

## Getting Started

Some people are naturally gifted when it comes to the concept of Moments of Truth. Others may need help to get them started or be looking for ideas related to specific events. This resource will help you master the concept of showing your very best clients you are paying attention to things that matter most to them. This is an opportunity for you and your team to provide superior client service.

In the following pages you will find specific suggestions and ideas for the following types of Moments of Truth:

1. The Life Cycle of Home Ownership
2. Someone is Getting Married
3. Travel & Trips
4. Someone is Having a Baby (Grandbaby)
5. Children Becoming Adults: Off to College or Beginning the Next Chapter of their Life
6. Celebrating Retirement
7. When the News Isn't Good

We want to remind you that **you** know your client best and will always be the best judge in terms of what is most appropriate for them at the time. Also, this not about getting into 'gift giving' business but more importantly about recognizing the important times in your clients lives in a thoughtful and genuine way.

Regarding the recognition of Moments of Truth, it's worth mentioning that the art of the gift-giving can be challenging in the digital age. Some clients may still prefer music CDs, while others prefer digital files for their music. Some clients may still enjoy the heft, feel and smell of an actual book, while others want to read on a digital reader. What to do?

It's good to remember that considerate gifting is still about exhibiting some knowledge of your clients' tastes. The best feeling we can have when receiving a gift is that the gift giver knows and cares about you. This is key, and exactly why it is extraordinarily important to document detailed Client Profiling information on your top clients. In this way, you will almost always be able to give the perfect gift when it is required.

As an example, a physical copy of a book might be perfect for one client, but an Amazon gift card to purchase a digital copy of the book, or an audio book, might be perfect for another client. Don't be lazy about the gift card though, you can send along a description of the book with the gift card, or even a list of relevant books, that will show your client that you put some thought into things.

Finally, sometimes your thoughtfulness can be as simple as recommending a free App or providing information you know will be useful. With the overwhelming amount of information today, pointing someone in the right direction is a great value-add and they will appreciate it. Have fun & good luck!

# 1. The Life Cycle of Home Ownership

Owning a home is at the heart of many people's dreams and aspirations. It's a Moment of Truth that many of your clients will experience. You need to pay attention and seize the opportunity to be there for your clients during these important times.

Think for a moment what it is like as your clients move through the various phases of their life. As a young adult or newlywed, many of them are thrilled to purchase their first home. They are equally shocked with the additional expenses and level of maintenance required as a home owner. As some of them settle into 'family mode' and others get financially established, they trade up their real estate. Regardless of the specific 'upgrades' they are moving into, this usually means more property taxes, operating costs and maintenance. Many of your clients dream of the day they will be mortgage free and own their home. The years pass quickly and some will find themselves in an over-sized home that necessitates downsizing. Some may elect to buy a second 'vacation' property where they can get away. Others will move as a result of a promotion or career transfer, to be closer to family, or to move somewhere warm for their retirement. At some point, most of your clients will own a home (or two).

There aren't many things in life more important than our home and the family we share it with.

## **Your Client's First Home ~ Welcome to Home Ownership!**

When your client (or your client's child) buys their first home, it's a pretty BIG deal. Whether they are venturing out on their own or buying a home with a partner, they are entering the realm of home ownership. You definitely want to send a card of congratulations on achieving this milestone. You can (and should for your best clients) go one step further and send along a small token to mark the special occasion, but leave the firm-branded items in your desk drawer. Instead send something useful like a book that speaks to helping the first-time home owner. The more you know about your client the better you'll be at picking a book that is just perfect for them.

If books aren't really your client's thing, you can always send them a nice housewarming gift: a hearty inside plant that will last over time, a high quality "welcome" mat or a house-warming basket complete with useful household gadgets and tools, as well as some consumables (there is no shortage of places that design and deliver fabulous gift baskets). Again, the more you know about your client, the better you can select just the right thing.



The acknowledgement should occur shortly after the move into their new home. You may even wish to send them a great article on how to prepare for moving into their first home or a 'moving checklist,' when you first hear the good news about their purchase. This will demonstrate you are paying attention. Imagine their surprise when a few months later you acknowledge this event in yet another special way.

## It's Moving Day

Most of us at some point will move from one home to another. Moving is a significant life event for most people. It often signals a new chapter in life: starting a family, career relocation, achieving financial success, getting married or divorced, moving closer to aging parents, or retiring. This type of event becomes a focal point for your client so it is important to pay attention.

Sending a note saying “congratulations” or “good luck in the new home” will be a starting point in sharing this moment with your client. You can also send along a little something that shows you are thinking about them. Talk to your client and see if you can discover the life-event that triggered the move so that you are better able to acknowledge the event appropriately. For instance, you will be able to find many books to address a variety of events (i.e. having a baby, getting married, divorced, new job or promotion, retirement, or acquiring their dream home, etc.).

Again, if books aren't really your client's thing, and they are moving somewhere they plan to be for a long time, send them something with staying power. This could be a Magnolia Tree (or other suitable plant or tree) that will grow for years to come. You can also use some of the ideas suggested for first time home owners – just be sure it isn't a repeat for your client (that's another reason why making notes in your contact management system is so important).

## Mortgage Free Day



Buying a house is usually very exciting, but it can be even more exciting becoming mortgage free. This is definitely an occasion worth celebrating with your client (not to mention a core financial milestone).

