

CLIENT

Meeting Surges

CFP® CREDIT approved



ADAM
CMEJLA



LAUREN
KAUFMAN



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LIMITLESS

THE MEETING SURGE STRATEGY

Systematizing is the Secret to Scaling Special



Standardize & Systematize
FACTORY WORK

Deliver Clients Deeper Value
& Consistent Experience
FOCUS WORK



ENJOY
More Time & Freedom



What are MEETING SURGES?

What are surges? How do they work?
Can they really work for me?

SIMPLIFY, SYSTEMATIZE AND SPECIALIZE
THE CLIENT MEETING PROCESS





Scaling Up

DOESN'T MEAN WATERING DOWN



BEST Practices. PROVEN Practices.

1

The Surge Strategy
Preparing the Advisor

2

Preparing the Client
Preparing the Team

LIMITLESS





NO ONE
Size
FITS ALL

Setting Your Surge Schedule



SET ANNUAL CALENDAR

2 sets of meetings per year



MONDAYS: Prep

FRIDAYS: Follow-up or free



MEETING DAYS: T/W/Th only



OFF-CYCLE MEETINGS:

Situational Reviews, not Case Prep

TAKE SURGES FOR A TEST DRIVE:

Only do meetings 1 week per month



Surge AT YOUR COMFORT LEVEL



3 MEETS A DAY

3 meets a day
3 days a week
= 9 meets a week

/ 160 meets
= 18 weeks

2, 9-week surge sessions
in April/May and Oct/Nov

4 MEETS A DAY

4 meets a day
3 days a week
= 12 meets a week

/ 160 meets
= 14 weeks

2, 7-week surge sessions
in April/May and Oct/Nov

5 MEETS A DAY

5 meets a day
3 days a week
= 15 meets a week

/ 160 meets
= 11 weeks


2, 5.5-week surge sessions
in April/May & Oct/Nov



Managing Your Calendar

Group 2 Regular Weekly Hours

Use this schedule if you have similar hours week-to-week.

Enter window(s) of time (9:00am-12:00pm, 1:00pm-5:00pm) or exact start times: (9:00am, 10:30am, 1:00pm). 

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Closed	Closed	8:30am-9:45am 10:00am-11:15am	8:30am-9:45am 10:00am-11:15am	8:00am-9:15am 9:30am-10:45am	8:30am-9:45am 10:00am-11:15am	Closed

Weekly Adviser Schedule: Client Meeting Sample

INSTRUCTIONS: The below is template for you to customize to your own needs. We recommend time blocking so each day of the week is set aside for a specific purpose. When using the template to create your own schedule, we recommend adjusting to accommodate your annual schedule (days out of the office, strategic planning days, client meeting weeks, etc.) as time should flex to accommodate the broader picture. Another option is to create focus weeks where types of days (business work, client meetings, time off months) are grouped by week rather than by a regularly assigned day of the week. You can use this model to define the day "types" by simply removing the days of the week and adding any additional day types.

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	
	PLAN & PREP	CLIENT DAY	CLIENT DAY	CLIENT DAY	GROWTH, BUSINESS, FREE	
7:00						7:00
7:30						7:30
8:00						8:00
8:30	Daily Prep & Email	Daily Prep & Email	Daily Prep & Email	Daily Prep & Email	Daily Prep & Email	8:30
9:00						9:00
9:30	WEEKLY	CLIENT APPT	CLIENT APPT / WORK	CLIENT APPT / WORK		9:30
10:00	CLIENT MEETING	75 mins	75 mins	75 mins	GROWTH AND	10:00
10:30		buffer	buffer	buffer	MARKETING ACTIVITIES	10:30
11:00	CLIENT MEETING PREP	CLIENT APPT	CLIENT APPT	CLIENT APPT	(or free time)	11:00
11:30	Review files, prep	75 MINS	75 MINS	75 MINS		11:30
12:00	MONTHLY BUSINESS LUNCH	LUNCH		LUNCH		12:00
12:30	for people with teams		MARKETING LUNCH		LUNCH OUT	12:30
1:00	buffer	buffer		buffer		1:00
1:30		CLIENT APPT	CLIENT APPT	LIMITLESS CALLS		1:30
2:00	ADVISER TIME	75 MINS	75 MINS	WORK AND TEAM MEETINGS	MARKETING ACTIVITIES	2:00
2:30	needed for client surge prep	buffer	buffer	buffer	BUSINESS WORK	2:30
3:00		CLIENT SERVICE	CLIENT SERVICE	LIMITLESS CALLS		3:00
3:30	READING			WORK AND TEAM MEETINGS	READING	3:30
4:00	PROFESSIONAL DEV.	Client Meeting Notes	Client Meeting Notes	Client Meeting Notes	PROFESSIONAL DEV.	4:00
4:30	Daily Wrap Up	Daily Wrap Up	Daily Wrap Up	Daily Wrap Up	Daily Wrap Up	4:30
5:00						5:00

