenomenon, and it is projected to be a major factor in the economic and social challenges of the 21st century. This is a story that will impact the lives of everyone.

