

# NO STRESS

## Prospect Process



ADAM  
CMEJLA



STEPHANIE  
BOGAN



# FOLLOW ALONG

in your workbook

## 3. 2ND MEETING: PRESENT

### DETAILS

- 75-minute meeting
- Present One-Page Plan & recommendations
- Quote Fee

WHAT IS YOUR MESSAGING?

## 4. 2ND MEETING: DECISION

### DETAILS

- If no, send closing letter
- If yes, initiate onboarding process
- If maybe, follow 3-strike rule

DRAFT YOUR SCRIPT FOR

## "No Stress" Prospect Process

The "No Stress" Prospect Process is a smooth and streamlined system for providing stellar, consistent service through every interaction point with prospects. Use this worksheet to help you implement these best practices and identify areas of improvement in your current process.

### REMEMBER TO:



## 1. LEARN MORE CALL

### DETAILS

- 15-minute call
- Screen for fit
- Brand messaging
- Seed key messaging
- Share process & invite

WHAT 3 QUESTIONS DO YOU MOST WANT TO ASK A PROSPECT?

## 2. 1ST MEETING: DISCOVERY

### DETAILS

- 75-minute meeting
- Expanded questions
- Clarify needs & goals
- Process walk-through
- Next steps agreement
- Fact finder completed

WHAT ARE YOUR TOP 3 DISCOVERY QUESTIONS?  
Ex. "What has your attention right now? What's on your radar?"

A photograph of two rock climbers on a cliff face. One climber is at the top, leaning over the edge, while the other is suspended in the air below, holding onto a rope. The background is a dark blue sky filled with numerous small white stars, suggesting a night sky. The overall image has a teal/blue color cast.

# WHAT ARE YOU REALLY SELLING?

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## IT'S ALL ABOUT TRUST (IN THE OUTCOME)

# THE ADVICE MODEL HAS EVOLVED

SO SHOULD YOUR PROCESS

## THEN: Tangible as value

- Product as value: sale of products
- Plan as value: delivery of financial plan
- **Director Advisor:**
  - Assume the assumptions
  - Data-driven
  - Plan-focused (this is the 37-year plan)
  - Directive communication

*Directive Advice (patriarch):*  
*"Here is your RX..."*

## NOW: Intangible as value

- Advice as value: sale of outcome
- Process as value: sale of experience
- **Trusted Advisor:**
  - Accept uncertainty
  - Goal-driven
  - Organic and ongoing
  - Continuous collaboration

*Trusted Advisor (partner):*  
*"Here are your options and the impacts"*





# NO STRESS Prospect Process

THINK

FEEL

DO

- Screen and align for fit
- Educate and inform
- Establish expectations
- Create a common language
- Focus on value not features
- Preempt objections
- Decision opportunity



# NO STRESS PROSPECT PROCESS

1

Initial Inquiry



- Phone Call
- Email
- Website funnel
- Nurture funnels

2

Learn More Call



- 15-minute call
- Screen for fit
- Brand messages
- Seed key messaging
- Share process & invite

3

1st Meeting: Discovery



- 75-minute meeting
- Clarifying needs & goals
- Expanded questions
- Process walk-through
- Fact Finder completed
- Agree to move forward

4

One-Page Plan



- Financial plan
- Investment analysis
- Recommendations
- Draft One-Page Plan

5.1

2nd Meeting: Present/Decision



- 45/75-minute meeting
- Present One-Page Plan & Recommendations
- Quote fee
- Offer decision
- Clarity on next steps

5.2

Fees & Decision

—

If no, send closing email

!

If yes, initiate onboarding

?

If maybe, use 3-strike rule

TRANSITION TO ONBOARDING PROCESS

6

On-Boarding



- Weekly check-ins
- 30-day advisor call
- 60-day meeting
- Paperwork training
- Tech show-and-tell
- Service training
- Progress review

## Our Process Step-By-Step

1

### Initial Phone Meeting

Before committing your time or ours, this 20 to 30-minute phone call will give us both a chance to make sure your situation matches our expertise. We want to get a vision of your goals, intentions, challenges, and opportunities unique to your situation and circumstances. After all, you wouldn't schedule testing without a patient inquiry.

