

5-STAR

Service Model

STANDARDIZING THE PROCESS
TO SPECIALIZE THE EXPERIENCE

CFP® CREDIT Approved



STEPHANIE
BOGAN





THE
SERVICE
SYNDROME

A PERIOD OF PROFOUND CHANGE

PRODUCT
DRIVEN



NEW MODELS
EMERGING



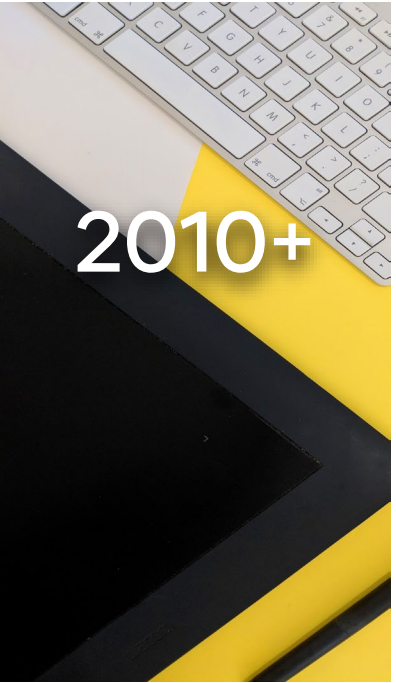
ASSET
DRIVEN



PLANNING
DRIVEN



BUSINESS
ECONOMICS DRIVEN



DAWNING
DIGITAL AGE

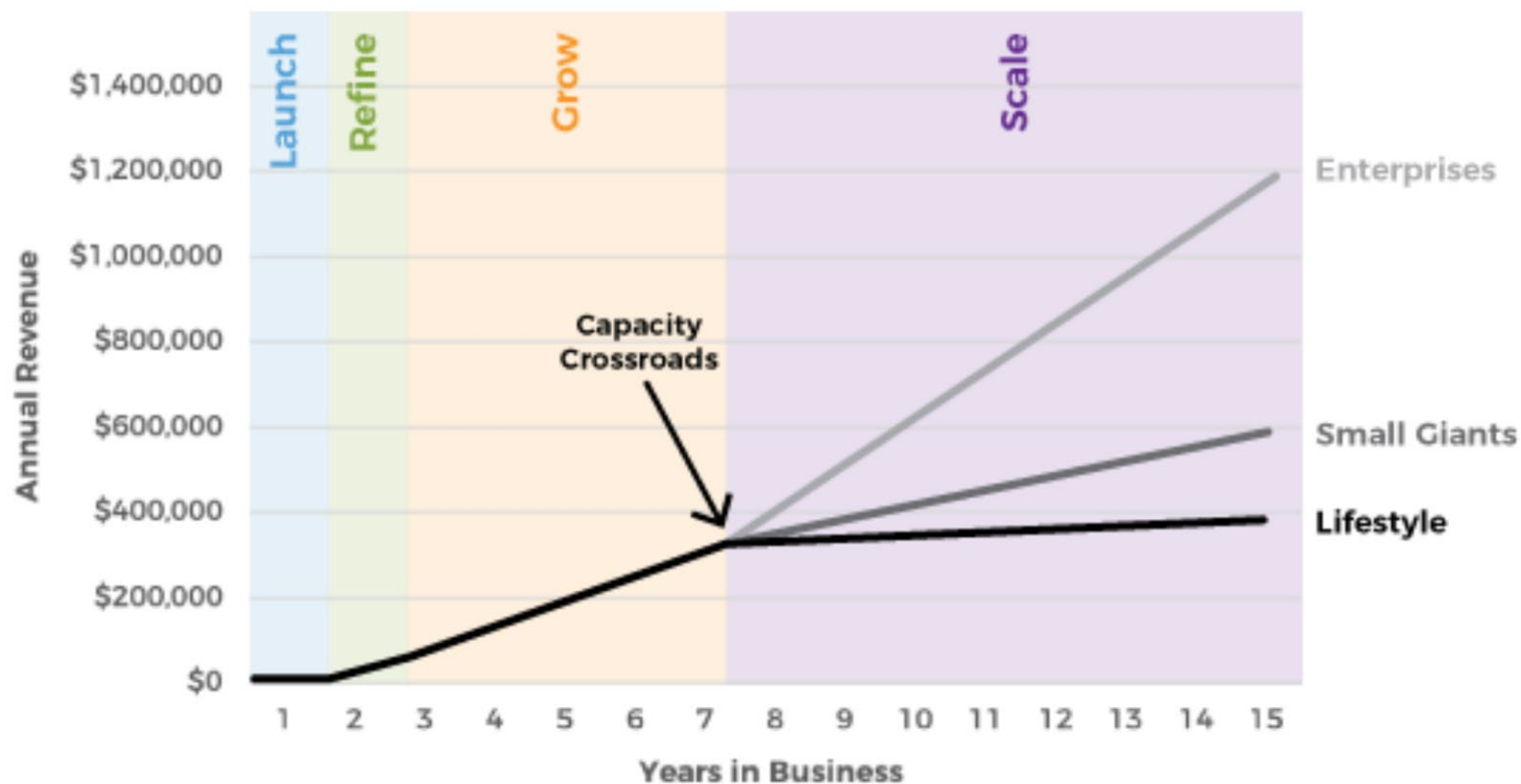
COVID AS
CATALYST EVENT

CONSUMER
PREFERENCES
CHANGING

DEMAND HIGH,
TALENT LOW

INDUSTRY
CONSOLIDATION

PATHWAYS TO CHOOSE WHEN REACHING THE CAPACITY CROSSROADS





L I M I T L E S S

THE BUSINESS CASE SERVICE SYSTEMS

Feeling overwhelmed
Reliably reactive
Energy-draining

Struggling to consistently deliver
Not confident about value perception

Feeling overjoyed
Predictably proactive
Energy-creating
Consistently delivering w/ confidence
Delivering massive value





**FACTORY
WORK**

+



**FOCUS
WORK**

=



**5-STAR
SERVICE MODEL**
(hyper-specialized, hyper-efficient)

5 Steps to a 5-Star Service Model

1
Calculate
Client Time



2
Analyze Current
Client Base



3
Identify
Changes

4
Set Your Service
Offering



5
Plan/Launch
New Service
Model and/or
Transitions



Deliver deeper value
and
gain back your time



Client Model Time Calculator

Section 1: Use this simple table to calculate your client hours by segment to help you design a client model that aligns with your goals.

