

## The 1<sup>st</sup> Appointment: Is there a Fit?

### WHY is this important?

Having a professional process in place particularly in this initial stage of meeting a potential new client, is very important. This is where Financial Planners set the stage for a consistent and professional client experience from start to finish. And, remember: Every relationship is a direct reflection of how it began.

What makes this FIT meeting unique and powerful is the stark contrast to what potential new clients are used to experiencing at a first appointment. They expect to hear product talk. They expect to hear sales and investment talk. They expect the all too predictable 'close' at the end. In other words, they are bracing for the end of the meeting where they expect you to push for their commitment to sign on the dotted line. This represents everything this appointment is not.

This meeting is about you determining if this person is a good fit for the financial planning solutions you can offer through your Credit Union/Organization. It is about providing the potential new client with the opportunity to make the same assessment - are you a fit? In other words, both parties are looking forward to the prospect of moving forward and working together.

What a great way to begin a quality relationship.

### WHO is this proven strategy designed for?

For those who want to create a unique and professional first impression at the first meeting with a prospective new client.

### WHAT should you expect?

You will:

1. Demonstrate you have a highly structured and personalized process for bringing on new clients, as well as create client familiarity with the process
2. Provide new clients with the information necessary to ensure they can determine if there is a fit
3. Gather the information necessary about the client to ensure you can determine if there is a fit for the financial planning products and solutions you provide (and if not, determine which services would be appropriate and make introductions to another financial representative accordingly)
4. Refer to "What You Can Expect from this Best Practice" on the next page for more

# What You Can Expect from this Best Practice

## PURPOSE

- To establish rapport and understanding with a potential new client, so you can both make a well-informed decision about working together
- To tell potential new clients about you, the Credit Union/Organization and your approach to financial planning
- To build trust in you, the Credit Union/Organization and your ability to provide financial planning advice
- To use the FIT meeting with all potential new clients to ensure you continue to work with clients who are well suited to what you offer
- To ensure clients can clearly and precisely tell others about you, the Credit Union/Organization and your approach – in the context of advocacy

## EXPECTED RESULTS

You will:

- Build your client relationships within forthright and well-understood parameters
- Have an agreed upon process to follow when doing business with those clients who decide to work with you, and with whom you decide to work
- Preemptively answer many of your client's questions
- Ensure that you are not selling at the implementation meeting
- Set the stage for a productive and professional relationship
- Feel confident and empowered in your partnership with new clients

Your clients will:

- Trust you more readily because you clearly state your process, and their role within the process
- Learn what they can expect from you and what you expect from them
- Notice consistency in the ways that you represent yourself, the Credit Union/Organization and your approach
- Share your process with friends, family and associates when they are introducing you or recommending your services

## **ACCOUNTABILITY**

You will:

- Use an Agenda every time you meet with a potential new client
- Be consistent in the way you represent yourself, your Credit Union/Organization and your approach by rehearsing your script
- Commit to learning what is important to the potential new client
- Be prepared to use all resources involved in the FIT Meeting
- Realign individuals who are not a good FIT for you to a suitable financial representative within the Credit Union/Organization
- Always follow the process to maximize results

Your clients will:

- Be more receptive to your financial planning advice and suggestions
- Talk about your trustworthiness
- Talk enthusiastically about what you do and how you do it
- Be clear and precise when describing you, the Credit Union/Organization and your approach to their family and friends

# Using Agendas

An agenda is instrumental in delivering a consistent and professional approach to all client meetings, but sets an especially impressive tone on the initial meeting with a new prospective client.

## Create Good Chemistry and then Begin the Meeting

We know you enjoy chatting and catching up with your clients (and they with you too). In fact, that's exactly the type of thing that enables you to build relationships with your clients – which is terrific. But, like everything else, we need to be sensitive of the time. To effectively transition from 'catching up' to getting down to business, simply provide an agenda to each meeting participant. This respectfully signals the beginning of the meeting. Again, establishing rapport is important to set a positive tone before diving into business. Limit this to about 5 minutes and then begin the meeting. You will also have opportunities to ask questions and learn more about your potential client(s) as you progress through the meeting.