(times) on Tuesday, am, 10:00am, g else is blocking it).

- Avoid holiday weeks
- Avoid quarter ends
- Avoid squeezes
- Schedule around time out



THE BEST Practice Process

4 Simple Steps to a More Streamlined, Satisfying Review Meeting Experience



1 SCHEDULING

- Contact clients and provide Acuity link
6 weeks out
- Send reminder to schedule email
4 weeks out
- Call clients that haven't scheduled
3 weeks out
- Send Meeting Confirmation Letter
Upon scheduling



2 PREPARING

- Review client situation; confirm Meeting Agenda
4 weeks out
- Email Meeting Agenda to client for feedback
3 weeks out
- Engage COI touchpoint
3 weeks out
- Case Prep: One-Page Plan, projections, materials
2 weeks out
- Reminder Email to client/COI
1 week out
- Prep "Meeting Room"
Day of



3 THE MEETING

- Meeting Room, prepped & ready
- If on-site, greet and direct client(s) to meeting room
- If virtual, login with welcome slide
15 minutes prior
- Meet with client(s)
75 minutes
- Advisor downloads notes & next steps
15 min following



4 FOLLOW-UP

- Draft One-Page Plan/ Meeting Summary
1-3 days following
- One-Page Plan/Meeting Summary to client
3 days post (NLT 5 days)
- Post meeting check-in with client
30-60-90 days (tailor)

CX touchpoints

- Scheduling email w/calendar link
- Reminder email with calendar link
- Meeting confirmation letter

- Meeting Agenda
- Meeting reminder with agenda for input

- Personal welcome
- Meeting environment
- Meeting materials
- Meeting Agenda
- Talking points

- Meeting follow-up email



You
PLAY
How You
Practice





LIMITLESS

Pre-Meeting PREP

6 Weeks Prior PREPARE LIST

- WHO are we going to invite?
- WHY are we meeting with them?
- WHAT do we need to prepare?
- WHAT did we learn from the last surge?



PREPARING CLIENTS

“ We meet with clients in the spring and fall so we can discuss taxes and year-end planning... ”

NEW CLIENTS

Client Engagement Standards

“ We will meet with you twice a year, during these times... ”



CLIENTS MAKING THE SHIFT

1:1 client conversations:

“ We will be shifting to client meetings twice a year during these months.... ”

L I M I T L E S S



LIMITLESS

The Meeting INVITATION

Adam's Meeting Invitation email includes:

- Link to upload documents
- Link to schedule meeting
- Our agenda with request for them to add their top-of-mind items

