

# Premier Insider

[premierfphub.net](http://premierfphub.net)



## Delivering Bad News? Here's a Few Tips!

"A lot of people are finding out in real time what their risk tolerance truly is." - William J. Bernstein

Financial professionals who adeptly deliver challenging news while providing steady guidance become invaluable resources for their clients. Those who effectively assist clients during turbulent market fluctuations truly demonstrate their value and earn their trust.

Communicating bad news—especially when it impacts clients' finances—can be incredibly tough. Mishandling these conversations can turn an already difficult situation into a much larger issue.

How can financial advisors convey bad news in a way that is both reassuring and client-friendly? Consider the following tips:

1. **Stay Neutral at the Start:** Initiate the conversation without diving into controversial topics. Avoid political remarks or polarizing statements that could provoke a negative reaction. It's essential for clients to be receptive to your message.
2. **Deliver Bad News Directly and Simply:** Avoid building suspense. Clearly stating the bad news upfront helps prevent confusion and uncertainty.
3. **Use Clear and Direct Language:** Ensure your message is straightforward and easy to understand. Softening the news with overly positive language can lead to misunderstandings.
4. **Be Honest and Transparent:** Provide accurate information and don't shy away from what you don't know. If you're uncertain, express that you'll find the answers and follow up promptly.

Clients appreciate honesty and are more likely to trust you.

5. Reconnect with Their Plan: Frame the news in the context of the client's specific circumstances and the long-term goals you've previously discussed. This helps maintain focus on their overall strategy.

6. Avoid Procrastination: Timely communication of bad news is crucial. Delaying the conversation can increase tension and damage the client relationship. Addressing issues promptly is vital.

7. Stick to the Facts: Present the information in a straightforward, emotion-free manner. Clients are more likely to accept bad news when it is based on facts rather than emotions.

8. Highlight Positive Aspects Without Sugarcoating: While it's important to remain realistic, try to find a silver lining in the situation. Maintain a supportive tone, but don't trivialize the client's feelings or the seriousness of the news.

9. Avoid Humor: Jokes can be easily misunderstood and may come across as dismissive of the client's concerns. Keep the conversation serious and focused on the issue at hand.

10. Manage Your Emotions: Stay objective and professional, even if you personally feel upset about the news or market conditions.

11. Ensure Ongoing Communication: After delivering bad news, maintain regular updates and check-ins with your clients. Keeping them informed is essential for building trust and confidence.

By following these guidelines, financial professionals can foster stronger relationships with their clients, even in difficult times.

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## TEAM NEWS!



Welcome to the Premier family David Hamilton!

We want to give a big warm welcome to our newest advisor to the Premier Network of Financial Advisors.

Dave Hamilton is one of the founding advisors of Central Penn Advisors. He is also President of Hamilton & Musser, P.C., CPAs. Dave has over 35 years of public accounting experience and was one of the first in the region to provide financial planning services as a CPA. Dave specializes in financial planning, tax, and consulting needs of closely held businesses and individuals. He brings significant experience, expertise, and wisdom to each client situation.

Dave and his wife, Deb, reside in Upper Allen Township. He enjoys playing golf, spending time with family, and traveling.

We hope the rest of the Premier family will get to meet David at Hershey in September!

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As many of you know, each quarter, our team holds a 3-day "staff retreat" at the office, where the entire team comes together to focus on project planning, operations, marketing, goal-setting, and more. It's an intense and productive few days, with a lot of work accomplished.

But it's not just about business, we also take time to give back to the community. During each retreat, the team dedicates time to volunteer work and charity efforts.

During this past retreat, the team had the privilege of serving dinner for the Domestic Violence Services of Cumberland & Perry Counties, an organization that offers free, confidential support to those experiencing abuse.

The team prepared a hearty meal of grilled steak and chicken, mashed potatoes, tossed salad, and a delicious ice cream sundae bar. While a good meal was important, the organization's needs go beyond just food. If you'd like to learn more about their donation needs, visit their wish list [here](#).



## Webinars:

### **April 21, 12:30 PM**

Premier Exchange

Topic: TBD

[REGISTER HERE](#)

### **April 29, 10:00AM**

PWM Info Series

Topic: Estate Planning with Protective Life

[REGISTER HERE](#)

## April Birthdays

Brad Swisher

Doug Camp

Jack Himpler

Marcio Silveria

Roger Schilling

Sebastian Sullivan

Save the Date!

September 4-5, 2025

Annual Meeting at Hershey.

## Industry Information

[What's driving Eurozone equity returns this year? | J.P. Morgan Asset Management](#)

[Tariffs: Four essential investor questions answered | FS Investments](#)

[Ed Slott: Traditional IRAs Are The Worst Possible Asset To Own](#)

## Friendly Reminders

We now have a LinkedIn page for our Premier Network of Financial Advisors. Please give us a follow!

["Premier Network of Financial Advisors" | Search | LinkedIn](#)

We routinely share video and content from our branch conference calls. We have some great content in our exclusive section of our Premier Network website. The code to get in to view this content is **Premier123**.  
[Exclusive Resources | Premier Network](#)

The account change/update form no longer needs to be submitted for OSJ review and approval.  
[Update to Account Change/Update Form Supervision Requirement](#)

ALL staff members, whether licensed or unlicensed, MUST have a valid email address exclusive to that person. Check the link for details.

[Compliance Requirements for All Fingerprinted Persons](#)

CIR put out some good pieces on tax reporting and changes. Be sure to check these out:

[Form 1099](#)

[Form 1099 Part II](#)

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