One advisor we worked with was speaking with a client who happily reported he had recently become 'mortgage free'. The advisor congratulated him and asked when was the 'special day', which of course the client eagerly shared with him. The advisor sent a card

congratulating his client along with a quality door knocker on which he had subtly engraved the date his client was mortgage free. Through the years, the knocker was a constant reminder of the advisor's thoughtfulness.

## Home Sweet Home

Put your client's home and everything pertaining to it on your radar. It may be an upcoming move as discussed above or it could be something else that's significant such as a major renovation or damage from an act of Mother Nature. Any time something is going on with your client's home, it is a matter at the center of their universe. Pay attention. And when you hear something significant regarding their home, act on it. Don't just *think* about doing something - actually *do* it. Your client will be delighted you did and so will you.

## 2. Someone is Getting Married

Anyone who has ever been married will tell you it is a big deal. It could be considered an even longer-term commitment than retirement investments (well, for some people anyway). It also provides an excellent opportunity for Advisors to exceed their client's expectations by marking this momentous occasion in a memorable way.

If you take a minute now to reflect on some of your best clients, you may have known about a few weddings here and there over the years. The million dollar question is: *What did you do about it?* For many Advisors, the answer is nothing, other than wishing the couple well. More often than not, our good intentions fade out as we find 'more important' things that demand our time and attention. Sadly, this means Advisors miss out on a time-limited and precious opportunity to make a profound impact on the life of their clients.



Next time one of your favorite clients shares exciting news about an upcoming wedding, you need to spring into action. There are all kinds of things you can do to acknowledge the special day for your client when the time comes. But, it goes beyond just sending a wedding gift.

Pre-wedding time presents you with additional 'wow the client' opportunities. You can send pre-wedding articles, magazines or books on how to plan for the big day. Maybe you can send the bride-to-be a few passes to the upcoming Bridal Show coming to town. Also, don't forget to bring this topic up on all your call rotations and any review meetings you have before the wedding. You need to be asking things like:

*"How are the plans coming along?"*  
*"Have you chosen your honey moon destination?"*

Post-wedding time presents yet even more opportunities to 'wow' clients. You can easily set triggers to mark milestone anniversaries with a special card and/or gift. Where appropriate, you can theme the milestone anniversary gift with your wedding gift. For example, if you gave them a bottle of fine wine that needed to age for 5 years, you send them a replacement on their 5<sup>th</sup> anniversary. Regardless of what you do, know this: your clients will be absolutely thrilled you remembered – most of their friends and family will have forgotten.

When it comes to your clients getting married *or* the children of your clients getting married (because this is an equally big event in your client's life), you need to be prepared to share in this celebratory occasion. And remember, even if it is not the first time they are getting married, it's still a significant life event.

Whatever you do, let your clients know that you know how important it is.

## Acknowledgement Ideas

With good *Client Profiling*, there are many ways to wow your clients with a gift they will truly appreciate on their special wedding date.



- A special bottle of wine requiring aging to coincide with a milestone anniversary (say 5 or 10 years) with a personalized label of congratulations including their wedding date.
- A suitable book related to “Life after Marriage”.
  - This book should be specific to the marriage at hand: it could be related to life in general as a married couple (young, middle-aged, old), financial-related issues of being married, advice for marriage the second time around, blended families, etc.
  - You can also pick the tone of the book to suit your client: light and funny or more serious and of the self-help variety.
- A Gift Certificate to a favorite restaurant.
- A contribution on their behalf to a Charity which has significant meaning to them.
- A tree to plant in their garden— one they can watch grow for years to come.
- Tickets to a special upcoming concert or theatrical event you know they would enjoy.
  - If it’s a newly blended family with children, you may want to choose a fun event that is family-inclusive to celebrate the new family unity.
- A high quality picture frame for their wedding photo.
- If there is a honeymoon, arrange to have a gift basket or spa treatment or other appropriate service waiting for them at their room – along with wishes of congratulations.
- When all else fails, check their Gift Registry and either choose an item you find suitable or send along a gift certificate to the store they are registered at.

Having a thorough Client Profile allows you to acknowledge this special event with something truly unique they will remember forever. These types of acknowledgements are highly personalized and therefore, always best received.

### 3. Travel & Trips

It's not uncommon for people to put more time, effort and thought into planning a vacation than they do planning for the rest of their life. In fact, most people anticipate and look forward to taking vacations. Not only is it their opportunity to get away from the everyday, but it also allows them to get refreshed and spend quality time with family and friends. Think about the last vacation you took and the great memories that come to mind. Better yet, think about your next upcoming vacation...and how much you are anticipating it.



Clients often reveal when they go on holidays to the professionals in their lives. Some have a regular pattern of travel and go on holidays at pretty much the same time each year – and sometimes even to the same place each year. Regardless of their travel preferences and patterns, there are many ways to acknowledge this moment of truth.

Here are some examples to get you thinking. Remember, you will be the best judge of what is appropriate for your best clients based on what you already know about them and where they are traveling to.

#### The First Time Trip

An excellent way to acknowledge a first time trip is to send your client a travel book about the place they are destined to travel. There is definitely no shortage of these types of books at your local or on-line book store. Some books will be better than others, so put some effort into selecting a good one. You want to choose one that is informative, easy to read, not too big (i.e. travels well) and has some great color pictures to get them excited about their trip. You will likely be able to find a reputable company that does a whole line of travel books, which is great – you'll be set for all your 'first time trip' moments of truth from here on out. This task can easily be delegated to your assistant.

