

A baby wearing black sunglasses and sitting in a green inflatable ring in a pool of blue water. The baby is wearing a white and green crocheted top and a blue crocheted bottom. The background is a blue and white marbled pattern. There are several light blue concentric circles on the left side of the image.

# NO-STRESS

## Prospect Process



# FOLLOW ALONG

on your worksheet  
(see Cvent resources)

## "No Stress" Prospect Process

The "No Stress" Prospect Process is a smooth and streamlined system for providing stellar, consistent service through every interaction point with prospects. Use this worksheet to help you implement these best practices and identify areas of improvement in your current process.

REMEMBER TO:



### 1. LEARN MORE CALL

#### DETAILS

- 15-minute call
- Screen for fit
- Brand messaging
- Seed key messaging
- Share process & invite

WHAT 3 QUESTIONS DO YOU MOST WANT TO ASK A PROSPECT?

### 2. 1ST MEETING: DISCOVERY

#### DETAILS

- 75-minute meeting
- Expanded questions
- Clarify needs & goals
- Process walk-through
- Next steps agreement
- Fact finder completed

WHAT ARE YOUR TOP 3 DISCOVERY QUESTIONS?  
Ex. "What has your attention right now? Whats on your radar?"

### 3. 2ND MEETING: PRESENT

#### DETAILS

- 75-minute meeting
- Present One-Page Plan & recommendations
- Quote free

WHAT IS YOUR MESSAGING?

### 4. 2ND MEETING: DECISION

#### DETAILS

- If no, send closing letter
- If yes, initiate onboarding process
- If maybe, follow 3-strike rule

DRAFT YOUR SCRIPT FOR OVERCOMING OBJECTIONS

# WHAT ARE YOU REALLY SELLING?

---

## IT'S ALL ABOUT TRUST (IN THE OUTCOME)



# THE ADVICE MODEL HAS EVOLVED— SO SHOULD YOUR PROCESS

## THEN: Tangible as value

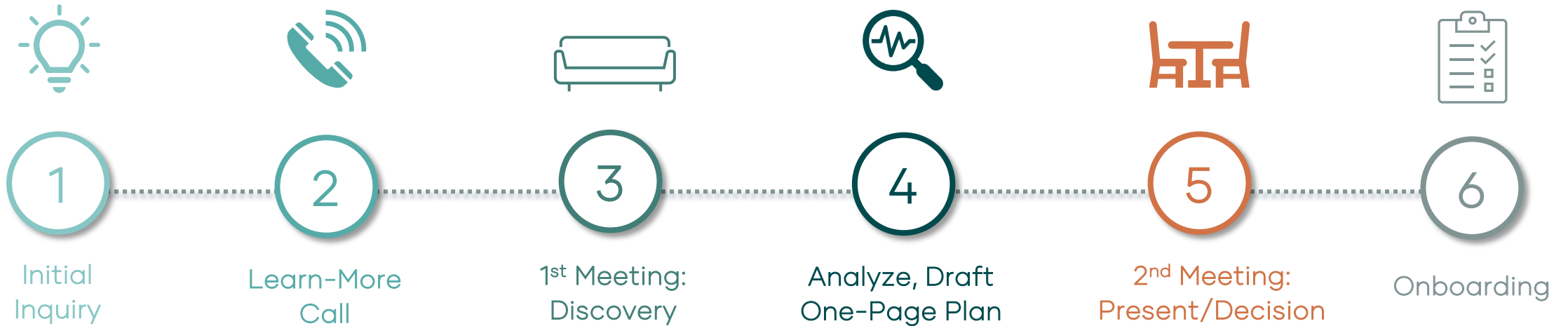
- Product as value: sale of products
- Plan as value: delivery of financial plan
- **Director Advisor**
  - Assumes the assumptions
  - Driven by data
  - Focuses on the plan ("This is the 37-year plan")
  - Provides directive communication

*Directive Advice (patriarch)*  
*"Here is your RX..."*

## NOW: Intangible as value

- Advice as value: sale of outcome
- Process as value: sale of experience
- **Trusted Advisor**
  - Accepts uncertainty
  - Driven by data
  - Focus is organic and ongoing
  - Collaborates continuously

*Trusted Advisor (partner)*  
*"Here are your options and the impacts..."*



# NO-STRESS Prospect Process

THINK

FEEL

DO

- Screen and align for fit
- Educate and inform
- Establish expectations
- Create a common language
- Focus on value, not features
- Preempt objections
- Create decision opportunity



# 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

1st Meeting: Discovery



- 75-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
- Develop 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

Fees & Decision

—

If "no," send closing email

!

