2nd Appt. Rebranding Advisor Script

Step 8

*This is the companion script for Advisors conducting the 2nd Appointment with Existing Clients.*

*This meeting should take approximately one hour.*

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##### **Greeting (5 minutes)**

## Welcome client and establish a rapport with them (review Client Profiling information prior to meeting). Make small talk (weather, sports, families, anything to establish common ground).

# Meeting Overview (30 seconds)

* + Here’s the agenda for today’s meeting [*give them a copy of the agenda*].
	+ I will briefly review our wealth management approach.
	+ I am then going to present and discuss Your Personal Financial Organizer.
	+ This will include a review of your goals and objectives – the things that are important to you as it relates to our work together.
	+ It will also include a review of the assumptions we have used in our planning process.
	+ We will cover all areas you have identified as important.
	+ Then we will go through the steps to implement the various things we discuss today.
	+ Do you have any questions [Existing Client]?
1. **Review of Our Practice and Approach (3 minutes)**
	* As I mentioned, I want to spend a moment to review once again who we are and what we do here at [your practice].

*Use an abridged version of the Update of our Practice and Approach Script – the same one you created for the 2nd Appointment with a new client.*

# Our Wealth Management Approach & Your Critical Financial Events

* I know we covered a lot in our last meeting, and I wanted to take a minute now to briefly review our current philosophy on wealth management. This is central to how we will work with you going forward.
* We focus on simplifying, organizing and coordinating all aspects of your wealth management to create the financial peace of mind we know most of our clients are looking for.
* All this begins with understanding ‘What’s Important to You,’ which we took time to discuss and update at our last meeting.
* This ensures we continue to identify your short, medium and long-term goals and Critical Financial Events - anything and everything that pertains to and affects your finances either now or in the future.
	+ - * You have already mentioned that [insert critical financial event applicable to them - retirement, caring for others, family security] is important to you and that means we will be helping you plan and prepare accordingly.
* Based on this and the other information we updated in our last meeting, we have prepared your *Personal Financial Organizer (PFO),* which we will present to you today. It will help us monitor our progress together. *Point to their PFO.*
* We will meet regularly to review your *Personal Financial Organizer (PFO)* to ensure it reflects an accurate representation of what’s important to you, your specific critical financial events and where you are in relation to achieving your goals.
* We will also make sure that you are kept up to date on any changes that occur and of course, we will need you to do the same for us.

# Our Introduction Process

*Use sample the scripting below or replace with your customized Introduction Process.*

Over the course of our relationship, it’s likely at some point you will encounter someone that has need of our services.  Someone you know may have uncertainties about the markets or their portfolios, perhaps they are going through a Critical Financial Event like we discussed and there is uncertainty about it. Or maybe they are dissatisfied with their advisor.

When that situation does happen, and historically speaking my experience tells me it will, you should know that if that person is important to you, then they are important to me.  I will always make the time to meet with them.

Regarding how to handle it if you **do** encounter someone that might benefit from our services, really the best thing to do is for **you**to give me a call to let me know more about who you would like to introduce to us and provide us with their contact information – with their expressed permission to do so - of course.

You can also let them know I will reach out to them to briefly introduce myself and if they are still interested in learning more, we will send them out an Introductory Kit as we did for you.

*You may want to have a sample Introduction Kit at the meeting and point to it now.*

At this first meeting, we will spend time getting to know each other to determine: if we can provide what they are looking for and equally important, if they are a good fit for our philosophy and approach. We recognize it’s an important decision for both of us. That’s exactly why we take the time to assess the partnership before proceeding.

There is no guarantee this person will be a good FIT for me as a client, but that is irrelevant. I will meet anyone that is important to you and if it turns out **not**to be a good FIT, I will do everything I can to point that person in a direction that **is** beneficial to them.

And know that everyone you send to us will **always** be treated with the same level of professionalism and respect you have experienced with us.

Do you have any questions [CLIENT]?”

# Your Personal Financial Organizer (40 minutes)

# Review Your Goals and Objectives

* + In our last meeting, we talked extensively about what’s important to you.
	+ You indicated that… *Summarize the goals they identified in the 1st Meeting with you.*
	+ Do you want to add anything to our initial discussion?
	+ Are there any goals you would like to place a higher priority on? *If there are changes explore these by questioning them as you did before.*

**What We Are Doing to Help You**

*Give an overview of the PFO binder and how it will help them organize their affairs. Use one example (Estate Planning Strategy) as an example of an item you will be addressing in the future. Proceed to strategy of focus for the new client. Typically, this will be an update of the IPS and investment recommendations as a matter of course for their Review.*

**New Items for Discussion**

*If there are new items for discussion either brought up by the client or yourself, you may also be communicating a new strategy to them (i.e., Family Security or Education Savings). If this can be done in the span of one hour, proceed. If, however, it is a more complex strategy that requires a good deal of discussion, it may be prudent to set up a separate appointment to discuss it in entirety. It’s best not to leave your existing client feeling exhausted and overwhelmed with this process.*

# Steps to Implementation (10 minutes)

* + Here’s what we need to do next [Existing Client] …*Review and complete any paperwork necessary to proceed with implementation.*

*If your client wants to think about recommendations or has something they would like changed, it is best to defer to another appointment. Any questions or issues with your Personal Financial Organizer (PFO) can be dealt with when your client comes back for the next appointment.*

# Meeting Wrap-Up (1 minute)

* + Thank you for your time today [Existing Client].
	+ We believe the Personal Financial Organizer created and presented to you today is the best way for us to help you simplify, organize and coordinate all aspects of your wealth management.
	+ In fact, we are going to ask that you bring it to all subsequent Review Meetings so we can monitor and update in on an ongoing basis.
	+ Based on where we are at today, we will be in touch to [*outline the when and why here*]. Should you need anything before we meet next, feel free to call us immediately.
	+ Do you have any questions about what we covered today?
	+ It was great seeing you – enjoy the rest of your day.

*Book additional appointments as required for your client to continue to move forward with this process.*