## Efficient Use of Everyone's Time

Once you start to see the benefits an agenda creates in terms of simplifying both meeting preparation and delivery, you'll be hooked. Not only that, your clients will take immediate notice of your more structured and organized approach in your meetings with them. Who could dismiss a tool that keeps everyone on task and covers off all the key topics? The agenda will also allow you to end the meeting on time. Time is something most people don't have a lot of, so it is important we respect the time they do give us. This means it's critically important to establish a maximum amount of time for each meeting. This also enhances scarcity.



You'll notice in addition to 'name' and 'date' on each agenda, there is a 'time' indicator as well. It's important you clearly spell out the time available to create the proper expectation. If we set a meeting for 1:00 pm and then appear to have all the time in the world, what image are we projecting? Think about the other professionals who serve you: Doctor, Lawyer, Accountant – even your Mechanic or Stylist. How many of these would allow you to show up unexpectedly and have access to significant blocks of their time? It would be a short list.

## Using Standardized Agendas

Although there are different types of meetings for different purposes, many of them can be managed by standardized agendas. In this way, we can eliminate the need to create different agendas for every client meeting. This approach will help you effectively manage bringing on new clients, as well as servicing your existing ones. It provides focus, professionalism and consistency – all important in creating a meaningful meeting experience.

Stay tuned for more details on each of the specific Agendas we recommend, beginning with the 1<sup>st</sup> Appointment Agenda in the new client process, which is covered in this best practice.

# TAKE ACTION & GET STARTED

## **Familiarize yourself with the purpose and flow of the FIT Meeting.**

Refer to *Step 5\_FIT Meeting Agenda* and the *Step 5\_FIT Meeting Script* to become familiar with the different areas being covered and the general flow of the meeting.

- You will need to personalize and customize this script and be 100% prepared.
- It is important you become thoroughly comfortable with a structured and professional approach to conducting this FIT phase.

## **The FIT Meeting**

After the initial greetings and brief rapport building portion of the meeting (no more than five minutes) you can signal the business part of the meeting by sliding the FIT Meeting Agenda across the table to each meeting participant.

Note: the FIT Meeting should take no longer than 45 minutes to one hour.

The next few steps will explain the flow of the meeting. Try to visualize what this process might look like for you as you work through each step. Note: Each of these steps is described in much more detail in the 1st Appointment Script.

### **1. Meeting Overview**

- Here you will preview the items you would like to discuss during the meeting and provide a time frame to manage your client's expectations.

### **2. An Introduction to Our Team and Approach**

- Here is where you will describe the Credit Union/Organization, explain who you are and what you do as well as, fully disclose fees.
- Potential clients need to know this information to make an informed decision about FIT.
- Review the concept of **Significant Life Events** with clients so they understand the full scope of services available to them through you and others at your Credit Union/Organization.
  - Refer to *Step 5\_Significant Life Events Graphic 1*.
  - Refer to *Step 5\_Partnership Graphic 2*.
- Show them a copy of the **Personal Financial Profile** (NaviPlan fact finder or other) and explain that if there is a fit, the next step in your process is to have them back and you will complete one of these with them.
- Reference the **Personal Financial Organizers** to demonstrate how you will deliver your recommendations and monitor them on an ongoing basis.
- Provide a basic overview of **fees**.

### **3. Getting to Know More about You – Understanding Your Expectations**

- You will ask the potential new client a series of structured questions related to their expectations of a Financial Planner, as well as gain insight into their past experiences working with other financial professionals.
- You will also collect a high-level assessment of their investable assets and other banking needs.

- This information is necessary to help you begin assessing FIT and ensuring proper alignment at your Credit Union/Organization.
- Refer to **Step 5\_ Understanding Your Expectations** to see the tool designed to help you with this aspect of the meeting.

#### **Getting to Know More About You - What's Important to You?**

- This is where you begin the client-focused portion of the meeting.
- You need to gain enough insight about the potential new client to determine if they are a fit for you.
- You will use **Step 5\_ What's Important to You** template to begin to ask open-ended questions about what is important to them and then probe meaningfully to learn more about why these things are important to them. This is the starting point for getting a better understanding about the client's goals and objectives.
- The important thing here is to have a standardized approach for collecting this information and that you spend the latter part of the meeting client-focused.

