

Hello,

I would like to run a marketing campaign via Snappy Kraken, a modern marketing platform. This document includes every customized piece (along with descriptions) that will be deployed.

The title of this campaign is **Visual Insights Newsletter | How to Weather a Recession**

The FINRA review letter (issued prior to my changes) is attached at the end of this document.

Any changes to the original content will be highlighted. Additions will be highlighted in green, like this.

Removals will be crossed through and highlighted in red, ~~like this.~~

Thank you,

**Michael Whitman, MBA, CFP®**

Millennium Planning Group

michael@millenniumpg.com

919-260-7709

# LANDING PAGE

This step of the campaign has been modified from its original version.

The landing page of the Visual Insights Newsletter contains interactive elements that educate and entertain. It closes with a customizable financial lesson that includes important takeaways from readers. The page also contains an opt-in form where viewers can subscribe to future updates from you.

## PREVIEW URL

<https://financeinsights.net/30mac04neUNrWK?preview>

## URL SCREENSHOT IMAGE

A screenshot of the Landing Page is on the next page(s).



## HOW TO LEVEL UP YOUR MENTAL GAME WHEN RECESSION ANXIETY CREEPS IN

Are you worried about a major recession? [Click here for a checklist for issue you should consider.](#)

Think the markets are about to come to a standstill *any day now*?

“Yes,” is the answer from most folks these days.<sup>1</sup>

Same with most small business owners.<sup>2</sup>

And lots of so-called economic experts and talking heads on the news seem to agree too.

Still, no one REALLY knows when the next recession will happen – or how severe it's going to be.<sup>3</sup>

And worrying about it isn't helpful or good for us.

In fact, whether we are in a recession today, tomorrow, or *whenever*, it's going to be more challenging to make money moves when your judgment's clouded by recession anxiety. <sup>4</sup>

So, how can you cope?

What can we do to set our recession fears aside, make confident decisions, and weather the slowdowns better?

Not receiving our newsletter?

Get insightful info on finances and more in your inbox every month with the

## VISUAL INSIGHTS NEWSLETTER

FIRST NAME

LAST NAME

EMAIL

SIGN ME UP

## 6 STEPS TO BRAVING RECESSIONS WITH A COOL HEAD, CALM NERVES & CLARITY

### #1: DON'T BUY INTO THE HEADLINES



#### Strategy:

Limit your news intake. Headlines are designed to scare us and attract as many eyeballs as possible. That clickbait can be toxic for anyone who takes in too much.

#### Put it in action:

Stick to one (or a few) news sources you trust. Limit the time you spend checking the headlines. Also, do not take the news as gospel, especially when making significant financial decisions.

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## #2: RESIST IMPULSIVE ACTIONS



### Strategy:

Think twice (or more) before making bigger money moves. Panic can snowball, especially when it feels like the bottom is falling out. Resist the urge to act immediately because it can lead to more mistakes, not sounder financial decisions.

### Put it in action:

Ask yourself, "Why am I doing this?" and "Is now really the right time to make this move?" Give yourself time, like days or weeks, to consider significant decisions carefully and think how they'll affect you now and in the long-term.

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## #3: RUN A WORST-CASE SCENARIO



**Strategy:**

Think about your biggest recession fears and what the worst-case scenario would look like for you. Then, troubleshoot it.

**Put it in action:**

Ask yourself, "Worst case, what could I lose in this or the next recession? What would I do if that happened?"

Running worst-case scenarios can help you see possible solutions – and maybe even some silver linings. That can put some of your bigger fears about a recession in a new light. It may even show you that your fears aren't as bad as you've built them up to be.

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**#4: DO A TEMPERATURE CHECK**



**Strategy:**

Now may be the time to make some shifts or take a new approach. And you won't know that if you just keep things on autopilot.

**Put it in action:**

Carefully consider your risk tolerance, your investments, and how diversified your portfolio is. While you may want to make some changes now, it can also be smart to check in on your finances more frequently as markets shift. That'll keep your finger on the pulse of things, so you can keep your expectations and reactions in check.