#### The Regular Trip

There are many ways to acknowledge a regular trip to a favorite holiday destination. The appropriateness of what you send will depend on two things:

1. How well you know the client on a personal level (interests, hobbies, sports, etc.)
2. Their travel destination.

For example, if you have a client who goes south every winter to get in some golf time, you could acknowledge each trip with a new golf toy. One year it's a golf towel, hat, shirt, – anything but golf balls! Their shelf life generally isn't great – they end up lost or in the drink. You could even send a book highlighting the best golf courses in the area or a book on how to improve their handicap. You might also mark their annual golf trip as the time you gift them with a renewal to their favorite golf magazine – with the first issue to take with them (great airplane reading material).

Now, if you had a client who went north each year to indulge in their passion for skiing, you could arrange to have a basket of 'winter goodies' with a personal note delivered to them. A bottle of wine or another



appropriate beverage can also be arranged. Finally, if you knew their favorite author you could send them a good book to enjoy by the fireside. Regardless of what you send, always be sure to include a personal message – a well written message can be more important than the item actually accompanying it.

Lastly, if you have a client who does an annual retreat to cottage country, you could easily acknowledge this too. You might want to send them a 'cottage country survival basket' with a few goodies to enjoy over the summer: jams, teas, biscuits, etc. There are many places locally and online that provide themed and customized baskets. You might even want to include a good movie or book. If your client is an avid gardener, it might be nice to arrange for a nice hanging basket to adorn their cottage each year when they arrive.

## **The Special Trip**

If your client is taking a trip to celebrate a special occasion, such as a honeymoon or wedding anniversary, you have another good opportunity to make a statement. For instance, you could arrange for a bottle of champagne with a personal note of congratulations. If they go on a cruise, you can easily arrange this type of gift. You can also provide them with ship Gift Credits to indulge in some of their favorite onboard activities. Finally, you could also get them a nice book that ties into the theme of their special event.



## **Getting it Done**

When acknowledging these types of moments of truth, the bottom line is the better you know your client, the more appropriate a gift you can select. Never equate how much you spend on something to how well you think it will be enjoyed, appreciated and valued. A small gesture can go a long way.

Instead of thinking about and waiting for just the enormous Moments of Truth to occur, acknowledge the ones you can, even if they're small. Big or small, commit to acknowledging them and put a plan in place so that you and your staff are equipped to do so in an efficient, yet effective manner.

# A Success Story: These are the Ties that Bind

Years ago I was working with an Advisor who was pleased he had just brought on a brand new ideal client. In following up, I asked the Advisor to give me an update on the status of this new relationship and he told me his client was going to Australia for six weeks. And, the conversation went something like this:

*"He's going to Australia. So, what are you going to do about that?" – I asked.*

There was a silence. I'm not sure if he thought it was a rhetorical question, but it wasn't. So I said, *"You need to go get a travel book on Australia and courier it to this guy with a nice card - right away – before he leaves."*

The Advisor politely responded to me: *"If I have time. It's been very busy this week....and...well I'm just not sure we'll get to it."*

Ok, now this was the perfect opportunity to demonstrate firsthand the impact of a meaningful Moment of Truth. So, this is what I said to the Advisor when we were only 5 minutes in our coaching call:

*"Getting that book out to your new client is important. So, our session today is over and the only homework you have is to get that book out."*

There was a long pause on the other end -- because he thought I was joking. I respectfully reaffirmed that I wasn't joking. Of course, I followed up with him on the very next call. And, to be totally honest, I wasn't sure if he would actually follow through. For some Advisors, sending gifts & cards to clients is not an easy task. Some have never done it and some never will.

I was delighted that he took action on this opportunity. He had his assistant purchase a nice travel book on Australia and they couriered it to their new client along with a handwritten card. Shortly after, the Advisor received a phone call from his new client – who was grateful for the book and remarked that his wife was very appreciative too. In addition to thanking the Advisor, the client went on to say how much he and his wife had been looking forward to this trip...and a genuine conversation ensued with great detail and enthusiasm. This trip was important to the client and they knew their advisor was paying attention and actually cared. So a \$20 gift triggers a 10-minute phone call with your new client that begins with them praising you and moves into a genuinely great conversation. This is *exactly* the kind of superior client experience we want to create for your very best clients.

Now, a book might not sound like a big deal, but what a perfect way to acknowledge a trip like this. First, we know people will have *plenty* of time to read books at the airport and on the airplane itself...especially on a flight to somewhere like Australia. And, for someone traveling to a place for the very first time, it's a terrific way to build on their excitement and anticipation about going. And, imagine if they visit an attraction mentioned in the book you sent them and it turns out to be one of the highlights of their trip. They will forever remember and be thankful. That's great shelf life.

The bottom line is this: the feedback the Advisor received directly from his client was more than enough for him to realize these are the ties that bind. This IS the important stuff.



## 4. Someone is Having a Baby (Grandbaby)

When it comes to a lifelong investment, there's nothing quite like having a child. Any parent will tell you it is full of its ups and downs (much like the stock market). And, any grandparent will tell you it is the ultimate life experience – perhaps even better than having kids! In fact, some grandparents have admitted they actually like their grandkids more than their own children!

When you are talking with your best client and they share the news that there is a new addition coming – child or grandchild – you need to be paying full attention and follow this event as it unfolds in their life. Little else will take priority in their lifetime as that moment. And, if they are first-time parents or grandparents, the moment is even more significant and usually brings with it unprecedented joy and enthusiasm.

