

# YOUR CLIENTS

## 5 Super-Charge Your Client Experience

### WHY is this important?

The Client Experience is the foundation of how you manage relationships with clients, and it becomes synonymous with your branding. It fully incorporates how you commit to the ongoing servicing of each of your clients.

These service activities represent many meaningful touches for clients that are designed to increase your value. Consistent outstanding service builds a high level of trust between you and your clients.

You have been through PSA 1 Foundations Program at this point and are implementing the Core 4 which is the heart of the client experience. Some of you are already engaging in service activities and traditions that extend beyond the Core 4 and some of you may wish to start. Regardless, this best practice will go over several well-received and appreciated client service activities that you can either fine-tune if already implementing or initiate if just starting out.

The focus of these super charged client service activities will be solely on your very best clients, which is very important as the average of the top clients for most Advisors is well over half a million to up and over a million dollars in AUM per client. Clearly this group is worthy of additional time, energy, and resources to;

- A) Competitor proof them
- B) Grow them through money in motion opportunities
- C) Grow through referrals to their family and friends



### WHO is this proven strategy designed for?

Advisors who have mastered the CUSO Core 4 and are looking to be strategic with their time, energy and resources in a way that keeps and grows the top end of their client base so they can maintain an enjoyable profitable advisory practice.

### WHAT should you expect?

You will:

- Improve client loyalty and build higher levels of trust with your best clients by going beyond the CUSO Core 4 and super charging your Client Experience
- Have fun by integrating new service activities for your clients that will make their day
- Use time, energy, and money resources efficiently in delivering the Client Experience
- Enhance referability by cultivating an experience that AAA and AA clients will want others to experience
- Involve others on your team, CUSO, your organization, and third parties where appropriate to implement successfully

# Take Action & Implement Successfully

## The CUSO Client Experience – Core 4

The heart of the Client Experience is defined as the CUSO Core 4 and all Advisors who have gone through **PSA 1: Foundations Program** and have been **PSA Certified** not only understand them, but they also fully integrate them into their advisory practice using the Maximizer Action Plan feature.

The CUSO Core 4 area as follows:

1. Proactive Annual Review Meetings with Your Clients
2. Personal Calls to Your Top Clients
  - Relationship Calls made by the Advisor to the top clients.
  - Annual Service Calls made by the Assistant to the top clients.
3. Thanksgiving Cards to your top clients every October
  - This is fully coordinated through the CUSO Team each year
4. Acknowledging Moments of Truth for top clients

Ensure you are delivering on The CUSO Core 4 before you move onto adding additional activities to super-charge your Client Experience.



The CUSO Client Experience									
	Review Meeting	Service & Admin Call	Relationship Call	Thanksgiving Card	Moment of Truth*	Annual Gift	Email Articles & LinkedIn Updates	Annual Proactive Contacts	Newsletter
<b>AAA</b>	Semi-Annual <i>In Person</i>	Annual <i>Call</i>	Semi-Annual	Annual Deluxe <i>(hand written)</i>	Semi-Annual	Annual <i>Deluxe</i>	Quarterly	13	Monthly
<b>AA</b>	Semi-Annual <i>In Person</i>	Annual <i>Call</i>	Semi-Annual	Annual Deluxe <i>(hand written)</i>	Annual	Annual	Quarterly	12	Monthly
<b>A</b>	Annual <i>In Person</i>	Annual <i>Call</i>	Annual	Annual	Annual		Quarterly	9	Monthly
<b>AF/AS</b>	Annual <i>In Person</i>	Annual <i>Email</i>	Annual	Annual	If Appropriate		Quarterly	8 to 9	Monthly
<b>B</b>	Annual <i>In Person</i>	Annual <i>Email</i>	Annual	Annual			Quarterly	8	Monthly
<b>C</b>	Annual <i>Telephone</i>	Annual <i>Email</i>					Quarterly	6	Monthly
<b>D</b>	Annual <i>Written</i>	Annual <i>Email</i>					Quarterly	6	Monthly
<b>INS Only</b>	3 Year Review	18 Month Call					Quarterly	5+	Monthly
Source:	Maximizer	Maximizer	Maximizer	Fulfillment Centre	Maximizer	Fulfillment Centre	Advisor Stream		Advisor Stream

