

A baby wearing black sunglasses is sitting in a bright green inflatable ring in a swimming pool. The water is blue with ripples. The baby is wearing a white and green crocheted top and a blue crocheted bottom. The background features several overlapping light blue circles on the left side.

NO STRESS

Prospect
Process

Script Resource Packet

STEP 1:

Initial Inquiry

(Personal or Digital)

You receive an initial inquiry via:



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





INITIAL 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... ”



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."

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LIMITLESS

You are a
qualified
professional

You are **not**
an ambulance
chaser



ACT LIKE IT!

DON'T BE NEEDY: The 3-strike rule

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."

It CANNOT be more important to you than them.

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 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 will 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."

L I M I T L E S S

FOLLOW UP #3

THE FINAL DECISION

"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..."



A Final Check-In...

Hi NAME,

Hope you are doing well! I wanted to circle back and see if you have any questions after our Triage call and follow-up information that we have sent.

Our goal with this process is to provide you with all the information you need to make an educated decision about working with our firm. If you have additional questions about our process or feel that we're not the right fit, please feel comfortable letting us know by either responding to this email or giving us a call at XXX-XXX-XXX.

If the timing is better-aligned and you are ready to get started, please [click on this link](#) to provide us with additional pieces of information that will allow us to kick off the onboarding process and welcome you to the family of IPWM clients.

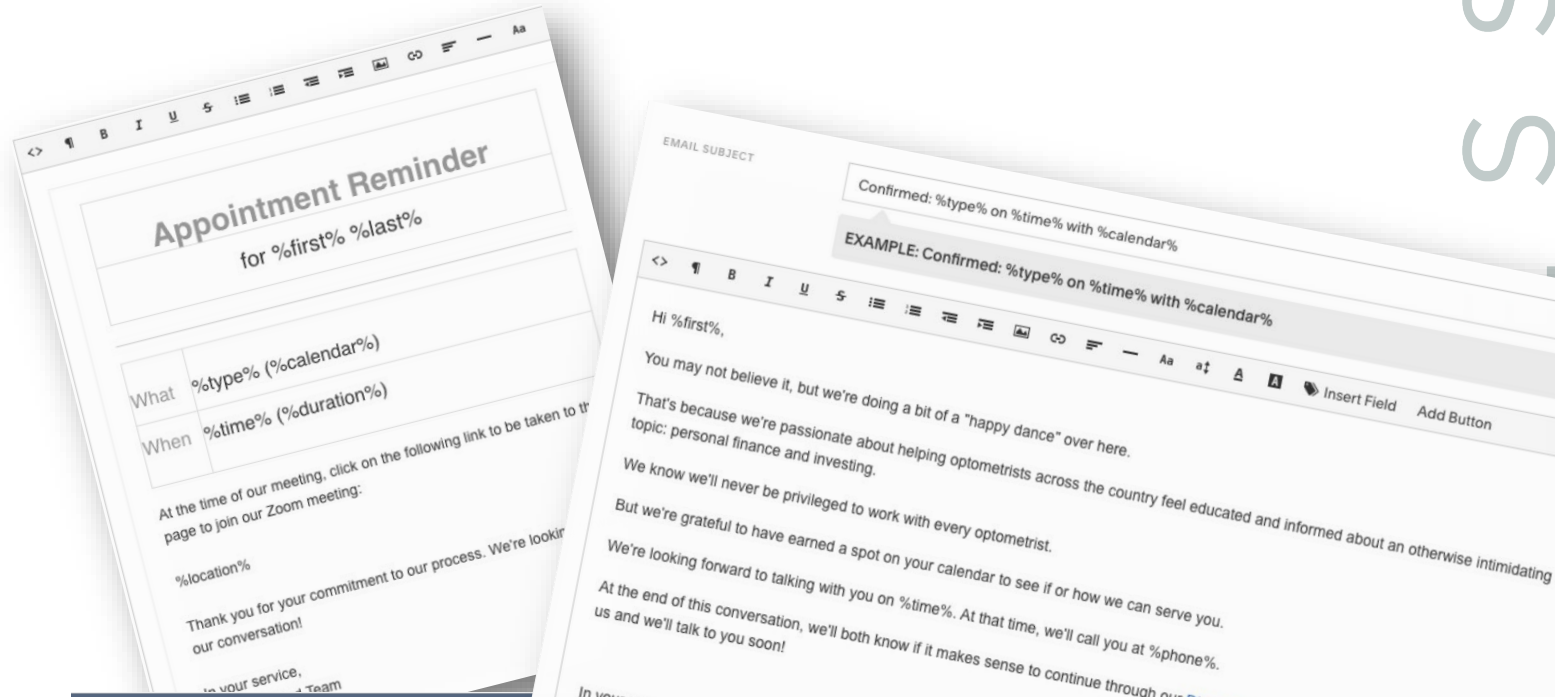
In an effort to not be a pest and respect your inbox, I'll leave the ball in your court and refrain from reaching out again until I hear from you. If you're subscribed to our newsletter list, you'll still receive those emails as we send them out, but you can always opt-out if you'd rather not receive them.

