My Agenda
Your Agenda

THE TALK

CLARIFY AND CONFIRM GOALS

- Are your goals and intentions still the same?
- Has anything changed? Are we still on track?
- Are your/our actions still in alignment with goals?

PROGRESS AND PRIORITIES

- Highlight actions, progress since last review
- What do we need to address / solve for (today, going forward)?

AGREEMENT ON ACTIONS

- What is/are our next best step(s)?
- We'll make sure to talk about that...

THE TOOLS

- One-Page Plan

- Meeting Agenda
- eMoney, MoneyGuidePro
  dynamic, interactive client presentations

- White board
- Notepad

Plan & Portfolio Review

THE TALK

REVIEW ROR AND RISK TOLERANCE

"Your plan assumes X.X% rate of return. Historically, the portfolio we constructed has had long-term performance of X.X%. There's a 95% probability the range of returns in this portfolio are between X and Y. Do these ranges still make sense / feel comfortable?"

UPDATED CONVERSATION POINTS:

- There's no such thing as an average.
- Dips always feel worse in real life than the % on the page.
- Tyson says, 'Everyone has a plan until they get punched in the face.'
- And that's why I'm here, for times like these, when we need to make rational decisions aligned with your goals. Now, let's talk about…

REVIEW RISK TOLERANCE AND PORTFOLIO ALIGNMENT

"Your portfolio is positioned in a way that gives you the best chance of accomplishing your goals in combination with the risk you're willing to take. We don't want to take on any more risk than you NEED to accomplish your goals."

UPDATED CONVERSATION POINTS:

- Your portfolio will work over time, but not in a certain, predetermined amount of time.
- Help us by not locking in unnecessary losses. Yes, we can get out now. And you will feel better, for a while, but you will certainly regret that decision for years to come.
- Evaluate and adjust as needed, you are the trusted guide not the guarantor.

KEY INSIGHTS, UPDATES & DECISION POINTS

- "We ran updated projections and with everything as it stands right now…"
- "We'll need to evaluate your options for…"
- "To stay on track without any changes to timing or lifestyle, we have a few options to consider…
- "Our best options to stay on track without sacrificing/changing ______ are …"

THE TOOLS

- Market Handouts
- One-Page Plan / Agenda
- eMoney, MoneyGuidePro
- Portfolio reporting
- Any relevant paperwork

Client Value Adds

THE TALK

ECONOMIC LANDSCAPE / MARKET UPDATES

- Views on markets, not performance
- Regain agreement on goals and what you will / won't do *(remain vigilant, time or chase)*
- Keep it simple, brief and plain-spoken
- Inflation boogeyman

VALUE-ADD and/or EDUCATIONAL UPDATES

- Value-added topic applies to all clients across meeting surge
- E.g., CARES Act, new managers, tax planning, client-specific, Finance 101 Kids

AGREEMENT ON ACTIONS

- What is / are our next best step(s)?
- We'll make sure to talk about that…

THE TOOLS

- Handouts
- eMoney, MoneyGuidePro
- Portfolio reporting
- Recommendations
- Paperwork
- Tech driving the plan

Attend Value Adds with Adam and Steph Bruno today at ….