If "yes," initiate onboarding

?

If "maybe," use 3-strike rule

TRANSITION TO ONBOARDING PROCESS

6

Onboarding



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

## Our Process Step-By-Step

1

### Initial Phone Meeting

Before committing your time or ours, this 20 to 30-minute phone call will give us both a chance to make sure your situation matches our expertise. We want to get a vision of your goals, intentions, challenges, and opportunities unique to your situation and circumstances. After all, you wouldn't schedule testing without a patient inquiry.

*If we aren't a good fit, either way you'll leave the conversation with an action plan: we'll gladly introduce you to a firm who is better suited to your needs.*

2

### Our Analysis

*Prescription without evaluation and diagnosis is malpractice*

Your answers to our intake questions, along with the documents we have requested, will help guide our analysis, which will result in plain-English answers to a number of critical questions.

We will apply over a decade of experience, thousands of hours of training, studying, and mentoring by the profession's top experts, and expertise as a CFP® Professional to answer the financial questions and concerns you identified and outlined for us in Step 1.

3

### Plan Presentation

*Writing the prescription*

During this meeting we will explain, very clearly, exactly what you need to do to achieve your financial goals and build the wealth to support the life you desire and deserve. Through these recommendations and with our guidance you will see, at a high level, how our firm can improve your finances and assist you in building, growing, and preserving your wealth.

*At the end of this meeting, there's no hard sell - we'll ask you to reflect on our process and whether our expertise will benefit you and your family.*

4

### Sleep On It

*Being respectful of The Pillow Factor*

Having been in this profession for more than 10 years, we are in no rush for clients to make a decision. Prior to deciding if we should work together, ask yourself the following:

1. Do I like/trust/respect the team at IPWM?
2. Will the benefits they provide exceed the fee I'll pay?
3. Do their recommendations make sense to me?

If a smile comes across your face, we call that having a high pillow factor—meaning you can sleep comfortably knowing you have someone who's genuinely and authentically committed to serving you well.

5

### Getting Started

*Framing the vision*

We will transition you into our New Client Process and begin gathering any additional information necessary for us to begin serving you. Prior to this meeting, we will make sure that any additional questions have been answered to your satisfaction.

## The S.T.A.R.T. Here Process™

Taylor Schulte

1 — S SCHEDULE A CALL

2 — T TEAM MEETING

3 — A ANALYZE

4 — R REVIEW ANALYSIS

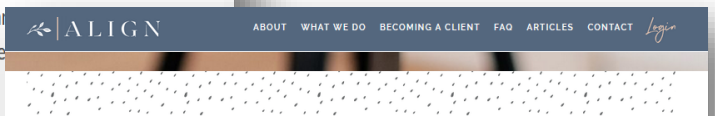
5 — T THINK ABOUT IT

6 — ! HERE WE GO

1 SCHEDULE A CALL

A 15-minute phone call will give us both a chance to make sure your situation matches our expertise. After all, you wouldn't see a Cardiologist if you needed foot surgery.

If we aren't the right financial plan, we will happily point you to the right one for your needs.



## New Client Roadmap

Let's get to know each other



### 15-MINUTE CALL WITH TANYA

15-minute call to learn more about each other. This is where we get a sense of what's on your mind. We'll share a little about our process too, and this is where we decide if we're a good fit.



### DISCOVERY MEETING

After our intro call, this is our first in-office meeting. You will receive a clearer picture of your current situation and the questions that brought you to us in the first place.



### A QUICK CALL WITH COOPER

After you've decided you're ready to get started, we'll schedule a quick call to review all the information that has been gathered. This helps us get the paperwork prepared to get things off on the right foot.

Let's begin by getting to know each other!

### INTRO CALL WITH TANYA

We start with a 15-minute call to learn more about each other and get a general idea of where you're at today, and what's on your mind. We'll share a little about our process too, and each decide if we're a good fit.

### DISCOVERY MEETING

If we've both decided we're a good fit, this is our first in-office meeting. We'll get a clearer picture of your current financial situation, and dig into the questions that brought you to us in the first place.

OBSERVATIONS MEETING

Here we give you some ideas to consider and some observations about your current situation and your plans for the future. This is also where you'll have the full picture of how we will work together.

So you've decided you want to work with us. What's next?

### A QUICK CALL WITH COOPER

After you've decided you're ready to get started, we'll schedule a quick call to review all the information that has been gathered. This helps us get the paperwork prepared to get things off on the right foot.

