

A woman in a red dress is smiling and being interviewed by a woman in a black blazer on a red carpet. A pilot in a dark uniform and cap stands to the left, and other people, including a man with a camera, are visible in the background. The scene is overlaid with a teal circular graphic.

CREATING YOUR CLIENT EXPERIENCE



CUSTOMER JOURNEY



Awareness



Interest



Consideration



Evaluation



Purchase



Service



Loyalty



Re-Purchasing

CUSTOMER EXPERIENCE



Advice



Support



Mind



Quality



Competence



HELP



Satisfaction



Service

What is CX?

Client Experience (CX): The overall perception a client has of your brand after interacting with your business across the touch points of your client journey. It's the sum total of how a customer *feels* through their journey with your firm, including the level of reliability, trust, and service, and overall satisfaction derived from the relationship with your firm.



1 Know your customers

The first step to delivering a great CX is to understand who your customers are, what they need, and what they expect from you. You can use various methods to collect and analyze customer data, such as surveys, feedback forms, reviews, social media, and analytics tools. You can also segment your customers into different groups based on their characteristics, behaviors, and preferences. This will help you tailor your products, services, and communication to each customer segment and create more personalized and relevant experiences.

2 Engage your customers

The second step to delivering a great CX is to engage your customers throughout their journey with your business, from awareness to advocacy. You can use various channels and platforms to communicate with your customers, such as email, phone, chat, social media, and website. You can also use various strategies and techniques to attract, inform, educate, entertain, and inspire your customers, such as content marketing, storytelling, gamification, and loyalty programs. The goal is to create a consistent and seamless CX across all touchpoints and build trust and rapport with your customers.

3 Empower your employees

The third step to delivering a great CX is to empower your employees to provide excellent customer service. Your employees are the face and voice of your business, and they have a direct impact on how your customers perceive and feel about you. You can empower your employees by providing them with the right training, tools, resources, and incentives to perform their roles effectively and efficiently. You can also encourage them to use their creativity, initiative, and empathy to solve customer problems and exceed customer expectations.

4 Measure your performance

The fourth step to delivering a great CX is to measure your performance and identify areas of improvement. You can use various metrics and indicators to evaluate how well you are meeting your customer needs and expectations, such as customer satisfaction, net promoter score, customer effort score, customer retention, customer lifetime value, and customer feedback. You can also use various methods to collect and analyze customer data, such as surveys, feedback forms, reviews, social media, and analytics tools. You can use the insights from these data to improve your products, services, processes, and policies and enhance your CX.