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**#5: MAKE TIME TO RELAX**





**Strategy:**

Carve out time in your schedule to do activities that help you relax. Make that relaxation time part of your daily or weekly routine, even if it can't be on the same day every week or at the same time every day.

**Put it in action:**

Start simple with breathing exercises for 10-20 minutes a day. Of course, you could do anything you enjoy that gives you space to unwind and relax. That could mean exercising, reading, cooking, crafting, or learning new hobbies.

Whatever you do, taking the time to relax can calm your brain and clear your head. This can help you think a little more clearly, even when you start to feel recession anxiety set in.<sup>3</sup>

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## #6: EXPAND YOUR OUTLOOK



**Strategy:**

Extend your perspective and start looking out past the next year or two. Opening up your outlook to the long-term can put current market conditions in context.

**Put it in action:**

Ask yourself, "Will I still have these recession worries 10-15 years from now?". Remember that recessions are part of healthy market cycles – and that over the long-term, market gains have historically outperformed their losses.

Since 1926, the S&P 500 has risen about 72 percent of the time year-over-year. So, play the long game and keep an eye on the horizon, as well as on the next step ahead.<sup>4</sup>

**WHEN WE GIVE IN TO RECESSION ANXIETY, IT CAN COST US,**

## FINANCIAL LESSON:

# WHAT RECESSION PANIC REALLY COSTS & HOW TO TRULY BEAT IT

Are you surprised by any of these strategies?

Do you already use any of them to deal with recession anxiety – or stress in general?

No matter how many recessions you've lived through, another one may rattle you.

If that happens, we can get hung up on the things that we can't control, like when the next recession will strike or how long it's going to last.

That mindset does not help us make prudent decisions.

When we give in to recession anxiety, it can cost us, both financially and psychologically.

On the financial side, any of us – even the savviest folks – can abandon our investments and strategies, losing sight of long-term goals and what it takes to reach them.<sup>5</sup>

Mentally, recessions can put us in a bad spot too. The anxiety can mean we focus on the negative and our mental health suffers.<sup>5</sup>

And we're more likely to experience those effects if we're feeling alone or out of options.<sup>6</sup>

We CAN break free of that mindset, though.

The truth is that when we focus on what we DO control – like our outlook and our financial choices – we start seeing past the doom and gloom of recessions.

And we can start to make a plan for how to respond and make adjustments as circumstances change.

All of that can be much easier to see and do with someone you trust. I would be happy to schedule a meeting with you to review your responses to this checklist. Just let me know.

Sincerely,

**Michael Whitman, MBA, CFP®**

**Millennium Planning Group**

**<https://www.millenniumpg.com>**

**919-260-7709**

P.S. Sign up for my emails. My subscribers get my best insights.



**Michael Whitman, MBA, CFP®**

**Millennium Planning Group**

 919-260-7709

 EMAIL ME

 VISIT WEBSITE

Get insightful info on finances and more in your inbox every month with the

## VISUAL INSIGHTS NEWSLETTER

FIRST NAME

LAST NAME

EMAIL

SIGN ME UP

Sources:

1 - <https://www.cnn.com/2022/08/01/66percent-worry-a-recession-is-coming-what-concerns-each-generation-most.html>

2 - <https://www.cnn.com/2022/05/07/worried-about-a-recession-heres-how-to-prepare-your-portfolio.html>

3 - <https://www.cnn.com/2022/07/08/how-to-cope-with-recession-anxiety.html>

4 - <https://www.cnn.com/2022/01/25/long-term-investors-shouldnt-worry-too-much-about-stocks-being-10percent-off-their-highs.html>

5 - <https://gflec.org/wp-content/uploads/2021/04/Anxiety-and-Stress-Report-GFLEC-FINRA-FINAL.pdf?x85507#:~:text=In%202018%2C%20the%20FINRA%20Foundation's,discussing%20their%20finances%20is%20stressful>

6 - <https://abc11.com/recession-economy-gas-prices-food/12079648/>

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EXIT INTENT POP-UP

## BECOME AN INSIDER

Get insightful updates on markets and the world delivered straight to your inbox every month.