PAPERWORK MEETING

During this meeting, we will cover all of the steps in order to open your accounts, transfer your assets and ensure you fully understand what to expect from your partnership with Align Financial.

STRATEGY MEETING

At this final onboarding meeting we cover what the future looks like for you. We review any pending action items, our investment philosophy, your accounts, you're online access, and how we conduct future reviews.

BEGIN ONGOING SERVICE

Finally, after completing the onboarding process we'll begin our regular review process, where we'll meet one to two times annually. We're grateful to welcome you to our Align Financial community!

L I M I T L E S S

AM I WORTH IT?

AM I JUST A FRAUD?

How can I build a  
system to support my  
imposter syndrome?



# STEP 1: INQUIRY

(PERSONAL OR DIGITAL)

You receive an interest inquiry via:



## SCREEN FOR FIT



YOU or TRUSTED ASSISTANT TAKES THE CALL

"Before scheduling a meeting time, Adam likes to [or, 'I like to'] have a quick call to learn more about your situation, see if we're the best firm for you, and 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..."*

L I M I T L E S S



Appointment Scheduled

for %first% %last%

What %type% (%calendar%)

When %time% (%duration%)

Every day, we get to come to work in a profession we love--all

DEFINE FINANCIAL ABOUT SERVICES BLOG CLIENTS

### The Define Retirement® PLAN

You spoke, we listened! We have improved our service model to better help the needs of retirement savers over age 50.

\$7,900 (ONE-TIME FEE)

- ✓ Tax Mitigation Plan
- ✓ Withdrawal Strategy
- ✓ Investment Analysis

DEFINE FINANCIAL

### The Define Retirement® PLAN

Prepared for  
MARK & JENNIFER

Prepared by The Define Financial Team

We are retirement planning experts  
and do our best work with:

**Aged 50+**

Retirement investors age 50+ who are retired or close to it.

**\$1 Million+**

Diligent savers with investments over \$1 Million+. (Excluding real estate.)

**Expert Guidance**

People who value expert help because retirement is too important.

Interested in The Define Retirement® PLAN?

Define Financial currently has a 3-week client waitlist. Complete the form below and we will be in touch ASAP.

# STEP 1.1: REFERRAL THANK-YOU

(See REFERRAL ROADMAP lesson)



### THE 5-STEP REFERRAL LOG FOR PROFESSIONALS

Referral Name \_\_\_\_\_ Ph \_\_\_\_\_ eMail \_\_\_\_\_  
 Source Name \_\_\_\_\_ Ph \_\_\_\_\_ eMail \_\_\_\_\_

**STEP 1: RECOGNITION**  
 Completed on \_\_\_\_\_ by \_\_\_\_\_  
 Notes:  
 Brief telephone call thanking partner for referral:  
 (1) You are touched by their confidence.  
 (2) You will give it your immediate attention.  
 (3) You will make sure to keep them posted.

**STEP 2: ENHANCEMENT**  
 Completed on \_\_\_\_\_ by \_\_\_\_\_  
 Notes:  
 Provide partner status of referral follow-up:  
 (1) If no appointment set, call to let partner know.  
 (2) If appointment set, cc: partner on confirmation letter and make handwritten note:  
 (a) Thank you again for referral;  
 (b) Will do your best to enhance partner's relationship.

**STEP 3: PARTICIPATION**  
 Completed on \_\_\_\_\_ by \_\_\_\_\_  
 Notes:  
 Follow up call to partner to discuss prospect:  
 (1) If appropriate, discuss needs/situation.  
 (2) Additional partner input.  
 (3) Encourage "team approach".  
 (4) Will do your best to enhance partner's relationship.

**STEP 4: PROSPECT MEETING**  
 Completed on \_\_\_\_\_ by \_\_\_\_\_  
 Notes:  
 Initial conference with prospect.

**STEP 5: FOLLOW UP**  
 Completed on \_\_\_\_\_ by \_\_\_\_\_  
 Notes:  
 AM/PM RULE: Let partner know outcome, making sure they know you were looking out for the team and client; support partner's further involvement if appropriate, offer assistance and encourage "referral" behavior.  
 Add to partner referral list or tracking sheet.

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# LIMITLESS

You are a  
qualified  
professional

You are **not**  
an ambulance  
chaser

## THE THREE STRIKE RULE

Confidently Offer, Never Chase

### 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."

### 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 the 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 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."

### FOLLOW UP #3: Draw the Line

"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...."

