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**Client Segmentation Worksheet**

**Step 1: Define Your Ideal Client**

**Assets (used to denote Assets or Revenue)**

Define your Client Equation by Assets:

1. Desired Assets under Management:
2. # of Client Relationships:
3. Assets per Client Relationship (A/B):

*OR*

Define your Client Equation by Revenue:

1. Desired Revenue:
2. # of Client Relationships:
3. Revenue per Client Relationship (A/B):

How will you manage the money (i.e. fee-based, customized portfolio, etc.)?

**Attitude** (Be specific: list specific attributes you expect)

**Advocacy** (Be realistic: how many referrals would you expect per year?)

**Step 2: Financial Planner “No Fit” Factors**

It is not the mandate of the Credit Union/organization to turn clients away. However, clients can and should be aligned with representatives within the Credit Union/organization that are best able to manage the client’s expectations (i.e. mid-tier investment specialists, loans specialists, etc.).

**ASSETS**

Less than:

**ATTITUDE** (Be specific)

**Step 3: Client Segmentation**

**AAA**

* Level of Investible Assets - **Guideline: $500,000 or more AUM**
* Meets Your Ideal Client **A**ttitude attributes
* Meets Your **A**dvocacy requirements

**AA**

* Level of Investible Assets - **Guideline: $500,000 or more AUM**
* Meets Your Ideal Client **A**ttitude attributes

**A**

* Level of Investible Assets - **Guideline: $500,000 or more AUM**

**AF**

* These are family clients of a client in one of the ‘A’ groups.

**AS**

* These are employees of the Credit Union/organization who are clients of yours.

**B**

* Level of Investible Assets - **Guideline: $250,000 to $499,999 AUM**
* This client has a great attitude, is committed to working with the Financial Planner and may even provide introductions (ie. offers good growth potential).
* Some of these clients may become future A clients.

**C**

* Level Investible Assets - **Guideline: $100,000 to $249,999 AUM**
* This client has simple needs and requires simple servicing.
* This client may be served by an MFIS Representative or Financial Planner as appropriate

**D**

* Level of Investible Assets - **Guideline: Under $100,000 AUM**
* This client is best served by **Virtual Wealth or an MFIS Representative** (mid-tier investment specialist) and not a Financial Planner)

**INS**

* These are clients who are only engaged in insurance services and therefore, their ongoing servicing requirements are different. Some of them may represent future potential investment clients.