AMAZING
First Meeting

LIMITLESS

LIMITLESS

- SET THE STAGE
- BE PROFESSIONALLY CONFIDENT
- BE PRESENT
- ASK THE RIGHT QUESTIONS
- STOP TALKING ABOUT YOURSELF
- LISTEN & LOOK
- KNOW YOUR ANSWERS

NO-STRESS PROSPECT PROCESS

1 Initial Inquiry

- Phone call
- Email
- Website funnel
- Nurture funnels

2 Learn-More Call

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

3 AMAZING 1ST MEETING: DISCOVERY

- 60-minute meeting
- Clarify needs & goals
- Explore expanded questions
- Do a process walk-through
- Ensure Fact Finder completed
- Agree to move forward

4 One-Page Plan

- Introduce financial-plan investment analysis
- Offer recommendations
- Draft One-Page Plan

5.1 2nd Meeting: Present/Decision

- 45–75-minute meeting
- Present One-Page Plan & recommendations
- Quote fee
- Offer decision
- Clarify next steps

5.2 Decision

Sleep on it prior to appointed meeting

–

If "no," send closing email

!

If "yes," initiate onboarding

?

If "maybe," use *3-strike rule*

TRANSITION TO ONBOARDING PROCESS

6 Onboarding

Includes the following:

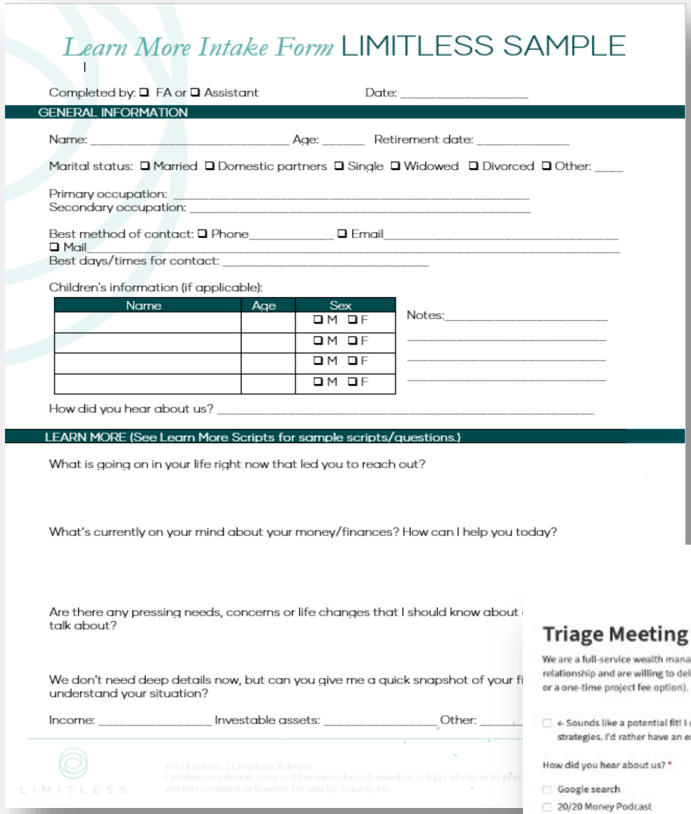
- Weekly check-ins
- 30-day advisor call
- 60-day meeting
- Paperwork training
- Tech show-and-tell
- Service training
- Progress review

LIMITLESS

Script for Intro Call

- What are you looking for from an advisor?
- What have you accomplished thus far? (assets)
- What do you hope to accomplish in retirement? (goals)
- What might that cost? (income)

First-Meeting Presentation



Learn More Intake Form LIMITLESS SAMPLE

Completed by: ❑ FA or ❑ Assistant Date: ____________

GENERAL INFORMATION

Name: ____________ Age: ______ Retirement date: ____________

Marital status: ❑ Married ❑ Domestic partners ❑ Single ❑ Widowed ❑ Divorced ❑ Other: ____

Primary occupation: ____________
Secondary occupation: ____________

Best method of contact: ❑ Phone____________ ❑ Email____________
❑ Mail ____________
Best days/times for contact: ____________

Children's information (if applicable):

Name	Age	Sex
		❑ M ❑ F
		❑ M ❑ F
		❑ M ❑ F
		❑ M ❑ F

Notes:____________

How did you hear about us? ____________

LEARN MORE (See Learn More Scripts for sample scripts/questions.)