Table Stakes:
Online Scheduling
Calendly and Acuity
do the work for you

Capital City
Wealth Management
RetirementStartsToday.com

April/May 2021 Surge Letter

Good afternoon clients of Capital City Wealth Management,
It's that time of year again!
We are excited to catch up on your retirement plans, both personally and financially.
In preparation for our appointment, we would like to review your tax returns.
[Click here to securely upload your tax return](#)
If you have difficulty submitting your return or scheduling your appointment online, [click here to watch this quick video tutorial from Benjamin](#).
We have tax review appointments available through the end of May, so if you are taking advantage of the extended tax filing deadline (May 17th) simply schedule your appointment for later in May.
In addition to reviewing your income taxes with you, we want to touch on a few other important financial topics:
• CARES Act deductible charitable donations for non-itemizers for 2020 and increase amounts for 2021 joint filers
• For retired clients not yet 65 - we will run calculations to see if the new Premium Assistance Tax Credits from the recent American Rescue Plan legislation will be available to you.
• Retirement income guardrails
• Review your portfolio strategy, in light of the worst market downturn in recent years.
As you can see, we have lots to discuss!
Due to the continued caution around Covid - we will continue to meet with clients via Zoom.
[Click here to schedule your appointment](#)

Group 2 Regular Weekly Hours

Use this schedule if you have similar hours week-to-week.
Enter window(s) of time (9:00am-12:00pm, 1:00pm-5:00pm) or exact start/stop times (1:00pm).

Sunday	Monday	Tuesday	Wednesday	Thursday
Closed	Closed	8:30am-9:45am 10:00am-11:15am 11:30am-12:45pm 2:00pm-3:15pm 3:30pm-4:45pm 5:00pm-6:15pm	8:30am-9:45am 10:00am-11:15am 11:30am-12:45pm 2:00pm-3:15pm 3:30pm-4:45pm 5:00pm-6:15pm	8:00am-9:15am 9:30am-10:45am 11:00am-12:15pm 1:00pm-2:15pm 2:30pm-3:45pm

Example: If a client chooses based on this availability and your [Calendar Settings](#) clients will see:
11:30am, 2:00pm, 3:30pm, 5:00pm as times to schedule (unless some other settings apply)





6 WEEKS OUT: SCHEDULING

- Meeting invitation, send with scheduling link
- Meeting confirmation letter
- Reminder email

2-4 WEEKS OUT:

- Fill in surge schedule gaps
- Follow up with clients
- Begin case prep

ONE WEEK OUT: TEST-DRIVE

- Clean, tidy, and welcoming office space
- CX touches: fresh flowers, beverages and treats set, prepare Zoom background
- Appointments for following week confirmed
- Follow-up / service time scheduled
- Case prep ready for review

LIMITLESS PREPARING THE TEAM





PREPARING THE ADVISOR

AUTOMATED VERSION

Use this workflow when contacting clients for their comprehensive financial planning review and sending out meeting agenda & request for supporting documents.

NOTE: Reviews are conducted in the months of February, June, & Oct.

Target Dates: 1st - Date workflow is started
2nd - Date of Review Meeting

Send out Meeting Agenda & Data Request email Due by: not set

Task Name	Assigned To	Due by
There are no Tasks for this Step. You cannot 'Complete' a Step without at least one Task.		
Additional Attempt to Schedule		Due by: not set
Final Attempt to Schedule		Due by: not set
Client scheduled review meeting		Due by: not set
Was data rec'd & EMX up-to-date, FPC needed?		Due by: not set
Meeting Prep, resched if docs not rec'd		Due by: not set
Advisor Plan Prep/Review		Due by: not set
Advisor & Client Meet for Review Appointment		Due by: not set
Advisor assigned tasks to be completed as a result of meeting		Due by: not set
Send out No Response Letter		Due by: not set
Reschedule Appointment		Due by: not set

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November Surge

October 26th-November 25th
 Appointments can be Monday-Thursday, 10:30am-3pm.
 10:30 11:30 1pm 2pm 3pm
 30 minutes for lunch.
 1 day means 20 per week, 4.5 weeks of appointments should yield 90 possible appointments, 10 service every client.

Appointments Friday. I'm out of the office & Rita will need an extra day to keep up with service work.

Calendar & RedTail calendar need to be scrubbed against available appt times in Calendly. Make sure syncing is properly. 100% block off everything 2 weeks before and after surge to properly contain appointments & keep up with associated service work.

With all clients - Take note which clients were seen in May. Take note which (all) clients were called during March market panic. Take note which clients don't need to/don't want to be seen again. Take note which clients weren't seen YTD and MUST BE SEEN by year end.