It makes perfect sense that we do something meaningful about it to share in this very special moment with our best clients.

### Acknowledgement Ideas



#### Send a Card

This is a simple and easy way to congratulate your client about their pending arrival – whether it is a child or grandchild. You'll want to include a simple handwritten congratulations message inside the card.

You may also want to supplement this personal message with a quote about babies. Go to the internet and search "Quotes on Babies" – you'll get plenty to choose from. We've provided samples below:

A baby will make love stronger, days shorter, nights longer, bankroll smaller, home happier, clothes shabbier, the past forgotten, and the future worth living for."

~ Anonymous quotes

"If one feels the need of something grand, something infinite, something that makes one feel aware of God, one need not go far to find it. I think that I see something deeper, more infinite, more eternal than the ocean in the expression of the eyes of a little baby when it wakes in the morning and coos or laughs because it sees the sun shining on its cradle."

"People who say they sleep like a baby usually don't have one."

~ Leo J. Burke quotes

"A baby is an inestimable blessing and bother."

~ Mark Twain quotes

Like all cards, this card should be high quality, handwritten and hand-signed by the Advisor. It needs to be mailed in a hand-addressed envelope and posted with an actual stamp. It's all in the details.

## Send an Article

You may wish to include an article with the card or send one separately afterwards as part of your “Article of Interest” service offering. Regardless of when you send it, it would be an article related to parents or grandparents that addresses their new addition. Again, search on the internet. You will find some articles that are more serious and emotional, some that are more like ‘baby coming home’ checklists and some that are humorous in nature. You can choose the style of article that best suits your client and their situation. If you find a few great articles on this topic, save them on your PC so you can use them for other clients who reach this milestone. This will make the process more efficient for you and your team.

## Send a Book to the Parents or Grandparents

There are some great books out there on preparing parents and grandparents for the addition of a child to their family. Refer to the resource called “Books You Can Send to Parents and Grandparents” for specific recommendations.

Regardless of the book, the Advisor should handwrite an inspiring, memorable or funny quote inside the book cover and sign off with their signature.

Another option to sending a book is to get them a one-year gift subscription to a reputable parenting magazine. There are several to choose from.

## Books, Blankets, Sleepers & More!

If you want to add the “wow” factor to your acknowledgement, send something fun and adorable! If you aren’t a parent or grandparent – ask someone you know who is. They’ll be up on the latest and adorable baby trends...which, by the way, there is never any shortage of.



Here are some ideas to get you thinking:

- Go to your local or online bookstore and send them a beautiful baby book of bedtime stories or prayers. Be sure to include a hand-written greeting on the inside cover.
- If the parents are alumni of a college or university or a fan of a particular sports team, you can send them a ‘baby-sized’ t-shirt and/or hat to help increase their fan base.
- Go to [www.rentmothernature.com](http://www.rentmothernature.com) and take out a sheep lease in the name of your client. Your client will wind up with a handmade 100% wool blanket for the new baby.
- Send your client an adorable tot-friendly piggy bank and tell them to start saving young! You’ll likely be able to find some that theme well with their nursery (that means you may have to ask about it, covertly or otherwise). One website that offers baby piggy banks from baseballs, ballerinas to turtles and pigs ~ and everything in between is [www.babysakes.com](http://www.babysakes.com).
- Send them “Parental Sleep Survival Kit”: This could have some lullaby music for baby, as well as a book on getting baby to sleep (refer to book resource below for more information) and ear plugs (for fun). Include a sheet of instructions and remember: it’s all in the delivery.
- If you or your spouse is ‘crafty,’ knit or sew a wonderful baby blanket. Or if you know someone who enjoys doing cross-stitch you can have a nice one done to theme with the nursery.

Handmade gifts are thoughtful and unique. These one-of-a-kinds will be treasured. Explore your talents.

- When all else fails, here's another option. More people are 'registering' their baby items at the larger baby department stores. You can have a look at their list and get something that you think they would really appreciate. Be sure to check it off from the gift register so they don't get two!
- Finally, if you are not sure of what to do, you can always send a gift card to the local baby store where they might be registered. This allows your clients to pick out some wonderful baby wear and accessories.

You can brainstorm with your team to come up with some more fabulous 'new arrival' celebration ideas. The sky is the limit and this can be really fun (for some people). Pick a few and develop a process around them. Make sure the final delivery is polished and fun.



## Call Rotation

Finally, you should also demonstrate your continued interest in your client's situation by checking in with them about their new addition during your call rotations. There are many ways you can follow up about their bundle of joy in the first year:

- Are you ready for the little one's first holiday season?
- Will they be dressed up for Halloween?
- Ask about *firsts*: food, steps, teeth, words, etc.
- How's little Michael adjusting to his new baby sister?
- How's Rover (the family dog) adjusting to the new addition?

In subsequent years, make a concerted effort to follow the child's timeline, their likes and dislikes, as well as any activities they enjoy doing. Make note of all their extracurricular activities, interests and accomplishments in their Client Profile.

## Getting It Done

There are many different ways to acknowledge this monumental milestone for your best clients. You'll be in the best position to choose one that is the most appropriate based on your client's specific situation and what you know about them as it relates to their Client Profile.

Don't just think about it, do it. You and your client will be pleasantly surprised.