ROT* goal *ROT = Return On Time
 (Advisor revenue-producing hours ONLY)
 Total work hours / year
 Percentage (%) of time spent on clients
 Total client hours available each year
 Current client hours commitments
 Available client hours remaining

Section 2: Do some simple math and complete the table below to calculate Advisor time by segment and for the client base.

Tier	# Clients	# Client Meetings / Year	Total Advisor Hours / Mtg	Total Advisor Hours / Client	Total Advisor Hours / Tier	NOTES
Tier 1 (example)	10	4	4	16	160	

Calculating Advisor Client Time:

Section 3: Calculate the average Advisor time per client to input into the table in Section 2. If you have more than one segment and/or Advisor time varies by segment, simply repeat this exercise for each segment and input that number for each segment in the table above.

[ADVISOR]
 Meeting Prep Time (Per Meeting)
 Meeting Time (Per Meeting)
 Meeting Follow-Up (Summary + Actions) +

 Total Advisor Time / Client

Section 4: Now, assess the impact of your current client model on your revenue, time, productivity, staffing, profits and satisfaction. Note key take-aways for reference when designing your Client Service Model to align with your goals.



STEP 1: CALCULATE TIME SPENT BY SEGMENT

- Divide clients into segments
- Estimate advisor time by segment
- Evaluate % of ADV time used vs. available
- Keep this in mind when evaluating clients, profitability, fees, minimums & growth capacity

See this worksheet in your Retreat Workbook!

STEP 2: ANALYZE CURRENT CLIENT BASE

IDEAL CLIENTS

Meet my Profile/Niche
Motivated, Able to See Value, Happy to Pay
Trust and Follow my Advice
Spread the Word

NOT IDEAL CLIENTS

Not in your profile/niche
Unprofitable
Unkind/Uncool
Challenge you/value
Price shoppers
PITAs

Client Segmentation & Fee Analysis Results

© Edwise Inc. | Limitless Advisor
Limitless materials may not be reproduced, used, or sold in whole or in part, in any manner, without written consent or license for use by Edwise, Inc.

This tool is designed to help you analyze and segment your current client base. The below summarizes your segmentation and fee analysis results based upon your inputs. It summarizes current value, new value and the delta (or difference) between these values. If you input your current fee schedule then the delta should be zero or negligible. If you input a new fee schedule the delta will show you the change to revenue, fees and segmentation. In order to assess the impact of changing the annual financial planning fee, input the new fee for each client.

EDIT CELLS WITH BLUE TEXT, all other cells are formulas.

To prevent possible issues in calculating formulas this worksheet is protected. To customize the tool or add additional analysis, simply unprotect the sheet by selecting 'unprotect sheet' under the Review menu.

Segmentation Results
The below chart summarizes the results between your current model and the new model. The fee schedule being used in the model is shown to the right.

Segmentation	Minimum Revenue	Current Segmentation					New Segmentation				
		# of Clients	% of Clients	Total Revenue	% of Revenue	Avg Revenue per Client	# of Clients	% of Clients	Total Revenue	% of Revenue	Avg Revenue per Client
A	\$ 15,000	1	1%	\$ 17,486	4%	\$ 17,486	1	1%	\$ 19,486	3%	\$ 19,486
B	\$ 10,000	6	6%	\$ 70,433	15%	\$ 11,739	6	6%	\$ 77,886	14%	\$ 12,981
C	\$ 5,000	27	27%	\$ 205,035	43%	\$ 7,594	27	27%	\$ 171,744	31%	\$ 6,361
D	\$ 2,500	37	37%	\$ 136,084	28%	\$ 3,678	37	37%	\$ 209,403	37%	\$ 5,660
X	\$ 1,000	26	26%	\$ 47,025	10%	\$ 1,809	26	26%	\$ 69,068	12%	\$ 2,656
Z	\$ -	3	3%	\$ 2,885	1%	\$ 962	3	3%	\$ 13,687	2%	\$ 4,562
TOTALS		100	100%	\$ 478,948	100%	\$ 4,789	100	100%	\$ 562,174	100%	\$ 5,622

Client by Client Results
The below chart summarizes the changes on a client-by-client basis. Be sure to input a new annual financial planning fee to assess the impact of making changes.

Client	Asset Management Revenue			AUM Fees (BPS)		
	CURRENT	NEW	DELTA	CURRENT	NEW	DELTA
TOTALS	\$ 39,916,572	\$ 327,948	\$ 374,674	\$ 46,726	\$ 82	\$ 36,646

Align Your Time and Energy

ENERGY PRODUCING & REVENUE CREATING

Juan & Rita: Thanked me again this week for being there, always so appreciative.
Jane F: Calls for my advice because she values it and knows I'm her trusted advisor.
Bob & Matt: These guys get the value of a professional advisor, happily pay and refer their business associates.
Vlad & Vic: Always so lovely to staff, not largest clients but delightful and refer occasionally.

ENERGY DRAINING & REVENUE DEPLETING

Smiths: Always nagging the, to respond and do their work.
Alex K: Won't respond to staff, only me.
Antonio R: Challenges advice, not profitable.
Keelys: Nice old couple, with me since beginning but not profitable, work is boring and only interested in investments.