*If we aren't a good fit, either way you'll leave the conversation with an action plan: we'll gladly introduce you to a firm who is better suited to your needs.*

2

### Our Analysis

*Prescription without evaluation and diagnosis is malpractice*

Your answers to our intake questions, along with the documents we have requested, will help guide our analysis, which will result in plain-English answers to a number of critical questions.

We will apply over a decade of experience, thousands of hours of training, studying, and mentoring by the profession's top experts, and expertise as a CFP® Professional to answer the financial questions and concerns you identified and outlined for us in Step 1.

3

### Plan Presentation

*Writing the prescription*

During this meeting we will explain, very clearly, exactly what you need to do to achieve your financial goals and build the wealth to support the life you desire and deserve. Through these recommendations and with our guidance you will see, at a high level, how our firm can improve your finances and assist you in building, growing, and preserving your wealth.

*At the end of this meeting, there's no hard sell - we'll ask you to reflect on our process and whether our expertise will benefit you and your family.*

4

### Sleep On It

*Being respectful of The Pillow Factor*

Having been in this profession for more than 10 years, we are in no rush for clients to make a decision. Prior to deciding if we should work together, ask yourself the following:

1. Do I like/trust/respect the team at IPWM?
2. Will the benefits they provide exceed the fee I'll pay?
3. Do their recommendations make sense to me?

If a smile comes across your face, we call that having a high pillow factor —meaning you can sleep comfortably knowing you have someone who's genuinely and authentically committed to serving you well.

5

### Getting Started

*Framing the vision*

We will transition you into our New Client Process and begin gathering any additional information necessary for us to begin serving you. Prior to this meeting, we will make sure that any additional questions have been answered to your satisfaction.

## Adam's 5-Step Process

## The S.T.A.R.T. Here Process™

Taylor Schulte

1 S SCHEDULE A CALL

2 T TEAM MEETING

3 A ANALYZE

4 R REVIEW ANALYSIS

5 T THINK ABOUT IT

1 SCHEDULE A CALL

A 15-minute phone call will give us both a chance to make sure your situation matches our expertise. After all, you wouldn't see a Cardiologist if you needed foot surgery.

If we aren't the right financial planning firm to help you, we will happily point you to the right expert for your unique needs.



Home About Retirement Planning Blog/Podcast Fees Contact

## Retirement Planning

Capital City Wealth Management is Bismarck's first fee-only retirement planning service focused exclusively on our services take care of all the details so retirees can focus on living their retirement.

Our service answer the questions:

- When can I retire?
- Why do I want to retire?
- Can I achieve my desired retirement income?
- How long can my investments sustain my income?
- What improvements can I make to my retirement plan?
- What is my ideal Social Security claiming age?
- What are my retirement healthcare options?
- Will I have a surplus for my heirs?
- What is the annual cost of my investment plan, are the costs appropriate?

### Where can I get more information?

Schedule yourself for a no-cost, no-obligation introductory call. Pick our brains for FREE and decide if our retirement planning services are right for you.

Schedule your appointment here:

Choose Appointment

Your Info

Confirmation

ALIGN ABOUT WHAT WE DO BECOMING A CLIENT FAQ ARTICLES CONTACT Login

## New Client Roadmap

Let's get to know each other



### INTRO CALL WITH TANYA

The first step in our process is a short 15-minute call to learn more about each other. This is where we get a general idea of where you're at today, and what's on your mind. We'll share a little about our process too, and this is where we decide if we're a good fit.



### DISCOVERY MEETING

If we've both decided we're a good fit after our intro call, this is our first in-office meeting. You will receive a simple checklist of what information to gather before this meeting. We'll get a clearer picture of your current financial situation, and dig into the questions that brought you to us in the first place.



How would a prospect see *you* in the crowd?