October 12th:
 announce that we will not have in-person appts available due to Covid (also in Calendly).
 clients know that we are well versed in virtual appointments and look forward to reviewing their retirement plans, discuss year end tax planning opportunities, and re-review recent legislative changes.
 let clients know that a Zoom meeting room link will automatically be generated when they self-schedule their appointments.
 let them know that we will be reaching out separately if we do not yet have their 2019 tax returns.

October 13th: reach out to clients we intend to meet but don't have their tax returns in Holistiplan without errors.

October 19th: resend Calendly link to all clients that haven't yet scheduled.

November 2nd: re-resend Calendly link to clients that haven't self-scheduled.

November 3rd: Call remaining clients that we need to see. For these clients, a Zoom link will need to be created manually & emailed to the client.

Create a master client list and check off each scheduled appt and if their tax return is in Holistiplan without errors.

For clients we plan on seeing: Need client appointment cheat sheet completed.

For clients we plan on seeing: We need their 2019 tax returns in Holistiplan without errors, at least 48 hours before their scheduled appt.

Deadline for final client appt is the day before Thanksgiving.

Align Financial

Workflow: CF: Prep Client Review (0/21 Steps Completed)

Assigned To: Not Client

Scheduled: Aug 19 2020, 9:00am

Started: Aug 19 2020, 9:00am

Proposed End Date: Sep 10 2020, 9:00am

Print Reports

Workflow: CF: Prep Client Review

Step Status: Current

Priority: None

Due: Tomorrow

Assigned To: Christopher Shubert

Description: Client Report, Benchmark Report & Holdings of Accumulated Returns from Client Center

Review OneNote for QPM Updates

Workflow: CF: Prep Client Review

Step Status: Complete

Priority: None

Due: 1 day later at 9:00am

Assignment: Christopher Shubert

2 Outcomes

QPM Updates

QPM Updates are needed

QPM Updates are needed

QPM Updates are needed

Update QPM with New Members

Workflow: CF: Prep Client Review

Step Status: Complete

Priority: None

Due: 1 day later at 9:00am

Assignment: Christopher Shubert

QPM Updates

QPM Updates are needed

QPM Updates are needed

QPM Updates are needed

With Service Advisor

With Trusted Right Hand

PROCESS SYSTEMATIZES, TEAM SPECIALIZES





MEETING DAY

ALIGN FINANCIAL

SAMPLE Family Financial Overview

Client: SAMPLE, DATE
Prepared By: Tanya Nichols, Financial Advisor

Financial Priorities – What's Important to you?

- Maintain dignity and independence in retirement
- Minimize lifetime tax liability

Celebrate the Victories: What's worked this year? Over Five Years?

- 2015 Estimated Net Worth: see GPM dated 11.2015
- 2019 Estimated Net Worth: see GPM dated 11.2019

What I'm Paying Attention to:

Income/Cash Flow

- Your current net income is approximately \$16k/mo, with no current debt service
- Finance Home Build - target completion Fall 2018, \$530k estimate
- Review current debt service:
- Review current savings:
- Possibly consider dynamic withdrawal rates to take the pressure off your portfolio

Tax Review

- Review impact of 2018 tax reform on current retirement savings strategy
- Send in your tax return
- Review roth conversion
- Asset location analysis
- Charitable contributions from IRA
- Maximize tax bracket

Investments

- Confirm matching contribution for new plan
- 12 Month Portfolio Return: \$ and %
- Build a portfolio designed to generate steady income for 25+ years

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Any projections listed are not intended to reflect the actual performance of any particular security. Future investment yields will fluctuate with market conditions. Actual investor results will vary. Align Financial is a member of Raymond James Financial Services, Inc. Investment advisory services offered through Raymond James Financial Services, Inc. member FINRA/SIPC. Raymond James Financial Services, Inc. Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC. © 2017 Raymond James Financial Services, Inc. Member FINRA/SIPC.

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 improving following metrics:
 - Revenue per FTE
 - Revenue managed care vs cash pay
- Review high COGS in practice and determine action plan to reduce 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:

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John & Jane Doe Meeting Agenda

Review:

- Taxes
- Investments
- Cash Flow
- Insurance/Risk management
- Estate Planning
- Beneficiary changes/updates
- Revisit client intentions, goals, & values
- Address other concerns or challenges.