Analysis Input:

Tier	Tier Name	Average Revenue	Current Number	New Per Yr	Adv Hrs / Yr	Staff Hrs / Yr
1	Tier 1 Name	\$12,000	4	3	8	16
2	Tier 2 Name	\$5,000	13	8	10	8
3	Tier 3 Name	\$1,200	45	0	9	6
4	Tier 4 Name	\$500	56	0	4	5

Expenses & Weighting Methods

Expenses: \$126,000
Revenue: \$69,000

Weighting method for assigning expenses to clients:

Adviser Roster and Annual Capacity Hours

Adviser Name	Hrs	Adviser Name	Hrs
Rico Suave	1,800	Name 4	0
Jane Doe	1,400	Name 5	0
Name 3	0	Name 6	0
		Name 7	0
		Name 8	0
		Name 9	0

Profit Calculat:

Tier	Revenue	Overhead	Profit	Profit Per Client
1	\$ 48,000	\$ 31,015	\$ 16,985	\$ 4,246
2	\$ 65,000	\$ 42,000	\$ 23,000	\$ 1,769
3	\$ 54,000	\$ 34,892	\$ 19,108	\$ 425
4	\$ 28,000	\$ 18,092	\$ 9,908	\$ 177
Firm Totals	\$ 195,000	\$ 126,000	\$ 69,000	\$ 585

Future Projection: Growth trends are based upon client growth per tier. Total Available Adviser (ADV) capacity = 3200 HOURS / YR

Year	# of ADV Client Capacity	ADV Hours	Staff Hours	Profit (\$)	# of ADV Client Capacity	ADV Hours	Staff Hours	Profit (\$)
Year 1	4	32	64	\$ 16,985	10	80	160	\$ 76,427
Year 3	13	130	104	\$ 23,000	29	230	232	\$ 32,349
Year 5	45	405	270	\$ 19,108	45	405	270	\$ 34,392
Year 7	71	224	280	\$ 9,908	56	224	280	\$ 17,833
TOTALS	791	718	568	\$ 69,000	140	312	342	\$ 221,000

POPULATION (YEAR 1)

CLIENT PROFIT (YEAR 1)

ADVISER HOURS (YEAR 1)



HELLO

my name is

Covering The Cost
Of "C" Clients But
Don't Know It



MAKE CHANGES BY:

- Standardizing minimums and fees
- Creating a service and response standard
- Establishing a Client Review Process
- Building a system for proactively connecting with clients
- Delivering consistent value adds (See *Client Value Adds* lesson!)
- Introducing policies and practices for fixing mistakes
- Establishing a Client Intelligence System

Client Communication & Transition Tracker

Instructions: Use this worksheet to develop and customize your client communication and transition plan. This can be used for multiple types of client communications and transitions such as fees changes, segment/service level changes and adviser transitions. Feel free to add and remove columns to needed to track your specific plan.

Transition Group	Description	Transition Options	Transition Start Date	Communication Type			Transition Follow Ups
				Letter	Call	Meeting	
Group 1	No changes for them	n/a	4/30/2018	Yes, general letter	n/a	n/a	Review meeting follow-up
Group 2	Moving up a service tier	n/a	4/30/2018	Yes, improved services letter	n/a	n/a	n/a
Group 3	Moving up a service tier Transition out	Meet min level of service / fees or rec'd new adviser	6/30/2018	Yes, new services letter	No	n/a	1 follow-up call
Group 4	Moving down a service tier	Increase service/fee or stay at new model or rec'd new	8/31/2018	Yes, new services letter	Yes	n/a	
Group 5							
Group 6							
Group 7							
Group 8							

Client Name	Current Model (Segment/Fee/Adv)	New Model (Segment/Fee/Adv)	Exception: Y or No?	Transition Group	Transition Letter Send Date	Transition Letter Status	Transition Call / Meeting Status	Follow-Up Status	Details
Jane Doe	B Client	B Client	Yes -	Group 1	3/1/2018	Sent	n/a	n/a	Agreed
John Smith	C Client	B Client	n/a	Group 2	7/1/2018	Sent	Complete	Scheduled	Pending
Bob Thorton	D Client	D Client or Out	n/a	Group 3	5/1/2018	Sent	Complete	Complete	Terminated

Client Intelligence Form (TEMPLATE)

PERSONAL INFORMATION

Name: _____
 Preferred Name: _____
 Birthday: _____
 Married/ Partner: _____
 Person: _____
 Career: _____
 Education: _____
 Business Name: _____
 Total Net Worth: _____

Anniversary: _____
 What is their personally emotional period, historical to money, etc.:

FAMILY MEMBERS
 Provide the list of immediate/important family members. Consider also many people consider them members of their family.

Name	Relationship	Birthday	Notes

Are there any unique family dynamics or history we should be aware of?

CELEBRATIONS & MILESTONES
 List relevant celebrations and milestones that have or will occur for the client.

Who	What	When

INTERESTS, HOBBIES AND PASSIONS
 What are their preferences, interests, hobbies and dislikes?

Client TERMINATION LETTER

Hello <Client Name>.

At <Firm Name>, we are dedicated to helping clients improve their lives by working toward their financial and life purposes. Over the years, I have found that we do our best work with <insert name> who need complex wealth management. After much consideration, I've made an important decision to tailor the firm's <services / focus> to going forward to suit the unique needs and challenges facing this group.

With this in mind, along with the many changes that have recently occurred in the market and of my firm, I have reviewed all of my client relationships. I have reluctantly concluded that I am no longer able to serve you in the way you most need. My role has always been to provide you with advice that serves your goals and best interests. At this time, I believe the best way to do that is to resign your account and ensure you have an advisor who is an ideal fit for your needs.

As such, this communication serves as the <30 day> written notice outlined in our <adviser financial planning agreement>. As a gesture of goodwill, we will continue to manage your accounts through the end of <2nd Quarter> and you won't be charged a financial planning fee for the <3rd Quarter>.

I understand any anxiety that you may feel upon hearing this news and want to ensure you that I am fully invested in helping you a financial advisor that will better align with your personal goals and current needs. I am happy to make introductions to a local financial advisor who I feel is ideally suited to serve you. I can also send you information about <OutsideAdvisor> in-house advisors, or the great, economical team of Certified Financial Planners (CFPs) employed by Vanguard.