What is going on in your life right now that led you to reach out?

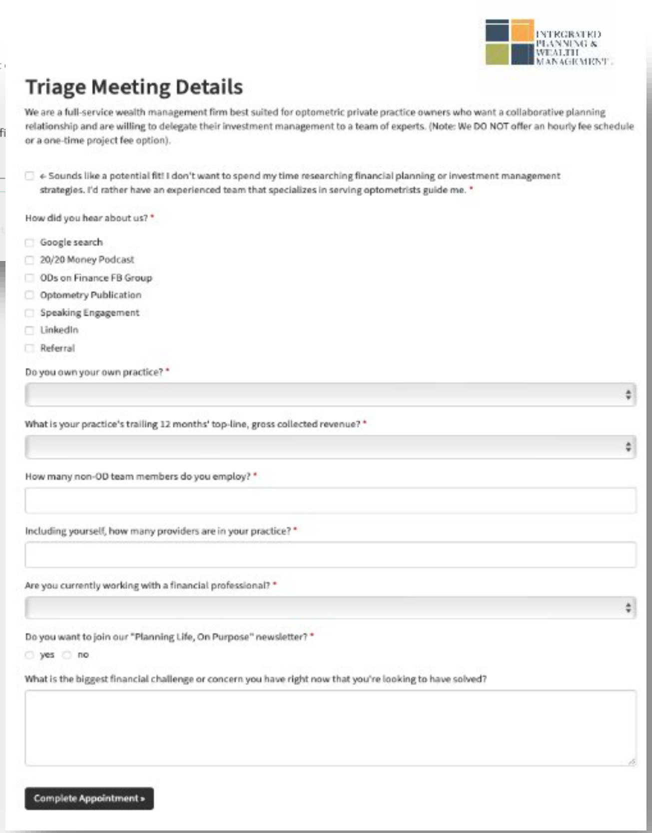
What's currently on your mind about your money/finances? How can I help you today?

Are there any pressing needs, concerns or life changes that I should know about
talk about?

We don't need deep details now, but can you give me a quick snapshot of your fi
understand your situation?

Income: ____________ Investable assets: ____________ Other: ______

LIMITLESS



INTEGRATED PLANNING & WEALTH MANAGEMENT

Triage Meeting Details

We are a full-service wealth management firm best suited for optometric private practice owners who want a collaborative planning relationship and are willing to delegate their investment management to a team of experts. (Note: We DO NOT offer an hourly fee schedule or a one-time project fee option).

☐ ← Sounds like a potential fit! I don't want to spend my time researching financial planning or investment management strategies. I'd rather have an experienced team that specializes in serving optometrists guide me. *

How did you hear about us? *

☐ Google search
☐ 20/20 Money Podcast
☐ ODs on Finance FB Group
☐ Optometry Publication
☐ Speaking Engagement
☐ LinkedIn
☐ Referral