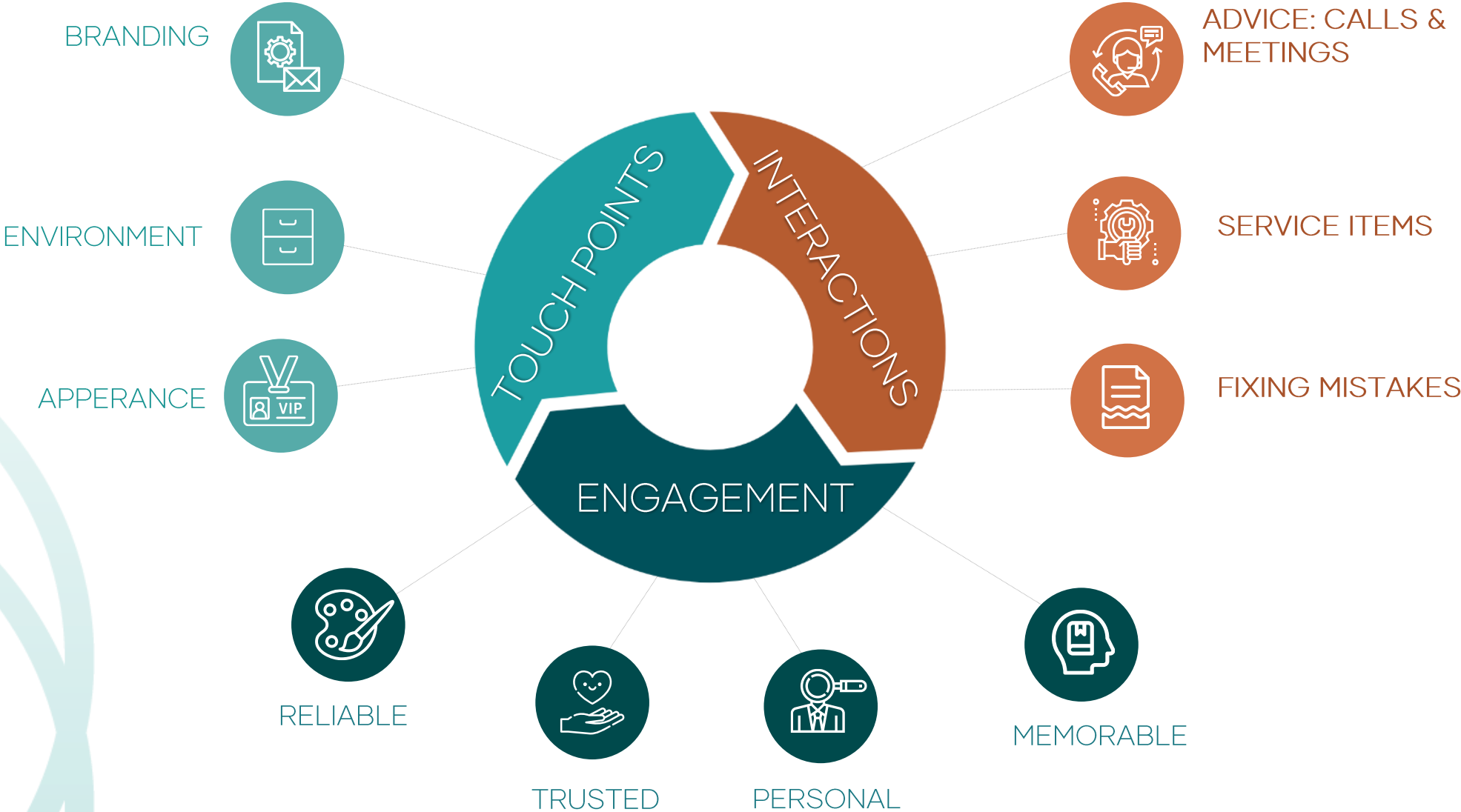
5 Innovate your offerings

The fifth step to delivering a great CX is to innovate your offerings and stay ahead of the curve. You can use various sources and methods to generate new ideas and solutions for your customers, such as customer feedback, market research, competitor analysis, brainstorming, prototyping, and testing. You can also use various approaches and models to implement and manage innovation, such as design thinking, agile, lean, and scrum. The aim is to create value for your customers and differentiate yourself from your competitors.

6 Align your culture

The sixth step to delivering a great CX is to align your culture and vision with your CX goals and values. You can use various tools and techniques to define and communicate your CX vision, mission, and values, such as vision statements, value propositions, customer personas, customer journey maps, and brand guidelines. You can also use various methods and practices to foster and sustain a customer-centric culture, such as leadership, teamwork, recognition, feedback, and learning. The objective is to create a shared understanding and commitment to CX excellence among all your stakeholders.

ELEMENTS OF CLIENT EXPERIENCE



WHAT YOUR CLIENTS EXPERIENTIALLY NEED FROM YOU

FEATURES

What distinguishes your productized service? What are covetable features that make you stand out?



BRAND ASSURANCE

What does your brand communicate about your behavior? How are you perceived?



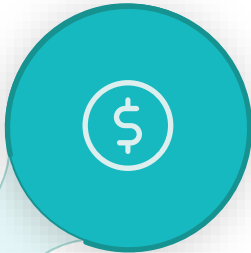
BENEFITS

What are the exact benefits that you and your team deliver to clients?



PRICING

How are you articulating your value to stay out of the fee debate?



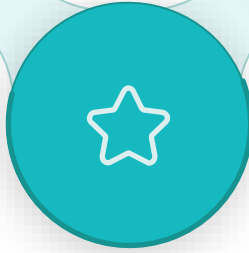
RELATIONSHIP

How integrated is your CRM? Are you nurturing the partnerships with CPAs, trust attorneys, and other COIs that are working with your future clients?