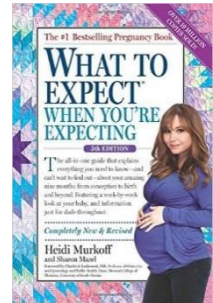
## Books You Can Send to the Parents & Grandparents

There is definitely no shortage of books on parenting and you'll be in the best position to decide what type of book is appropriate for your client.

Here are a few titles to get you started.

### Before the "Arrival" – Just for Her

- What to Expect When You're Expecting - 4th Edition by Heidi Murkoff
- The Complete Book of Baby Names by Lesley Bolton
- The Girlfriends' Guide to Pregnancy: Second Edition by Vicki Lovine
- Belly Laughs: The Naked Truth about Pregnancy and Childbirth by Jenny McCarthy



### The First Year

- New Parents Are People, Too: 8 Secrets to Surviving Parenthood as Individuals and as a Couple by Sharon Fried
- The Baby Book: Everything You Need to Know About Your Baby from Birth to Age Two by William Sears, Martha Sears, Robert Sears & James Sears
- What to Expect the First Year by Heidi Murkoff

### When the Family is Growing

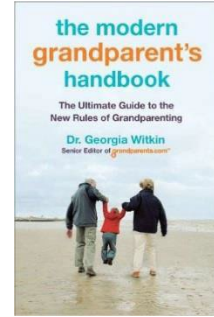
- The Everything Parent's Guide to Raising Siblings: Tips to Eliminate Rivalry, Avoid Favoritism, and Keep the Peace (Everything: Parenting and Family) by Linda Sonna
- Playful Parenting by Lawrence J. Cohen
- Siblings ("Practical Parenting") by Richard C. Woolfson

### Preparing for Fatherhood - Something for Him

- The Expectant Father 2nd edition: Facts, Tips and Advice for Dads-to-Be by Armin A. Brott
- The New Father: a Dad's Guide to the First Year by Armin Brott
- Be Prepared: A Practical Handbook for New Dads by Gary Greenberg & Jeannie Hayden
- What to Expect When Your Wife is Expanding: A Reassuring Month-by-Month Guide for the Father-to-Be, Whether He Wants Advice or Not by Thomas Hill

## Something for Grandparents

- The Modern Grandparents' Guide by Jackie Highe
- The Gifts of Being Grand: For Grandparents Everywhere by Marianne Richmond
- The Really Useful Grandparents' Book by Eleo Gordon
- Grandparents Book by Milton Kamen
- Chicken Soup for the Grandparent's Soul: Stories to Open the Hearts and Rekindle the Spirits of Grandparents by Jack Canfield, Mark Victor Hansen, Meladee McCarty & Hanoch McCarty
- The Gift of Grandparenting by Eric Wiggin



You will also find numerous books on expecting twins and multiples, raising children with different needs and many other specific parenting books that may be appropriate for your client. Check with your local or online bookstore for more information.

Once you find a few books on this topic that seem to work well, buy a few copies and keep them on hand in the office. That way, they will always be there when you need them.

## 5. Children Becoming Adults: Off to College or Beginning the Next Chapter of their Life

Sending a child off to college is a significant milestone in the lives of many of your clients. For some of your clients, sending their first child off to college may border on traumatic (think of those who have only one child and are now on the way to becoming Empty Nesters). Indeed, the letting go of a 'child,' to create an independent, productive and happy member of our society, is bitter sweet. On the one hand, parents are excited about their child beginning a new chapter of their life and living up to their potential. On the other hand, the parents understand their influence may be more at 'arms-length' and feel less able to 'insulate' and 'protect' their child as they enter into adulthood. Finally, these kids are bound to learn by their mistakes – just as their parents did. It won't be easy for your clients to watch their children make mistakes, but it will happen.

How can you possibly help your clients with a life change like this? Well, you may not be able to prepare them for it, but you can certainly do some things to acknowledge the significance of this event and help them celebrate it for what it is.

When you become aware of clients who have children completing high school (and you need to be asking them), and preparing to move on and/or perhaps move out, you need to pay attention. Ask them where their children are going, when they will be leaving and what program they are taking. Diligently note all of this information in the Client Profile area on your contact management system.

Once you know what's on the horizon for the family and their child, there are a few ways you can acknowledge a child going off to college. Ultimately, you will be the best judge (based on your Client Profile) to determine the most appropriate way to respond.

### Acknowledgement Ideas



#### Send a Card

This is a simple and easy way to congratulate your client about their child's upcoming educational pursuit. You'll want to include a simple hand-written 'congratulations' message inside the card.

You may also want to supplement this personal message with a quote about growing up. Go to the internet and search "Quotes on Children Growing Up" – you'll get plenty to choose from.

We've provided some quotes you can use below:

You have to do your own growing no matter how tall your grandfather was.  
*Abraham Lincoln*



If you're gonna screw up, do it while you're young. Older you get, the harder it is to bounce back.

*Winston Groom*

Too many people grow up. That's the real trouble with the world, too many people grow up. They forget. They don't remember what it's like to be 12 years old. They patronize, they treat children as inferiors. Well I won't do that.

*Walt Disney*

We've had bad luck with children; they've all grown up.

*Christopher Morley*

I should mention that while I was growing up, Einstein was presented as a worthy role model for a young boy who was good at his studies.

*Sidney Altman*

Like all cards, this card should be hand-written and hand-signed by the Advisor. It needs to be mailed in hand-addressed envelope and posted with an actual stamp.