Do you own your own practice? *

What is your practice's trailing 12 months' top-line, gross collected revenue? *

How many non-OD team members do you employ? *

Including yourself, how many providers are in your practice? *

Are you currently working with a financial professional? *

Do you want to join our "Planning Life, On Purpose" newsletter? *
○ yes ○ no

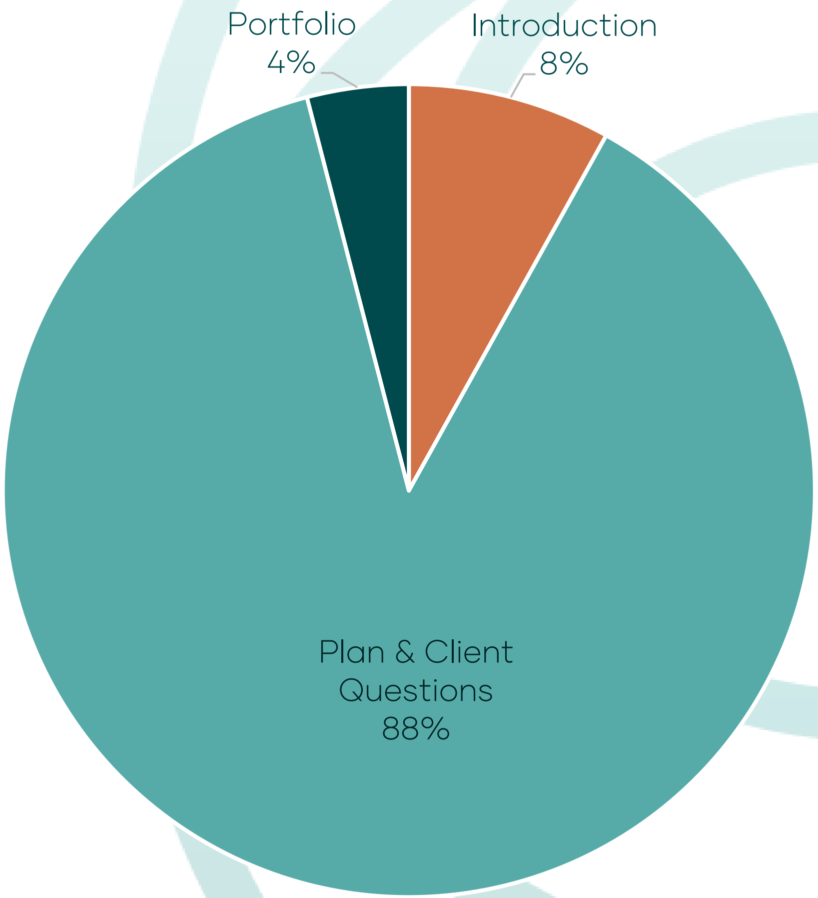
What is the biggest financial challenge or concern you have right now that you're looking to have solved?

Complete Appointment »

Gathering

INFORMATION

60 MINUTES
5–10 minutes: Warm-Up
50 minutes: Plan & Client Questions
5 minutes: Portfolio




THE BIG QUESTION
"What is 'real' financial planning?"
Real Planning
VS.
Projections
Can this really work?

LIMITLESS

This Works!

Hundreds of Times
$100K to $70M

How consistently is our process working?

PLAY TO WIN

Give clear action items and/or recommendations

Differentiate from other firms

Streamline process to help more clients

Demonstrate value

What's in...
THE One-Page FINANCIAL PLAN?

SECTION 1: GET TO THE HEART OF THE MATTER

Statement of Financial Purpose (Example)

"Time with family doing things we love and serving in our community."

SECTION 2: SET & PRIORITIZE GOALS

Goals (Example)

1. Fully fund all retirement accounts each year
2. Fund kids' education account each year
3. Save for a house

SECTION 3: NEXT STEPS

Next Steps (Example)

1. Get all assets moved to the right place and invested on purpose, based on client goals
2. Contribute $15,000 year to each child's education account
3. Save $1,000 a month for a house

SECTION 4: CLARIFY COST

"Based on this plan, here's our upfront planning fee." "Here's our engagement fee." "Based on this plan, your annual fee will be between a range of X to Y."

SET EXPECTATIONS

"I used to create really long, elaborate financial plans. While I really enjoyed them, nobody else wanted to read them. So instead, I just create a single page of my recommendations so you can easily and clearly see exactly what you need to do to achieve your goals.

Is that okay with you?"

Income

RETIREMENT INCOME

- How much money can their portfolio generate?
- What are their other income sources?
- Net of taxes, how much income will they have?
- How does this compare to their current lifestyle expenses?
- What advice can we offer and/or recommendations can we implement to improve their retirement income?

Taxes

INCOME TAX

- How can they pay less in taxes?
- ROTH conversion?
- Capital gains?
- Enhanced charitable giving?
- Asset-location optimization?
- What advice can we offer and/or recommendations can we implement to reduce their income tax bill?