FIRST NAME

LAST NAME

EMAIL

SIGN ME UP

[No thanks](#)

# YOU'RE SIGNED UP!



**Michael Whitman, MBA, CFP®**

**Millennium Planning Group**

Stay tuned—an email from me is on its way to your inbox right now.

**CLOSE**

 **919-260-7709**

 **EMAIL ME**

 **VISIT WEBSITE**

# CONFIRMATION PAGE

This page confirms that a viewer opted-in to future messages from you and gives them an opportunity to contact you with a question or concern.

## PREVIEW URL

<https://financeinsights.net/ZjzkHg4e2HOV0B?preview>

## URL SCREENSHOT IMAGE

A screenshot of the Confirmation Page is on the next page(s).

# YOU'RE SIGNED UP!



**Michael Whitman, MBA, CFP®**

**Millennium Planning Group**

Stay tuned—an email from me is on its way to your inbox right now.

**CLOSE**

 **919-260-7709**

 **EMAIL ME**

 **VISIT WEBSITE**

# EXIT INTENT

This page offers an opportunity for a viewer to sign up for the newsletter before they leave the landing page.

## PREVIEW URL

<https://financeinsights.net/Y4Qkt6Jbzh4Pkv?preview>

## URL SCREENSHOT IMAGE

A screenshot of the Exit Intent is on the next page(s).

## BECOME AN INSIDER

Get insightful updates on markets and the world delivered straight to your inbox every month.

[SIGN ME UP](#)

[No thanks](#)

# PROMOTIONAL EMAIL 1

This blast email sends clients and prospects to the landing page.

## SUBJECT

What most folks do when they hear the word "recession"

## BODY

A screenshot of the email body is on the next page(s).

Hi [CONTACT\_FIRST\_NAME],

When you hear the word “recession,” what immediately comes to mind?

Whatever it is, you’re probably thinking about it a lot right now.

Almost all American adults – 81 percent – think there will be a recession in 2022.<sup>1</sup>

And people are worried! A poll shows that 25 percent ALREADY feel financially stressed “all the time” and 41 percent feel financially stressed “sometimes.”<sup>1</sup>

So, does worrying *help* with the challenges of a potential recession?

No.<sup>2</sup>

So, what moves us past the anxieties and actually gets us through a recession?



There’s no telling how long a recession will last or what the worst of it will look like. That can keep any of us up at night.

Still, there’s plenty we can do to lead with logic instead of fear. That’s the focus of this month’s Visual Insights Newsletter.

[Click here to see it!](#)

What we do, what we watch, and how we think – they all matter when it comes to how we respond to recessions and how much market downturns rattle us.

Any of us can weather a recession with some sound strategies to fall back on.

[Go ahead and click here to discover some effective ways to overcome recession anxiety – and brave any recession.](#)

Sincerely,

**Michael C. Whitman, MBA, CFP®**

Owner/Financial Planner | [Millennium Planning Group LLC](#)

[michael@millenniumpg.com](mailto:michael@millenniumpg.com)

call/text: 984.421.8540

cell: 919.260.7709

P.S. When was the last time you tried to talk someone out of a bad or risky decision? What did you say? Did they ever see things your way? Hit “reply” and share your story with me. I’d love to hear how you’ve dealt with others who were panicking and how it all turned out.

1 - <https://www.momentive.ai/en/blog/cnbc-financial-literacy-2022/>

2 - <https://www.psychologytoday.com/us/blog/triggered/202106/why-telling-yourself-not-worry-doesnt-work>

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# SIGN-UP CONFIRMATION EMAIL

This email goes out to a new subscriber and sends them a link to the current VIN landing page.

## SUBJECT

CONFIRMED! You're signed up for my newsletter!

## BODY

A screenshot of the email body is on the next page(s).

Hi [CONTACT\_FIRST\_NAME],

Thanks for signing up! I'm really looking forward to sharing insights with you. Here's the email my subscribers got about recessions.

What brings you the greatest joy in life?

Your family and friends?

Your health, your career, or new experiences?

Whatever it is, we all need things outside of money to truly be happy in life.<sup>1</sup>



Taking a minute to think about those things – like our relationships and experiences – can slow down our recession anxieties when they start to spiral. Learn how in our Visual Insights Newsletter.