PRESENTATION

What are you giving, mailing, sending to tell your clients you know them? The physical stuff matters even more when virtual is primary.

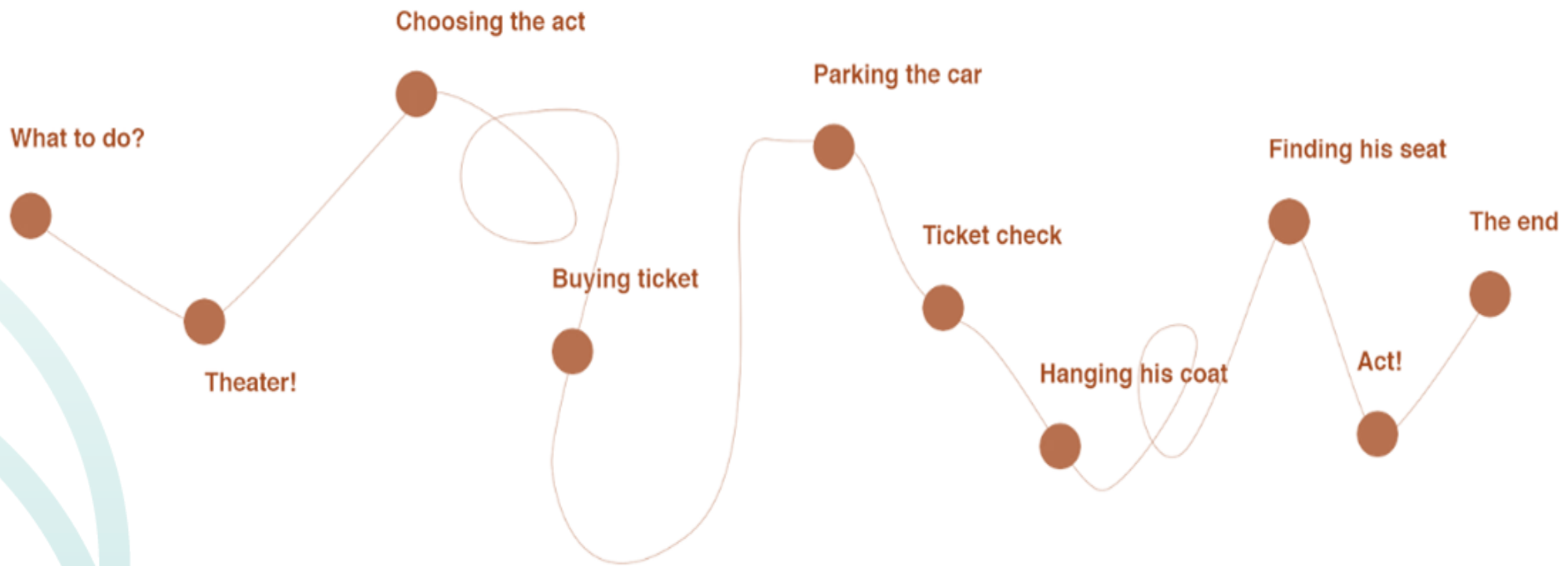


EXPERIENCE

Write down the entire client journey from introduction all the way to the next-gen handoff. Create an entire client lifecycle, and you'll serve your clients better.

CX EXAMPLE

A NIGHT AT THE THEATER



S
S
E
T
T
M
I

1

Romantic date in the theater

2



Jack

Scenario:

Jack plans his romantic date in the theater. He was looking for a sexy and sophisticated night out, to dress his best suit, to be the best version of himself. He's looking for performance that would satisfy his idea of fun and romantic evening. The theater location should be near some great restaurant, that serves great wine and food, and would work after the performance ends.

