



# Berkshire

## DIVIDEND STRATEGY

Berkshire Asset Management  
46 Public Square, Suite 700  
Wilkes-Barre, PA 18701  
570.825.2600

Practice Management Insights

## What if YOU Could Market Yourself as Well as Apple?

As financial professionals, we could spend too much time telling clients HOW we do something. Perhaps a more productive and differentiated approach is to tell them WHY we do it.

Take a glance at Simon Sinek Apple's "Golden Circle" and I'll parallel applications to the financial business:

<https://www.youtube.com/watch?v=OVnN4S52F3k>

The video sounds eerily similar to how financial advisors or portfolio managers present services.

### Outside in (Traditional)

*What:* "I'm a financial advisor at XYZ Firm. I have access to great planning tools, best in class investments and I devise a plan customized for each client. I'm dedicated to exceptional individual service."

*How:* "My comprehensive process delivers better results than the competition." (competition says the same thing!)

*Result:* The advisor fails to win the business because the client sees no motivation or anything unique.

### Inside Out: (Motivational)

*Why:* "I'm in this business because there is a retirement crisis in this country. The data shows out of pocket health care costs could approach \$250,000 during retirement, interest rates are extremely low and it's increasingly difficult to obtain returns commensurate with the risk investors are willing to accept."

*How:* "My mission is to liberate your retirement assets. I'll start with learning everything possible about your financial lives. I'll work to find tax savings, planning issues and offer budget tactics other advisors tend to miss. (Discuss examples, use case studies). I fight to make sure you get the type of retirement you want, not the one the IRS or the markets dictate for you."

This statement answers the pointed question from the video: Why did you get out of bed this morning...and why should anyone care?

*Result:* The client clearly understands your passion, expertise, and feels compelled to act. This client is also likely to make referrals and join your cause. There are countless applications in your advisory business. Use your creativity. Articulate your cause and you'll find a "Golden Circle" of client assets!

*Bonus:* If you are truly inspired, it often won't even feel like work.

Berkshire Asset Management, LLC (Berkshire) is a fee based, SEC registered advisory firm serving the portfolio management needs of high net worth and institutional clients. Our guiding principle is a belief that success can be achieved by combining rigorous, well-crafted investment processes with an exceptional level of client service and attention to detail. Asset Management with a Difference... Diligence, Integrity and Focus. Berkshire Asset Management, Inc. was formed in 1986 as a SEC registered investment adviser. In 1999 the company was sold to Legg Mason. In 2007, senior leadership repurchased the firm, forming Berkshire Asset Management, LLC, the company built to serve you today.

### Dividend Highlights

- Dividend growth can often provide transparent insight into a company's fundamentals and vitality.
- Dividend growth can provide an attractive stream of increasing cash flow to satisfy many financial objectives.

## What motivates our team at Berkshire?

**Why:** The financial advisory industry is under assault in many ways. You face increased competition, tougher compliance, fee compression and higher service demands. That is why we are constantly looking for ways to take your business to the next level.

**How:** Portfolio managers at Berkshire meet directly with prospects and clients, help refine marketing messages, assist in the process of identifying and dominating your niche, and share countless best practices from the field of advisors we service.

**Result:** A differentiated partnership between advisor, client and manager helping you attract and retain more assets.

## Contact Berkshire: (570) 825 2600

Gerard Mihalick, CFA, Portfolio Manager, [gmihalick@berkshiream.com](mailto:gmihalick@berkshiream.com)

Jason Reilly, CFP®, VP Distribution, [jason@berkshiream.com](mailto:jason@berkshiream.com)

Betsy Tramo, Strategy Specialist, [btramo@berkshiream.com](mailto:btramo@berkshiream.com)

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*Berkshire Asset Management, LLC claims compliance with the Global Investment Performance Standards (GIPS®). Berkshire Asset Management is a fee-based, SEC registered advisory firm serving the portfolio management needs of institutional and high-net worth clients. The Dividend Growth Composite contains portfolios invested in Berkshire's Dividend Growth Strategy with an equity allocation target of 90% - 100%. The Dividend Growth Strategy's primary objective is to generate a growing stream of equity income by investing in a diversified portfolio of equities with stable, high, and growing dividends. The benchmark is the S&P 500 Index. The index returns are provided to represent the investment environment existing during the time periods shown. For comparison purposes, the index is fully invested, does not include any trading costs, management fees, or other costs, and the reinvestment of dividends and other distributions is assumed. An investor cannot invest directly in an index. Gross returns are presented before management and other fees but after all trading expenses. Net returns are calculated by deducting actual management fees from gross returns. Returns reflect the reinvestment of dividends and other earnings. Valuations are computed and performance is reported in U.S. dollars. To receive a complete list of composite descriptions and/or a compliant presentation, contact Jason Reilly, CFP® Tel: 570-825-2600 or [info@berkshiream.com](mailto:info@berkshiream.com). Past performance does not guarantee future results.*

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