It **CANNOT** be more important to you than it is to them



# ACT LIKE IT!

*See Three-Strike Rule resource under  
Prospect Process lesson!*

# STEP 2

## Learn-More Call

HOW ARE YOU PUTTING A  
PROSPECT AT EASE?

SEEDING CREDIBILITY,  
TRUST AND VALUE

IF THEY ARE NOT A FIT

Some Will, Some Won't.  
So What? So Who's Next?

“ 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. ”

“ 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. ”


“ 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... ”



What am I asking for in advance, and why?

# STEP 2.1


## Premeeting Intake & Prep



**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 pay us a penny.



### Planning Intake Form

All fields marked with \* are required and must be filled.

First Name \*

Last Name \*

Home Address \*

Street Address

Street Address Line 2

City

State

Zip Code

Cell Phone \*

### 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 >](#)

## Prospective Client Meeting Process

# PRE-APPOINTMENT CONFIRMATION EMAIL

How can I use every step to  
build trust, add value,  
and preempt 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]. ”

The image shows a screenshot of an email editor interface. The main content area displays an appointment reminder template with the following text:

**Appointment Reminder**  
for %first% %last%

What %type% (%calendar%)

When %time% (%calendar%)

At the time of your appointment, we will discuss the following topics:

%location%

Thank you for your time and for our conversation.

In your service,  
The Integrated Planning & Wealth Management Team

Confirmed: %type% on %time% with %calendar%

EXAMPLE: Confirmed: %type% on %time% with %calendar%

Hi %first%,

You may not believe it, but we're doing a bit of a "happy dance" over here.

That's because we're passionate about helping optometrists across the country feel educated and informed about an otherwise intimidating and confusing topic: personal finance and investing.

We know we'll never be privileged to work with every optometrist.

But we're grateful to have earned a spot on your calendar to see if or how we can serve you.

We're looking forward to talking with you on %time%. At that time, we'll call you at %phone%.

At the end of this conversation, we'll both know if it makes sense to continue through our [Discovery process](#). Thanks again for sharing some of your time with us and we'll talk to you soon!

In your service,

**The Integrated Planning & Wealth Management Team**

[Change/cancel appointment](#)

How would a prospect see *you* in the crowd?

# I Have the BEST...



Performance  
Education  
Credentials  
Service

Software  
Reporting  
Custodian  
Investment options

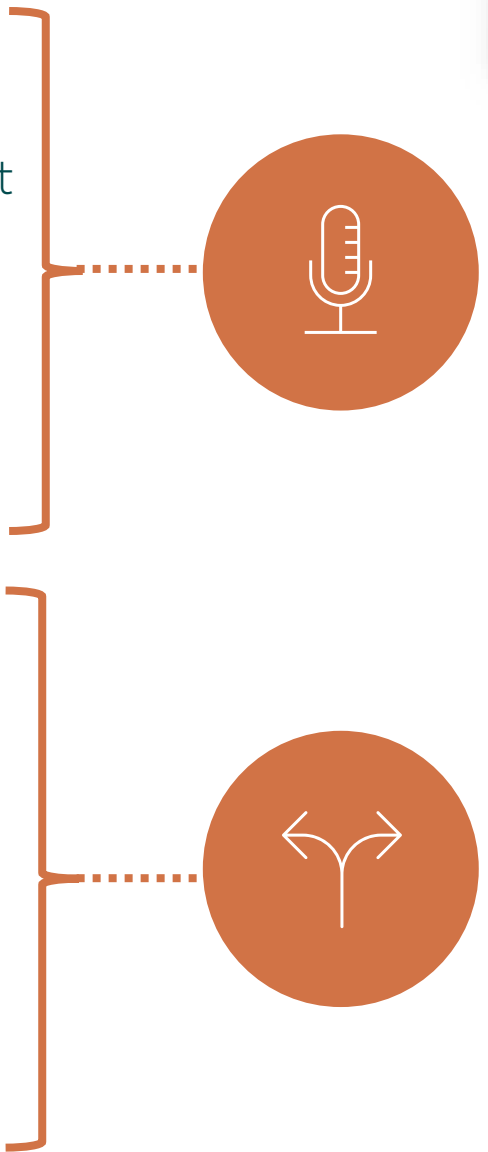
*What really makes you different, better, and worth it?*



# STEP 3: First 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:
    - Refer to another local advisor
    - Check out community education classes
    - [www.letsmakeaplan.org](http://www.letsmakeaplan.org)



How can I improve my office/Zoom experience?