[Click here to see it!](#)

Even though recessions are cyclical (and, in many ways, inevitable), most of us get anxious about them. Some of us even panic and make things worse for ourselves.<sup>2</sup>

But if we know how to check that anxiety before panic sets in, we'll be able to get through any recession.

One way to do that is by taking stock of the valuable things in your life that have *very little* to do with money — and that will still be part of your life no matter what happens in a recession.

[Want to read more about how to cope with recession anxiety and thrive when markets slow down? Click here to check out the rest.](#)

Sincerely,

**Michael C. Whitman, MBA, CFP®**

Owner/Financial Planner | [Millennium Planning Group LLC](#)

[michael@millenniumpg.com](mailto:michael@millenniumpg.com)

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P.S. Music can be like medication when we're stressed about anything, including a recession.<sup>3</sup> So, if you had 5-6 minutes to play a couple of your favorite songs and relax your mind, what would they be? What do those songs remind you of and why are they important to you? Hit "reply" and tell me. I'd love to hear more about what you listen to and think about to calm down and put your mind at ease.

1 - <https://www.verywellmind.com/science-says-these-3-things-will-make-you-happier-1717532>

2 - <https://www.cnbc.com/2022/08/01/66percent-worry-a-recession-is-coming-what-concerns-each-generation-most.html>

3 - <https://psychcentral.com/stress/the-power-of-music-to-reduce-stress>

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# SIGN-UP FOLLOW-UP EMAIL

This email follows up with a new subscriber one week later and sends them Email 3 of the series. Two weeks later, they'll receive Email 4.

## SUBJECT

Do you have the same recession fears as your generation?

## BODY

A screenshot of the email body is on the next page(s).

Hi [CONTACT\_FIRST\_NAME],

What's your biggest worry with a recession?

Whatever it is, it's probably not the same as the concerns your parents or children have.

In fact, there are much better chances you share the same recession worries as your generation, regardless of whether you're a Boomer, a Gen Xer, or a Millennial.<sup>1</sup>

For Baby Boomers, most are concerned about their lifestyle in retirement taking a hit.<sup>1</sup>

With Gen X, the biggest worry is that rising costs are going to outpace their income.<sup>1</sup>

And for Millennials?

Many are concerned about lasting financial security and how a recession could affect their plans for the future.<sup>2</sup>

Whether you share any of those worries or have others, none of them will give you an advantage in a recession.

They may even cost you more and hold you back from making smarter money moves.



[Want to read more about how to cope with recession anxiety & weather any recession better? Click here to check out the rest.](#)

Sincerely,

**Michael C. Whitman, MBA, CFP®**

Owner/Financial Planner | [Millennium Planning Group LLC](#)

[michael@millenniumpg.com](mailto:michael@millenniumpg.com)

call/text: 984.421.8540

cell: 919.260.7709

P.S. When you think about the next 5 years or so, do you feel more optimistic or pessimistic overall? Why? Hit "reply" and share your thoughts. I'd love to hear more about your perspective, what's on the horizon, and how you're feeling.

1 - <https://www.cnbc.com/2022/08/01/66percent-worry-a-recession-is-coming-what-concerns-each-generation-most.html>

2 - <https://www.cnbc.com/2022/06/21/past-financial-crises-have-affected-how-millennials-manage-money.html>

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# FACEBOOK POST 1

This step of the campaign has been modified from its original version.

This update goes out via Facebook. It includes text, an image and a link to the landing page.

## PERSONAL MESSAGE (OPTIONAL)

Recession – it's all we've been hearing about lately. Feeling anxious or uncertain? If you're trying to figure out how to adjust your investing strategy during market downturns, check out this FREE guide. Learn 6 strategies to help you stay focused, make confident choices, and weather any recession.

## TITLE

How to Beat Recession Anxiety

## DESCRIPTION

Learn how to make confident money moves in a recession

## IMAGE



# LINKEDIN POST 1

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This update goes out via LinkedIn. It includes text, an image and a link to the landing page.