## Super Charge Your Client Experience

1. To understand the importance of taking your client experience to the next level, read [Create Brand Loyalty](#).
2. Consider the various ways you can [Super Charge Your Client Experience](#).
3. Refer to these resources for additional information:
  - [A Word About Sending Cards](#)
  - [Annual Client Gift Ideas](#)
  - [Articles of Interest](#)
  - [Advisor Stream](#)
4. Identify the ones you are **already doing** and would like to continue delivering.
  - Clarify the when, what, how and who for each of these activities.
5. Identify any **new client service activities** you'd like to initiate and create a plan to do so:
  - When will you begin?
  - Which clients will receive it?
  - Who on the team will coordinate it?
  - What process and/or resources need to be organized so you are ready to execute them.
  - Reach out to myself, CUSO, or others as appropriate if you have questions about them.
6. Fine-tune any existing client service activities and initiate new ones based on the decisions you've made.
7. Set triggers on Maximizer so these additional service activities are delivered efficiently and with plenty of time for planning and execution.
8. Refresh & Reset the FORM Information for your best clients.
  - Take the time to go into the FORM Profile for each of your best clients and make updates where appropriate – involve the entire team.
  - Identify future Moment of Truth opportunities and set triggers and plans accordingly.
  - Continue to pay attention to what is happening to your best clients.
9. Make it happen and WOW your best clients!

# The CUSO Core 4

## Review Meetings

- A regularly scheduled, in-person client meeting.
- Review meetings are typically scheduled in 6-month or 12-month intervals.
- During the meeting, review financial and business matters, and reinforce key messaging.
- Holding review meetings with clients underscore the value you provide.



## Relationship Calls

- A regularly scheduled, outbound call, used to check-in with a certain client in a consistent and proactive manner.
- Conversations are based on the Client Profile information.
- Relationship calls are typically scheduled in Quarterly, Semi-Annual, or Annual intervals.
- Implementation of the relationship call will further your relationship with clients beyond business matters.

## Annual Service Call

- A regularly scheduled, outbound call, used to check-in with general client servicing which is made by the Assistant.
- This call should weave in Client Profile information for high value clients.

## Moments of Truth

- A procedure designed for you to acknowledge Moments of Truth, often with an appropriate gift, for personal and professional events.
- Demonstrate that you are paying attention to your client by recognizing their important life events.
- Moments of Truth recognitions are based on the Client Profile information.
- This is a high impact activity to enhance trust and build depth into relationships.

## Thanksgiving Cards



- Send a quality card with an inspiring message to the AAA and AA clients to genuinely show your gratitude.
- Ensure the message is *handwritten* and the envelope is hand-addressed.

## Create Brand Loyalty

When clients are asked about the main reasons they've left their financial advisor, there are a few reasons which are consistently represented in the top:

- "I don't hear from my advisor"
- "My advisor doesn't communicate with me"
- "My advisor doesn't return my calls"
- "I don't have a financial plan"

## Control the Things You Can

Clearly, lack of proactive communication is most certainly a top contender for why clients leave their advisor. What's interesting and exciting about this is that this is one thing the advisor can control – unlike performance, which cannot be controlled. We believe it's important to focus on a strategy that overcomes the main reason people leave their advisors because it will competitor-proof your high value clients and ultimately create an experience that attracts others like them.



## Use Your Resources Wisely

Another clear benefit of creating a proactive service model is that the advisor gets to allocate team time, energy and resources in a way that emphasizes the importance of the 20% who generate 80% of the revenue, while providing basic service to the basic clients. This is an important step in creating a business model that adheres to the profitability margins within your business.

In addition, having clearly defined client service deliverables for each type of client brings peace of mind to advisors who now don't have to worry about any potentially neglected clients – especially the high value ones.

## Work with Less Stress

The more proactive your client servicing becomes, the less reactive you and your entire team is. In other words, when your clients can establish and predict your patterns of communication there is a level of trust that creates a reduction of inbound calls. Now, we will never be able to eliminate inbound calls, but we can certainly reduce them by reaching out to our clients in a variety of ways throughout the year.

## Set It and Forget It

Wherever possible, we strongly encourage teams to fully automate their client service activities using their CRM. This will ensure we have reliable reminders and subsequent implementation of our service standards.

# Super Charge Your Client Service Activities

This is most certainly not an exhaustive list of the many client service activities an Advisor can deliver to their best clients; however, it does contain some of the most popular we've seen.

Carefully review this list and identify what you are already doing and maybe tweak it based on what you learn. Pay attention to the ones that grab your attention the most which you aren't yet doing, so you can put a plan in place to integrate them with your existing client experience. Be sure to revisit your Client Analysis to remind you that these activities are for your very best clients – the ones who are paying you several thousand dollars of each year to be their Advisor. They expect and deserve these extra types of client services, and so would you if you were in their shoes!