#### **4. Meeting Wrap Up**

- You will reinforce the FIT concept and let them know you will be in touch with them in 48 hours.
  - At that time, you will respectively share your decision about whether there is a mutual fit.
  - Confirm their best contact number and be sure to call them when you say you are.

### **The “Is There a FIT?” Call**

1. Make the FIT Call 2 days after the FIT Meeting.
  - Refer to **Step 6\_ Is There a FIT Call Script**.
2. Determine the next step:
  - If they are a fit for financial planning, you will proceed to the next step in the New Client Process.
  - If they are not a fit for financial planning, you will promptly introduce them to the Credit Union/Organization representative who is best suited to meet their needs.
3. Move forward in the process accordingly.

### **Remember to:**

- Refer to **The FIT Meeting** steps on the New Client Checklist.
- Ensure that each step is implemented at the appropriate point in the process.
- Consistently use every aspect of the process with all potential new clients.



## FIT Meeting Agenda

---

[Potential New Client]

[Date]

[Time]

### Items to Be Discussed:

- 1. Meeting Overview**
- 2. An Introduction to Our Team & Our Approach**
  - Our Team of Professionals & Organization
  - Financial Planning & Your Significant Life Events
  - Your Personal Financial Profile
  - Your Personal Financial Organizer
  - Understanding Our Fees
- 3. Getting to Know More About You**
  - Understanding Your Expectations of a Financial Planner
  - What is Important to You?
- 4. Meeting Wrap Up**

# Fit Meeting Script

## Client Onboarding STEP 5

Purpose: Gather information necessary to assess FIT.

*It is important to remember that you are not required to recite this script word for word. Use this script to guide your FIT meeting. Your goal is to personalize this script so that it feels natural for you.*

### Instructions:

This document has 2 types of text.

- Your script (what you would say to the client) is in regular text type.
  - Your instructions for actions are in ***bold italics***.
- 

## GREETING

***Welcome client and establish a rapport with them.***

- Hello Mr. and Mrs. \_\_\_\_\_.
- How have you been?
- Did you find our office easily? [***If a new client***].

***Make small talk (weather, sports, families, anything to establish common ground) – no more than a couple of minutes.***

Once the welcome and rapport building are well-established, proceed with the meeting.

## 1. MEETING OVERVIEW

- Here is the agenda for today's meeting [**give them a copy of the agenda**].
- I want to begin by saying that there will not be any decisions made today.
- Our purpose today is to determine if there is a FIT.
- We use the FIT process to ensure that we are mutually committing to a long-term relationship fully understanding each other.
- I will consider your objectives and if you are looking for services that we can provide.
- You need to consider:
  - Our philosophy and approach to financial planning.
  - Our ability to provide you what you are looking for.
  - Your desire to trust us and begin a long-term relationship.
- I'd like to tell you about myself and our approach to financial planning at [Credit Union/Organization].

- I want to share some ideas on how I can help you achieve your goals.
- We will also spend some time discussing the financial planning process. And, the ways that it can help you to mitigate the effects of Significant Life Events in your life.
- Then we will turn our attention to your goals and What's Important to You.
- I want to understand what you expect from the financial planning process.
- Do you have any questions?

## 2. AN INTRODUCTION TO OUR TEAM & OUR APPROACH

### OUR TEAM OF PROFESSIONALS AND ORGANIZATION

#### About Our Team

- Now, I'm going to tell you a little bit more about me (and my Assistant).
- ***Add custom scripting here regarding professional credentials, experience and personal interests.***
- ***Make sure the information here is consistent with your biography. This should include your strengths.***
- ***Be passionate about why you do what you do! What is your story? Include some items that make you three-dimensional (interests, passions, etc.)***

#### About Our Organization

- I think it's important you know something about the Credit Union/Organization I work with and represent.
- ***Add this scripting for existing clients referred up through the branch:***
  - Even though you've been a client with us for [x] number of years, we just want to take a few minutes to review this.
  - Some of this you may already know, but some of it you may not.
- [Credit Union/Organization] offers a full array of financial planning and banking solutions to their clients.
- ***Add custom scripting here to describe [Credit Union/Organization] as it relates to scope of resources and how it benefits clients.***
- Our branch staff provides clients with...daily banking, loans and personal lines of credit, etc. (this should be a comprehensive, but succinct overview of the various types of solutions the branch can provide for its clients).
- Our branch staff is also able to provide commercial services and assist business owners in a variety of ways.
- Now, our financial planning subsidiary is a natural extension of the work our branch does for clients.
- Financial Planners, like me, work with our clients who need more comprehensive investment, insurance, retirement planning or estate planning advice.