Please know that I would be happy to make this transition easy and work with the advisor you choose to facilitate a seamless transfer of your accounts. Should you not have a decision by <date>, I will send information on how you can work directly with <OutsideAdvisor> or appropriate firm.

Thank you for your past business and support. I wish you and best wishes for your in your service.

<Adviser Name>

STEP 4: SET UP SERVICE OFFERING

TYPES MODEL

	WEALTH PLANNER	PORTFOLIO PLANNER	PROJECT PLANNIER
GOALS	Seek to clarify, simplify and organize their entire financial life	Seek professional expertise to align their investment strategy with their financial goals	Seek targeted solutions to specific goals or situation
SERVICES	Integrated plan and investment management covering all aspects of their financial life	Ongoing investment management guidance and implementation	Guidance and advice related to their specific concern
MINIMUMS & FEES	Minimum: \$1M AUM Asset fees + planning retainer	Minimum: \$1M AUM Asset fees	Minimum \$2,000 fee, \$375/hr

TIERED MODEL

<p>Niche Client Building Wealth \$250,000 / \$2,500 min.</p>	<p>Niche Client Executive Wealth \$750,000 / \$7,500 min.</p>	<p>Niche Client Business Wealth \$2M+ / \$15,000 min.</p>	<p>Niche Client Retirement Wealth \$750,000 / \$7,500 min.</p>
--	---	---	--

SIMPLE IS THE ULTIMATE SOPHISTICATION

A group of five diverse business professionals (three women and two men) are standing in an office setting. They are holding a large, glowing white circle in the center. The circle contains the text "TREAT CLIENTS FAIRLY NOT EQUALLY". The background features a cityscape and decorative green circular patterns.

TREAT CLIENTS
FAIRLY
NOT EQUALLY

PLANNING WORK
 INVESTING WORK
 SPECIALIZED WORK
 CLIENT VALUE ADDS
 CX TOUCHPOINTS



Client Services List: Sample

LIMITLESS

Service Tiers	Tier 1	Tier 2	Tier 3	Tier 4
Review Meetings, Calls & Adviser Access				
In-Person Meeting	2x/yr	1x/yr	n/a	n/a
Phone Meeting	n/a	n/a	1x/yr	n/a
Just Because Calls	2x/yr	1x/yr	n/a	n/a
Offer for Review Meeting	n/a	n/a	n/a	1x/yr
Additional Access (turn around, add'l mtg re	Priority	Standard	Standard	n/a
Service Based				
Goals-Based Planning Light	n/a	n/a	Yes	Yes
Financial Plan Development	Yes	Yes	Yes	n/a

CLIENT SERVICE MATRIX

Service Frequency	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
BY CLIENT TYPE					
Services Provided					
Products Used					
Platform used					
Number of Review Meetings Per Year					
Number of Experience Touchpoints Per Year					
Number of Event Touchpoint Per Year					
Number of Educational Touchpoints Per Year					
Other Touchpoints					

CLIENT SERVICE MATRIX

Client Type	January	February	March	April	May	June
Tier 1						
Tier 2						
Tier 3						
Tier 4						
Tier 5						

Source: Julie Littlechild, A...
 © Educare Inc. | Limitless Advisor
 Limitless materials may not be reproduced, used, or sold in whole or in part, in any manner, without written consent or license for use by Educare Inc.



STANDARDIZE. SYSTEMATIZE. SPECIALIZE.