Goals:

- Sophisticated environment
- Performance should supplement "fun & romantic" evening
- Great bar/restaurant should work after the performance ends

3

STEPS

RESEARCH

PURCHASE

ARRIVE

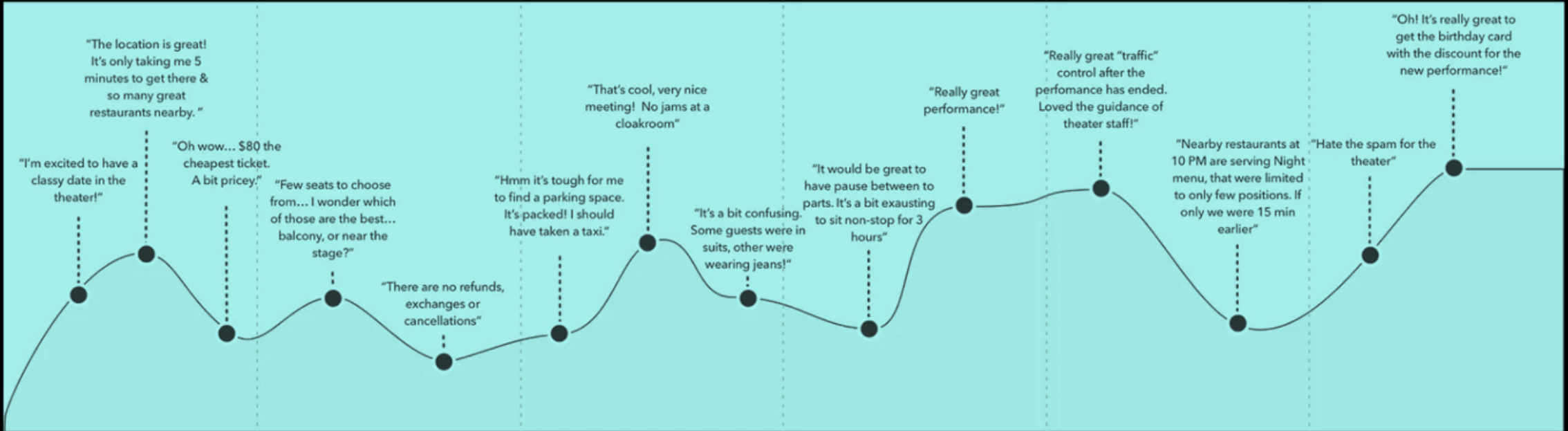
SHOWTIME

EXIT

EXTEND

4

EMOTIONS & THOUGHTS



GOALS

- Search for NY theaters repertoire for specific day
- Read play reviews
- Choose the play

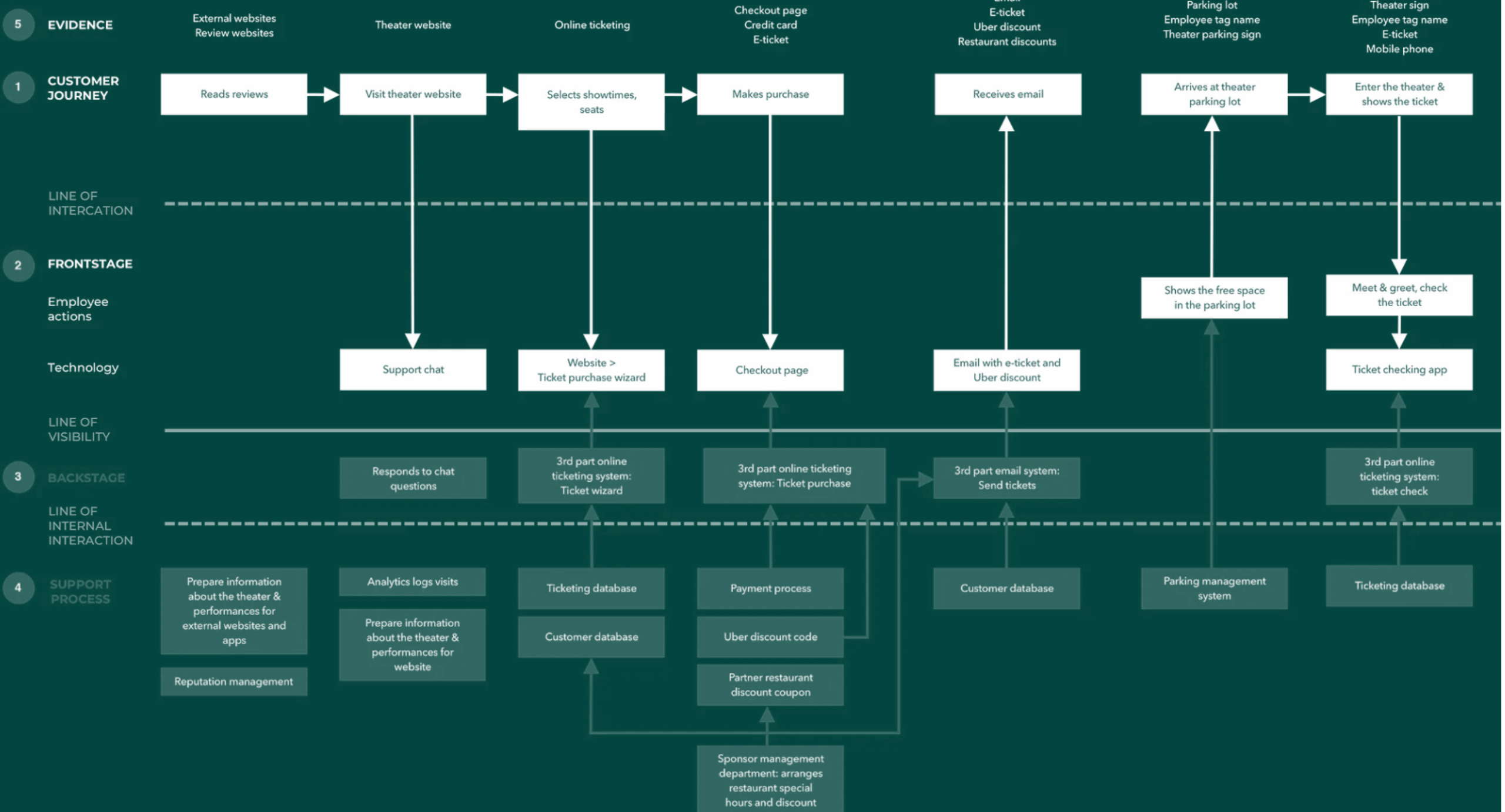
- Choose the play, time and seats.
- Research which seats are good...