CREATE PLAN

Investment

INVESTMENT PORTFOLIO

- Can they consolidate?
- Can they pay less in fees?
- How should their portfolio be improved?
- What asset allocation do we recommend?
- Do they have a war chest?
- What advice can we offer and/or recommendations can we implement to improve their portfolio specifically as it relates to income?

Risk

RISK MANAGEMENT

- Are their estate documents current?
- How would they handle LTC?
- What other risks are they facing?
- What advice can we offer and/or recommendations can we implement to improve their ability to avoid risks in retirement?

WHEN YOU CREATE THE PLAN

Primary Goals

Using as many of their own words, restate their goals as gathered from the first meeting. In other words, why did they come and see us?

I always like to add, "Never run out of money," and, "Don't leave the IRS a tip."

CREATE PLAN

Final Test

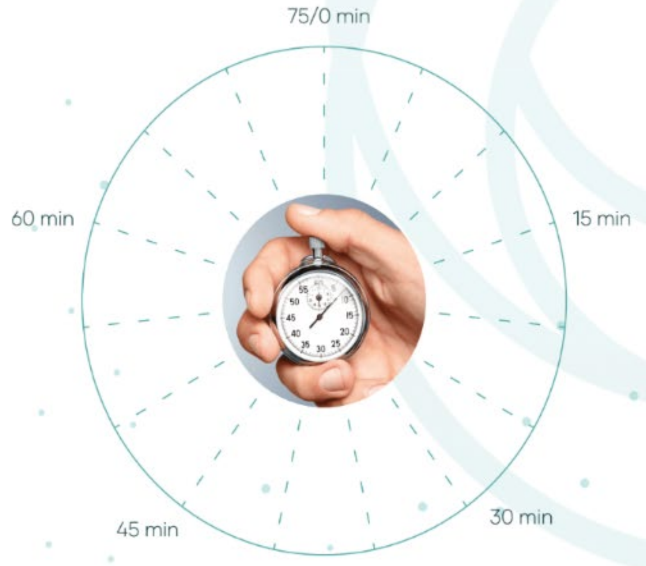
- If they follow this advice, will they achieve their goals?
- Are the recommendations as clear as possible?
- Does it demonstrate your value?

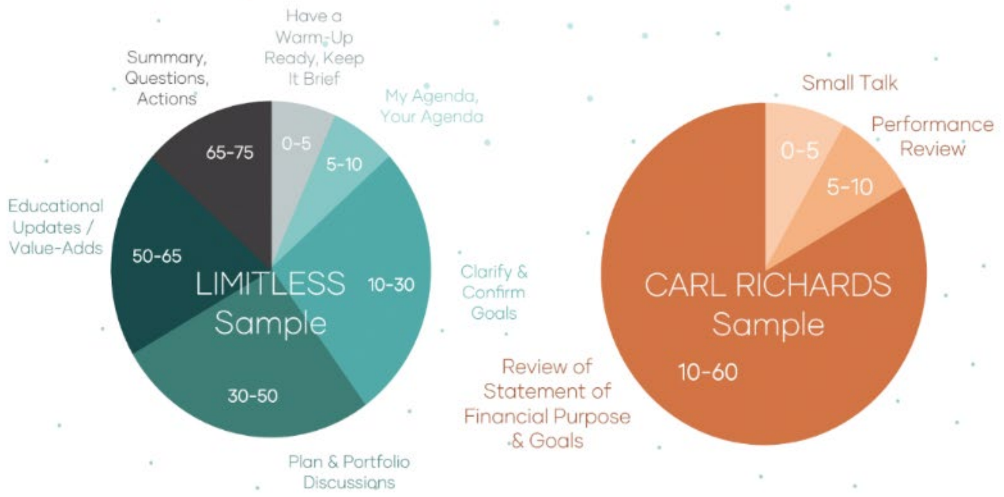
How Do I Stay on Time?