- Licensing and various Financial Acts require that this next level of planning and financial needs are met by qualified licensed professionals.

## **FINANCIAL PLANNING & YOUR SIGNIFICANT LIFE EVENTS**

- I engage in complete financial planning with my clients.
- What this means is that, if you become a financial planning client, I will help you to attain financial independence and to achieve your goals.
- I view financial planning as an ongoing process.
- Our financial planning process involves understanding the concept of Significant Life Events. These events are anything and everything that pertains to and affects your finances either now or in the future.

*Refer to Significant Life Events Graphic 1*

- It could be retiring, planning for a child's education, getting a raise or even losing a job.
- Some of these things we like to think about, others we don't - but we still need to plan for them.
- Significant Life Events are sometimes predictable but are often random or unexpected. They always have a profound impact on peoples' lives. You will be much happier throughout your life and have greater peace of mind if you have planned for the different possible events that can occur.

## **YOUR PERSONAL FINANCIAL PROFILE**

- Our purpose is to cushion the effects of the Significant Life Events in your life so you stay on track and reach your financial goals and objectives.
- We do this by first examining your current financial situation.
- Just as a doctor takes your medical history before making any treatment recommendations, I need to have a complete understanding of your financial health before giving you any advice<sup>1</sup>.
- If we decide to proceed, at our next meeting we will complete your Personal Financial Profile like this one - *Show your NaviPlan Fact Finder*.
- Based on this information, we propose a series of financial recommendations and solutions.
- We explain the options available to you and discuss the implications of each one.
- Our clients need to understand how each option will affect their financial affairs now and in the future.
- We then suggest the approaches that will help the client meet their needs and we implement the strategies we agree upon.

---

<sup>1</sup> Alt text: "Just as a coach decides on the best game plan for his players, this information will allow me to recommend the best financial strategy for you. Once we understand your current financial situation, we will implement a game plan to help you to achieve your goals."

## YOUR PERSONAL FINANCIAL ORGANIZER

- It's quite common for us to hear from the people we work with how easy it is to become a bit disorganized with respect to all the areas of your money – the fact is there are many different aspects and decisions to be made when it comes to your financial stability and future prosperity.
- We are committed to helping you simplify and organize your wealth.
- For those with basic financial planning and investment management needs, we use this simple yet meaningful Personal Financial Organizer. This helps us coordinate and stay on top of the various aspects related to your money when they become relevant and important to you.

### *Show sample of Personal Financial Organizer - Basic*

- Once financial needs migrate from basic to more complex and/or investment management needs become more significant, we use this Personal Financial Organizer to help you stay organized. Although we would love to be able to provide one of these to everyone, the reality is not everyone we work with needs one yet and we don't have the capacity in terms of human power to do so. We hope this helps you understand if you don't receive one at the outset of our relationship.

### *Show sample of Personal Financial Organizer – Sample PFO Binder*

- We meet with our clients regularly to monitor their Personal Financial Organizer and to ensure that they are prepared for relevant Significant Life Events.

### *Refer to Partnership Graphic 2*

- We will also ensure that our clients are kept up-to-date on any changes that may occur and we expect them to do the same.
- From time to time, we invite our clients, and their friends and associates to events or workshops.
- These meaningful and informative sessions let you learn about new and relevant ideas, to meet people, and to have fun.

## UNDERSTANDING OUR FEES

- Financial Planning is a service included as part of your membership with the Credit Union/Organization. I provide complete financial planning and want to be recognized as your primary Financial Planner.
- It's important you know that all our financial planning clients receive a Letter of Engagement, which fully describes our compensation and that it is our responsibility to discuss any fees associated with investment transactions with you. We will review this document in more detail with you when the time comes.
- Rest assured that all fees are fully disclosed and always within industry standards.
- This information is available for you at any time so please do not hesitate to ask me for clarification.