# I Have The BEST...



Performance  
Education  
Credentials  
Service

Software  
Reporting  
Custodian  
Investment options



*What really makes you different, better and worth it?*



# Put On Your **OWN** Mask First...

- I really need them to say yes...
- I'll show them how good I am...
- I'll prove that I'm worth my fees...
- I'm nervous, I hate this part...
- "No" means I'm no good...



# STEP 1:

## Initial Inquiry

(Personal or Digital)

*You receive an initial inquiry via:*



Step 1.1: If Referral  
Referral Contact Thank You  
(referral roadmap)





# SCREEN FOR FIT

“TRUSTED ASSISTANT TAKES THE CALL:  
Before scheduling a meeting time, Adam likes to have a quick call to learn more about your situation to see if we're the best firm for you, and to share our process for learning more about how we can help you *retire with confidence*.”

“WEBSITE ONLINE FUNNEL QUALIFIES:  
Define Financial does our best work with...”

L I M I T L E S S

INTEGRATED  
PLANNING &  
WEALTH  
MANAGEMENT

## Appointment Scheduled

for %first% %last%

What %type% (%calendar%)

When %time% (%duration%)

Every day, we get to come to work in a profession we love--all because of you. We promise not to forget that. Thank you for choosing us.

DEFINE FINANCIAL

## The Define Retirement® PLAN

You spoke, we listened! We have improved our service model to better help the needs of retirement savers over age 50.

\$7,900 (ONE-TIME FEE)

✓ Tax Mitigation Plan

✓ Withdrawal Strategy

✓ Investment Analysis

ABOUT • SERVICES • BLOG • CLIENTS •

DEFINE FINANCIAL

## The Define Retirement® PLAN

Prepared for  
MARK & JENNIFER

Prepared by The Define Financial Team

We are retirement planning experts  
and do our best work with:

**Aged 50+**

Retirement investors age 50+ who are retired or close to it.

**\$1 Million+**

Diligent savers with investments over \$1 Million+, (Excluding real estate.)

**Expert Guidance**

People who value expert help because retirement is too important.

Interested in The Define Retirement® PLAN?

Define Financial currently has a 3-week client waitlist. Complete the form to...

# STEP 2:

## Learn More Call

### SCREEN FOR FIT

"This is Adam from Integrated Wealth, is now still a good time for you?"

"Well Dr. Smith, I'm grateful for us to share in this conversation today. In my experience, most ODs don't wake up and think, 'Hmm, today's a great day to work on my financial plan and investment portfolio.' There's usually an underlying motive that causes ODs to reach out. So, may I ask...what's your 'big why?' What is it that's top-of-mind for you that caused you to schedule time for this conversation?"



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# LIMITLESS SCRIPTING

“ Just as ODs have a process in which they see patients to deliver the best patient experience, so too do we when talking to a potential new client relationship.

The theme of our first call is "alignment of expectations." During this call you'll have the opportunity to share what it is that's most important to you to have solved and also learn more about our process and how we serve ODs just like you. Our goal is to provide you with information throughout this process so that you can make an educated and informed decision whether IPWM is the firm best suited to serve you well.”

“ We've carefully designed a process for helping you make an educated and informed decision about whether I am the advisor best suited to your needs.”

“ Adam's job in this first meeting is to learn what matters most to you, answer your most pressing questions and give you the information you need to make an informed decision about your financial life.”

# SEEDING Credibility

## TRUST AND VALUE

“Most ODs have never had the type of client experience that we deliver here at IPWM. In order to demonstrate to you how we'd serve you, we want to show you exactly how we'd help you solve your most pressing questions. We do this by providing to you an Executive Summary/One-Page Financial Plan...and we provide this to you before you pay us one dollar in fees.”

“Before you pay us a dollar of fees or trust us with a penny of your hard-earned money, we want to show you exactly how we can help you achieve your financial goals.”

HOW ARE YOU PUTTING A PROSPECT AT EASE?



# If They Are NOT A Fit

Some Will  
Some Won't  
So What  
So Who's Next?