CLIENTS, MINIMUMS & FEES



CLIENT REVIEWS



CLIENT PREFERENCE



SERVICE STANDARDS



SPECIALIZED ADVICE



PROACTIVE CALLS



FIXING MISTAKES



CLIENT VALUE ADDS

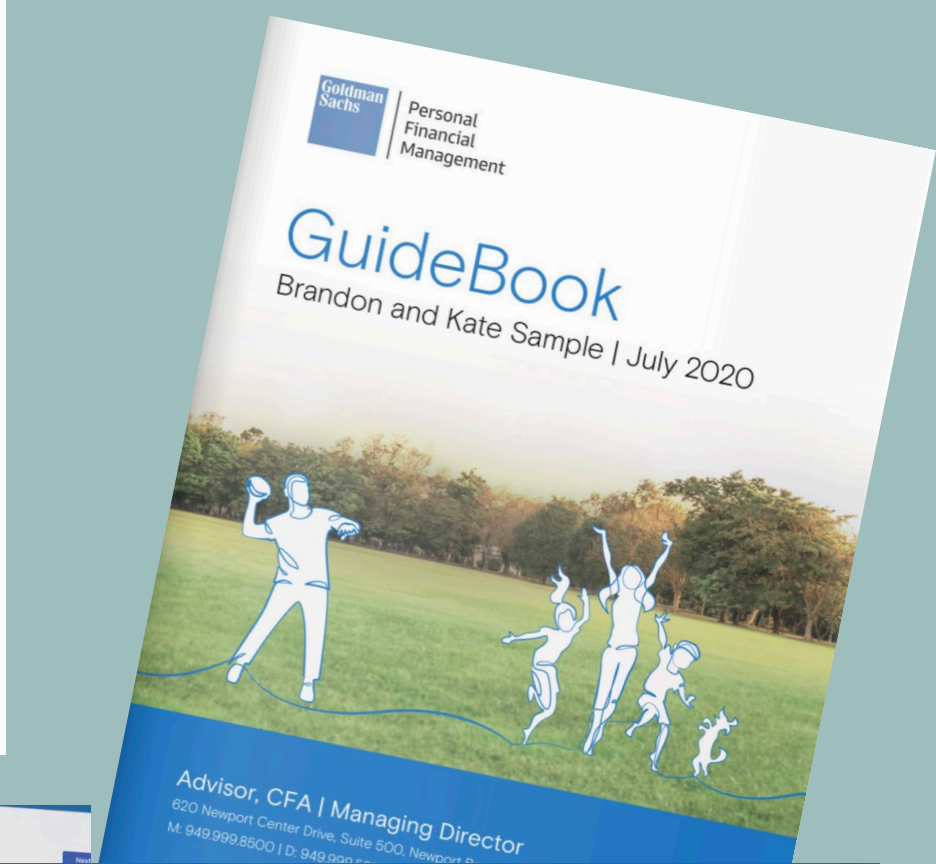


PERSONAL EXPERIENCE

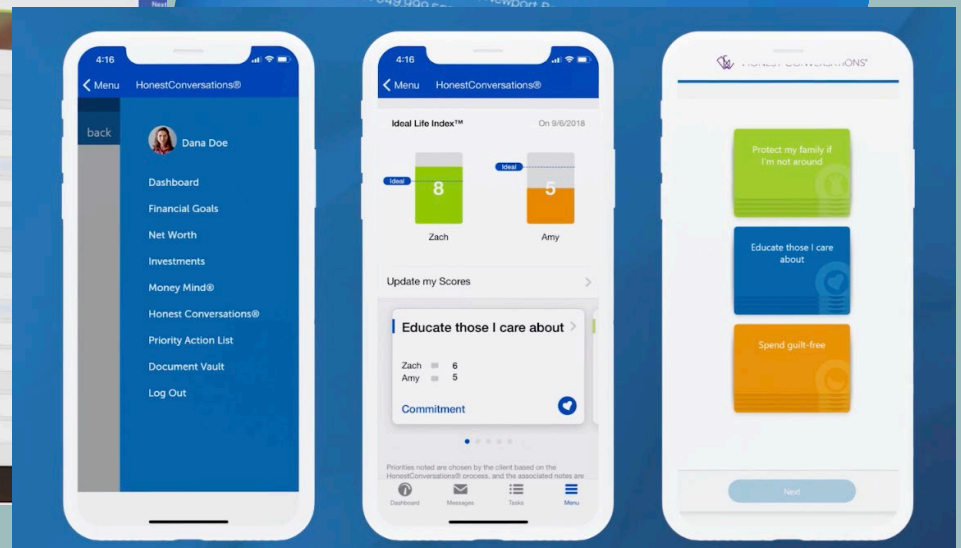
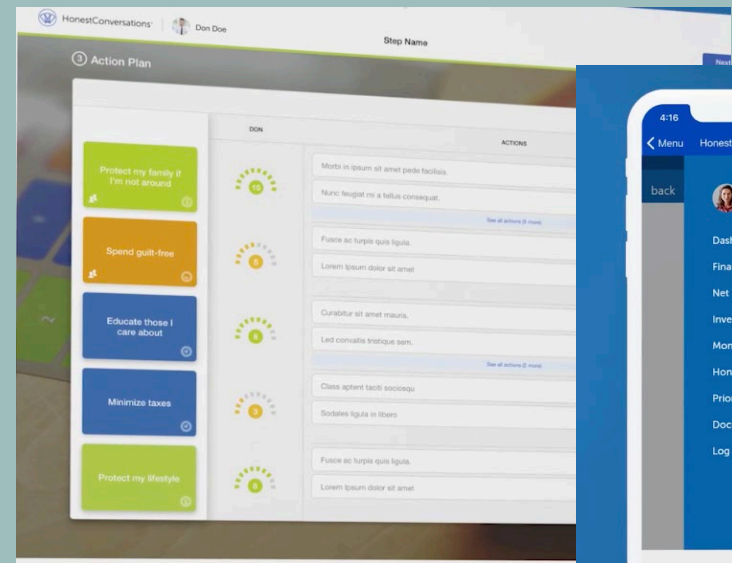
LIMITLESS



THE CLIENT EXPERIENCE



**AN EXERCISE
TO GET YOU IN SYNC
WITH YOUR MONEY**



In-practice: United Capital
now Goldman Sachs Personal Financial Management

THE MODEL PRACTICE

My Model Practice

Align Your Time and Energy

Client Services List: Sample

Expense & Waiver Methods

Financial Statements

Financial Projections

Client Engagement Standards

THE VALUE PROPOSITION

Align your money with your life

WISER HERE TO HELP

Client Roadmap

CALL WITH TANVA

MEETING

NO STRESS SALES PROCESS

- 1 Initial Inquiry
- 2 Learn More Cost
- 3 No Marketing Dependency
- 4 One-Page Proposal
- 5 24 Month Present Decision
- 6 Fees & Decision
- 7 Onboarding
- 8 Service Models

TRANSITION TO ONBOARDING & SERVICE MODELS

ALIGN FINANCIAL

CLIENT ENGAGEMENT STANDARDS

Sample Family Financial Overview

Align Financial

THE DELIVERY SYSTEM

Sample Annual Client Service Calendar

January	February	March	April	May	June
Annual Performance Report/Review	Update Financial Planning Projections	Quarterly Newsletter	Check-in On Ongoing Financial Planning/Check	Internal Portfolio Review & Rebalancing Analysis	Annual Financial Goals Review
Capital Gains Tax Reporting Summary	Internal Portfolio Review & Rebalancing Analysis	Internal Investment Committee Meeting	Internal Portfolio Review & Rebalancing Analysis	Internal Investment Committee Meeting	Quarterly Newsletter
Internal Portfolio Review & Rebalancing Analysis	Internal Investment Committee Meeting	Internal Portfolio Review & Rebalancing Analysis	Internal Investment Committee Meeting	Internal Investment Committee Meeting	Internal Investment Committee Meeting
Internal Investment Committee Meeting	Internal Investment Committee Meeting	Internal Investment Committee Meeting	Internal Investment Committee Meeting	Internal Investment Committee Meeting	Internal Investment Committee Meeting
Annual Client Reconnection Event					
Engage!	Investments	Financial Planning	Reporting & Analysis	Client Events	

