

ISSUE 21

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BUSINESS

IN ACTION



MARKETING REIMAGINED WITH AI

PG. 26

HOW TO INCREASE YOUR INFLUENCE

PG. 14

A SUMMER NETWORKING GUIDE

Capitalize on opportunities
for connection

PG. 08








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Front of Tear Out Card 1

 Summer Networking Know-How Abundant networking opportunities in summer could help you build meaningful relationships. Save this card filled with tips for maximizing these events. 	 Your Name Here	
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Back of Tear Out Card 1

<div>1</div> CONFERENCES, ETC. Summer's relaxed atmosphere lays the ideal backdrop for capitalizing on these occasions. Meet other business owners, hear from industry leaders, and interact with vendors and potential clients, swapping innovative ideas and sparking vital initial connections.	<div>2</div> VOLUNTEERING Community cleanups, food drives, and other such opportunities are perfect for building relationships—and they naturally inspire conversations about shared values and goals. In turn, you can foster camaraderie and even craft a positive brand identity.	<div>3</div> CASUAL GATHERINGS Fairs, open-air markets, and athletic activities like 5K races abound through the warmer months. Environments that encourage fun or community involvement make it easier to connect with people on a human level, so mingle with attendees and openly discuss your company in a style that's more personal and less rehearsed.
<p><i>To make the most of networking events, dress professionally, introduce yourself and your organization, and converse using the FORD method: ask people about their family, occupation, recreation, and dreams. Remember to collect contact information and follow up!</i></p>		



Dear Bill and Judy,

With its relaxing vibe and lure of vacations, summer can tend to be a slow time for businesses. Savvy entrepreneurs, though, can take advantage of the season to stay one step ahead of the competition. This issue of Business in Action focuses on the business benefits of getting out of the office, including a look at the power of relationship-building events during warmer months, the importance of taking time off, and the key factors of business travel ROI.

Maintaining strong relationships is crucial for business success, and this season can present some viable opportunities for doing so. Check out the enclosed summer networking guide to learn how and where you can ramp up your rapport, both internally and externally, to help benefit both yourself and your company.

It takes a ton of time and effort to grow a business, hence why lounging on a beach isn't normally in an entrepreneur's playbook. However, as the article inside explains, perhaps it should be. Learn all the rewards you and your team can reap by valuing vacation time.

Another reason to hit the road is business travel, which has long been a staple of corporate life. But is it still a cost-efficient option in a high-tech, post-COVID world? Discover its pros and cons so you can weigh all the factors wisely and determine whether it's a worthwhile investment.

What steps will you take to help keep your business booming this season? As always, it's a pleasure to send you this magazine.

Your Name Here



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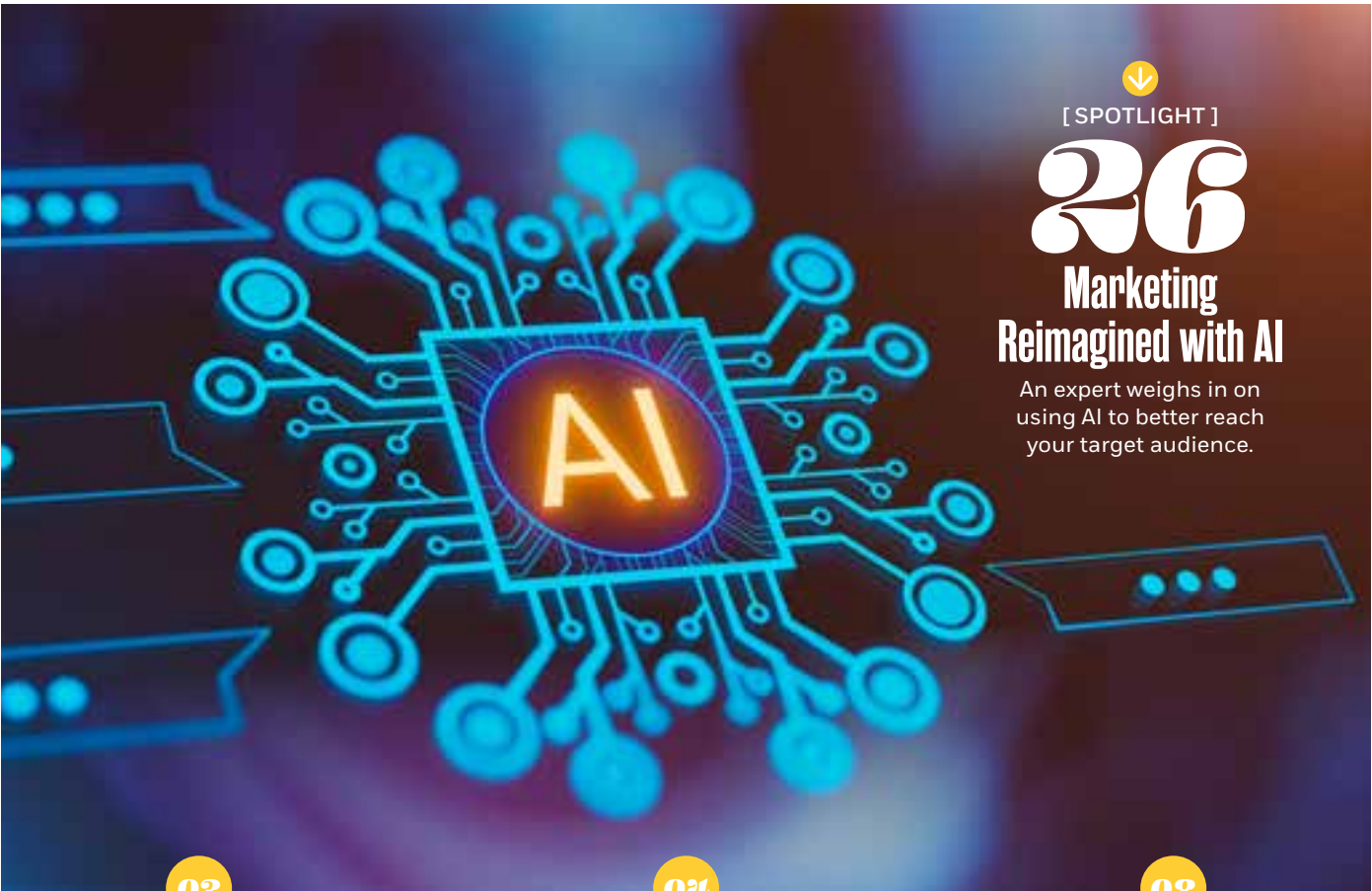
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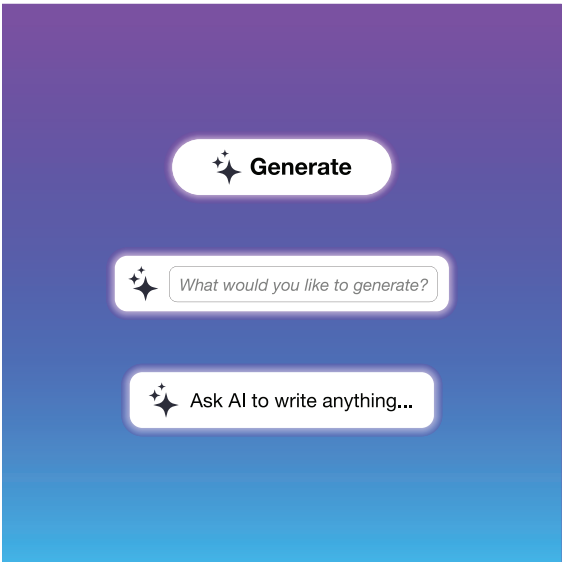
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TECH