- Park the car
- Enter the theater
- Show the tickets to concierge

- Watch performance
- Went to bathroom
- Finding your seat in the dark

- Exit theater hall
- Take your coat from cloakroom
- Go to restaurant

- Receive newsletter with repertoire
- Receive a gift card with discount



Fragasso's Client Experience Journey



Every Successful Entrepreneur Deserves A Personal Wealth Operating System

Created by entrepreneurs for entrepreneurs, our full-service system is made to simplify your financial life. We use a disciplined approach to align your business goals, financial success, and personal aspirations into a clear roadmap.

[Explore how we can help](#)



Your Success Working for You!

Oversee and manage your wealth with our integrated system

Personal Wealth Operating System Defined

The Personal Wealth Operating System (PWOS) is a distinctive framework built for entrepreneurs to transform financial operations into strategic solutions. It encompasses a structured approach with personalized strategies to enhance your wealth potential, improve your overall well-being. Discover an entirely new perspective on wealth creation at the core of financial success.

Why PWOS?



Alignment



Discipline



Wellbeing

A Deeper Dive Into the Five Pillars of Financial Success as a Part of the "Personal Wealth Operating System (PWOS)"



Get Clear



Grow Wealth



Minimize Risk



Optimize Equity



Maximize Life



Get Clear

This is a fundamental step towards achieving financial success and personal fulfillment. It involves gaining clarity on your vision, goals, and values. The plan serves as the compass that directs your financial journey, ensuring that your wealth-building efforts align with your objectives.

We can help by:

- Goals:** Assisting you in setting clear, specific, and measurable goals.
- Values:** Ensuring you make a conscious choice to have the impact you want to make in your community and the world.
- Values:** Working with you to identify, re-evaluate, and align your core values, ensuring your financial journey is in harmony with your true desires.
- Trial/Retire:** Helping you set future goals and targets, including your professional endeavors, geographic location, and lifestyle preferences.



Grow Wealth

Growing wealth focuses on strategies and tactics that are designed to help you grow your financial prosperity over time. It encompasses a disciplined approach to managing investments, optimizing your portfolio, and making strategic decisions to increase your net worth. Ultimately, the goal is your continued success in creating, sustaining, and using financial opportunities.

