

## What You Don't Know About Stock Photos Can Hurt You

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Your company's brand is made up of not only your logo and the colors, but also the photographs in your marketing materials. These three elements visually convey your value proposition to existing and prospective clients.

But for most firms, the images on your website and marketing collateral are not original photos owned by you. Most likely, they are stock photos or images licensed from the owner of the photo to use in your business.

They are an alternative to using original photographs and can be purchased online at sites such as [Getty Images](#) and [iStockphoto](#) for prices up to several thousands of dollars. But if not properly planned for and managed, stock photos can become expensive and even a liability. Before you use stock images, make sure you understand not only how you plan to use them and any licensing implications.

### Purchasing the right image

When purchasing stock photos, make sure you are purchasing the correct resolution and image size for your needs. Lower resolution images at 72 dots per inch (DPI) are appropriate for digital media such as websites, while higher resolution images at 300 DPI are required for print media such as brochures. Using a 72 DPI image in print collateral will result in a fuzzy image and using a 300 DPI image on a website will lead to a slower download.

Likewise, it is important to understand the size of the image needed. While you can shrink the size of an image without reducing its quality, you cannot increase the size of the image without impairing its quality. Therefore, purchase a photo that is at least as large as the size you are going to need. Purchasing the wrong size and/or the wrong resolution may require you to purchase the image again.

If you are purchasing an image that can be used multiple times for multiple purposes without time limitations, then purchase the largest image with the highest resolution possible (e.g. 17.5" x 18.4" or 5251px x 5530px at 300 DPI). An image of this size and resolution will be more expensive, but will provide more flexibility in the future. Let's say you purchase a small, low resolution photo for your website, you may have to purchase the same photo again in a larger size and at a higher resolution when you want to use it in



your brochure. This additional unnecessary expense of purchasing the image twice can be avoided by properly planning from the beginning.

## Licensing

Stock photos require a license to use. While you may think it is acceptable to “borrow” images you find on [Google Images](#), you are likely violating copyright laws and could be fined. For this reason, you will want to make sure that you not only purchase a license for each image you use, but that you understand the terms and restrictions of your license. For example, you may purchase a stock image that only allows a certain use, such as on a website. Any additional uses, such as in a brochure, may be a violation of the copyright. In addition, your license may expire after a certain amount of time (e.g., one year) and you will find yourself having to renew the license to continue using the images. Below is a general list of some of licensing terms you may encounter to help you understand the types of licenses you should consider:

- Use (e.g., brochure, website, print advertisement, multiple purposes)
- Duration (e.g., one year, no time limit)
- Print Run (e.g., 500,000)
- Geographic area (e.g., United States)
- Size (e.g., 8.5 x 11)
- Industry (e.g., Financial Services)
- Exclusivity (e.g., exclusive or non-exclusive)

Don't think that your business is too small to be fined for using stock photos illegally. The major stock photos sites actively look for violators in order to protect their images. I recently spoke with an advisor who was fined \$1,000 because his web developer used an image on the advisor's website that was not correctly licensed.

Stock images are a convenient way to enhance your marketing materials and build your brand image. While the process of purchasing an image is easy, make sure you are purchasing the photos with the correct specifications and licenses to meet your needs. Otherwise, you could find yourself paying much more than you ever would have imagined.



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