## Holiday Cards

- Maintain a tradition every December of celebrating the holidays with your clients.
- Send a high-quality card with a heart-felt message inside.
- Use a beautiful postage stamp to send to your clients.

## Birthday Cards or Calls

- An excellent opportunity to recognize a valued client on their very special day.
- This high impact, time leveraged activity lets a client know that you are paying attention to them beyond just their business dealings with you.
- They will appreciate the thoughtful gesture and as your clients get older, you may become one of the only people acknowledging it.



## Annual Client Gift

- Send an annual gift to recognize your top clients for the value you place in their trust and relationship.
- Annual gifts ideas are created using information about your Ideal Client Profile along with considerations for regional preferences, shipping & delivery practicalities, and the personal interests of the advisory team.
- Common times of year to send an annual client gift are October for Thanksgiving, December for the Holidays, Springtime and July for Canada Day.
- The annual gift should be the same for all clients and maybe a little something extra deluxe for your AAA if you are also sending to your AA clients.
- The annual gift can be the same thing every year or something different, but always sent at the same time of year to create a tradition for the client.

## Articles of Interest

- A procedure that results in a relevant and interesting article being sent to a top client, with a personal note from the Advisor.
- Team members clip and file how-to and benefit-rich articles on non-business and business-related topics of interest and relevance to your clients.
- Articles relate to the Client Profile information.
- This will provide opportunities to connect on a level beyond financial matters and develop chemistry with your best clients.
- Advisor Stream can be a great source for generating Newsletters efficiently with pre-approved material.

## Newsletters

- A regular and meaningful touchpoint by the advisor keeps you top of mind.
- We do not recommend regular daily or weekly emails as the importance of them is lost and they end up being ignored and/or deleted. They also distract from the important emails you ARE sending your clients.
- We recommend a Monthly Newsletter touch to clients that does not simply focus on markets, the economy and stock research – as this is why they have hired you – to take care of all that stuff. Clients are more interested in planning, lifestyle and general interest articles.
- Advisor Stream can be a great source for generating Newsletters efficiently with pre-approved material.

## Client Appreciation Events

- An exclusive event held to recognize the continued trust, loyalty, and confidence of your best clients.
- Choose any type of event that you would enjoy hosting or attending with your best clients. Examples: a sporting event, dinner cruise, symphony, wine tasting.
- Special events may be catered to shared interests among clients. Use FORM information to find commonalities among top clients.
- The intent is to provide a shared experience that will be memorable.

*Note: There is an entire best practice after this one devoted to covering all types of client events.*

As always, start small – there may be many things you aspire to include in your client experience, and we recommend you pick the one or two you'd like to add this year. Do the same for the following year until it represents the service model you want associated with your branding and can deliver.

## A Word About Sending Cards

### Choose an Impeccable Card

Our recommendation when it comes to cards, is send one they don't want to get rid of! We are big fans of using high quality photo art cards like those available from Lavish Cards, which are based out of Kelowna, BC. For more information go to [www.lavishcards.com](http://www.lavishcards.com).



These cards are stunning and come in a wide range of seasons, colors, themes, and settings – there is literally one for every occasion. CUSO already uses them for Thanksgiving, and they are fantastic for:

- Holiday Cards
- Birthday Cards
- Moment of Truth Opportunities
- Event Invitations

Another benefit of using one card provider is that even though the reason for the card and the card itself is different in terms of photo and messaging, there is a consistent look and feel to all the cards. This is great for your branding and consistency.

### Send it Correct

Wherever possible we recommend the addressee is hand-written, while the sender can have their address pre-printed on the envelope or a label.

We also recommend that it is mailed using a seasonal or themed postage stamp instead of running it through a postage meter.

We all know what happens when we sort our mail – anything with handwriting and an actual stamp goes to the top of the pile! Everything else is underneath it. It's human behavior.

### Make the Message Count

Although the envelope and card they receive make the first impression, it's what's inside that will have the biggest impact. Be sure the purpose of the card is clear and that your warm-hearted hand-written sentiment is received with the thoughtfulness with which it was intended.

### Be Organized!

We recommend you save one card from each Thanksgiving, so you have a record of the image and quote used each year. You will also need a process for your other cards to keep you organized – a little planning up front will save you frustration in the long run. Finally, when sending Moment of Truth cards be sure to denote which card you sent so you don't send repeats.

# Annual Client Gift Ideas

## Spring Card & Seeds

Stunningly beautiful cards, produced on the highest quality paper, with an amazingly diverse selection of beautiful photographs. The cards you select should have impact and shelf life; your clients should be inspired to display it instead of throwing it out after they read your message. Send in the spring and include a package of seeds for the garden.