The Art of AI Prompts

Clear, specific prompts can enhance AI responses, in turn helping you improve business outcomes.

BY FAITH FIORILE

GENERATIVE AI HAS

changed marketing, problem-solving, and more for businesses all over the world, but the reality is that the quality of its answers depends greatly on the prompts you provide. Here are a few ways to enhance them to help ensure that you get the most out of this new-age assistant.

⌚ Provide background

Rather than simply making a request, give the AI program some basic information on your company so it can fine-tune its response to more closely align with your brand. Say you're seeking insight on market trends along with tips for capitalizing on them—describe what, exactly, your market is, who your competitors are, and what your primary mission is. Or if you're in need of marketing material for a new campaign, consider providing examples from past ones,

enabling the AI generator to better mimic the tone and standards of your typical content. The more background you provide, the more it will have to work with to create the best response for you.

⌚ Be specific

A broad, generic query like “Write a marketing plan” may only yield a broad, generic answer. Instead, get more specific with the subject, structure, analytical depth, and the like. For instance, is this for a marketing email or a web page? Are you seeking bullets or paragraphs? Do you want the tone to be more professional or casual? By narrowing these details down with a prompt such as “Create a six-month digital marketing strategy in bullet points for a SaaS company targeting mid-market B2B clients,” you're much more likely to get results suited to your needs. ■

Take Action

Craft a few different AI prompts that are specific and have clear objectives to see which one produces an optimal reply.

Top-Notch Small-Business Payroll Software

These programs simplify everything from calculating employee payments to drafting tax forms, making them essential small-business tools. The only question is: Which one is most worthy of your investment?

BY **ANDRE RIOS**

The days of manually calculating payments and signing checks to employees are long gone. When the time comes to compensate your team members for their labor, modern payroll software can streamline the task and free you up to tackle your other responsibilities. Whether you're kick-starting a brand-new venture or looking to upgrade from your current system, the following four products represent some of the best options for small-business owners thanks to their user-friendly tools and added conveniences beyond simple payout.

→] **Gusto**

Reduce lengthy payroll tasks to just a few clicks with the help of this smart technology designed to solve common compensating woes. For instance, Gusto

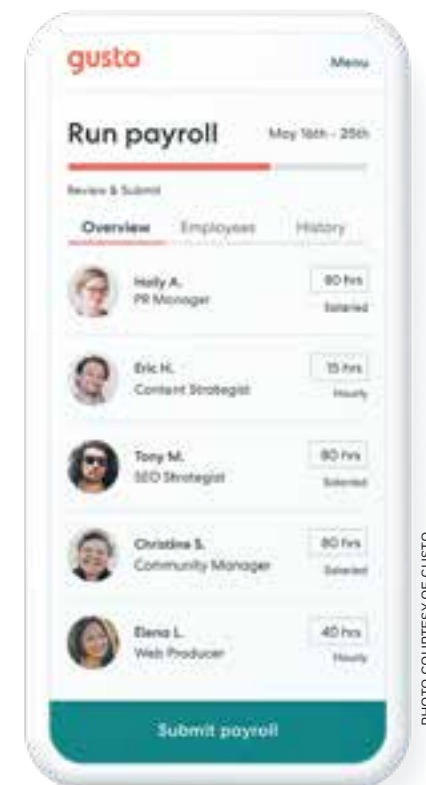


PHOTO COURTESY OF GUSTO

enables you to pay domestic and international contractors alike, and it provides resources for brokering employee benefits like health insurance and retirement funds. On the staff side, the program offers an app with a digital wallet that helps them



apportion funds from their paychecks, set personalized financial goals, and more. This feature alone may make Gusto ideal for companies seeking to build a familial culture of mutual support.

The online platform offers flexible plans based on each organization's needs, ranging from a basic model for \$40 per month—plus \$6 per employee—to a premium one starting at \$180 monthly. For the latter, you'll also receive guided onboarding for uploading all your relevant employee and business data and setting up your first round of payments. Additionally, it grants you access to a Dedicated Customer Success Manager to assist you in

utilizing Gusto optimally, providing strategic support for better aligning the platform with your company's goals.

For more info, visit gusto.com

→] **Justworks**

Among the most convenient and simplified options for employees, this program wraps payroll into Justworks' highly esteemed human resources information system. These tools allow team members to conduct self-guided onboarding, shop a selection of benefits, and conveniently review valuable documents such as performance records. The payroll services, in particular, offer

Take Action

Review your company's payroll needs and budget to determine which of these highly rated programs may work best.

perks like a self-serve employee portal, automated tax filings, and expert support for everything from learning the features to troubleshooting. Although it doesn't offer accounting services, the platform can be incorporated with other such programs nicely.

Pricing begins at \$50 a month and \$8 per employee, making it somewhat costly for a base-level plan. However, organizations seeking payroll paired with other HR tools may find that Justworks more than does the job. And, like with every option on this list, the company offers resources for comparing plans and weighing your selections so you can arrive at the most cost-effective solution.

For more info, visit justworks.com

→] **OnPay**

This software was born out of founder Jesse Burgess's own experience working for a family payroll company, where he discovered that moving the process online could slash its time investment for its clients. Naturally, then, OnPay bills itself as "integrated and uncomplicated," aiming to help busy small businesses ease their accounting tasks, particularly those with complex tax needs like

restaurants and nonprofits. Given its glowing reviews from various top business publications, including Forbes Advisor and *PCMag*, it's safe to say it has pulled off this objective.

All you have to do to enable faster future payments and compile essential tax forms is access the OnPay website and enter your employees' or contractors' info via easy-to-navigate tools. A company representative even states that the service allows small-business owners to run payroll in as little as five minutes. On top of that, OnPay charges only a \$40 base fee per month with a free first month along with a \$6 surcharge per employee or contractor—with no extra fees or caveats.