*IMPORTANT: Everything up to and including this part of the Agenda should be scripted and rehearsed so that it can be delivered in 15 minutes or less. That leaves the balance of the meeting to get to know more about the potential new client, their situation and their goals& objectives.*

### 3. GETTING TO KNOW MORE ABOUT YOU

#### UNDERSTANDING YOUR EXPECTATIONS OF A FINANCIAL PLANNER

- Now that I've told you a bit about myself and what we do at [Credit Union/Organization], I'd like to spend the rest of our time together learning more about you and what you are looking for.
- It's important that I understand your expectations and a bit about your past experiences with other financial professionals.
- To do so, I'm going to walk through our New Client Information Form with you right now.

*Have the "Understanding Your Expectations" ready to complete.*

*Ask each of the questions to the potential new client.*

*Allow them to answer and explain.*

*Ask probing questions where you feel appropriate.*

- **When the form is complete, ask them:** Is there anything we haven't covered yet related to your expectations that I should be aware of?

#### WHAT'S IMPORTANT TO YOU?

- Next, I want to get an understanding of what is important to you, and what your goals and objectives are.
- To start this discussion, please fill out this handout.

***Give them the "What is Important to you? Handout. If there are two individuals at the meeting provide each of them with their own "What is Important to you?" Handout.***

- Please, check the 3 things that are most important to you on this list.

***Allow them the time to complete the form. Some people will take longer than others. After they complete the worksheet, discuss their choices with them.***

- \_\_\_\_\_ means different things to different people.
- Help me understand what \_\_\_\_\_ means to you.
- That's interesting.....do you mean (rephrase what they said).
- What I hear (see or feel) is \_\_\_\_\_

### 4. MEETING WRAP UP

- [Potential New Client] the purpose of today was to determine if there was a fit.
  - ***Refer to next page for alternate 'fit' ending for members only.***
- The last item on our agenda is "Where do we go from here?"
- Over the next 2 days, I want you to think about what we covered here today and whether there is a fit based on your needs and expectations. I will be doing the same thing – considering your situation and determining if I am the one best suited to meet your goals and objectives.

***The goal here is to ensure new clients are aligned with the appropriate representative at the Credit Union/Organization. Financial Planners are a scarce resource and need to focus their time and energy on financial planning clients.***

- What would be a convenient time for me to call you and discuss this? Where would I reach you at that time?

***Make sure you call the decision-maker and be very specific about where and when you will contact them.***

- If we decide to proceed, we will book our next appointment at that time.
- Any questions? Great, so we will talk on [Date & Time].

*Special Note: If this prospect IS a client of the Credit Union/Organization, you can use the alternate Fit Scripting to honour the fact they are familiar with the organization. Be clear that 'no decisions' are expected to be made today, however if they are ready to proceed you can go ahead and book the 2nd Appointment.*

- [Existing Credit Union/Organization Client] the purpose of today was to determine whether there was a fit.
- The last item on our agenda is "Where do we go from here?"
- We appreciate this is an important decision and as such, we typically ask that you think about what you've learned about us and our ability to meet your expectations. And, we prefer to give you a couple of days to do so at which time we follow up by phone to discuss the decision.
- However, we recognize you are already loyal clients of the [Credit Union/Organization] and based on what you've described to me today about your situation, I believe we can help you achieve your goals and objectives.
- Therefore, if you need the extra time to think about it, please do so and we will respectfully call in you in a couple of days.
- However, if you believe based on what you've heard today that we can deliver what you are looking for and you are comfortable doing so, we can go ahead and arrange our next meeting.

***If they do need more time to think about their decision:***

- I appreciate that and would be happy to call you in a couple of days once you've had more time to think about all of this. What would be a convenient time for me to call you and discuss this? Where would I reach you at that time? Great, so we will talk on [Date & Time].

***Make sure you call the decision-maker and be very specific about where and when you will contact them.***

- If we decide to proceed, we will book our next appointment at that time.

***If they do NOT need more time to think about their decision:***

- That sounds great. Let's go ahead and get our 2nd Appointment scheduled. How does this day work for you (about 1-2 weeks out)? Would [this] time work for you? Also, I'll send you a letter/email which includes a list of items you need to bring to our next meeting. Great, I'll see you on [day] and [time].

