2nd Appointment Advisor Script

Step 11

*This is the companion script for Advisors conducting the 2nd Appointment with new clients.*

*Much of the scripting in this Appointment has been developed and practiced in the New Client Advocate Process. Use what you have created already to completely customize this script.*

*This meeting should take approximately one hour.*

# 

##### **Greeting (5 minutes)**

## Welcome the client and establish a rapport with them.

* Make small talk (weather, sports, families, anything to establish common ground).
* Make sure they have brought the majority of required documents for this meeting. If for any reason they have not, explain to them that it isn’t possible to proceed and have the meeting rescheduled. Your assistant is expected to screen for this when the appointment is confirmed using the 2nd Appointment Confirmation Script

# Meeting Overview (1 minute)

* Here is the agenda for today’s meeting.
  + *Give them a copy of the agenda*.
* To begin, we always start our meetings with a brief Review of Our Practice & Approach, including our Introduction Process. This will only take a few minutes.
* The rest of our time together will be spent asking you a lot of questions to make sure I have a thorough understanding of your situation. We will be using *Your Personal Financial Profile* to ensure we are organized and thorough. *Point to the Personal Financial Profile.*

# This means we will be reviewing your goals and objectives, as well as conducting a thorough review of your current situation.

# This is also where we will review the documentation we asked you to bring.

* After we finish that, we will talk about the next steps in the financial planning process.
* Do you have any questions about what we will cover today?

1. **Review of Our Practice and Approach (2-3 minutes)**

*Use the scripting you created for the 1st Appointment with New Clients. This is intended to be a concise version of who you are and what you do – it should reflect the highlights and key messaging.*

We covered a good deal of information in our 1st Appointment together, so I’m going to take a minute here to remind you about a few important things related to our practice and approach.

# Our Wealth Management Approach & Your Critical Financial Events

* I know we covered a lot in our first meeting, and I wanted to take a minute now to briefly review our core philosophy on wealth management because it’s central to how we will work with you going forward – starting today.
* We focus on simplifying, organizing and coordinating all aspects of your wealth management to create the financial peace of mind we know most of our clients are looking for.
* All this begins with understanding ‘What’s Important to You,’ which we began to discuss at our last meeting.
* This helps us begin to identify your short, medium and long-term goals and Critical Financial Events - anything and everything that pertains to and affects your finances either now or in the future.
  + - * You mentioned that [insert critical financial event applicable to them - retirement, caring for others, family security] is important to you and that means we will be helping you plan and prepare accordingly.
* Today we will complete a thorough examination of your current financial situation – to do this we will complete *Your Personal Financial Profile* today.
* Based on this information, we will propose a series of recommendations that will be summarized in your *Personal Financial Organizer (PFO), which* will help us monitor our progress together. *Show the Sample PFO.*
* We will meet regularly to review your *Personal Financial Organizer (PFO)* to ensure it reflects an accurate representation of what’s important to you, your specific critical financial events and where you are in relation to achieving your goals.
* We will also make sure that you are kept up to date on any changes that occur and of course, we will need you to do the same.

# Our Introduction Process

*Look at the agenda for your meeting and point to the item on the agenda when you begin speaking about the Introduction Process.*

*Be low key and relaxed.*

[CLIENT], now that we will be working together, I am going to briefly explain how introductions work within our practice.

Over the course of our relationship, it is likely at some point that you will encounter someone that has need of our services.  Someone you know may have uncertainties about the markets or their portfolios, perhaps they are going through a Critical Financial Event like we discussed and there is uncertainty about it. Or, maybe they are dissatisfied with their advisor.

When that situation does happen, and historically speaking my experience tells me it will, you should know that if that person is important to you, then they are important to me.  I will always make the time to meet with them.

Regarding how to handle it if you **do** encounter someone that might benefit from our services, really the best thing to do is for **you**to give me a call to let me know more about who you would like to introduce to us, as well as provide us with their contact information – with their expressed permission to do so - of course.

You can also let them know I will reach out to them to briefly introduce myself and if they are still interested in learning more, we will send them out an Introductory Kit as we did for you.

*You may want to have a sample Introduction Kit at the meeting and point to it now.*

As you know, when I meet with someone for the first time, we spend time getting to know each other in order to determine if we can provide what they are looking for and equally important, if they are a good fit for our philosophy and approach. We recognize it’s an important decision for both of us. That’s exactly why we take the time to assess any partnership before proceeding.

There is no guarantee this person will be a good FIT for me as a client, but that is irrelevant. I will meet anyone that is important to you and if it turns out **not**to be a good FIT, I will do everything I can to point that person in a direction that **is** beneficial to them.

And know that everyone you send to us will **always** be treated with the same level of professionalism and respect you have experienced with us.

Do you have any questions [CLIENT]?”

1. **Review of Your Goals and Objectives (5 minutes)**

# What’s Important to You

* + At our last meeting, we talked extensively about what is important to you.
  + You indicated that …

*Summarize each of the goals they identified to you in the 1st Appointment*

* + [CLIENT], as I mentioned, we will be choosing financial strategies based on these goals.
  + Is there anything you want to add to our initial discussion at this point?
  + Are there any goals you would like to place a higher priority on?

*If there are changes explore these by questioning them as you did before.*

1. **Your Current Circumstances (40 minutes)**

# Your Personal Financial Profile

* Next, we need to complete your Personal Financial Profile*.*
* This will tell us more about your current financial situation and help us identify solutions suitable for helping you achieve your financial and lifestyle goals.

*Complete their Personal Financial Profile. Also, be sure to complete a Risk Tolerance Profile.*

# Review of the Items We Requested You Bring In

*You may integrate the documents you asked them to bring with each related section of the factfinder or you may want to go through them all at once and ask questions related to each one.*

1. Meeting Wrap-Up (1 minute)
   * Now I would like to book our next meeting. At that time, I will provide you with your *Personal Financial Organizer (PFO)*. *Reference the sample binder once again by simply pointing to it.*
   * When can we see you in about two weeks from now? *See note below.*
   * Do you have any other questions about what we covered today or what to expect at our next meeting? *Answer questions accordingly.*
   * Great, I look forward to seeing you on [date, time].

*Note:*

*Your Assistant may make this appointment for you at the end of the meeting or they may call the client later that day – in which case you would simply let the client know to expect the call from your Assistant. Choose the method that works best for your team – and stick with it.*