For more info, visit onpay.com

→] **QuickBooks Payroll**

It's hard to go wrong with this product—the widely known software suite is a popular go-to that is often sold alongside essential hardware like laptops and printers. In fact, its parent company, Intuit, advertises that 75 percent of accountants recommend it to small businesses. That may be because QuickBooks Payroll is straightforward to install,

set up, and utilize for ongoing payroll tasks. To begin processing payments, just enter each employee's or contractor's details, including their demographics, bank information, earning type (salary or hourly), deductions, and rates for accruing benefits like paid time off, and the program will take it from there.

Best of all, QuickBooks Payroll integrates seamlessly with other Intuit products, including QuickBooks Time; marrying the two will automatically feed employees' shift punches into the payroll system. Meanwhile, combining it with QuickBooks Online empowers you to store all your accounting records in one place—no need to manually import your payroll responsibilities to see how it affects your bottom line. The Core version starts at \$50 a month plus \$6 for each employee, though that jumps to \$85 if you want to add in bookkeeping. And the Premium + Plus bundle, offering features such as same-day direct deposit and the ability to track inventory, more than doubles that base price. But it will certainly take the sweat out of payroll, making it earn its check.

For more info, visit quickbooks.intuit.com/payroll



A Summer Networking Guide

The many viable networking opportunities during the summer months help business owners and professionals leverage industry events to build meaningful relationships. BY FAITH FIORILE



COULD SUMMER BE THE best season of the year for networking? From industry conferences to laid-back outdoor activities, the warmer months provide a variety of events meant to strengthen professional relationships with industry peers, clients, employees, and more. Here are three key opportunities to focus on as well as tips for how to maximize the connections you make at them.

→ **Weigh your options**

The first step of networking is deciding on which functions may be most beneficial for both you professionally and your business. The top options can generally be sorted into the following categories.

Conferences, etc.

Although conferences, seminars, and panels are held all year long, summer may be a prime time to prioritize them for the relaxed nature these months often bring. Such gatherings offer a natural and easy setting to meet other business owners, hear from industry leaders, and interact with various prospects and vendors, all of whom may be buoyed by the pleasant warmer weather or overall lighter workload (depending on the industry), making them even more sociable than typical. In turn, you can not only meet and greet but also swap ideas with colleagues and spark vital initial connections with potential suppliers and clients.

Volunteer events

One often overlooked summer networking possibility is volunteering, a great method for finding like-minded professionals and prospects while supporting causes you are passionate about. Community cleanups, fundraising galas, and similar events are perfect for building relationships that transcend the transactional because they naturally inspire conversations about common values and goals. And, as a bonus, if you promote these activities in your marketing, you can also improve your company's standing in the community—an essential aspect of business success.

Of course, networking isn't all about connections outside your organization. It's also useful to do internally, and company-wide volunteering events allow for interactions with employees away from the office. Working together toward a shared cause can help create a sense of

Community cleanups, fundraising galas, and similar events are perfect for building relationships that transcend the transactional because they naturally inspire conversations about common values and goals.





camaraderie that’s hard to replicate in the workplace, strengthening bonds and fostering teamwork. Further, it opens up opportunities for more honest conversations about career goals, business strategies, and mutual interests, ultimately enhancing communication and trust with your team.

Casual gatherings

Local fairs, celebrations, or even charitable athletic activities like golf competitions and 5K races abound through the summer months, offering numerous chances for casual networking. These settings let you discuss your company in a style that’s more personal and less rehearsed; when you’re in an environment that encourages fun or community involvement, it becomes much easier to connect with people on a more human level. This is particularly valuable with potential clients



as well as employees—when leadership hosts a party or picnic to show appreciation for their team and then steps outside the boardroom to join in on the fun, it breaks down barriers and strengthens connections.

→ **Make a good first impression**

Now that you’ve decided which occasions to attend, take steps to ensure that you’re ready to make the most of them. The first is giving a good initial impression, which primarily means dressing

correctly even at a more laid-back event. After all, you are still representing the company with your presence, so while you do want to keep comfort in mind amid the warmer weather, always aim to set a professional tone. For instance, you could choose lightweight materials for a casual gathering or business wear in summertime hues for a more official function.

Beyond your clothing, how you present yourself is also heavily dependent on your body language. A few

keys include holding good posture, maintaining eye contact, and offering a firm handshake. These acts are simple yet powerful, conveying confidence while indicating that you are friendly and easy to work with.

→ **Try the FORD method**

Small talk can be a tricky balancing act—it needs to be generically accessible and yet interesting enough to keep the other person engaged. That’s where the FORD method comes in. Having this structure to rely on can enable you to delve deeper than idle chatter, which will both make you more memorable once the event is over and set up the foundation for a lasting connection. It can be broken down into four categories: family, occupation, recreation, and dreams.

Family

Asking your target a question about their family works wonders

as an icebreaker, getting them to immediately relax and discuss something they love. Take a summer angle, inquiring about their vacation plans or how their kids are enjoying their time off. Once they begin sharing, further the conversation by talking about your own family or transitioning to similar topics. Through this approach, you’ll gain details you can use in future touchpoints to show that you truly care.

Occupation

Especially at a networking event, contacts may be eager to discuss their businesses. But go beyond the typical by asking about the specifics of their job duties, the challenges of their industry, or where they see themselves in five years. This can pave the way for potential partnerships in the future. Even when it comes to internal networking, such conversations in a casual setting could be a way to gauge which employees are engaged and if they could grow within the team.

Recreation

Summer is the perfect time to bond over shared hobbies and personal interests since people are always eager get out and enjoy the

warm weather. Whether you ask about their favorite destinations or outdoor activities, these friendly conversations can help foster genuine rapport for stronger connections, setting the stage for future collaboration.

Dreams

Aspirations often lead to the most meaningful and impactful conversations in networking. Discussing long-term goals can help uncover potential business opportunities, align your services with clients’ needs, and reveal new areas for talent acquisition or employee promotion.

→ **Follow up**

Following up politely and promptly with anyone you connect with at a summer event is a must. A great way to strengthen the initial bond you formed is to send either a handwritten note or a personalized email expressing gratitude for the chat. Bring up a particular aspect of your conversation that stood out to you, and demonstrate your desire to work with them to show your commitment to a future partnership.

Connecting with new people through social media is another

valuable strategy for maintaining relationships. If you’re looking for a more casual way to follow up, Instagram and Twitter are fantastic options, while LinkedIn, naturally, is ideal for managing professional ties. You can keep in touch with the folks you met at the event by commenting on their posts, offering helpful information, or just checking in after it’s over.