## **Send an Article**

You may wish to include an article with the card or send one separately afterwards as part of your “Article of Interest” service offering. Regardless of when you send it, it would be an article related to parents preparing their children for heading off to college. Again, search on the internet. You will find some articles that are more serious and emotional, some that are more like checklists and some that are humorous in nature. You can choose the style of article that best suits your client and their situation. If you find a few great articles on this topic, save them on your PC so you can use them for other clients who reach this milestone. This will make the process more efficient for you and your team.

Alternately, you can send a favorable article about the particular school they will be attending or the sport they will be playing there. You could also find a more broadly appealing article discussing the ‘pros’ of post-secondary education and the positive outcome it has on many children and their life-long potential. There are many, many alternatives here.

## **Send a Book to the Parents**

There are some great books out there on preparing parents for children heading off to college or just plain leaving home and preparing for adulthood. Refer to the resource called “Books You Can Send to Parents” for specific recommendations.

Regardless of the book, the Advisor should handwrite an inspiring or funny quote inside the book cover and sign off with their signature.

## **Send a Book to the Children**

There are also some great books on preparing children for heading off to college – especially those choosing education at a distance (i.e. moving away from home).

Another approach you can take (and this one will also work for the client whose child is **not** going to college), but instead is going right into the workforce) is to send their children some good financial planning books. Refer to the resource called “Books You Can Send to Kids” for specific recommendations.

## Sweatshirts, Hats, Pendants & More

If a child is attending an alumni school of your client, you have a unique opportunity to have a major impact on your client. What better way to bring back the memories and reinforce the legacy than sending your client a sweatshirt (and perhaps his son/daughter too) from that College or University. They will wear it proudly. As you can imagine, the client will proudly tell EVERYONE that their son or daughter is going to **their** college.

It doesn’t even have to be an alumni school of theirs – they’ll be proud to wear it regardless.

## Call Rotation

You can also demonstrate your continued interest in your client’s situation by checking in with them about their children during your call rotations. There are many potential avenues for discussion depending on the time of year. For example:

- Is son/daughter coming home for Thanksgiving/Christmas/Spring Break/etc.?
- How was the visit with son/daughter over \_\_\_\_\_break/holiday?
- Is son/daughter ready to wind up their studies for the year?
  - Will they be moving back home? Are you helping?
- What will their son/daughter do to keep themselves busy while school is out?
- Are they ready to begin their 2<sup>nd</sup>/3<sup>rd</sup>/4<sup>th</sup> year of studies?
  - Are they continuing with the same program?
  - What did they like most about it?

## Getting It Done

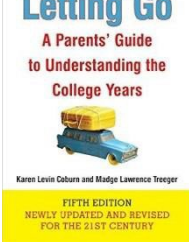
There are many different ways to acknowledge this important milestone for your best clients. And, you’ll be in the best position to choose the one that is the most appropriate based on your client’s specific situation and what you know about them based on their Client Profile.

The key here is to not be fooled into thinking that this is not important stuff – because it is. Make the time to do it. Allocate the resources. Delegate the responsibility.

## Books You Can Send to the Parents

Unlike books on parenting young children, books on parenting adult children are few and far between. Here are a few:

### The College Years

- Karen Levin Coburn's Letting Go: A Parents' Guide to Understanding the College Years is a top choice among freshman parents and beleaguered college deans. Coburn, dean of freshman transition at Washington University, and co-author Madge Treeger, delve into how to reinvent the parent-child relationship, and how to encourage "independent decision making with an expression of support for whatever is decided." In other words, how to offer loving guidance without anyone throwing objects at your head.
- 
- Barbara Newman and Philip Newman's When Kids Go to College: A Parent's Guide to Changing Relationships. This practical guide will answer that important question and tell you how to make the most of these exciting years. The topics included are: Identity formation; values development; career exploration; social relationships; sexuality; alcohol and drug abuse; romantic relationships; and many more!
  - Carol Barkin's When Your Kid Goes to College; A Parent's Survival Guide.

### 20-Somethings and Young Adults

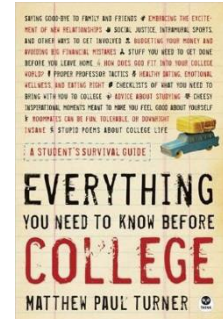
- Jane Adams' gently funny I'm Still Your Mother: How to Get Along with Your Grown-Up Children for the Rest of Your Life offers down-to-earth advice packaged under such irresistible chapter headings as "Maybe This is Just a Stage You're Going Through" and "I Don't Care What You Do, Darling, As Long As It Makes You Happy, and Other Lies Mothers Tell Their Children."
- Brandeis University's Ruth Nemzoff tackles family dynamics in Don't Bite Your Tongue: How to Foster Rewarding Relationships with Your Adult Children. The old dictum about letting go and shutting up may have worked back in granny's day, when life spans were considerably shorter, but you and your adult children may have another half century together. Shouldn't it be in the context of a loving and supportive family relationship, rather than in the spirit of "I disapprove of your decisions but I'm going to zip my lip and ooze unspoken disapproval instead"?
- Jane Isay's Walking on Eggshells: Navigating the Delicate Relationship between Adult Children and Parents shares real-people stories and practical tips to demonstrate that even the smallest changes in behavior- how you communicate and how you relate to the other people who are important in your kids' lives - can make a big difference.
- And finally, Georgetown University linguistics professor Deborah Tannen offers up I Only Say This Because I Love You: Talking to Your Parents, Partner, Sibs, and Kids When You're All Adults. Tannen explores family arguments, conversations and misunderstandings. It's not just the messages that count, she says, it's the "meta messages" - the words we say and the words they hear.