Additional Items:

-

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Client Name (s) _____ Date _____

Age(s) _____

Guaranteed monthly income:

_____ 's Social Security	On _____ Off _____	Amount \$ _____
_____ 's Pension	On _____ Off _____	Amount \$ _____
_____ 's Pension	On _____ Off _____	Amount \$ _____

Medicare/Health Insurance

_____ on Medicare?	Mthly Prem \$ _____
_____ on Medicare?	Mthly Prem \$ _____

Household monthly withdrawals

_____ 's monthly withdrawal	_____ 's monthly withdrawal
\$ _____ Gross w/d	\$ _____ Gross w/d
\$ _____ Federal w/h	\$ _____ Fed w/h
\$ _____ State w/h	\$ _____ State w/h
\$ _____ net cash to client	\$ _____ net cash to client

Roth IRA conversions

2018 Yes _____ No _____	Amount \$ _____
2019 Yes _____ No _____	Amount \$ _____
2020 Yes _____ No _____	Amount \$ _____
2021 Yes _____ No _____	Amount \$ _____
2022 Yes _____ No _____	Amount \$ _____

If the client is over 72—Current year RMD

_____ 's RMD Amount \$ _____	Month distributed _____
_____ 's RMD Amount \$ _____	Month distributed _____

Tax Return

2018 taxes received?	_____ yes _____ no
2019 taxes received?	_____ yes _____ no
2020 taxes received?	_____ yes _____ no
2021 taxes received?	_____ yes _____ no
2022 taxes received?	_____ yes _____ no