Summer is jam-packed with networking opportunities, making it an optimal season to meet people in your industry, introduce yourself to potential customers, and deepen connections with your employees. Take advantage in the months ahead, and watch your sphere develop through partnerships, collaborations, and fresh business ventures. ■

**Take
Action**

Identify upcoming seasonal events—such as industry conferences, charity fundraisers, or local fairs—and prioritize attending those that align with your business goals.

How to Increase Your Influence

If you're looking to expand your sphere of influence, it all comes down to one word: trust. Here's how to boost your credibility and take the weight of your word to new heights.

BY LUKE ACREE



In the twenty-first century, building a trusting business-customer relationship relies on creating confidence—you’ve got to get people to know, like, and trust you to make them loyal customers who provide not only repeat business but also referrals to others.

In short, trust drives influence and influence drives success. But the million-dollar question is: How do you do so tactically from a sales and marketing standpoint? There are a ton of ways, but based on my experience working with 30,000-plus agents, these are the four virtually guaranteed to work every time.

→I Share accolades

The first thing to do is turn the traditional marketing relationship on its head by thinking of it as a continuous job interview—and you’re the one giving out your résumé. After all, your goal is to convince prospects that they need your products or services, and that requires proving yourself a cut above the rest. I always urge people to showcase how many years they’ve been in business, how many clients they’ve served, and even if they’ve won any local awards.

For example, my brother’s real estate team sends a thank-you mailer at the end of each year, saying something like, “Thank you for

supporting my business and helping me serve over 300 families this year.” It’s a kind of humblebragging through the lens of gratitude, which helps his clients feel appreciated while reinforcing his expertise.

You may be thinking, “That’s great, Luke. But I’m brand-new at this.” Well, are you part of a seasoned business? Leverage *its* kudos, such as how long it has been in the area or its total number of clients, to get a foothold with prospects. At my company, ReminderMedia—which helps real estate agents and other professionals stay connected with their clients—we teach new salespeople a tactic called the

Royal We. *They* may not have twenty years of experience, but we do, so when they pitch someone, they say, “We’ve been helping agents for over twenty years.” Such a statement builds credibility with the potential customer, who feels they can trust them because their company has been in business for decades.

If you’re in face-to-face sales, such as real estate or car sales, another good place to showcase your accolades is at the close. Snap a picture with you and the new owners, and post a thank-you to them on social media along with the all-smiles photo. Even the simplest of shout-outs can have the biggest influence on current and future customers.

→I Tout testimonials

While people do care what you say, they’ll care way more about what your clients say. So testimonials

If you’re in face-to-face sales, such as real estate or car sales, another good place to showcase your accolades is at the close. Snap a picture with you and the new owners, and post a thank-you to them on social media along with the all-smiles photo.



are the name of the game when it comes to convincing customers that your product is worth purchasing or your service worth using. Think about online shopping. What do you immediately look at to compare similar items? Reviews—specifically, the star rating and, the unsung hero, the rating volume. Say you’re comparing the same tool from two companies. You may very well trust the one with a four-star average from 1,000 reviews more than the five-star product that’s only been rated by ten people.

At the very least, encourage customer reviews on the obvious sites, such as Facebook and Google, and share your stellar ratings everywhere you can. But you can also take testimonials to another level by turning some of them into stories: lay out the setting, describe the pain-point situation a client was in, and explain how you brought solutions to the table. Such a compelling narrative is hard to resist.

→I Forge partnerships

You’ve undoubtedly heard about partnerships, but I call them something different—trust by association. For instance, I love giving conference talks because whoever’s putting on the event has earned a huge amount of trust from their



attendees, who have spent time and money to be there. As a speaker, that trust is now inherently passed on to me since I've been allowed on their stage, raising my influence merely through having that partnership.

The same can be achieved in various areas of business. Start by going through an exercise called six degrees of separation: ask yourself which six noncompetitive companies serve the same client base as you to see who you could potentially team up with. If you're a local financial adviser, partner with an estate-planning attorney. If you're a real estate agent, connect with an insurance agent. Then generate ideas for serving your clients in a synergistic way and helping each other boost your respective brands.

A strategy to consider is going live every week with one of your partners. As an example, when I welcome a guest on my company's podcast, *Stay Paid*, the Facebook algorithm notifies everybody that it's happening—for those in my and my guest's spheres. So when their followers see me, they naturally trust me because of my association (and vice versa), enabling both parties' influence to grow.



A strategy to consider is going live every week with one of your partners. As an example, when I welcome a guest on my company's podcast, *Stay Paid*, the Facebook algorithm notifies everybody that it's happening—for those in my and my guest's spheres.

And don't underestimate the power of common values. When you partner with a local or national charity you're invested in, it showcases that you care about more than just business. This builds your likability factor, allowing you to create what's known as the halo effect in marketing:

when you associate yourself with something good, it's naturally connected to everything else you do.

➔ Provide educational content

Putting out instructive information on your subject matter elevates your credibility because people



want to buy from experts who know more than them about a topic. The key is to consistently talk about it over long periods of time, discussing it wherever you can, including social media, blogs, newsletters, and reels. In essence, you're giving away free value—educational content—for the sake of building trust.

I can tell you firsthand that it works. We did our *Stay Paid*

podcast for three years, and almost nobody listened. But by the fourth, it started to take off, and it's now one of the biggest brands in the industry. That happened because, from the beginning, we've only talked to people about what we want to be known for: sales and marketing. By consistently reinforcing our industry expertise through the podcast, we've become a leading influencer in our sphere.

The traditional business-customer relationship from yesteryear—a one-sided affair where customers often had blind faith in companies and their products—is long gone. The good news, though, is that if you work to earn customers' trust through these four tactics, you can pump up your influence in no time, reaping game-changing rewards from building your brand's credibility to fostering longtime customer loyalty. ■



About the author: Luke Acree is an authority on leadership, a lead-generation specialist, and a referral expert who has helped more than 30,000 entrepreneurs and small businesses grow their companies. He hosts *Stay Paid*, a sales and marketing podcast, and has been featured in *Entrepreneur*, *Forbes*, and *Foundr.com*.

**Take
Action**

Take ten to fifteen minutes to brainstorm a few ways that you can apply each of these influence-attracting pillars to your organization.

The Business Side of Fantasy Sports



Fantasy sports pioneer **Ian Allan**, cofounder of the multibillion-dollar industry's first and longest-running magazine, *Fantasy*

Football Index, discusses how a collegiate idea became a booming publishing business and how it stays relevant in the digital age.

INTERVIEW WITH **IAN ALLAN**
WRITTEN BY **MATTHEW BRADY**

HOW AND WHEN DID YOUR PUBLICATION BEGIN?

Fantasy Football Index started as a college project when I was at the University of Washington in the 1980s. I worked on the student newspaper there with fellow journalism major Bruce Taylor, who had to come up with



a creative idea for a business class and then take a step to implement it. He decided to start a fantasy football magazine since, to that point, only football publications existed, not fantasy-focused ones. He made me the writer, and we created the first issue and started distributing it.