RETAILCRM

Task	Client	Contact	Notes	Opportunities	Series	Deal	Workflow
Meet Account Owner - Bill Smith & Bill Smith	Bill Smith	Bill Smith	Check the workflow when the firm is launching an IRA and check to ensure that the account is properly set up and that the account is properly set up.	Bill Smith	Account Series	Bill Smith	Account Series
Meet Account Owner - Bill Smith	Bill Smith	Bill Smith	Check the workflow when the firm is launching an IRA and check to ensure that the account is properly set up and that the account is properly set up.	Bill Smith	Account Series	Bill Smith	Account Series
Meet Account Owner - Bill Smith	Bill Smith	Bill Smith	Check the workflow when the firm is launching an IRA and check to ensure that the account is properly set up and that the account is properly set up.	Bill Smith	Account Series	Bill Smith	Account Series
Meet Account Owner - Bill Smith	Bill Smith	Bill Smith	Check the workflow when the firm is launching an IRA and check to ensure that the account is properly set up and that the account is properly set up.	Bill Smith	Account Series	Bill Smith	Account Series
Meet Account Owner - Bill Smith	Bill Smith	Bill Smith	Check the workflow when the firm is launching an IRA and check to ensure that the account is properly set up and that the account is properly set up.	Bill Smith	Account Series	Bill Smith	Account Series
Meet Account Owner - Bill Smith	Bill Smith	Bill Smith	Check the workflow when the firm is launching an IRA and check to ensure that the account is properly set up and that the account is properly set up.	Bill Smith	Account Series	Bill Smith	Account Series
Meet Account Owner - Bill Smith	Bill Smith	Bill Smith	Check the workflow when the firm is launching an IRA and check to ensure that the account is properly set up and that the account is properly set up.	Bill Smith	Account Series	Bill Smith	Account Series
Meet Account Owner - Bill Smith	Bill Smith	Bill Smith	Check the workflow when the firm is launching an IRA and check to ensure that the account is properly set up and that the account is properly set up.	Bill Smith	Account Series	Bill Smith	Account Series
Meet Account Owner - Bill Smith	Bill Smith	Bill Smith	Check the workflow when the firm is launching an IRA and check to ensure that the account is properly set up and that the account is properly set up.	Bill Smith	Account Series	Bill Smith	Account Series

THE DEMONSTRATION

Client Service Model

SPRING MEETING

FALL CHECK-IN

Ongoing Financial Planning

LIFE EVENTS

INVESTMENT MANAGEMENT

THE ECOSYSTEM EXPERIENCE

Turnkey Client Service Calendar



Turnkey Client Service Calendar fpPathfinder Client Service Calendar 2023 • Expanded

	Communication Template	Guides
Jan. + Feb.	15 Ways To Save More in 2023 Start The Year On The Right Foot RMD Management For The Year	What Accounts Should I Consider if I Want to Save More? What Issues Should I Consider at the Start of the Year? What Issues Should I Consider When Reviewing My RMD?
Mar. + Apr.	It's Time To Review Your Tax Returns Cash Flow Check Up	As Someone Who Is Working, What Issues Should I Consider When Reviewing My Tax Return? or As A Retiree, What Issues Should I Consider When Reviewing My Tax Return? What Issues Should I Consider When Reviewing Cash Flow?
May + Jun.	Reviewing An Estate Plan Estate Document Review Beneficiary Review	What Issues Should I Consider Before I Update My Estate Plan? What Issues Should I Consider When Reviewing My Estate Planning Documents? What Issues Should I Consider Whe Reviewing My Beneficiaries?
July + Aug.	Reviewing Investments Goals Assessment Employee Benefit Review	What Issues Should I Consider When Reviewing My Investments? Master List Of Goals What Issues Should I Consider With My Employer-Provided Benefits?
Sept. + Oct.	Reviewing Insurance Coverage Open Enrollment	What Issues Should I Consider When Reviewing My Property & Casualty Insurance Policies? or What Issues Should I Consider When Reviewing My Health & Life Insurance Policies? Should I Change my Medicare Coverage During Open Enrollment?
Nov. + Dec.	Reviewing End Of Year Planning Opportunities Planning for Strategic Charitable Giving Capital Loss Planning	What Issues Should I Consider Before the End of the Year? Should I Use A Donor Advised Fund (DAF) When Giving to Public Charities? What Issues Should I Consider When Harvesting Capital Losses?

Annual Financial Planning Service Calendar With Important Dates



2023 CALENDAR

February

TUE WED THU FRI SAT SUN

1 2 3 4 5

6 7 8 9 10 11 12

13 14 15 16 17 18 19

20 21 22 23 24 25 26

27 28

6th - 12th Investment Annual Rebalance.
 11th Second Saturday Virtual Divorce Workshop
 15th First Draft of 1099's available
 20th Presidents Day.

March

MON TUE WED THU FRI SAT SUN

1 2 3 4 5

6 7 8 9 10 11 12

13 14 15 16 17 18 19

20 21 22 23 24 25 26

27 28 29 30 31

6th - 10th Financial Planning Client Reviews.
 11th Second Saturday Virtual Divorce Workshop
 13th - 17th Spring Break: Scottsdale, Mesa, Tempe, Higley, Chandler & Gilbert.
 15th Final 1099's available.
 20th - 24th Spring Break: Higley, Chandler, Gilbert
 30th and 31st Office closed for Staff Development.

April

MON TUE WED THU FRI SAT SUN

1 2

3 4 5 6 7 8 9

10 11 12 13 14 15 16

17 18 19 20 21 22 23

24 25 26 27 28 29 30

8th Second Saturday Virtual Divorce Workshop
 10th last day to make contributions for the 2022 tax year.
 10th - 14th Financial Planning Client Reviews
 Apr 17th - May 12th Shanna out of the office

May

MON TUE WED THU FRI SAT SUN

1 2 3 4 5 6 7

8 9 10 11 12 13 14

15 16 17 18 19 20 21

22 23 24 25 26 27 28

29 30 31

1st - 5th Quarterly Investment Strategy Review
 13th Second Saturday Virtual Divorce Workshop
 29th Memorial Day
 31st 5498's available for IRA contributions.