We can help by:

- Strategic Investing:** Guiding you in making informed investment decisions across various asset classes, including stocks, real estate, venture capital, and private equity to maximize returns.
- Financial Assessment:** Conducting a comprehensive review of your net worth, ensuring a clear understanding of all your financial positions and identifying areas for improvement.
- Cash Flow Optimization:** Working with you to develop effective cash flow plans, manage your cost of capital, and assess your investment opportunities to align your financial strategy with your wealth-building objectives.

ENGAGEMENT AUDIT CHECKLIST

FROM OUR FRIENDS AT ABSOLUTE ENGAGEMENT;
SEE 2021 LESSON BY JULIE LITTLECHILD FOR MORE

1 Know your customers

The first step to delivering a great CX is to understand who your customers are, what they need, and what they expect from you. You can use various methods to collect and analyze customer data, such as surveys, feedback forms, reviews, social media, and analytics tools. You can also segment your customers into different groups based on their characteristics, behaviors, and preferences. This will help you tailor your products, services, and communication to each customer segment and create more personalized and relevant experiences.

2 Engage your customers

The second step to delivering a great CX is to engage your customers throughout their journey with your business, from awareness to advocacy. You can use various channels and platforms to communicate with your customers, such as email, phone, chat, social media, and website. You can also use various strategies and techniques to attract, inform, educate, entertain, and inspire your customers, such as content marketing, storytelling, gamification, and loyalty programs. The goal is to create a consistent and seamless CX across all touchpoints and build trust and rapport with your customers.

3 Empower your employees

The third step to delivering a great CX is to empower your employees to provide excellent customer service. Your employees are the face and voice of your business, and they have a direct impact on how your customers perceive and feel about you. You can empower your employees by providing them with the right training, tools, resources, and incentives to perform their roles effectively and efficiently. You can also encourage them to use their creativity, initiative, and empathy to solve customer problems and exceed customer expectations.

4 Measure your performance

The fourth step to delivering a great CX is to measure your performance and identify areas of improvement. You can use various metrics and indicators to evaluate how well you are meeting your customer needs and expectations, such as customer satisfaction, net promoter score, customer effort score, customer retention, customer lifetime value, and customer feedback. You can also use various methods to collect and analyze customer data, such as surveys, feedback forms, reviews, social media, and analytics tools. You can use the insights from these data to improve your products, services, processes, and policies and enhance your CX.

5 Innovate your offerings

The fifth step to delivering a great CX is to innovate your offerings and stay ahead of the curve. You can use various sources and methods to generate new ideas and solutions for your customers, such as customer feedback, market research, competitor analysis, brainstorming, prototyping, and testing. You can also use various approaches and models to implement and manage innovation, such as design thinking, agile, lean, and scrum. The aim is to create value for your customers and differentiate yourself from your competitors.

6 Align your culture

The sixth step to delivering a great CX is to align your culture and vision with your CX goals and values. You can use various tools and techniques to define and communicate your CX vision, mission, and values, such as vision statements, value propositions, customer personas, customer journey maps, and brand guidelines. You can also use various methods and practices to foster and sustain a customer-centric culture, such as leadership, teamwork, recognition, feedback, and learning. The objective is to create a shared understanding and commitment to CX excellence among all your stakeholders.

ABSOLUTE ENGAGEMENT

The Evolution of Your Client Experience: The Checklist

The future of the client experience will be co-created with your clients to ensure that you are providing the most meaningful support. As you think about the evolution of that client experience, consider how you will:

- 1. Change the client conversation.** The immediate needs, concerns and emotions of your clients are fluid and have been impacted by the last year. How can you tap into what they need, right now, to ensure that your reviews reflect what is most important (even if your client isn't sure what that is)?
- 2. Enhance your client communications.** The challenges and priorities of your clients may be shifting and that should influence the communications you share. How can you personalize your communications plan to ensure that you are providing the support they need and want?
- 3. Evolve the client experience.** The preferences and expectations of your clients may be changing. Those changes will impact how often you meet, how you meet (e.g., zoom), how you connect (e.g., social media) or the tools that you provide to clients.

We know that evolving the client experience starts with a clear understanding of what your clients are feeling, what they need and what they expect. Below is a checklist to help you identify any potential gaps for you and your team.