The first year, we did well enough that we decided to keep going. In year three, we supplemented the magazine by adding updates to the mix, and that portion of our business exploded. Around the same time, we were able to latch on with a national print distributor, and the rest is history.

WHAT MEANS DID YOU USE TO GET INFORMATION FOR YOUR UPDATES BEFORE THE INTERNET?

The first updates were actually done with a typewriter. They had to be timely insights—as timely as possible back then, anyway—so we set up a system where we had one person in every NFL city who would record their team's games on videotape and FedEx them to us along with snippets from their local papers. Around 1993, the internet exploded, and our company upgraded by getting one of those cutting-edge (at the time) twelve-foot satellite dishes so I could watch the games on tape delay.



ENTREPRENEUR

HOW DID YOU MAKE A SMOOTH TRANSITION FROM A PRINT-ONLY PUBLICATION TO A MULTIMEDIA BUSINESS?

Magazines used to *be* the internet: back in the day, there were aisles dedicated to them even at the grocery store. But people don't buy them like they used to, and so most of our stuff is now online. For example, we post every day on our website, including trivia, to share something interesting. The magazine is more like a setup piece that gets us to the starting line. We work two months on it, and then from July through the end of the football season, we're sending out multiple weekly online products.

WHAT ARE THE CHALLENGES OF RUNNING A LARGELY SEASONAL BUSINESS?

We crank out a lot of hours once the football preseason begins—I don't have the luxury of taking even one day off until January. We want a certain level of quality with our products, which takes time and hard work. We also brought back our baseball magazine this year, so we're now a little more like a year-round business.





This brings up another point: I've generally had to sacrifice other sports to focus on football seasonality. Other people on our team are writing the baseball magazine because I know nothing about the sport anymore—I couldn't even name four current Seattle Mariners. I also used to love watching the NCAA basketball tournament, the NBA Finals, and tennis, and I haven't seen any of them for twenty-five years. That's how focused I need to be on staying on top of football, the sport our customers are most interested in.

IS IT SAFE TO SAY THAT YOU WON'T BE MAKING PODCAST APPEARANCES OR SPLASHY REELS ANYTIME SOON?

I'm glad you brought that up. The hard thing about this industry is that games are mostly played on Sunday and people want advice on Monday. But our company isn't built for real-time updates—our readers value substance over hot takes. That requires the slow, clunky process of poring through everything, so we don't start putting out content until Wednesday. As a result, I don't really have time to pop onto podcasts on Monday or Tuesday because I still have a lot of updated football numbers to look through, audit, and double-check.

That said, we do have our own podcast. I used to host it, but I stepped away to let

the two current hosts, Colt and Luke, focus on that and grow it. We have another guy, Arthur, firing away on social media and yet another, Andre, using his social media expertise to figure out new directions for us, such as our recently modernized website. So we keep bringing in more bodies, which frees up time for me to focus even more on research and ensure that the quality of our products is top-notch. As a bonus, we're adding all these new revenue sources without having to add much more work.

HOW DOES YOUR COMPANY STAND OUT AMONG ALL THE OTHER FANTASY MEDIA AVAILABLE?

The bottom line is that we're just trying to share our educated opinions and provide



I carefully work through all the football numbers to glean different revelations than what others in the industry provide. That's what our customers want, regardless of how they get it.

the best products for our customers. I don't even look at a lot of the other fantasy stuff out there, to be honest. It's just other people's opinions; I'm more interested in cutting through the noise and pinpointing what's *driving* those opinions, such as the teams' beat writers. I carefully work through all the football numbers to glean different revelations than what others in the industry provide. That's what our customers want, regardless of how they get it.

DO YOU ANTICIPATE HAVING TO MAKE DIFFICULT BUSINESS DECISIONS ABOUT THE MAGAZINE DOWN THE ROAD?

Nothing lasts forever. Eventually, we'll likely have to stop doing the print magazine. At our peak, our circulation was around 250,000, but that's been steadily declining, as has our ad revenue from it, both of which factor into our business decisions. It has been a year-to-year discussion over the past few seasons about whether to keep publishing it. We could switch to an electronic-only publication, but that begs some questions: If we did, would longtime fans of the print magazine stop buying our products altogether?



Would people who purchase the digital in-season content—our big moneymaker—still do so?

In addition, our new publisher, Andrew Scuoler, suggested eliminating a certain number of pages to reduce printing costs. So we cut the stats-based ones in the back since people can find most of that information online today. We

are still on bookshelves, though—we were the first fantasy football magazine to show up, and we'll probably be the last to leave. ■

For more info, visit fantasyindex.com

MARKETING REIMAGINED WITH AI

Entrepreneur and wealth manager **Rylan Folts** already had a successful financial services career under his belt before cofounding WealthFeed, an AI marketing solution platform. He explains the ways automation technology fuels his organization and how it can assist businesses with their client acquisition needs.

INTERVIEW WITH **RYLAN FOLTS**
WRITTEN BY **ANDRE RIOS**



RYLAN FOLTS



Tell us about your business background:

I was born and raised in Tempe, Arizona, and graduated college from the nearby University of Arizona. Shortly after, I began my career in wealth management as an analyst at JP Morgan Private Bank. During my two years there, I worked with high-net-worth clients,

providing strategic guidance on investment management, asset allocation, and estate planning while gaining invaluable industry experience. Seeking a more entrepreneurial path, I then joined an independent advisory team in Scottsdale and helped manage over \$1 billion in capital. This move allowed me to step away from the corporate structure and focus on building my book of business.

Eventually, I decided I wanted to go into business for myself, but I soon realized how hard organic growth is for financial professionals. Prospecting as an adviser—especially for me, being in my mid-twenties—was very tough. I was dedicated to helping young entrepreneurs with financial planning and knew that if I got in front of these individuals, I could close deals with them. Yet I also felt like there wasn't a platform for me to prospect with my niche and get people to trust me.

That's what ultimately led me to partner with two other ex-advisers and cofound WealthFeed, a prospecting platform for financial advisers. Our intent with the product was to identify money motion based on the thesis that it's never random for clients to join a financial adviser. This decision is always motivated by some major life decision or catalyst event: maybe they had a baby, moved to a new city, or gained an inheritance. These people may not know what to do with their money and are seeking guidance in this time of need. From an adviser's perspective, finding such clients is all about "right time, right place"—and WealthFeed helps them achieve that.

PHOTOS COURTESY OF RYLAN FOLTS



What do your company's tools do for your clients?

Making prospecting more automated and less manual is essentially our road map. We use our AI in two ways, the first being data aggregation. In this modern-tech society, there's a ton of public data available on Google, LinkedIn, Zillow, mortgage-filings databases, and more. Our tools compile this information to glean insights about people: Who's buying or selling property? Who's changing jobs? In the simplest terms, we built an algorithm that provides such valuable data to our clients.