"While I'd love to work with you, your situation is outside of my specialty. I'd be happy to connect you with an advisor that is better suited to your needs..."

"I'm glad you called. I can see where planning can really help you. I've developed a specialty working with optometrists and while I could help you, in all honesty, I wouldn't be the best advisor to serve your needs. I'd be happy to introduce you to an advisor who is a better fit."

"I'm glad you called. Over the years, I've developed a specialty working with people with complex wealth management needs. I would love to help you, but the work we do is far more than you need and I wouldn't feel right about charging you our fees, and sooner or later you wouldn't feel right about paying them. Susan, I can best help you and Bob by referring you to another advisor. Just like you wouldn't go to a heart surgeon for the flu, you should find an advisor who is perfectly suited to meet you and Bob where you are in life."



LIMITLESS

You are a  
qualified  
professional

You are **not**  
an ambulance  
chaser



ACT LIKE IT!

# THE 3-STRIKE RULE

Confidently Offer, Never Chase

## FOLLOW UP #1: The Gentle Nudge

"I'm following up to answer any questions you have and to see if you would like to schedule a time to talk with Adam to get answers to your most pressing questions and learn more about our approach to helping you retire with confidence."

## FOLLOW UP #2: The Firm Reminder

"Hiring an advisor is a major decision, and one you shouldn't take lightly. Our job is to give you the information you need to make a good decision and the opportunity to make the one that's right for you. Would it be alright if I follow up with you in two weeks to see if you're ready? If it's not the right time, we'll make sure all your questions are answered and be here if you need help in the future."

## FOLLOW UP #3: Draw the Line

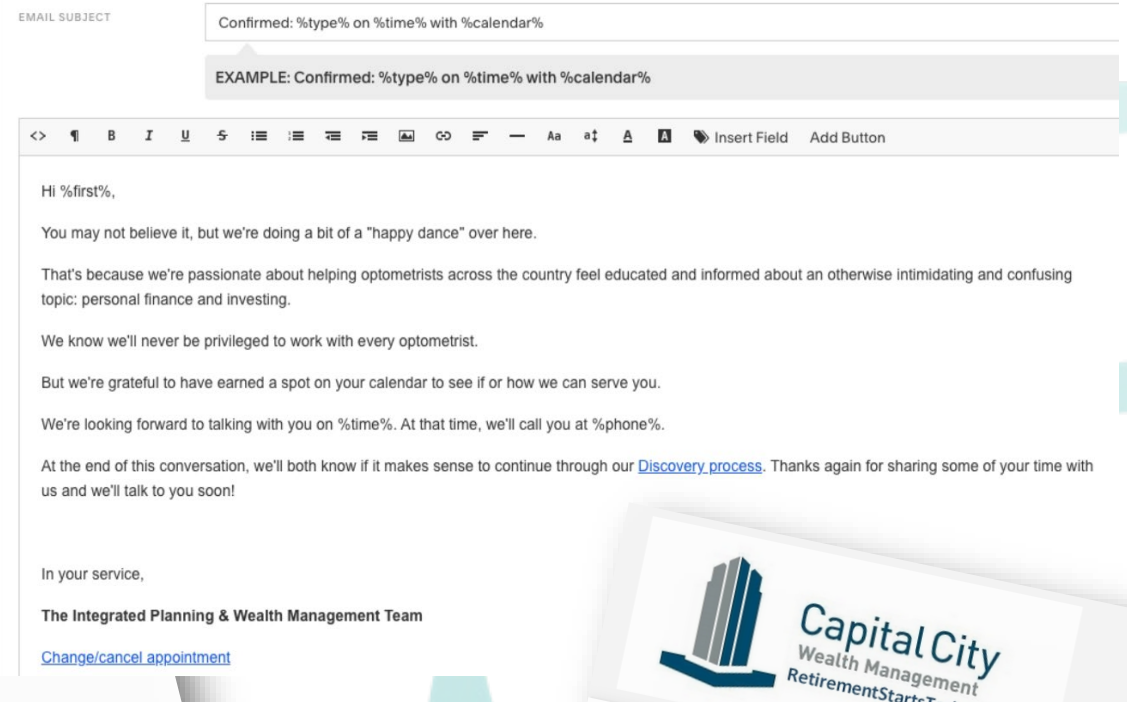
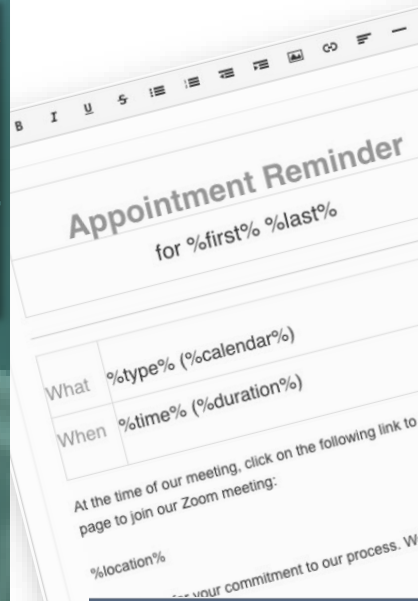
"Hi (Jane), I know life gets busy. We haven't heard back on your decision to move ahead with your plan, so I want to make sure you have our information for the future. Whether you plan with us or not, we do encourage you to find a trusted advisor when you're ready...."