## PERSONAL MESSAGE (OPTIONAL)

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## TITLE

How to Beat Recession Anxiety

## DESCRIPTION

Learn how to make confident money moves in a recession

## IMAGE



# TWITTER POST 1

This step of the campaign has been modified from its original version.

This update goes out via Twitter. It includes text, an image and a link to the landing page.

## PERSONAL MESSAGE (OPTIONAL)

Recession – it's all we've been hearing about lately. Feeling anxious or uncertain? If you're trying to figure out how to adjust your investing strategy during market downturns, check out this FREE guide. Learn 6 strategies to help you stay focused.

## TITLE

How to Beat Recession Anxiety

## DESCRIPTION

Learn how to make confident money moves in a recession

## IMAGE



# FACEBOOK POST 2

This step of the campaign has been modified from its original version.

This update goes out via Facebook. It includes text, an image and a link to the landing page.

## PERSONAL MESSAGE (OPTIONAL)

When there's news of an impending recession, it's easy to become anxious. Whether we're in a recession today, tomorrow, or next week, if your judgment is clouded by fear, it will be challenging to make smart money moves. This FREE guide reveals 6 strategies to tackle a recession with confidence. Check it out!

## TITLE

How to Weather a Recession

## DESCRIPTION

Stay on track when recession worries get in your way

## IMAGE



# LINKEDIN POST 2

This step of the campaign has been modified from its original version.

This update goes out via LinkedIn. It includes text, an image and a link to the landing page.

## PERSONAL MESSAGE (OPTIONAL)

When there's news of an impending recession, it's easy to become anxious. Whether we're in a recession today, tomorrow, or next week, if your judgment is clouded by fear, it will be challenging to make smart money moves. This FREE guide reveals 6 strategies to tackle a recession with confidence. Check it out!

## TITLE

How to Weather a Recession

## DESCRIPTION

Stay on track when recession worries get in your way

## IMAGE



# TWITTER POST 2

This step of the campaign has been modified from its original version.

This update goes out via Twitter. It includes text, an image and a link to the landing page.

## PERSONAL MESSAGE (OPTIONAL)

When there's news of an impending recession, it's easy to become anxious. If your judgment is clouded by fear, it will be challenging to make smart money moves. This FREE guide reveals 6 strategies to tackle a recession with confidence.

## TITLE

How to Weather a Recession

## DESCRIPTION

Stay on track when recession worries get in your way

## IMAGE



# FACEBOOK POST 3

This step of the campaign has been modified from its original version.

This update goes out via Facebook. It includes text, an image and a link to the landing page.

## PERSONAL MESSAGE (OPTIONAL)

Friends, when you hear the word “recession” – what comes to mind? For most, feelings of worry, fear, and confusion. What helps us move past these anxieties and actually gets us through a recession? This FREE guide shows 6 strategies to help you keep your cool and make informed money moves instead of panicking about market changes. Check it out!

## TITLE

6 Strategies to Make Decisions in Recessions

## DESCRIPTION

Discover how to fight recession anxiety & avoid panic

## IMAGE

# BEAT A RECESSION?



# LINKEDIN POST 3

This step of the campaign has been modified from its original version.

This update goes out via LinkedIn. It includes text, an image and a link to the landing page.

## PERSONAL MESSAGE (OPTIONAL)

Friends, when you hear the word “recession” – what comes to mind? For most, feelings of worry, fear, and confusion. What helps us move past these anxieties and actually gets us through a recession? This FREE guide shows 6 strategies to help you keep your cool and make informed money moves instead of panicking about market changes. Check it out!

## TITLE

6 Strategies to Make Decisions in Recessions

## DESCRIPTION

Discover how to fight recession anxiety & avoid panic

## IMAGE

# BEAT A RECESSION?



# TWITTER POST 3

This step of the campaign has been modified from its original version.

This update goes out via Twitter. It includes text, an image and a link to the landing page.

## PERSONAL MESSAGE (OPTIONAL)

What helps us move past anxieties and actually gets us through a recession? This FREE guide shows 6 strategies to help you keep your cool and make informed money moves instead of panicking about market changes. Check it out!