The other arm of our business is creating an audience for advisers. Our AI combs through our clients' current books of business and then locates similar prospects in their areas. If they're pursuing forty-year-old females who live in a certain zip code, for instance, our tools help find these individuals and prioritize them over other leads. This allows advisers to tailor their marketing toward their ideal client.



What do your AI tools do that humans can't?

I think in the realm of AI, it's all about saving time. This is your biggest asset in business, and because it's limited, you have to invest it skillfully—wasting manhours means wasting money. As an example, if I wanted to find out who had just moved into my neighborhood and invite them to a wine event, I would have to spend hours online looking for real estate transactions and identifying who was in the titling process. And then I'd have to spend even *more* hours sifting through Google, LinkedIn, and other sites to get these individuals' contact information before reaching out to them.

At the end of the day, WealthFeed helps advisers get to the same end point of finding these potential clients without having to spend ten hours doing so. With our AI, you can hop on and, in less than five seconds, use filters to identify viable prospects.



Why do you feel that it's important for these professionals to prioritize prospecting?

Client acquisition is the core of any successful business, from landscaping companies to real estate agencies. Sure, a lot of businesses are in “maintain mode,” but prospecting your audience and looking for qualified clients is key to growth. You need to first identify who you’re targeting, which is what prospecting is, and then invest in marketing second. This involves emails, phone calls, Google ads, direct mail, and other methods of getting in front of your potential customers.



What would you say to entrepreneurs and small-business owners who may be distrustful of AI?

I think it's easy to feel that way, given that it's sort of a black box. My parents initially didn't trust home personal computers in the '90s or find them necessary, and it's the same now for many with AI. But in business, failing to adapt quickly means falling behind and becoming archaic. Companies that didn't adopt major new technology in the 1990s and early 2000s pretty much failed across the board. So if you're choosing to avoid AI tools, you're putting yourself in a bad position where, down the road, your competitors will start to become more efficient, scale quicker, grow more revenue, and ultimately overtake your business.

In addition to adapting quickly, entrepreneurs should pivot quickly. If you find that certain technology isn't working, get rid of it and seek out other solutions. Those who can stay agile in this way are those who will end up succeeding.



What about business owners who think they don't need AI because they aren't in the tech or finance sector?

AI is for all industries, not just people in finance and tech. For instance, WealthFeed works with a high-end beauty salon and luxury car companies, among others. These are typical brick-and-mortar businesses, yet they come to us to find high-net-worth individuals in their areas who are getting married, just had a baby, etc. These are people likely wanting, say, a spa treatment for their big day or an elegant new car to celebrate. Life changes affect all kinds of spending habits, which is why we can help these other businesses.



How can business leaders begin adopting AI?

There are so many programs available: AI marketing, note taking, task management, and more, all of which can allow you to automate duties to save time. The key is to get educated, such as by going to conferences. Events like Tech Week in Los Angeles, New York, and San Francisco can help you learn what's out there and how you can implement the different tools.



Would you share any new AI features you're developing?

We're rolling out some new elements that will enable our clients to build comprehensive profiles of their target consumers. They can filter people by age, education, zip code, etc. and then automate outreach on a monthly basis to the prospects our AI pulls. So it's a set-it-and-forget-it model where they can establish parameters, decide if they want emails, letters, or other marketing messaging going out, and let these functions run in the background.



Beyond employing AI, do you have any additional advice to share with fellow entrepreneurs?

A lot of people are scared to take the leap when they have a new and exciting concept, instead keeping their full-time jobs. But I say that you have to jump with two feet: be willing to take the risk, rip the bandage off, and bring your idea to market knowing that it could help others. If it doesn't work, it doesn't work—just don't fear failure.

And don't fear negativity either. Some entrepreneurs quit when they get complaints about their products or services from clients. However, bad feedback is actually great feedback because it gives you insight into what people want. So I think that being able to take that information and flip it positive, trying to build a better product and add the features they'll appreciate, will guide the roller coaster back up. When times are tough, don't give up but simply understand what you need to change.



Brainstorm AI-based solutions to client acquisition, brand awareness, productivity, and other tasks within your organization.

About Rylan

Rylan Folts is the head of sales and cofounder of WealthFeed, a business development software focused on capturing money in motion for the financial services industry. Launched in 2023, WealthFeed's AI-powered platform offers real-time money-in-motion data, enabling financial advisers to acquire new clients, increase client retention, and win more wallet share within their books of business. Rylan's career began at JP Morgan Private Bank in Naples, Florida. He then continued his advisory role, managing over \$1 billion in capital at wealth management firms in Scottsdale, Arizona, and Manhattan Beach, California. His extensive experience in business development and organic growth has equipped him with the skills to lead innovative growth strategies in the fintech space.



For more info, visit wealthfeed.com

CREATING SAFETY NETS FOR YOUR COMPANY

Formulating crisis management plans for your business can allow you to respond swiftly and effectively to unexpected challenges, better ensuring stability and continuity in uncertain situations.

BY LAUREN KIM





NO MATTER HOW MANY HOURS

you’ve dedicated to nurturing your company so that it can grow and thrive, unforeseen events—from safety incidents to supply-chain disruptions to sudden financial downturns—can upend everything in an instant. That’s why you should prioritize creating comprehensive crisis management plans that clearly specify how to react in a variety of emergencies. Use this guide to develop ones that will help you and your employees successfully navigate any unexpected challenges that may arise.

🕒 Areas to address

Just as a homeowner may take steps to protect their property from risks like burglary, fire, and weather damage, it’s equally important to safeguard your company against potential issues. While there is a wide array you could encounter, some common examples include:

- Break-ins, vandalism, and the like
- Cybersecurity threats and data breaches
- Public relations challenges

- Financial setbacks resulting from general economic instability, a product recall, a cash-flow decrease, or another reason
- Personnel problems, including resignations, inappropriate behavior, or unethical conduct
- Weather-related events or natural disasters such as excessive temperatures, hurricanes, flooding, or earthquakes
- Infectious disease outbreaks, ranging from seasonal illnesses like the flu to global pandemics like COVID-19

Some of these may require similar remedies, enabling you to address them in a shared crisis management plan. Others, however, might demand their own approach to better tackle particular nuances. Deciding how many strategies to outline requires determining which pose the biggest threats to your business.