It **CANNOT** be more important to you than it is to them

# PRE-APPOINTMENT CONFIRMATION EMAIL

How can I use every step to pre-empt concerns?

“ In reviewing the information you provided, it’s clear that you’ve been doing a great job with your finances. I did, however, find a few areas where improvements can be made and I look forward to sharing them with you during our meeting on [DATE]. ”



# STEP 3: 1<sup>st</sup> Meeting

## Discovery

- About You
  - What's Important to You?
    - FIRST/PROUDEST money moment
    - What's been on your mind?
- Tell Me Your Story
- Your Current Reality
- About Us: Why do people pay us?
  - Align Financial Process Guide
  
- Where do we go from here?
  - If this sounds like a fit:
    - Complete risk tolerance survey
    - Schedule Observations Meeting
  - If not:
    - Referral to another local advisor
    - Check out community education classes
    - [www.letsmakeaplan.org](http://www.letsmakeaplan.org)



How can I improve my office / Zoom experience?

RESET EXPECTATIONS

NO SELLING

ASK AND LISTEN

NO ADVICE!

LAY THE TRACKS



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# SEEDING KEY

## Messages

What are my key phrases to seed?

"After the first meeting we'll get together again in 2-3 weeks to review the plan we designed together to help you and Bob retire at 50 with enough money to enjoy your time together without having to worry all the time."

"Most of our clients are just like you..."

"When we work together, you'll call me anytime these kinds of questions come up so that you don't have to wonder..."

# STEP 4: One-Page Plan Analyze and Prepare



**INTEGRATED PLANNING &  
WEALTH MANAGEMENT**  
www.integratedpwm.com

11495 N Pennsylvania St., Suite 120 | Carmel, IN 46032  
Office: (317) 706-4748 | Fax: (317) 853-6778

March 10, 2020

## One Page Financial Plan For: Drs. John & Jane Sample

### Client's Goals and Intentions:

- Using cash to pay down debt
- Putting capital to work
- Retirement plan at work
- HSAs, DAFs

### Practice/Business Planning:

- Understanding and measuring direct expenses associated with practice; tracking and improving following metrics:
  - Revenue per FTE
  - Revenue managed care vs cash pay
- Review high COGS in practice and determine action plan to reduce costs or increase fees/top line revenue
- Review and improve A/R cycle and breakdown of 30/60/90

### Cash Flow:

- Current cash on hand in the business is sufficient.
- Use additional personal cash to pay down debt

### Investments:

- No 401k or any other RP showing up on 1120s. Collect census of team and determine next steps (SIMPLE vs 401k).
- Consider establishment of 529 plan through Brightstart to capture IL state tax deduction
- Accelerate funding of Roth IRAs over next 4 months.
- Redeploy on a DCA strategy investments in cash.