Qualified Charitable Distribution

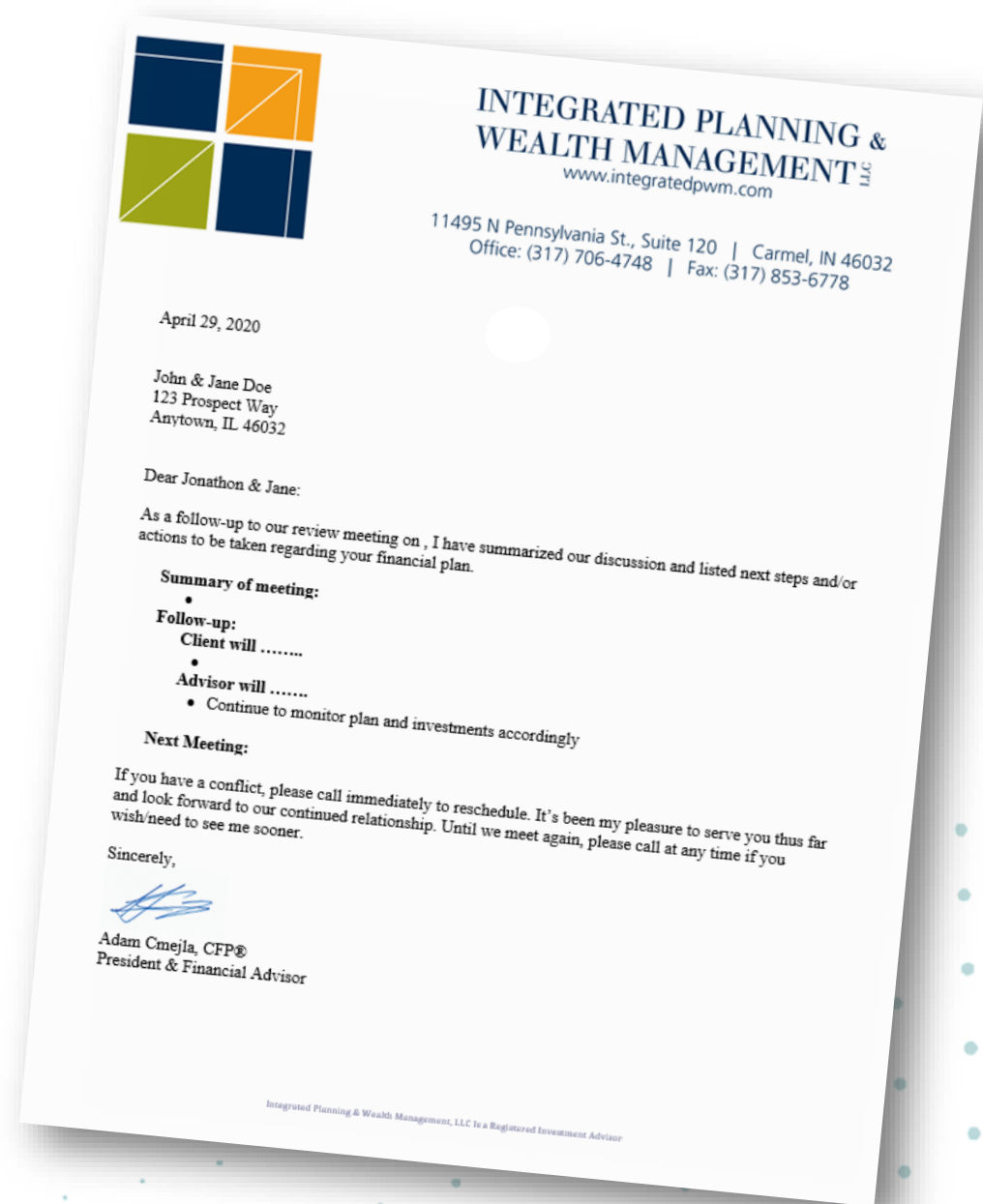
2020 _____ yes _____ no



What Happens NEXT

Block off next two weeks, block 30 min after each meeting, or end of day:

- Compliance
- Note dictation
- Trading and rebalancing
- Paperwork
- Beneficiary changes



L I M I T L E S S





Follow-up WORK

- Processing notes (ex. Mobile Assistant link to Redtail)
- Completing action items
- Following up with clients
- Follow-up letters / emails
- Updating CRM / client files

ARE WE DONE YET? Surge Debrief

- What did we learn? What worked?
- Where did the process break down?
- How can we improve the CX?
- Let's celebrate (define in advance)



What about OUTSIDE OF APPOINTMENTS?

- 1 MEETINGS ARE SCHEDULED TUESDAY, WEDNESDAY AND THURSDAY (NEVER Monday or Friday)
- 2 MEETINGS ARE ALWAYS SCHEDULED FOR FOLLOWING WEEK OR BEYOND (NEVER this week)
- 3 ALL MEETINGS GET FULL CASE-PREP, "SITUATION" MEETINGS DIFFERENT (NEVER a review meeting without case-prep)



LESSONS Learned



It's not always perfect



It's a process, not an event



Don't forget follow-up work



Workflows make a difference



Regular communication is key



Continuous improvement is imperative



Have a Plan for Taking/Not Taking
New Clients During Surge





WATCH & READ

- Read the Client Surge Guidebook to design your surge strategy
- Financial Advisor Checklists to Enhance the Client Meeting Prep Process, Kitces
- The One-Page Financial Plan, Carl Richards
- Flow, Mihaly Csikszentmihalyi
- The Enduring Advisory Firm, Mark Tibergien & Kimberly Dellarocca



APPLY

- Use the Surge Process, Annual Calendar and Weekly Schedule to set your surge schedule



ACT

- Create Your Surge And Non-surge meeting rules
- Design /update your surge work flows
- Design/update your surge materials
- Implement first surge period and debrief

Creating Your Own SURGE STRATEGY



Do YOUR math (it will vary)

$(\# \text{ clients}) \times (\# \text{ meets} / \text{ year}) * 80\% = \text{total} \# \text{ of meetings}$



Determine your surge schedule and meeting capacity

$\# \text{ meets per week} / \text{total} \# \text{ of meetings} = \# \text{ of surge weeks}$



Prepare to make the shift, start slow and stay with it

You can implement in one cycle or over time; utterly flexible to your preferences





LIMITLESS Q&A