# Graphics to Enhance Communication

We highly recommend you use a couple of meaningful visual aids to help your prospective new client truly understand Financial Planning, which is often misunderstood. Here are a couple of the key graphics we recommend you use.

**Understanding *Your* Significant Life Events**

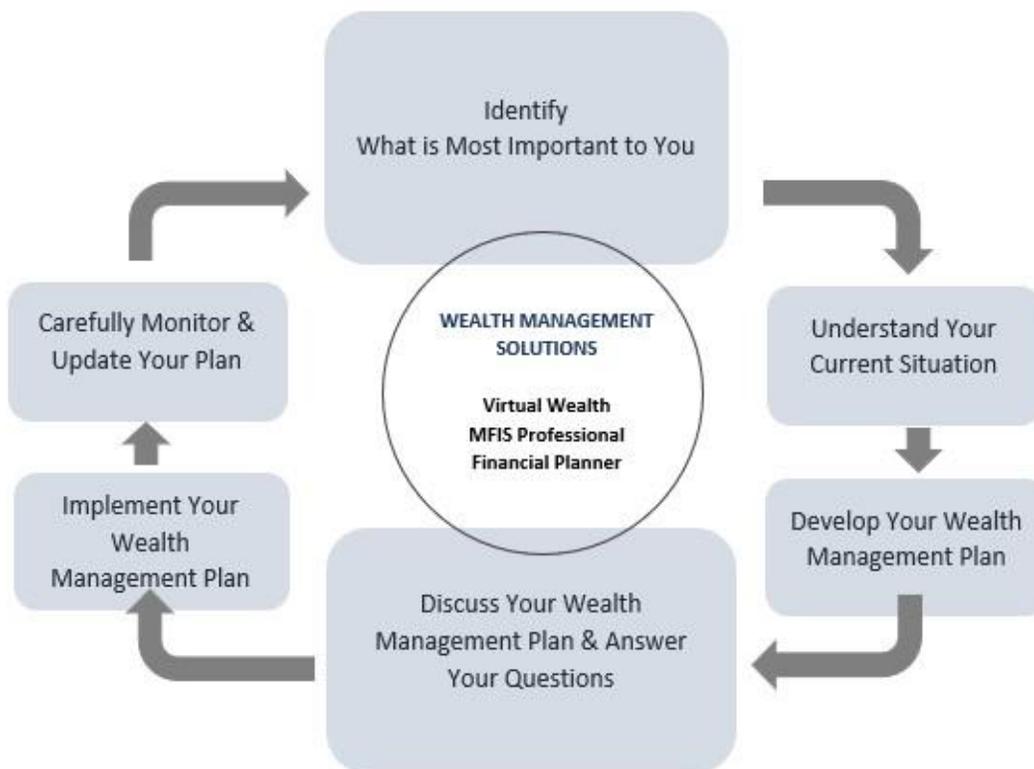
These events are sometimes predictable and sometimes random or unexpected. They always have a profound impact on people's lives.

Purchase Home 	New Baby or Grandbaby 	Lifestyle Downsizing 
Travel 	Retirement 	Divorce 
Wedding 	Loss of Spouse 	Planned Gifting 
Vacation Home 	Kids to College 	Inheritance 
Elderly Parent Care 	Sell Business 	Illness or Disability 

**We Simplify, Organize, and Coordinate all Aspects of Your Wealth Management**

# Our Partnership Approach

We work with you and other professionals to maximize your wealth management.



We Simplify, Organize, and Coordinate all Aspects of Your Wealth Management

# Understanding Your Expectations

## Your Experience Working with Financial Professionals

1. You currently work with a:      Financial Advisor            Investment Advisor        
   Estate Planner            Other (specify)

How long have you worked with this individual(s)? \_\_\_\_\_

Are you satisfied with their service? Why or why not?

2. What are your primary reasons for seeking a financial advisor?
3. What are your expectations from the financial planning process?
4. What stage are you at in your career?

Starting career	<input type="checkbox"/>	Semi-retired	<input type="checkbox"/>
Mid-career	<input type="checkbox"/>	Retired	<input type="checkbox"/>
Nearing Retirement	<input type="checkbox"/>	Other	_____

5. Do you have a Retirement Plan? Yes  No   
*If yes - Are you satisfied with it? Why or why not?*
6. Do you have an Estate Plan? Yes  No   
*If yes - Are you satisfied with it? Why or why not?*
7. What is the best financial decision you've ever made?
8. What is the worst financial decision you've ever made?