Thank you again for considering us, <<>>. On behalf of the entire team here at X, I wish you continued success and happiness!

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]. ”

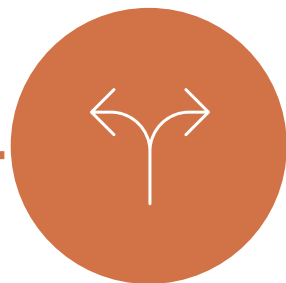


STEP 3: 1st Meeting

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



How can I improve my office / Zoom experience?

RESET EXPECTATIONS

NO SELLING

ASK AND LISTEN

NO ADVICE!

LAY THE TRACKS



INTAKE & PREP

What am I asking for in advance, and why?

Prospective Client Meeting Process

Is Integrated Planning & Wealth Management, LLC the right firm for you?

Our goal for this process is to demonstrate, in plain English, how we serve optometrists across the country to help them align their life's intentions with their financial actions. We're excited to share with you how we bring simplicity, clarity, and confidence to an otherwise confusing, complicated, and intimidating subject: money.

There is no charge for this process—we want to help you make an informed and educated decision about working together so you can see exactly how we can serve you before you agree to pay us a penny.



Planning Intake Form

Name (First, MI, Last) _____ DOB _____
Phone (home) _____ (cell) _____
Email _____
Name (First, MI, Last) _____ DOB _____
Phone (home) _____ (cell) _____
Email _____
Best business day/time for phone calls _____
Best business day/time for meetup _____
What are your biggest financial concerns? _____



ns for Adam? _____

tain insight into your financial situation, please provide us with
ts of the following applicable documents:

plan statements (i.e. 401k, 403b, 457, etc.)

investment account statements

2 years' complete personal and, if applicable, business tax returns
plans

student loan printout from loan servicer provider (Navient, NelNet, etc.)

practice balance sheet

me (Profit/Loss) statement (or previous year if <6 months into
r)

ement of cash flow (or previous year if <6 months into fiscal year)

able to provide the above mentioned documents prior to your call or at the time of your
son meeting, please email clients@integratedpwm.com or call 317 706-4748.

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



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**
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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:

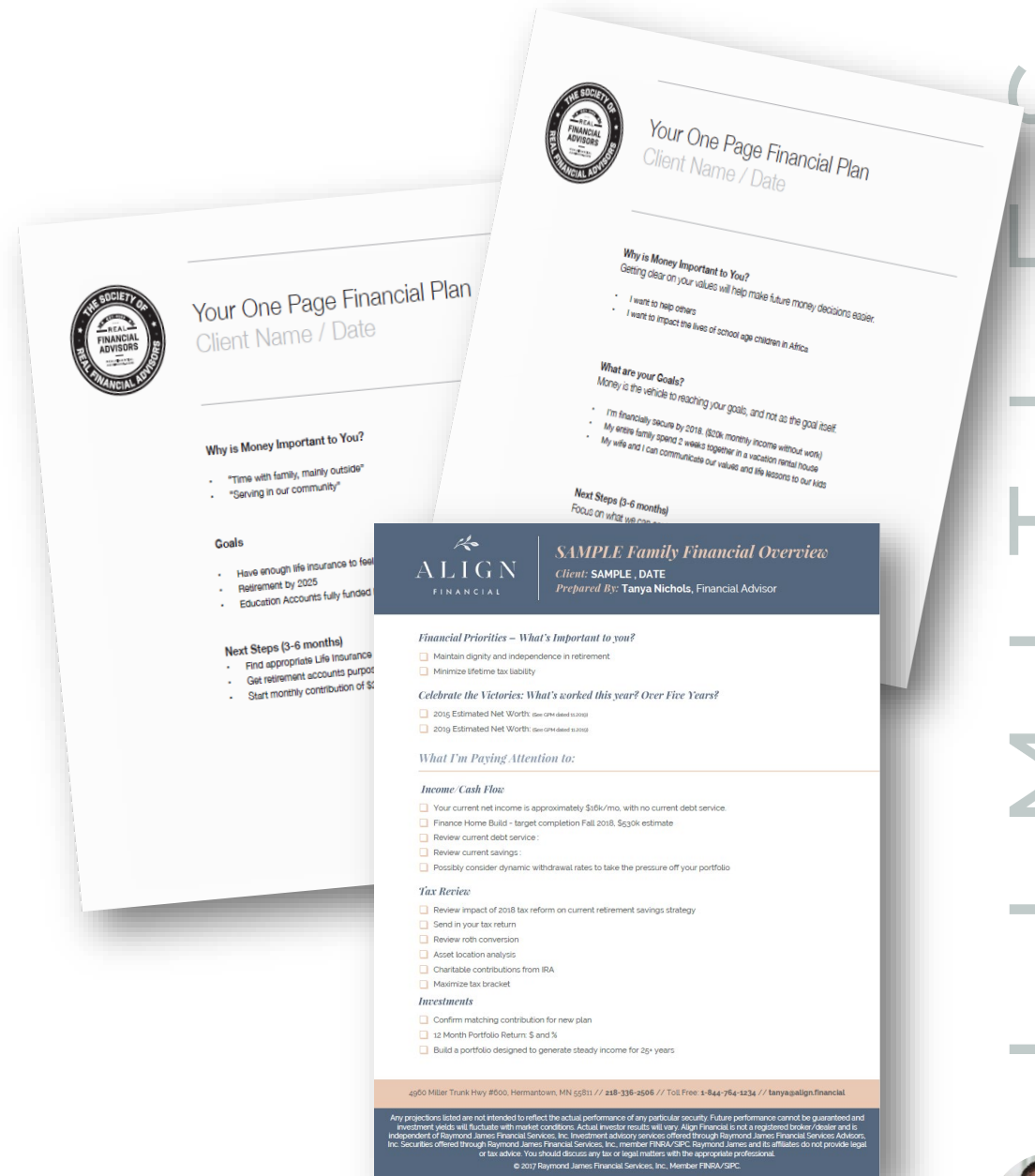
- No 401k or any other RP showing up on 1120s. Collect census of team and determine next steps (SIMPLE vs 401k).
- Consider establishment of 529 plan through Brightstart to capture IL state tax deduction
- Accelerate funding of Roth IRAs over next 4 months.
- Redeploy on a DCA strategy investments in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

Citrix Attachments

Expires September 27, 2021

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 fit for you, we'll continue our process by scheduling your initial Discovery Meeting.

Should you have any questions or need to reschedule, please reach <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 services. Proven-practice samples may find helpful when evaluating an adviser. Proven-practice samples may find helpful when evaluating an adviser. Proven-practice samples may find helpful when evaluating an adviser.

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

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

How do I articulate my advice in plain English?

WITH PROSPECTS

“ I’ve helped a lot of clients with _____ ”

“ Be sure to consider _____ ”

“ Lots of people make the mistake of _____ ”

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.”





LIMITLESS

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."

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