🕒 Identifying your risks

Though many issues could affect a company, not all will be relevant to yours. The challenges you may face will depend on factors like

your industry, products or services, and location. Therefore, your first step should be to assess both the most likely risks and those with the potential for significant damage. For instance, a retailer might focus on concerns like product shortages, theft, or vandalism, while a data tech firm would prioritize cybersecurity. To identify possible hazards, brainstorm with key personnel, such as your HR or IT manager, and conduct workplace walk-throughs; you could also consult with industry experts for additional insights. Such deliberation will help you evaluate both internal and external challenges that could undermine your organization.

🕒 Establishing your plans

After pinpointing your vulnerabilities, you can begin developing strategies to address them. Assemble one or more teams of essential leaders within your company, tasking them with creating tailored plans for different types of crises. What this involves will vary, but each should feature ideas for limiting an issue’s potential consequences to your company or employees, steps for implementing them, and ways to return to normal operations swiftly and smoothly.



As an example, a team assigned to safeguard your information technology could develop a plan featuring a mix of preventative strategies—such as providing ongoing staff training on password management, phishing identification, and other safety practices—and effective response protocols for tackling any threats and conserving resources. Key components could include:

- A list of individuals responsible for specific efforts as well as a chain of command that clearly identifies who reports to whom and which individual has the final authority
- Necessary criteria to identify critical incidents

- Methods for limiting fallout
- Procedures for quickly restoring systems
- Contact information for key personnel, including senior leadership, vendors, consultants, and law enforcement, as applicable

Besides forming internal teams, you may also want to seek guidance from experts outside your organization. Some good ones to consider are crisis management consultants to guide your progress, financial advisers to assist with areas like cash flow and investments, legal experts to address liabilities, public relations professionals to manage communications, and insurance

Take Action

Evaluate your company’s weaknesses for those that pose the greatest risk, then develop targeted strategies to combat each.

providers to ensure adequate coverage. In addition, collaborating with local emergency personnel will be invaluable for developing a comprehensive evacuation plan that can help guarantee your employees’ safety during hazardous situations like a gas leak. However you go about it, being proactive will do more than just put procedures in place to handle disadvantageous situations—it will also provide peace of mind for your staff at all levels.

🕒 Putting them to the test

Finally, evaluate the strength of any preventive frameworks you devise by conducting regular drills and simulations to identify weaknesses and fortify your protections. Remember, your company’s circumstances and vulnerabilities can change on a dime, so never let your crisis management plans grow stagnant. Review them regularly and keep them up to date, and you can make sure that they remain fully aligned with your needs. ■

Why You Should Value Vacations

Taking time away for vacationing may seem impractical, if not stressful, for leaders, but prioritizing it can provide numerous benefits for their companies.

BY MATTHEW BRADY





WHEN YOU CHOSE THE PATH OF ENTREPRENEURSHIP, ONE OF THE TOP

reasons was likely the opportunity to be your own boss. But take a step back and ask yourself: At this stage of the game, are you really? If you rarely or never take time off—and feel the need to be available when you do—then your business is actually *your* boss, dictating not just your professional life but also your personal one. Learn why you should value vacation time and how to go about truly embracing it.



Reap the rewards of R and R

If you're in the early stages of ownership, lounging on a beach somewhere may seem risky, if not financially foolhardy. However, whether your business is brand-new or decades old, it needs you to be fully engaged rather than burned out. Going years without getting a real break will only wear you down, impacting your ability to be an effective leader. In turn, you may actually stunt your organization's growth and unintentionally set an unhealthy standard for both yourself and your employees. Prioritizing even an occasional escape can help mitigate these effects in a number of positive ways—here are just a few.

Your benefits

Leaders are renowned for frequently grinning and bearing maladies, from sleeplessness to mental health issues like anxiety and depression to even major physical conditions like heart disease. Periodically getting away from it all will allow you to destress and clear your head of day-to-day duties, better ensuring that both your mind and body will be at peak capacity when you're back on the job.

Another important consideration is family. Although entrepreneurship can provide immense financial support for loved ones, it often comes at a cost: the seemingly 24/7/365 demands of building and running a business have been

shown time and again to negatively impact family members. While a vacation isn't a complete solution for such busyness, it does offer the perfect environment for giving them your total attention, helping you focus on making core memories and resetting your priorities to commit to better balance upon your return to regular life.

Your business's benefits

Beyond what you personally reap from taking time off, your corporate culture is also likely to flourish as a result. The primary reason? You'll be a role model for your employees. Typifying a “work hard, play hard” mentality will make it clear to everyone that the bottom line isn't the be-all and end-all—you value their well-being

Live in the moment instead of constantly strategizing and worrying about your business in the back of your mind.



and happiness as much as their contributions to the company. Encouraging such a work-life balance has been shown to result in numerous windfalls, including increased productivity, reduced turnover, less time off, and improved morale. Just as valuable, temporarily handing over the reins will exhibit a greater trust in your team, boosting both their confidence in their abilities and their loyalty to you as a leader.



How to vacation as a leader

There are several key steps you can take before, during, and after a trip to help ensure that things go smoothly.

Be truly unavailable

The best course of action is to aim for absolute unavailability other than a five-alarm emergency, which will allow you to actually live in the moment instead of constantly strategizing and worrying about your business in the back of your mind. Of course, that may be easier said than done, but taking the following steps can help:



- Communicate frequently with your team and your clients about your time-away window and expectations so nobody is caught off guard.
- Plan both internal and external project timelines around your vacation.
- Name a point person, a trusted team member who will be the only one to contact you if absolutely necessary.
- Put your trip in your calendar and set up your email out-of-office auto-reply to reinforce your unavailability and who to contact.

All that said, if it's impossible for you to completely cut off communication (such as if you own a small business) or you're the type who will get more stressed doing so, total detachment may be counterproductive. In such cases, simply set strict boundaries for your availability, such as an hour-long window in the morning while your family is busy getting ready for the day's adventures. As a bonus, this will shut the door early on your workday, easing your mind so you can focus on the fun ahead.



Set strict boundaries for your availability, such as an hour-long window in the morning while your family is busy getting ready for the day's adventures.

Plan your trip wisely

To start off, choose a getaway destination that, if possible, is in no way associated with work (i.e., you haven't attended a business conference in the area or a vendor isn't located there). Otherwise, the work seed will already be planted long before you arrive.

In addition, avoid packing your itinerary with endless activities. Many people think the key to maximizing a trip is fitting as much in as possible, but jumping from place to place can induce anxiety about timing and keep you keyed up rather than getting a chance to unwind. To prevent this, make sure to schedule some quality downtime, which may mean literally doing nothing. If you rent a beach house, for example, consider dedicating a day to just enjoying the place and its surroundings. Or limit yourself to one attraction daily, giving you ample time to try all its activities. No matter the scenario, the goal is the same—savor instead of sprint.