## Books You Can Send to the Children

Here are a sample of some of the books available to send to the children of your best clients:

### The College Years

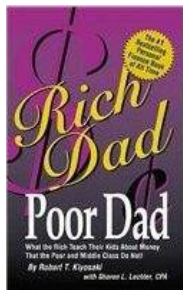
- Everything You Need to Know Before College: A Student's Survival Guide by Matthew Paul Turner
- The Everything College Survival Book: From Social Life to Study Skills--all You Need To Fit Right In (Everything: School and Careers) by Michael S. Malone
- How to Survive Your Freshman Year: By Hundreds of College Sophomores, Juniors, and Seniors Who Did (Hundreds of Heads Survival Guides) by Hundreds of Heads Books, Mark W. Bernstein, Yadin Kaufmann, and Frances Northcutt
- Navigating Your Freshman Year: How to Make the Leap to College Life-and Land on Your Feet (Students Helping Students) by Students Helping Students
- 101 Things a College Girl Should Know by Stephanie Edwards



### 20-Somethings and Young Adults

- Leaving Home: Survival of the Hippest by Lynn Johnston, Andie Parton, and Andie Parton
- Life Skills 101: A Practical Guide to Leaving Home and Living on Your Own by Tina Pestalozzi
- 50 Ways to Leave Your Mother by Chris Salditt

### Young Adults & Their Money



- Rich Dad, Poor Dad: What the Rich Teach Their Kids About Money--That the Poor and the Middle Class Do Not! by Robert T. Kiyosaki
- Rich Dad, Poor Dad for Teens: The Secrets about Money--that You Don't Learn in School! by Robert T. Kiyosaki
- The Millionaire Next Door by Thomas J. Stanley and William D. Danko
- Think and Grow Rich: The Landmark Bestseller--Now Revised and Updated for the 21st Century by Napoleon Hill and Arthur Pell
- The Richest Man in Babylon by George S. Clason
- The Wealthy Barber: Everyone's Common Sense Guide to Becoming Financially Independent by David Chilton

## 6. Celebrating Retirement

Think for a moment how your clients experience different events, both good and bad, as they move through the various stages of their life – much like you do. One of the coveted life events for many is retirement – the elusive happily ever after. Unlike some moments of truth, this is one you can plan for with a good deal of notice - since it is *your* job to prepare them for this event financially. In other words, most people don't retire spur of the moment.

When one of your top clients retires, you need to send a card of congratulations to acknowledge the special occasion. This would be considered a *minimum* standard of acknowledgement. As with all cards, make sure it is high quality, has a handwritten greeting inside and is individually stamped when mailed.

You can, and should, go one step further for your best clients. This means sending along a special gift to mark the occasion of retirement. So what exactly is the *right* thing to send?

First, we suggest you leave the firm-branded items in your desk drawer. They may be easy to access and relatively inexpensive, but they aren't very *special* either. You know it and so does your client. Can you honestly expect your client to brag to someone about their new coffee mug complete with firm logo?

This is yet another great example where the more you know about your client's profile, the better you'll be able to pick something that is just perfect for them. If they have a hobby, passion, recreational activity or interest that you know they will be spending more time doing in retirement, send something directly related to that. *That* will make them feel special. They may even brag about it to friends and family.

If you are a little light on the personal information for your client, send something useful like a book for first-time retirees. You should be able to find a theme that goes well with your client's retirement situation.

Regardless of the type of acknowledgement you choose, it should occur at, or near, the actual time of retirement. Timing is everything. You don't want to be sending a "Happy Belated Retirement" card.

Put your top client's retirement date on your radar. Don't just *think* about doing something - actually *do* it. Your client will be delighted you did and so will you.

### Acknowledgement Ideas

With good Client Profiling, there are many ways to wow your client with a gift they will appreciate and remember. Here are just a few examples:



#### Gardeners

Consider sending your green thumbs one of the following:

- Great gardening book with a personalized retirement inscription inside the cover
- Gift subscription to a high quality and regionally appropriate gardening magazine
- Set of quality hand-gardening tools (engraved with date of retirement)
- Gift certificate to their favorite gardening store
- Hearty, long-term plant or tree for their yard

## Golfers

Consider sending your devoted golfers one of the following:

- Gift subscription to a top notch golf magazine
- Quality golf accessory that has a good shelf life (i.e. not golf balls)
- Round of golf at their favorite club (with a friend or with you)

## Travelers

Consider sending your nomadic travel-lovers one of the following:

- Gift subscription to a top notch travel magazine
- Travel book about a specific destination they plan to visit
- Gift Basket with goodies/wine sent to their cabin (if going on a cruise)
- Useful Cottage/Boat accessory (since they'll be spending a lot more time there)

## Sports Fan

Consider sending your die-hard sports fans one of the following:

- Tickets to an upcoming game (with a friend or with you)
- High quality fan memorabilia (hat, shirt, jacket, etc.)
- Team biographical book, limited edition coins or another fan-worthy collectible

## Other Hobbies & Interests

You can easily theme books, magazines and other tangible items with pretty much any hobby or interest your client may have.