### Taxes

- Evaluate and possibly reallocate investments to reduce or eliminate qualified and non-qualified dividends and taxable interest
- Consider corporate restructure for increased 199A deduction

Integrated Planning & Wealth Management, LLC is a Registered Investment Advisor

- CLEAR
- SIMPLE
- RELEVANT
- RELATABLE





# Follow Up & Call to Action

Dear Allison,

First of all, thank you so much for taking the time to talk with Adam. It'd be our pleasure and privilege to be in a position to serve you.

The next step in our process involves gathering a bit more data. Attached you will find two documents:

1. The first is our Planning Intake Form. This form helps us understand a little bit more about yourself and how we may serve you.
2. The other document outlines the Prospective Client Meeting Process.

Once you have compiled the documents on the Intake Form, please [use this secure link](#) to upload those documents to our secure File Box. We will be notified when you upload those documents.

After uploading the documents, you may use this [link to schedule](#) your Plan Presentation appointment.

In the meantime, here's a video that shares a little bit about how we serve clients.  
<https://integratedpwm.com/who-we-are/>

We look forward to continuing the dialogue and learning how we may earn your trust and confidence. Please feel comfortable reaching out if you have any questions.

*Pertinent securities laws require us to provide you with the attached business practices of our firm. These are for your records.*

Pertinent securities laws require us to provide you with the attached business practices of our firm. These are for your records.

Expires September 27, 2021

Citrix Attachments	
IPWM - Privacy Policy Rev. 12.29.2016.pdf	48 KB
IPWM ADV part 2A & 2B Adam Cmejla 03-23-2021.pdf	216 KB

[Download Attachments](#)

Client Service uses Citrix Files to share documents securely. [Learn more.](#)

Prospect Process Email Communications

**STEP 1: INITIAL INQUIRY**  
 For more details on setting up an online scheduling intake communication, see the Prospect Process Initial Inquiry Online Scheduling Intake.

**STEP 2: LEARN MORE CALL**

**LEARN MORE CONFIRMATION EMAIL**  
*Sent automatically via online scheduling system*  
 Subject Line: Confirming Your Scheduled Learn More Call on <DATE>

Hello PROSPECT NAME,

Thank you for scheduling a 15-minute, introductory Learn More Call. I'm looking forward to talking with you <date> at <time>.

The focus of our time together will be to get to know one another better, for me to understand more about your specific situation and what you want to accomplish for you to learn about our process and how we can help you <retire with confidence>.

You may find information about [our process](#) or [questions to consider](#) when seeking an adviser helpful in preparing for our conversation. During our call, I'll be sure to answer your questions, and if, at the end of our call, we both feel ours is the best firm for you, we'll continue our process by scheduling your initial Discovery Meeting.

Should you have any questions or need to reschedule, please reach out to me at <5309> or reply to this email. I look forward to speaking with you soon.

In your service,  
 YOUR NAME HERE

**Best Practice Tips:**  
 Include (or link to) information about your firm, your process and your coaching. This information may find helpful when evaluating an adviser. Proven-practice Coaches that cover the following are available as a starting point:

- An overview of your prospect process or a link to it or materials.
- Top questions or things to consider when evaluating materials.
- Top questions or things to consider when evaluating materials.
- An overview of your services and processes

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**YOUR NAME HERE**  
**STEP 4: 2nd MEETING**

**2nd MEETING SCHEDULING EMAIL**  
*Sent by team, customized to prospect*  
 Subject Line: Thanks for Coming In...and 2nd Meeting Scheduled

PROSPECT NAME,

Thank you for coming in <today or yesterday> and giving me the opportunity to meet with you. It was wonderful to get to know you better and to learn more about what truly is most important to you as you look to <retire with confidence>. I've included a brief summary of what I learned during our time together:

- <insert key points here>

The next step in our process is to set a time for our second meeting, where we will present our plan for achieving your goals, one step at a time. To find a time that works best for you, simply <click here>.