Ease in, ease out

Here's an idea that's often overlooked: instead of taking all

your days off at your destination, consider adding do-nothing bookends at home before and after your vacation. Having a day or two before you leave can set the tone for a more easygoing trip, and reserving some rest time after can help you mentally and physically reset before diving back into your corporate duties as a leader. (Plus, admit it—you may very well have the itch to check in with your team as soon as you're back home.)

In general, entrepreneurs need a mindset makeover about vacations, one that deems time away to be a necessity rather than a luxury. By taking one every now and then, being fully present during each, and enjoying every moment, you can unleash a world of benefits for both you and your business. ■

Take Action

Determine at least four steps that can help you detach yourself from your company while getting away.

THE PROS AND CONS OF BUSINESS TRAVEL

While many businesses are rethinking the value of in-person trips and meetings, these excursions still offer significant benefits when leveraged effectively.

BY LAUREN KIM





TRAVEL HAS LONG BEEN A

cornerstone of the corporate world, once serving as the primary way to connect face-to-face with clients, colleagues, and industry peers. With the convenience of virtual communication, however, you may be wondering whether it still holds value for your company. This guide explores a few of the key benefits and challenges of work-related trips, helping you assess how they can best serve your enterprise in today's dynamic landscape.

Business travel advantages

From bringing remote employees together to attending industry-

specific events, there are many compelling reasons to engage in business beyond your company's physical walls. In fact, research shows that businesses with a strong travel culture often reap significant rewards, fostering growth and development at both the organizational and individual levels.

Personal interaction

Sometimes, there's no substitute for being there in person. Good communication depends on not only the words said but also the delivery, with tone, facial expressions, and body language significantly enhancing clarity and impact. While video calls capture some of this, face-to-face meetings can go much further in amplifying engagement and building trust, in turn improving negotiation and dealmaking and strengthening relationships overall. Consider this scenario: you're trying to land a major investor and are having trouble closing the deal. It may be worth getting together with them in the same room for at least one meeting to allow them to see, touch, and experience your product firsthand rather than simply through a screen, potentially making them more comfortable offering financing.

Additionally, while remote teamwork can be very effective with the right protocols, uniting employees in the same location—such as at a company retreat before an important project—can help facilitate real-time collaboration on conceptual and creative tasks. With everyone building on each other's ideas, there's no telling what exciting new solutions may emerge to boost your bottom line.

Networking

Conferences and trade shows are a driving factor of business travel—and for good reason. These gatherings

can provide executives and employees alike unique opportunities to network with a wide range of industry peers and potential clients, all within a short time frame. This could involve setting up a booth to promote and sell your products or services, having your leaders give presentations on relevant topics, or even simply mingling during meals and other social events. On top of the chance to build relationships, attending such events may also expand your and your team's knowledge of key research and industry trends. Plus, if you *don't* prioritize them, your business may

simply be left behind; according to a 2023 Deloitte survey, 60 percent of corporate travelers planned to attend at least one conference in 2024, underscoring the competitive edge these functions offer.

Expanded reach

When it comes to venturing into new geographical markets and gaining a deeper understanding of local dynamics, business travel can play a crucial role. Though remote research may provide actionable insights, it often lacks the nuance that comes from direct, on-the-ground experience. For example, if you're planning to expand your company into a new state, traveling there in person—or sending your team—can give you a direct look at the area's business climate and general culture that a detailed spreadsheet alone might not capture. This is especially important should you be looking to open a storefront. Getting a close-up look at local foot traffic, neighboring shops, and more may be the best way to make informed decisions about which location to select or how much square footage to rent.

Disadvantages of business travel

As beneficial as business travel can be, it also carries potential downsides for you, your employees,





and your organization. Thoughtfully considering these factors can help ensure that you put your resources to good use and make the most of the opportunities it brings.

Costs

Expenses such as flights, accommodations, meals, ground transportation, and fees can add up quickly—per the *GBTA 2024 Business Travel Index Outlook*, individuals traveling for business

spend about \$834 on average per trip. In addition to the direct costs, work trips can take you and your employees away from your regular duties for extended periods, which can lead to delays in project timelines and hinder opportunities for in-office collaboration. To mitigate some of these challenges, you'll have to plan strategically, including by establishing a company-wide travel budget and setting clear objectives for each trip.

Take Action

Evaluate your company's upcoming travel options, weighing the resources required against potential ROI.

Physical or mental fatigue

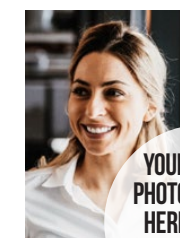
Beyond the financial cost, time on the road can be physically and mentally exhausting. Time zone changes may disrupt sleep patterns, while breaks in routine and unexpected travel delays can promote stress. If you do decide to implement more business travel, create policies to help combat potential burnout, such as by capping the number of trips an employee can take per month or quarter and offering a day of PTO after an extended one to give them time to recover.

Ultimately, how worthwhile and effective travel is for your organization will depend on your overall goals and priorities. But if you establish clear objectives—whether they include expanding your client base, investing in professional development, or building connections—you can maximize its impact and better ensure a strong return on your investment. ■

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Back of Tear Out Card 2

1

SHARE ACCOLADES

• • • •

Treat marketing like a job interview: showcase your qualifications and recognition to convince your audience that you're worth their business. New to the game? Leverage your organization's credentials, sharing how many years it has been in business, how many clients it has served, and if it has won any local awards.

2

TOUT TESTIMONIALS

• • • •

Just as you read reviews when shopping online, consumers peruse your business's ratings to gauge the value of your offerings. Encourage customer reviews on your socials, and share stellar ones everywhere you can, working story-based testimonials into your marketing as well.

3

FORGE PARTNERSHIPS

• • • •

Think of establishing partnerships as building trust by association. Name six noncompeting companies that serve the same client base as you, then reach out to work with them for collaborative events and other marketing opportunities. For example, if you're a local financial adviser, partner with an estate-planning attorney to serve your clients in a synergistic way.

4

PROVIDE EDUCATIONAL CONTENT

• • • •

Distributing information relevant to your niche elevates your credibility because people want to buy products and services from knowledgeable experts. To showcase your proficiency, discuss your subject matter in social media, blogs, newsletters, and more. The more consistently you do so, the greater your influence will be.

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★★★★★
The Smith Family
Philadelphia

Stacey is the best of the best! Our family was very pleased with her services, especially Snowball, our little pup! She listened to all of our concerns, wants, needs, and dreams. Stacey is totally awesome! I will be sharing her information with everyone that I know.



★★★★★
The Miller Family
Manayunk

Stacey was very patient with us, even though we were very picky. She knew how important it was for us to have a great experience and great service. We would definitely refer Stacey to all of our friends and family.



★★★★★
The Austin Family
Manayunk

Stacey is truly a very impressive person. She works fast, efficiently, and effectively. Her services are top of the line and we were very satisfied with her work. We love Stacey!



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