## Your Current Financial Situation (the Big Picture)

To the best of your knowledge, approximately how much do you currently have in totally investable assets? \$ \_\_\_\_\_ If possible, provide more details:

Savings - Cash & Cash Equivalents	\$ _____
Savings - Retirement	\$ _____
Savings - Education & Caring for Others	\$ _____
Savings - Other	\$ _____
Assets Other - Real Estate, Business	\$ _____
Debt - Mortgage	\$ _____
Debt - Non-Mortgage	\$ _____
Approximate Annual Income?	\$ _____

Are there any other details of your current financial situation you would like me to know at this point?

## What's Important to You?

Please check the three items that are the most important to you.

- Make a significant capital purchase (retirement property, buy a business, etc.)
- Restructure or eliminate my debt
- Save enough now so I can retire comfortably later
- Have a financial plan now to ensure my savings last me through my current retirement
- Determine where and how to withdraw funds from investments to provide my retirement income
- Review the 'big picture' to ensure I have tax-efficient strategies
- Reduce income taxes generated from my investments
- Review my investment portfolio to make sure it is aligned with my goals
- Review my investment portfolio to make sure it is aligned with my risk profile
- Help with a retirement rollover or severance I am receiving
- Guidance on how to invest proceeds of a significant life event (i.e. insurance proceeds, inheritance, sale of business)
- Family security in the event of premature death or a disability
- Family securing in the event of critical illness
- Provide for education of children or grandchildren
- Care for those dependent on me (i.e. special needs family members, aging parents, other)
- Legacy planning for my estate
- Provide capital for the charitable organizations that I support
- Update my business planning through insurance and/or partnership agreements
- Create a succession plan for my business
- Protect my assets from creditors and liability lawsuits
- Advice on how to best manage the proceeds from sale of my business
- Guidance on how to best manage my large corporate stock positions
- Avoid capital gains or excessive taxes on the sale of business interests
- Position myself to enjoy more of the things in life I value
- Having peace of mind and a sense of security regarding my financial future
- Other (specify): \_\_\_\_\_

Your Current Critical Financial Events

# Is There a FIT? Call Script

## Client Onboarding STEP 6

Use this script as a guide to assist you in making the FIT call.

---

- May I please speak with [Potential New Client] please?
- This is [Financial Planner] calling from [Credit Union/Organization].
- I enjoyed meeting you the other day.
- I promised to call you and discuss our FIT.

### ***If YES (your client is a FIT for you)***

- I have carefully considered our meeting and what you shared with me about your goals and objectives.
- We have the capacity to serve your situation and I think we would work very well together.
- What decision have you come to?

### ***If they say YES there is a FIT, then:***

- Great!
- To get the financial planning process started, we need to schedule our next meeting to complete your Personal Financial Profile.
- Is it convenient for you to meet (the week of [2 weeks from date of call])?
- We have availability at [suggest a meeting date and time – come to a mutually agreeable time.]
- I will send you a letter that details the documents you should bring to this next meeting.
- If you haven't received this list in a week, be sure to call me.
- Thank you for your time, we'll see you on [date], at [time].

### ***If they say NO there isn't a FIT, then:***

- I am sorry to hear that.
- I hope you find a Financial Planner who meets your needs.
- Thank you very much for considering [Credit Union/Organization]. I enjoyed meeting you.

***If NO (your client is a not a good FIT for you – financial planner)***

- I have carefully considered our meeting and I don't think our approach to comprehensive financial planning is well suited to helping you meet your current goals and objectives.
- However, if you are open to it, there is someone at [Credit Union/Organization] I'd like to introduce you to who specializes in exactly the types of solutions that will help you meet your goals and objectives.
- Would you be interested in meeting with them?
- ***IF YES:*** Great. I will contact [name of other financial representative] today with your information and you can expect a call from [him/her] shortly (realign with the other representative as appropriate).
- ***IF NO:*** I'm sorry to hear that and thank you for considering [Credit Union/Organization].
- I certainly enjoyed meeting you and I wish you all the best [Potential New Client].