

# MODEL

## Client Meetings & Surges

CFP® CREDIT approved



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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

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# 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 and 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



# Creating Your Own SURGE STRATEGY



Do YOUR math (it will vary)

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



Determine your surge schedule and meeting capacity

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



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

# 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
- Send Reminder email to client/COI  
1 week out



## 3: THE MEETING

- Ensure meeting room is prepped & ready
- If on-site, greet client(s) and direct 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
- Send 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

# LIMITLESS

## Why are we having a conversation about Model Meetings?

### FLAT

Stale meetings that focus on facts & figures

### FRENZIED

Frantic meetings that are inconsistent, disorganized, and time-consuming



### LIMITLESS ADVISOR

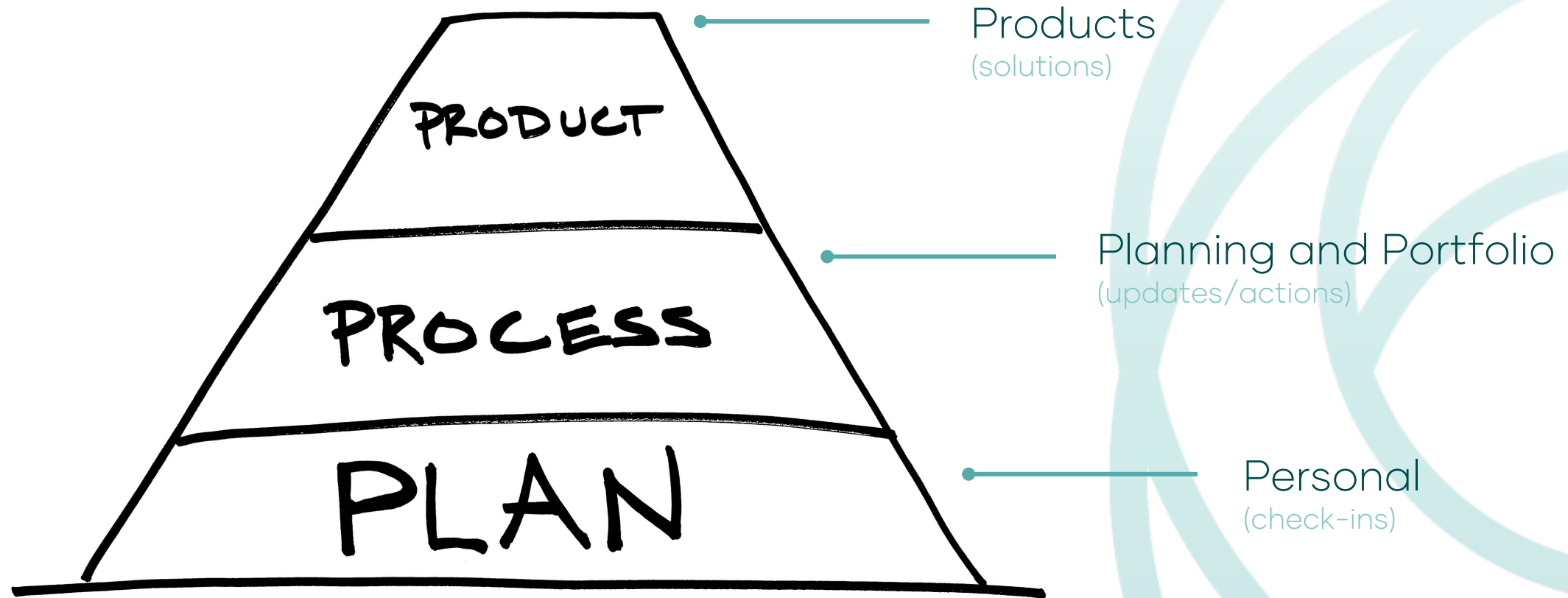
Client engagement that delivers massive value to client with epic efficiency

### TRUSTED ADVISOR

Client-focused conversations that deliver caring and competent advice in client's best interest