RESET EXPECTATIONS

NO SELLING

ASK AND LISTEN

NO ADVICE!

LAY THE TRACKS

---

# 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

## PROSPECT FOLLOW UP & CALL TO ACTION

### 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, and 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 selecting 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 firm to help you, we'll continue our process by scheduling your initial Discovery Meeting.

Should you have any questions or need to reschedule, please reach out at <602-867-XXXX> soon.

YOUR NAME HERE  
**STEP 4: 2nd MEETING**

**2nd MEETING SCHEDULING EMAIL**

Sent by teams, 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>.

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 help you.

The next step in our process involves gathering a bit more information from you.

1. The first is our Planning Intake Form. This form will help us understand your goals and needs.
2. The other document outlines the Prospective Client Agreement.

Once you have compiled the documents on the Intake Form, please email them to Adam at <adam@integratedpwm.com>.

After uploading the documents, you may use this [link to schedule your meeting](#).

In the meantime, here's a video that shares a little bit about our process: <https://integratedpwm.com/who-we-are/>

We look forward to continuing the dialogue and learning more about your goals.

**Pertinent securities laws require us to provide you with the following information:**

### Citrix Attachments

IPWM - Privacy Policy Rev. 12.29.2016.pdf

IPWM ADV part 2A & 2B Adam Cmejla 03-23-2017.pdf

Download Attachments

Client Service uses Citrix Files to share documents with you.

## PREPARE ONE PAGE PAGE



**INTEGRATED PLANNING & WEALTH MANAGEMENT**  
www.integratedpwm.com

11495 N Pennsylvania St., Suite 120 | Carmel, IN 46032  
Office: (317) 706-4748 | Fax: (317) 853-6700

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



Your One Page Financial Plan  
Client Name / Date

**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?

- 2016 Estimated Net Worth, (see OPM dated 11/2016)
- 2019 Estimated Net Worth, (see OPM dated 11/2019)

#### What I'm Paying Attention to:

##### Income: Cash Flow:

- Your current net income is approximately \$15k/mo. with no current debt service.
- Finance Home Build - target completion Fall 2018. \$3.5M 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

4600 Miller Trunk Hwy #500, Hermantown, MN 55811 // 218-338-2506 // Toll Free: 1-844-764-1234 // tanya@align.financial

Any projections listed are not intended to reflect the actual performance of any particular security. Future performance cannot be guaranteed and investment yields will fluctuate with market conditions. Actual investment results will vary. Align Financial is not a registered broker/dealer and is independent of Raymond James Financial Services, Inc. Investment advisory services offered through Raymond James Financial Services Advisors, Inc. Securities offered through Raymond James Financial Services, Inc. member FINRA/SIPC. Raymond James and its affiliates do not provide legal or tax advice. You should discuss any tax or legal matters with the appropriate professional.

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# STEP 5

## Second Meeting

### Present One-Page Plan

- RESET EXPECTATIONS
- PRESENT RECOMMENDATIONS
- GIVE DECISION OPPORTUNITY



# SPEAK BENEFITS

Not Features

## FEATURES

## BENEFITS

Tax-rate arbitrage

"You keep more of your money so you don't run out"

Tax-free growth

"It gives options should you need a future lump sum"

Tax liquidity

"Pay the devil we know vs. the devil we don't"  
Control (no RMD)

## TALK IN PLAIN ENGLISH

How do I articulate my advice in plain English?

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

# 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, we will refund 100% of our fee.”



# 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."

# YOU PLAY HOW YOU PRACTICE

## STACK THE DECK



LIMITLESS



QUOTE YOUR FEE



OVERCOME 2 OBJECTIONS

BREAKOUTS



Q&A



READ

- *The Game of Numbers: Professional Prospecting for Financial Advisors*, Nick Murray
- *Questions Great Financial Advisors Ask*, Alan Parisse
- *Fanatical Prospecting*, Jeb Blount
- "Use 'Passion Prospecting' to Boost Your Business, and Yourself," Holly Batchelder



APPLY

- Read & apply the No-Stress Prospect Guidebook and reference the Script Resource Packet
- Design your Prospect Process using the Prospect-Process Worksheet
- Use resources, samples, and scripts to get started, then refine as you go!
- Watch & apply the Amazing First Meeting lesson



ACT

- Retrofit your current process or create a new one to follow these proven practices in a way that's right for you
- Develop scripts and rehearse aloud 30x or until you say them like your middle name
- Update website to reflect changes
- Design/update prospect deliverables
- Launch and learn (progress is the direct result of practice, not perfection)