Do You Know?	Do You Need to Take Action?
1. Change the Conversation	
What are the biggest challenges our clients are facing right now?	<input type="radio"/> This is important but we've got it covered. <input type="radio"/> This is important and we need more input from clients <input type="radio"/> This isn't important to us.
Do our clients, who are couples, share the same challenges?	<input type="radio"/> This is important but we've got it covered. <input type="radio"/> This is important and we need more input from clients <input type="radio"/> This isn't important to us.
What level of self-confidence are our clients feeling (sense of security, control, confidence and clarity)?	<input type="radio"/> This is important but we've got it covered. <input type="radio"/> This is important and we need more input from clients <input type="radio"/> This isn't important to us.
How has the pandemic impacted how our clients think about their financial futures?	<input type="radio"/> This is important but we've got it covered. <input type="radio"/> This is important and we need more input from clients <input type="radio"/> This isn't important to us.
How has the pandemic changed our clients' priorities?	<input type="radio"/> This is important but we've got it covered. <input type="radio"/> This is important and we need more input from clients <input type="radio"/> This isn't important to us.

Do You Know?	Do You Need to Take Action?
2. Enhance Your Client Communications	
What topics are our clients interested in learning about?	<input type="radio"/> This is important but we've got it covered. <input type="radio"/> This is important and we need more input from clients <input type="radio"/> This isn't important to us.
What topics are the children of our clients interested in learning about?	<input type="radio"/> This is important but we've got it covered. <input type="radio"/> This is important and we need more input from clients <input type="radio"/> This isn't important to us.
How do our clients want to consume content (e.g., webinar, video)?	<input type="radio"/> This is important but we've got it covered. <input type="radio"/> This is important and we need more input from clients <input type="radio"/> This isn't important to us.
3. Evolve Your Client Experience	
How often do clients want to meet in the next 12 months?	<input type="radio"/> This is important but we've got it covered. <input type="radio"/> This is important and we need more input from clients <input type="radio"/> This isn't important to us.
Do clients want to get back to in-person meetings or do they prefer online reviews?	<input type="radio"/> This is important but we've got it covered. <input type="radio"/> This is important and we need more input from clients <input type="radio"/> This isn't important to us.
What is working (and what is not) when it comes to our virtual reviews?	<input type="radio"/> This is important but we've got it covered. <input type="radio"/> This is important and we need more input from clients <input type="radio"/> This isn't important to us.
Do our clients want to involve others in their reviews (e.g., family, executor)?	<input type="radio"/> This is important but we've got it covered. <input type="radio"/> This is important and we need more input from clients <input type="radio"/> This isn't important to us.

If you've identified areas where you need input from clients, what are your next steps?

How Can We Help?

MAP OUT YOUR *Client Experience*

Increase client loyalty, engagement, and retention, resulting in firm growth, by delivering a consistent and amazing client experience. How do firms create an experience that delivers and delights clients consistently? They start by digging into their existing client journey throughout each interaction, touch point, and engagement opportunity. Use the included **Client-Experience Map** and **Action Plan** to assess how your clients experience your firm.

STEPS TO IMPROVE YOUR CLIENT EXPERIENCE

1

DEFINE THE IDEAL MAP

The following pages include samples and templates that will help you build your own Client-Experience Map and Action Plan. Use the template to create your ideal client journey by identifying the touch points, interactions, and engagement at each of the 4 stages of interaction: attract, interview, enroll, and deliver.

2

ASSESS WHERE YOU ARE TODAY

Once you have identified each interaction point, take a walk-through of your client experience to assess where interactions and touch points are meeting your standard of delight vs. delivering a subpar experience. Mark each area as red, yellow, or green depending on level of excellence.

3

IDENTIFY THE GAP & DETERMINE PRIORITIES FOR IMPROVEMENT


Once you've completed your evaluation, identify all areas where you are delivering below your standard of delight (red or yellow). Use this list to prioritize and set a timeline for completing improvements to your client experience.

Slides #3 and #4 are samples; slides #5 & #6 are for you to fill in.