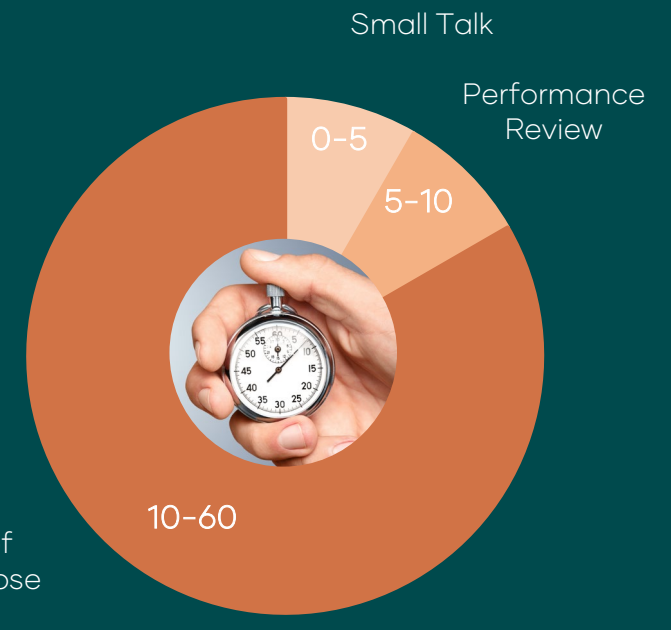
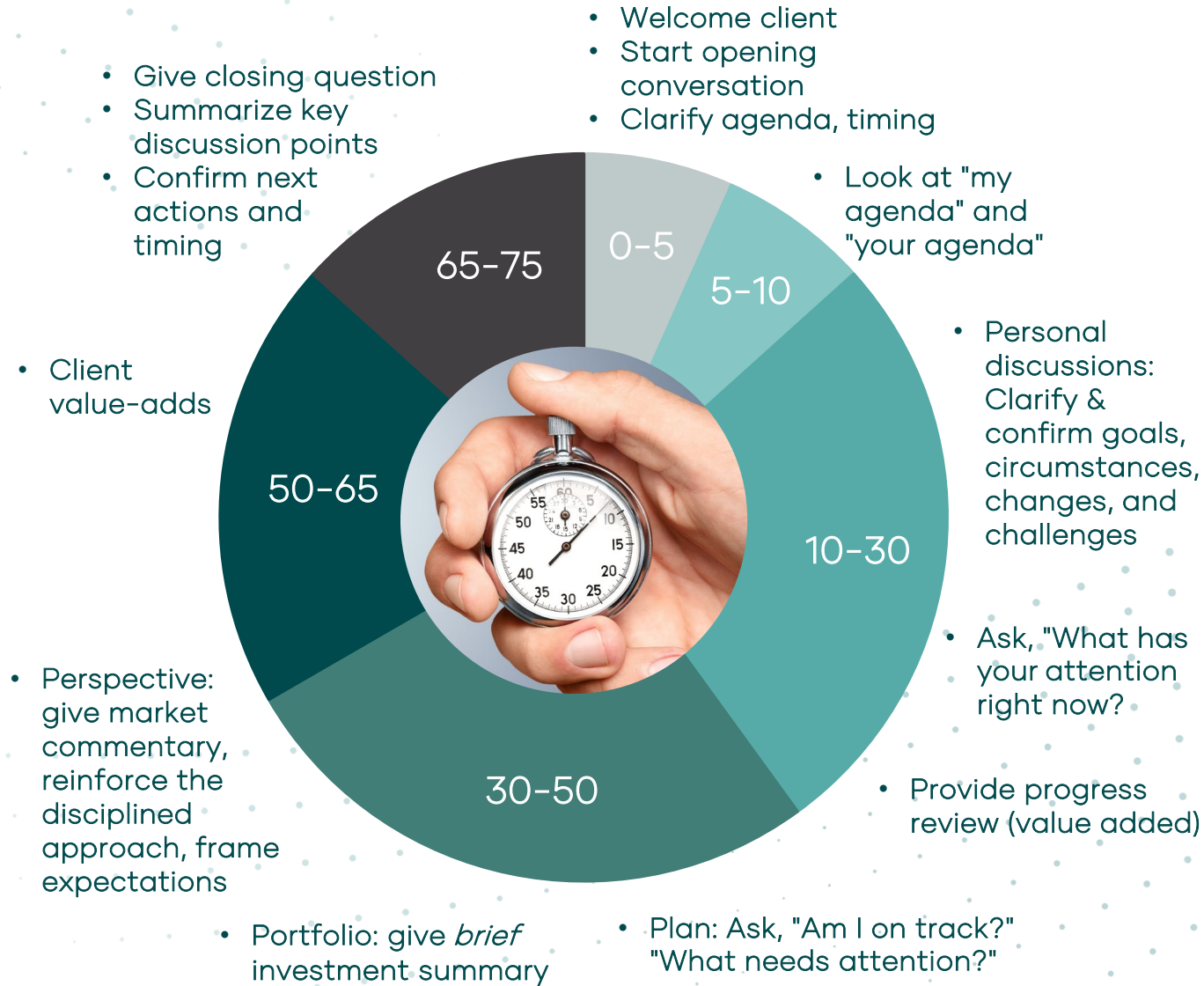


# CARL RICHARDS'S BEHAVIOR GAP



# BEHAVIOR GAP

*Carl Richards's version*



A close-up, shallow depth-of-field photograph of a person's hands playing a piano. The hands are positioned over the keys, with the right hand more prominent. The background is softly blurred, showing the white and black keys of the piano. On the right side of the image, there is a decorative graphic consisting of several overlapping, concentric circles in a muted teal or sage green color. The overall lighting is warm and natural, suggesting an indoor setting with soft light.

