

# CLIENT VALUE ADDS

CFP® CREDIT Approved



ADAM  
CMEJLA



STEPHANIE  
BRUNO



Financial planning is a **process**,  
not an event.

# KNOW YOUR AUDIENCE

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## IDEAL CLIENT PROFILE

What Value Adds support them

Categories:

- Personal
- Advice
- Technical

Provide mass  
value and personal  
attention.





- Comprehensive List
- Tax Prep Letter
- Beneficiary Review & Estate Checklist
- Long-Term Care Review
- Roth Conversion Review
- Tax Management Review
- Risk Management Review
- Guest Speaker
- Book Club



MONTH	TITLE
January	<<Off>>
February	Practice financials review & 1099 letter/tax prep
March	<<Off>>
April	Cornerstone Review
May	Cornerstone Review
June	<<Off>>
July	CPA/Mid-year Tax Review
August	<<Off>>
September	Cornerstone Review
October	Cornerstone Review
November	Roth Conversion/Gain Harvesting
December	EOY Wrap-up and Calendar Mailing

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# LONG-TERM CARE REVIEW



## What ?

Why  
The Need

Current costs in your area and future projected costs  
Your policy details  
Your Wishes  
Trusted Contact

## How

- Work with the agent who underwrote the policy or hire someone who is willing to review them on an hourly basis (see me if you need this resource)
- Get local costs of coverage for area from <https://www.genworth.com/aging-and-you/finances/cost-of-care.html>
- Had my assistant prep the letters in Word and print to PDF and mail to clients
- Used as topic in upcoming review if didn't have coverage – added costs to financial plan
- Schedule in CRM

L I M I T L E S S



# ANNUAL CALENDAR

What ?

Customized & branded annual wall calendar

How 

- Compile content for calendar, ex. KPIs, important dates, quotes
- Work with graphic designer to create
- Print & ship to offices





# LIFE PLANNING OR IMPROVEMENT EVENTS

## What ?

Life Planning or Improvement Events

Mission Wealth Inspired Talk

- Guest Speaker Facilitated by Seth
- Speaker talks on an interesting topic (Blue Zones, Money and Mind, Making an Impact, Surviving to Thriving)



## How 🛠️

- Guest Speaker (Could be a local person of interest or someone who would appeal to your target audience)
- Send invite via contact management or Mailchimp
- Host via Zoom
- Could also do a Book Club for a smaller group (top 10)
- Read first 1/3 of book and set up time for discussion; then next third (Talking with Strangers by Malcom Gladwell; 4,000 Weeks; Big Magic)
- Could do an open Financial Q&A for clients' friends or for adult children

L I M I T L E S S



# CLIENT SERVICE CALENDAR

**Client Service Calendar**

MONTH	TITLE	DESCRIPTION	THEME	DUE DATE
January	<<Off>>			
February	Practice financials review & 1099 letter/tax prep			
March	<<Off>>			
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May	Cornerstone Review			
June	<<Off>>			
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## The Integrated Income Planning Cycle™



How we proactively take action on your plan during the course of a year.

Personal

Professional



### Two Cornerstone Meetings

Spring & Fall

Bi-annual meetings where we review your personal and professional goals, and adjust your financial strategy to support them.

Ongoing Financial Planning

#### Proactive Tax Planning

Take action to minimize tax burden on profits.

#### KPIs Review & Optimization

Take steps to increase net income without adding expenses.

#### Cashflow Maximizer

Your practice is a conduit for cash flow. We'll plan how to maximize its use over the year.

#### Know Your Numbers

Have peace of mind knowing you are making the best money decisions possible.



# CHART YOUR PATH

in your workbook

## Client Value Adds Monthly Schedule

Use the below chart to determine your client deliverables and their schedule with this simple grid. Identify which value-add you will use, and when you will deliver it. As you wrap up your yearly planning, consider which value-adds contributed best to your clients' satisfaction, and make note of additional ideas.

DELIVERABLE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

### Future Value Adds Ideas:

As you wrap up each year, take some time to consider client feedback and your own thoughts for additional or more relevant value adds you can deliver in the coming year.



## WATCH & READ

- 9 Ways Advisors Can Add Value for Clients, Jamie Hopkins
- The Importance of Lifelong Learning for Financial Advisors, Kate Healy



## APPLY

- Review the samples included in this lesson.
- Use the Client Value Adds Monthly Schedule to plan your yearly value adds.



## ACT

- Plan implementation for your scheduled value adds.