## TITLE

6 Strategies to Make Decisions in Recessions

## DESCRIPTION

Discover how to fight recession anxiety & avoid panic

## IMAGE

# BEAT A RECESSION?



# FACEBOOK POST 4

This step of the campaign has been modified from its original version.

This update goes out via Facebook. It includes text, an image and a link to the landing page.

## PERSONAL MESSAGE (OPTIONAL)

What's one of the WORST things you can do during a recession? It's not running up debt or draining your rainy-day fund – it's panicking. Fear of a recession can trigger impulsivity and anxiety, which can lead to bad investment moves that last long after the markets stabilize. Learn how to recognize panic, make deliberate financial choices, and weather any recession with this FREE guide.

## TITLE

6 Ways to Get Past Recession Worries in Market Downturns

## DESCRIPTION

Transform how you make financial choices in recessions

## IMAGE



# RECESSION FEARS?

# LINKEDIN POST 4

This step of the campaign has been modified from its original version.

This update goes out via LinkedIn. It includes text, an image and a link to the landing page.

## PERSONAL MESSAGE (OPTIONAL)

What's one of the WORST things you can do during a recession? It's not running up debt or draining your rainy-day fund – it's panicking. Fear of a recession can trigger impulsivity and anxiety, which can lead to bad investment moves that last long after the markets stabilize. Learn how to recognize panic, make deliberate financial choices, and weather any recession with this FREE guide.

## TITLE

6 Ways to Get Past Recession Worries in Market Downturns

## DESCRIPTION

Transform how you make financial choices in recessions

## IMAGE



# TWITTER POST 4

This step of the campaign has been modified from its original version.

This update goes out via Twitter. It includes text, an image and a link to the landing page.

## PERSONAL MESSAGE (OPTIONAL)

What's one of the WORST things you can do during a recession? It's not running up debt or draining your rainy-day fund – it's panicking. Fear of a recession can trigger impulsivity and anxiety.

## TITLE

6 Ways to Get Past Recession Worries in Market Downturns

## DESCRIPTION

Transform how you make financial choices in recessions

## IMAGE



# RECESSION FEARS?

# FINRA REVIEW LETTER

This material has been reviewed by FINRA prior to any changes I have made to personalize it.

## FINRA REVIEW LETTER URL

[https://d3ft0j0pxzxklq.cloudfront.net/media/86538/FINRA\\_Weather\\_Rec\\_VIN.pdf](https://d3ft0j0pxzxklq.cloudfront.net/media/86538/FINRA_Weather_Rec_VIN.pdf)

## FINRA REVIEW LETTER

The FINRA review letter is on the next page(s).



## ADVERTISING REGULATION DEPARTMENT REVIEW LETTER

September 14, 2022

Ms. Allison Turner  
MUTUAL TRUST CO. OF AMERICA SECURITIES  
2963 Gulf To Bay Blvd, STe 330  
Clearwater FL 33759

Reference: **FR2022-0826-0041/E**

Org Id: 8494

1. How to Weather a recession Newsletter Campaign  
Rule: FIN 2210  
19 Pages

Total Fee: \$215

Dear Ms. Turner,

This review is based on your firm's representation in the supporting documentation uploaded on August 26, 2022, that these communications will include disclosure of your firm's FINRA member name, pursuant to FINRA Rule 2210(d)(3).

The material generally appears consistent with applicable standards. However, we have the following comments:

Please be advised that our review is limited to the content in this submission and does not extend to any hyperlinks contained or referenced in the pages.

Reviewed by,

Jeffrey R. Salisbury  
Principal Analyst

***This year's Advertising Regulation Conference will be held on October 20-21 in Washington, D.C. For more information and to register, please view our online site at: <https://www.finra.org/22adreg>***

*Please send any communications related to filing reviews to this Department through the Advertising Regulation Electronic Filing (AREF) system or by facsimile or hard copy mail service. We request that you do not send documents or other communications via email.*

**NOTE:** *We assume that your filed communication doesn't omit or misstate any fact, nor does it offer an opinion without reasonable basis. While you may say that the communication was "reviewed by FINRA" or "FINRA reviewed," you may not say that we approved it.*