June

MON TUE WED THU FRI SAT SUN

1 2 3 4

5 6 7 8 9 10 11

12 13 14 15 16 17 18

19 20 21 22 23 24 25

26 27 28 29 30

10th Second Saturday Virtual Divorce Workshop
 12th - 16th Investment Only Client Reviews
 19th Juneteenth

July

MON TUE WED THU FRI SAT SUN

1 2

3 4 5 6 7 8 9

10 11 12 13 14 15 16

17 18 19 20 21 22 23

24 25 26 27 28 29 30

31

4th Independence Day
 8th Second Saturday Virtual Divorce Workshop

■ School Breaks ■ Client Service ■ Office closed holidays ■ Events ■ Shanna out of the office

Surge-Focused Client Service Calendar



January–March

- Tax Projections And Tax Return Review
- First Quarter Estimated Tax Payments
- Preparation For Strategic Planning Meeting Season
- Funding Of Retirement Accounts And Potential Roth Conversions
- New Clients

April–May

- **Strategic Planning Meetings For All Clients**
- Newsletter Outlining Key Meeting Takeaways And Deadlines For Remainder Of Year
- No New Clients But Introductory Phone Calls Held

June–December

- Follow Up On Action Items From Strategic Planning Meetings
- ‘Mini-Surge’ Client Meetings
- Estimated Tax Payments
- Roth Conversion Analysis And Implementation
- Charitable Giving Analysis And Implementation
- Required Minimum Distributions
- Tax Projections & Updating Withholding
- Estate Planning Reviews
- End-Of-Year Firm Newsletter
- New Clients

Ongoing

Weekly Investment Team Meetings
 Client Webinars
 Federal Employee Financial Planning Podcast



FINANCIAL PLANNING
 FORT COLLINS

Your Client Experience

Onboarding: Advice for what's now.

Initial Consultation

Get to know us, our services, and our processes. We'll show you how we will meet your needs.

Financial Goals Consultation

Bring clarity to your financial goals and identify how your money can reflect your values.

Strategy Development

Our team meets internally to collaborate, develop, and prepare our recommendations.

Strategy Consultation

We'll discuss our findings and create your financial plan with action items and tasks.

Implementation: A plan for what's next.

January and February

Winter clients: Annual review with your dedicated CFP® pro
 Cash-flow planning consultations
 Estate planning consultations

March and April

Prior-year income tax preparation
 Quarterly guidance newsletter

May and June

Spring & Summer clients: Annual review with your dedicated CFP® pro
 Insurance planning consultations
 Tax planning consultations

July and August

Investment planning consultations
 Cash-flow planning consultations
 Estate planning consultations

September and October

Fall clients: Annual review with your dedicated CFP® pro
 Quarterly guidance newsletter

November and December

Insurance planning and open enrollment consultations
 Year-end tax planning and projections
 Charitable giving consultations

Fiduciary support every step of the way: Unlimited phone call, email, text, remote, and in-person consultation time.

YourFullTimeFiduciary.com

© 2022 - 2023 Financial Planning Fort Collins

Source: Financial Planning Fo

Using Notion To Create A Client Service Calendar



Service Calendar

adviceguide

Segment A
Segment B
Segment C

Data

2023 Service Calendar - Segment A

Quarterly View (Gallery) Engagement View (Gallery) Quarterly View (Board) Quarterly View (Board) (1) Module View

Q1 5

Financial Planning: Define and prioritize goals, values & objectives.

Financial Planning: Provide goals based financial planning to evaluate possibilities & opportunities.

Financial Planning: Evaluate & optimize available resources and capital.

Cash Flow Management: Develop a savings strategy to support goals, values & objectives.

Debt Management: Evaluate & align liabilities with goals, values & objectives.

Q2 4

Asset Management: Evaluate investment tools and opportunities.

Asset Management: Develop a tax-optimized investment strategy.

Retirement Planning: Evaluate retirement accounts & design a retirement savings plan.

Retirement Planning: Design a tax-optimized retirement income strategy.

Q3 2

Risk Management: Evaluate & optimize all insurance policies.

Risk Management: Asses risk exposure & develop holistic risk management plan.

Q4 4

Tax Planning: Monitor & evaluate income and taxes.

Tax Planning: Identify tax planning opportunities.

Estate Planning: Evaluate estate plan & identify planning opportunities.

Estate Planning: Evaluate estate tax liability.

1 hidden group

6. Design a tax-optimized investment portfolio.

- Determine your need and ability to take investment risk.
- Identify and evaluate concentrated positions.
- Identify and evaluate highly appreciated stock.
- Determine your goal-optimized investment strategy.
- Prepare a portfolio implementation/maintenance plan.
- Monitor portfolio for rebalancing opportunities.
- Monitor portfolio to maintain target cash levels.
- Process trades.
- Design and monitor an emergency liquidity strategy.
- Identify and evaluate 1031 exchange suitability.
- Evaluate incentive compensation & stock plans.