In the meantime, <click here> to securely upload the follow-up items we discussed so I can continue working to build your plan.

- <insert additional items needed here>

Please know that when we meet to review your plan, there's no hard sell—my goal is making sure you are 100% comfortable moving forward and equally confident that I am the one who can help you get where you want to go.

In your service,  
 YOUR NAME HERE

**Best Practice Tips:**  
 See Proven-practice samples from our Faculty for how to reinforce what you learned in your 1st meeting.

**2nd MEETING CONFIRMATION EMAIL**  
*Sent automatically via online scheduling system*  
 Subject Line: Confirmation of Your Meeting on <DATE>

Hi PROSPECT NAME,

Thank you for scheduling your 2nd Meeting on <day and time>.

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## Meeting 2, Present One-Page Plan & Recommendations

# STEP 5: Second Meeting Present One-Page Plan

- RESET EXPECTATIONS
- PRESENT RECOMMENDATIONS
- DECISION OPPORTUNITY





## FEATURES

Tax rate arbitrage

Tax-free growth

Tax liquidity

## BENEFITS

Keep more of your money so you don't run out

Gives options should you need a future lump sum

Pay the devil we know vs. the devil we don't  
Control (no RMD)

**SPEAK BENEFITS**  
**Not Features**



# TALK IN PLAIN ENGLISH

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"To achieve your goal of \_\_\_\_\_, we will \_\_\_\_\_ because it will \_\_\_\_\_."

How do I articulate my advice in plain English?

# STEP 5.1: Quoting Fees

“Many advisors will offer to do a ‘free’ financial plan, but we all know nothing is ever really free. Instead of offering a ‘free’ plan in hopes I can sell you something later, like your attorney or accountant, I simply charge you for my time and expertise, thus eliminating another conflict of interest.”

“We assess an annual planning fee for our services and have implemented a system that allows them to seamlessly satisfy the annual commitment on either a monthly or quarterly basis. My planning fee in your situation would be \$7,140, which is either \$595 monthly or \$1,785 quarterly with a \$1,500 up-front onboarding fee. Now it would only make sense for you to pay this fee if the value you received was worth multiples of that amount. Did I explain this well or do you have any additional questions?”

“However, unlike your doctor, if at the end of this process YOU don’t feel you received value worth multiples of our fee, will we refund 100% of our fee.”



L I M I T L E S S

AM I WORTH IT?

AM I JUST A FRAUD?

How can I build a  
system to support my  
imposter's syndrome?





# Overcoming OBJECTIONS



## MAY I HAVE A DISCOUNT PLEASE

"I couldn't give a discount and feel good about the next client who's paying full fee for the same service; we don't discount our fees because we would never consider discounting our value."



## YOUR FEES ARE TOO HIGH

"We're not the most expensive, and we don't strive to be the cheapest; we believe that good financial advice should not be expensive but priceless."



## DO I HAVE TO GIVE YOU ALL MY MONEY TO MANAGE

"Only if you want my best advice."

# YOU PLAY HOW YOU PRACTICE

## STACK THE DECK



L I M I T L E S S



## WATCH & READ

- The Game of Numbers: Professional Prospecting for Financial Advisors, Nick Murray
- Questions Great Financial Advisors Ask, Alan Parris
- Fanatical Prospecting, Jeb Blount
- Use 'Passion Prospecting' to Boost Your Business, and Yourself, Holly Batchelder



## APPLY

- Read & apply the No Stress Prospect Guidebook
- Design your Prospect Process using the Prospect Process Worksheet.
- Use resources, samples and scripts to get started, refine as you go!
- Read & apply the Amazing First Meeting lesson



## ACT

- Retrofit your current process or create a new one to follow these proven practices in a way that's right for you
- Develop scripts, rehearse out loud 30x, or until you say them like your middle name
- Update website to reflect changes
- Design/update prospect deliverables
- Launch and learn (progress is the direct result of practice, not perfection)



LIMITLESS Q&A