Model Meeting Mapping

My Model Meeting Schedule

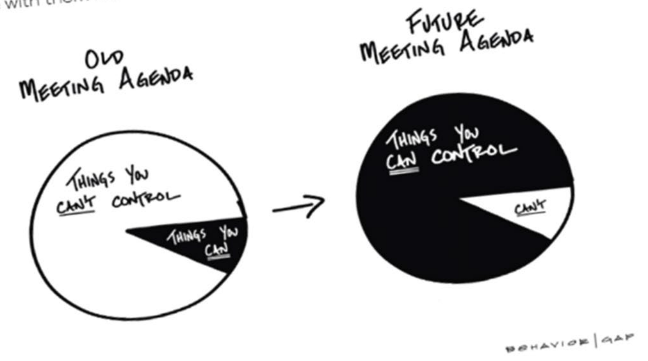
Fill in the this pie chart with your Model Meeting Schedule. Use the examples from Limitless Advisor and Carl Richards below for reference as you segment your 75 minutes for model client meetings.





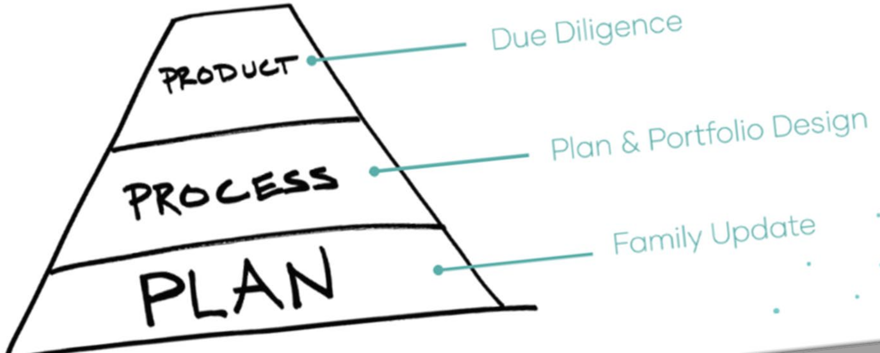
FLIP THE SCRIPT

Evaluate your current meeting agenda, which might normally consist of a performance review-based meeting, with perhaps a few minutes at the end of the meeting spent touching on client goals. Carl Richards challenges you to flip that script, and instead spend 90% of your client review discussing client goals and the clients' progress toward those goals (things you CAN control). Also, remember to spend substantially more time listening than talking (Carl urges us to only talk 5% of each meeting!). In order to get your clients "out of the trees," reconnect them to the goals that were initially established and spend time with them reinforcing your mutual efforts to reach those goals.



MAKE A TRANSITION

Introduce your role as a trusted tour guide, as opposed to a staunch defender of the map, beginning at your first client meeting. Continue to reinforce this idea throughout any of your recurring client reviews, remembering that it is okay to gradually transition clients from a performance-based meeting to a goals-based meeting (begin seeding this transition by saying things like, "Yes, we can talk about the market for a few moments, but let's circle back to the heart of this meeting, which will be an update on where you are with meeting your personal and financial goals"). Remember, the foundation of a goal-centric performance review is the plan, which consists largely of a family update and family goals.



WHAT TO EXPECT

1

AMAZING 1ST MEETING

7 – 10 DAYS

2

ONE-PAGE PLAN MEETING

3 – 5 DAYS

3

MUTUAL COMMITMENT MEETING

ONGOING SERVICE

LEARN

- *Lighting the Torch: The Kinder Method of Planning*, George Kinder
- *Questions Great Financial Advisors Ask… and Investors Need to Know*, Alan Parisse and David Richman
- *The One-Page Financial Plan*, Carl Richards
- *The Power of Practice Management: Best Practices for Building a Better Advisory Business*, Matt Matrisian

APPLY

- READ
  "Amazing First Meeting" Guidebook
- USE
  "Elevated Questions" tool to uplevel your conversations
- REVIEW
  One-Page Plan samples

ACT

- Use "Amazing First Meeting" schedule to update your meeting schedule
- Create your One-Page Plan and implement its use in your practice

LIMITLESS Q&A