## Some Generic “Retirement” Ideas *(for those a little light on Client Profile information)*

- Quality book related to retirement – and it should be fun, interesting and doesn't have to be financially related (that's why they have you)
- Bottle of wine requiring aging (with a personalized label of congratulations including date of their retirement)
- Gift certificate to a favorite restaurant
- Tickets to a special upcoming event
- Lease mother nature to create a 'timeless' hand-selected deliverable your clients won't stop talking about (truly an experience they won't forget – for more information go to [rentmothernature.com](http://rentmothernature.com))

Finally, we recommend you include your team when brainstorming retirement ideas. You'll be amazed at the creativity unleashed.

This is a concept everyone can have fun with.



## 7. When the News Isn't Good

Like death and taxes, we can accept with absolute certainty that at one point or another, we will all be on the receiving end of some profoundly bad news.

If you've already experienced what it's like to personally receive unpleasant news, you'll also know the true value and significance of even the smallest gesture of those around you to acknowledge it. Reflect back to a time in your life where you were going through something difficult or challenging. Now think about the reactions of those closest to you. There may have been one or two individuals who you remember clearly because of how they responded. And, it may not have been anything elaborate, but more likely something that was unexpected, low key and very appropriate for what you were going through. In other words, something you will never forget and be forever grateful for. There may also have been others from whom you expected a significant response and were sadly let down by the non-response. This is fairly common in times like this.

When your best clients are sharing with you the painful happenings of their life, it means they have placed a tremendous amount of trust and confidence in you. And because these are important individuals who you genuinely enjoy working with, you need to choose to be one of the few people who will actually respond in the case of unpleasant news.



### What Exactly Should You Do?

It really depends. The important thing is to remember that it doesn't have to be complicated and your specific response will depend on the individual client and the unique event itself<sup>1</sup>. It can be something as simple as scheduling a follow up call so you can phone back to check in on the client. Seriously, they will be impressed that you are thinking of them. Or, it might be a handwritten card you send that simply says: *"Thinking of you during this difficult time."* These may be small things, but they are the important ones – don't fool yourself to think otherwise.

In some situations, you may wish to send along a book with the handwritten card. For instance, there are books available that deal with specific situations such as:

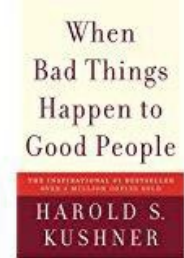
- Losing a spouse, child or parent
- Divorce
- Coping with a Terminal Diagnosis
- Being a Victim of Violent Crime or Destructive Addiction

Start a book list that you can use as a resource so that you can act in a timely fashion when required. You may also know of some other terrific books based on your personal experience that should be added to the list. Regardless, make sure the books you choose are positive and provide a 'lift' to those in that situation. We want to inspire them with hope and help them move forward.

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<sup>1</sup> Never include a business card or any other logo items when responding to these types of Moments of Truth. This is not a time to 'advertise' and it will detract from the sincerity of your intent.

In situations where you are not quite sure, there is a terrific book called *“When Bad Things Happen to Good People”* written by Harry Kushner. Even if they never read the book, they will always remember you sent it to them and were thinking of them during their time of need. If they do read it, this small gesture will have a profound impact on their life.



One common situation is for clients, especially older ones, to wind up in the hospital at one time or another. The knee-jerk response is to send a card with flowers. And, if you think back to any time you’ve had to endure a stay in the hospital, you may be quick to recall that flowers don’t help to enlighten the experience. Now, if you usually send flowers, don’t beat yourself up – it’s certainly better than doing nothing. You are on the right track. However, we want to give you some creative options for the next time something like this happens.

For instance, if you know your client is an avid reader, you can send them a card along with a book by their favorite author or a magazine on their favorite subject. Or if they are a regular card player, you could send them a handheld digital poker game, or send a card and within the card, point them out to an App that does the same thing on their Smart Phone. Perhaps even an App gift card may be appropriate, depending on the client. Regardless, try and do something. This will let the client know you were thinking about them. Interestingly, these things are often less expensive than a decent bouquet of flowers, but they tend to be more appreciated. Again, take a minute to think about the tastes of a given client before you decide how to react.

One final example to get your creativity flowing: there was an Advisor who had a AAA couple where the wife ended up in the hospital. He sent a week’s worth of meal service to their home so she wouldn’t have to worry about her husband and children. It brought her peace of mind and allowed her to get the rest she needed to recover instead of fretting about her family (which many men and women do). This response was appreciated and enjoyed by everyone in the family.

## Recurring Unfavorable Moments of Truth

- Personal diagnosis of serious illness or disease or client spending time in hospital
- Diagnosis of serious illness or disease for spouse, child, parents or loved one
- Having to put their parents in an extended care facility
- Divorce or separation
- Client or loved one involved in a serious accident
- Death of Spouse or loved one (including family pet)
- Loss of Career
- Struggling with a destructive addiction
- Destruction to home and personal property from deliberate vandalism
- Victim of a violent crime
- Other personal obstacles or tragedies that impact the life of your client

In many ways, these unfavorable events and how you react to them will speak more to your integrity and sincerity than celebrating the many fun milestones of life (because these are the easy ones). So, next time you hear some bad news from one of your best clients, make a choice to do the right thing and acknowledge it in a highly personalized and sincere way. You will be glad you did.

## My Action Items & Notes

[illegible]