You  
PLAY

How You  
Practice

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LIMITLESS

# Premeeting PREP

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## 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

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

## CLIENTS MAKING THE SHIFT

1:1 client conversations:

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“ 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
- Agenda with request for client(s) 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](#)

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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).







# 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.

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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:**
- Review 401k showing up on 11205. Collect census

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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:**

- 

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

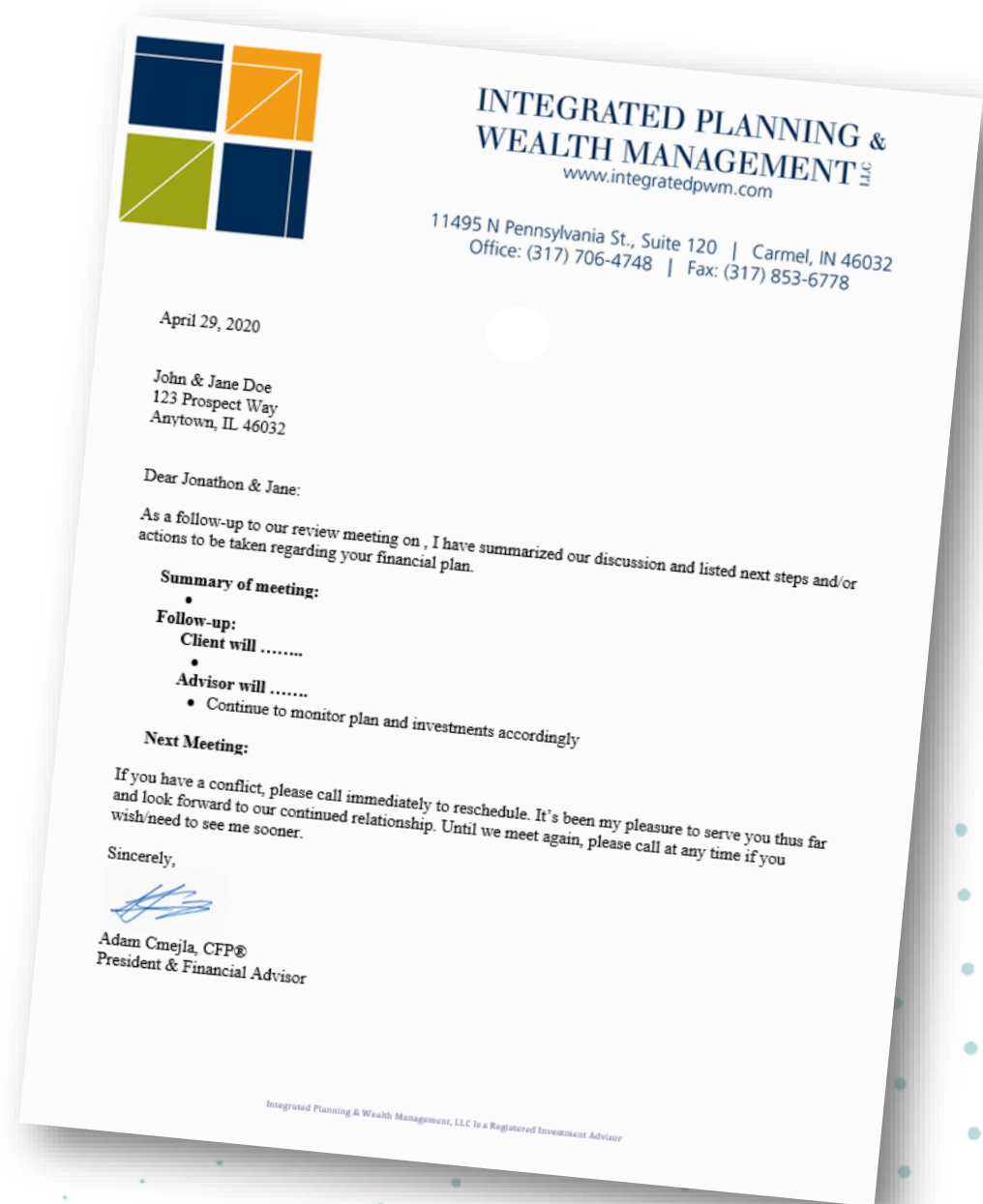
**Qualified Charitable Distribution**

2020 _____ yes _____ no
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# 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 (e.g., Mobile Assistant link to Redtail)
- Completing action items
- Following up with clients
- Sending 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

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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 or not taking new clients during surge

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## WATCH & READ

- The Client Surge Guidebook
- "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 nonsurge meeting rules
- Design/update your surge workflows
- Design/update your surge materials
- Implement first surge period and debrief

# GOT QUESTIONS?



Alum Cindy



Alum Neal