KNOW YOUR CLIENTS

- **UNDERSTAND**
the important things about your clients' needs and lives
- **CAPTURE**
client information to align and personalize your CX
- **CRAFT**
a client experience that reflects your brand promise
- **REVISE**
your client experience every few years; the world and your clients are constantly changing

Client Intelligence Form (TEMPLATE)


YOUR LOGO
HERE

PERSONAL INFORMATION

Name: _____
Preferred Name: _____
Birthday: _____
Married/ Partner: _____ Anniversary: _____
Personal: _____ What is their personality, emotional persona, relationship to money, etc.
Career: _____
Education: _____
Business Name: _____
Total Net Worth: _____

FAMILY MEMBERS
Provide the list of immediate/important family members. Consider also including pets as 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 and/or their family members. If the event is significant enough, include the gift / what we did for the client.

Who	What	When	What we did?
_____	_____	_____	_____
_____	_____	_____	_____

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


LIMITLESS

© Educa 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 Educa, Inc.

		Attract <i>Marketing</i>	Interview <i>Prospect Process</i>	Enroll <i>New-Client Process</i>	Deliver <i>Service Model</i>
INTERACTIONS		Personalized <ul style="list-style-type: none"> Personalize introductions Referral calls / intros / process Scale prospect events Invite to sign up for newsletter Contact us / book meeting 	<ul style="list-style-type: none"> Scheduling procedures Qualifying call Initial office visit Second meeting Q&A/paperwork 	<ul style="list-style-type: none"> Team introduction & training meeting Follow-up/implementation meetings 90-day check-in First-year review meetings 	<ul style="list-style-type: none"> Client reviews Individual service items Mistake correction Regular phone greeting Email system Proactive calls
TOUCH POINTS		<ul style="list-style-type: none"> Website eBook Nurture emails Business cards / brochures COI education piece 	<ul style="list-style-type: none"> Initial impression of office Prospect materials Data-gathering forms Pre-appointment emails Follow-up/engagement confirmation 	<ul style="list-style-type: none"> Welcome packet Ongoing office impression Website/client portal Statements/paperwork 	<ul style="list-style-type: none"> Online scheduling Client Review Packet Website/portal Value-adds Client nurture campaign
ENGAGEMENT	Thinking	<ul style="list-style-type: none"> Reputable, experienced, professional firm "They can help me" 	<ul style="list-style-type: none"> "They can help ME" "This is simple" "I like/trust this advisor/firm" 	<ul style="list-style-type: none"> "I'm glad I have help" "This wasn't as hard as I thought" 	<ul style="list-style-type: none"> "I'm on track to reach my goals" "The level of service I get is exceptional"
	Feeling	<ul style="list-style-type: none"> Curious/interested Secure 	<ul style="list-style-type: none"> Relieved Confident Clarified 	<ul style="list-style-type: none"> Welcomed Special 	<ul style="list-style-type: none"> Clear & confident Peaceful Understood/cared about
	Doing	<ul style="list-style-type: none"> Signing up for newsletter Booking a meeting 	<ul style="list-style-type: none"> Committing to financial-planning and investment-services agreement 	<ul style="list-style-type: none"> Completing data-gathering/set-up process 	<ul style="list-style-type: none"> Following guidance and recommendations Showing up for reviews

CX: RADICAL REDESIGN



CX: Radical Redesign

Radically redesign your customer's experience in terms of marketing, sales, onboarding, and servicing!



LIMITLESS

Marketing	Current CX	Modern CX	What Will it Take?
Sales	Current CX	Modern CX	What Will it Take?
Onboarding	Current CX	Modern CX	What Will it Take?
Servicing	Current CX	Modern CX	What Will it Take?



LEARN
MORE

- "Deliver a 'Michelin Star' Client Experience in Four Steps," Stephanie Bogan
- "11 Action Steps to Design an Extraordinary Client Experience," Julie Littlechild



ADAPT &
APPLY

NEXT 30 DAYS

- Improve your Qualifying Call and create a script
- Add 2 ways to make clients feel special during onboarding using the CX: Radical Redesign worksheet
- Change your email system to improve response



TAKE
ACTION

NEXT 90 DAYS

- Update your Referral Process
- Add personalized training for new clients ("How to use our systems")
- Identify 3 ways to simplify the onboarding process



LIMITLESS Q&A