Client Service Model

for Intel Employees



Ongoing Financial Planning



LIFE EVENTS

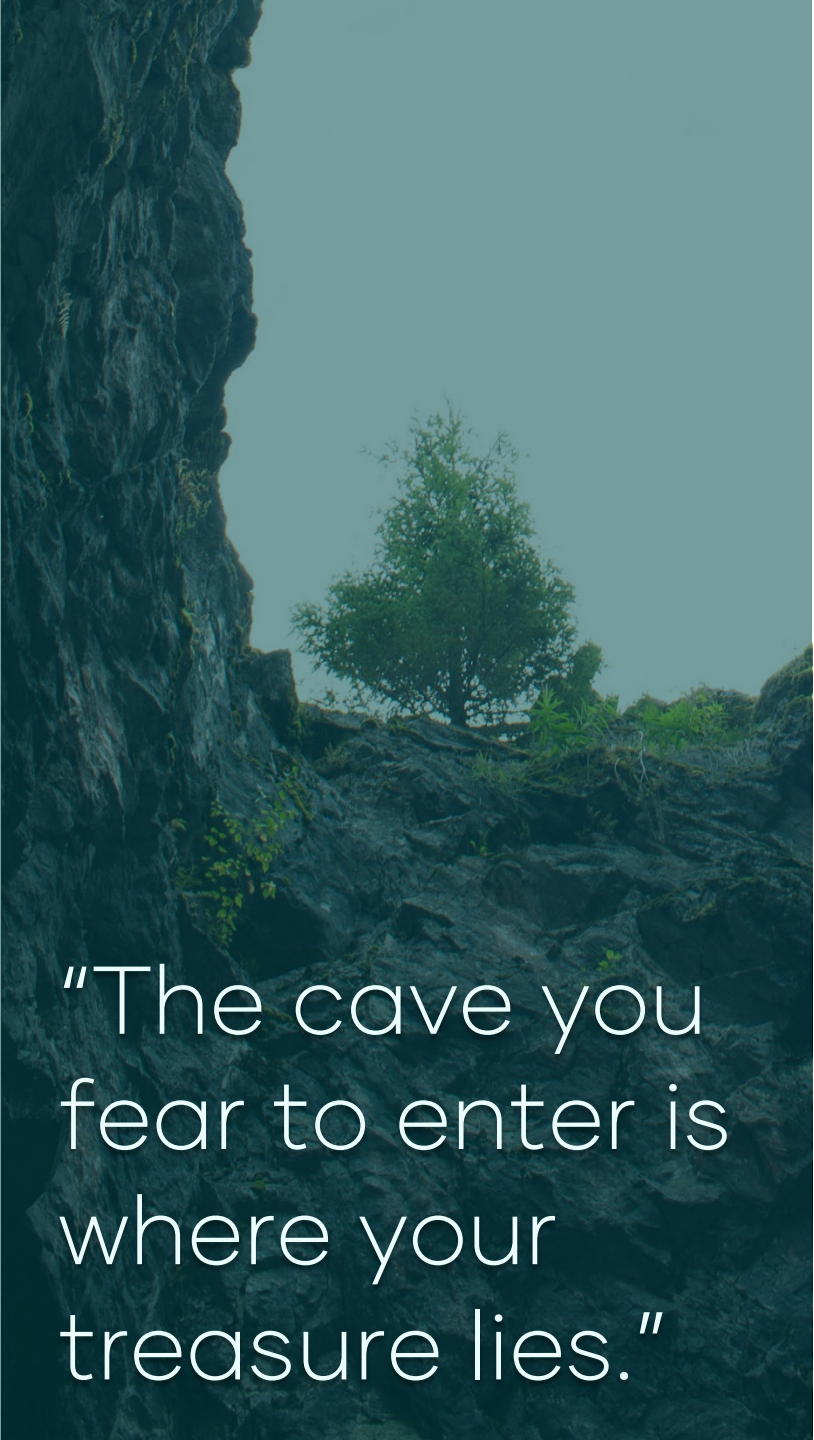
- Retirement Transition Planning
- Relocation Assessment
- Job Offer Assessment
- Estate Planning Objectives & Execution
- Any \$ related question



INVESTMENT MANAGEMENT

- Diversified
- Low Cost
- Proactive Tax Management
- Pursuing Higher Expected Returns





"The cave you fear to enter is where your treasure lies."

STEP 5: PLAN & LAUNCH

1

CALCULATE ADVISOR TIME
BY SEGMENT & CLIENT TIME CAPACITY

2

EVALUATE CLIENT BASE
PERFORMANCE
Profitability and Capacity

3

SET UPDATED STANDARDS

- Commit to right-sizing your client base
- Client type/tiers
- Fees/minimums
- Services/time
- Capacity/profitability



Your Job is to **OFFER**.
Their Job is to **CHOOSE**.

"We are taking steps to clarify the role our firm plays in your financial life and the way we work to serve you in meeting your financial goals. I'm excited to share that we've made improvements to our service offering so that we provide a level of support designed to help you meet your financial goals. Going forward, we have three levels of engagement, which you can choose from depending on what best suits your needs and goals..."

1 Use On-Purpose Planner (project planning form)

- Take time to plan and map out your project
- Engage your team to discuss and define the process

2 Package new Service Model

- Develop scripts and client communications (see samples)
- Design prospect and/or client-facing materials
- Train and prepare team until they're ready
- Rehearse until you're ready

3 Build Transition Plans

- Implement changes to standards (fees, minimums, etc.)
- Identify client transitions: who, what, when, how to communicate
- Launch in batches, start with lowest risk clients
- Embrace the "white knuckle" moment

4 Update brand, sales and marketing

- Develop COI update campaign and scripts
- Update Website and online sales funnel
- Update Prospect Process
- Update prospect/client deliverables

GO!

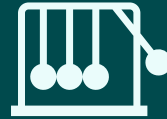


LIMITLESS Q&A



WATCH/ READ

- Building a (Modern) Client Service System Model to Deliver Value More Efficiently, Profitably, And Enjoyably, by S. Bogan
- Creating Client Service Calendars That Demonstrate Ongoing Advisor Value, by Adam Van Deusen
- Increasing Financial Planning Efficiency With a Systematized Annual Process, by Kyle Moore
- Crafting An Annual Client Service Calendar to Illustrate A Financial Planner's Value To Prospective Clients, by M. Kitces
- The New Gold Standard: 5 Leadership Principles for Creating a Legendary Customer Experience, Joseph Michelli



APPLY

- Complete the Client Model Time Calculator
- Complete Client Segmentation & Fee Analysis
- Read & apply the 5-Star Service System Guidebook
- Design your 5-Star Service Model
- Read & apply the Service Model Transitions Guidebook
- Read & Apply Fee Transitions Guidebook



ACT

- Launch new Service Model
- Launch changes to:
 - Client types
 - Fees / fee model
 - Minimums
- Plan / launch client transitions
- Update sales and marketing process, campaigns, scripts and deliverables



LIMITLESS Q&A