## Personalized Stationery

Provide a beautiful custom-built and engraved solid steel stationary holder with high-quality paper, or simply provide a personalized stationery set. This is great for sending any time of year as a 'just because'.

## High Quality Photo Art Wall Calendar

Handwrite client birthday greetings on the calendar for that extra personal touch.

## Birthday Gift Cards

Send a simple \$10 or \$15 Starbucks or Tim Horton's card to your best clients along with a beautiful birthday card – one that lingers for a long time!

## Canada Day Basket

Send an assortment of items your clients would use for July 1<sup>st</sup>, which may include consumables and/or non-consumables. It may be the same thing each year or something new each time.

## Renewal of a Favorite Magazine Subscription

Choose a special topic of personal interest to the client – send a hand-written card for each renewal.

## Gifts For Thanksgiving, Holidays or Other

- A Bottle of Wine or Alternate Preferred Beverage
- Decadent Chocolate, Extravagant Cookies or Decadent Pie
- Gift from Harry & David -  
<http://www.harryanddavid.com/gifts/store/home>
- Hanging Basket, Festive Bouquets, Holiday Center Piece, Poinsettia or Wreaths
- Personalized Gift Basket which can include an assortment of items, which may remain the same or be changed each year



## Articles of Interest

Utilizing an inventory of articles will make implementation of this process easy and effective. Use these ideas to begin creating your *Article of Interest* Inventory.

First, consider the common interests that your top clients share. Choose and subscribe to magazines related to those like interests.

1. Use the magazines as an *Article of Interest* resource.
2. Place a current issue in the office lobby for your clients to enjoy when they arrive.

## Maintain a Catalogue of Websites - Use Google & Pinterest Alerts

1. Create a folder called AOI (Article of Interest) in the Favorites/Bookmarks section of your web browser.
2. When the *Article of Interest* reminders occur in your contact manager, look up the Client Profile information and do an internet search on an area of client interest.
  - a. For example, **golf**.
3. Alternately, you can also set specific Google or Pinterest alerts on topics of your choice.
4. Create a subfolder for the area of interest in the AOI folder.
  - a. For example, name the subfolder "Golf Articles."
5. Review the top ten search results and save the best four links in the folder you created.

## Create a Catalogue of Service Items and Client-Friendly Apps

1. Bookmark the website of a reputable service company.
  - a. For example, a local moving company.
2. Look for downloadable checklists or user-friendly apps which are intended for sharing.
  - a. For example, find "Moving Checklists" or "Your Moving App"
3. Send the checklist or reference to the app to your client when appropriate.

This client-specific approach also works with respect to upcoming vacations. Travel websites often have articles and apps to assist with trip planning.

## How to Deliver an Article of Interest



When it is time to send an Article of Interest, do the following steps:

1. Identify the article you are sending.
2. Write a short, personalized note to attach to the article.

For example, "[Client name], thought you might find this of interest.  
Best regards, [Advisor first name]."
3. Mail your note and article in a distinctively colored envelope, handwrite the addressee, and use a postage stamp for mailing.

*Note: Your client will learn to anticipate the contents, as you send articles over time.*

# Advisor Stream

Ask CUSO about this terrific Newsletter and Article subscription service available to Advisors.

### Charting A Path To Recovery

We seem to have hit a tipping point in the pandemic health crisis. With continued mitigation efforts, it's possible to see a light at the end of the tunnel. More and more, talk has turned to what life will be like when it's all over.

It's becoming more important to start to find that balance between staying present and looking ahead to your future. It's okay to look for that light at the end of the tunnel, but more importantly, it's okay to plan for it.

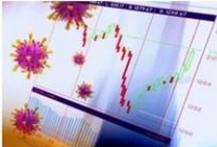
That means it's a good time to examine your financial strategy and to refocus on both short and long-term goals. Make sure you are positioned to weather the crisis as well as be at an advantageous position in an ever-changing world when it's all over. There are steps we can take now to drive your strategy forward.

I welcome the opportunity to talk about how we ensure the long-term success of your strategy. Please feel free to reach out.

Here are some articles for you to enjoy and share with your family and friends.

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**Will it be a quick or lengthy economic rebound? Charting the possible shape of a**



**How to Play Coronavirus Bear Market? Exactly Like the Bull Market**

### Challenges Can Be Opportunities

One positive thing that's come from the pandemic crisis and the stay-at-home orders across the country is that many of us are spending more time than ever with family. More than ever, we depend on each other for strength and to stay focused on better days ahead.

One valuable way to spend family time is to open up a discussion about your financial strategy. Looking for positive signals and opportunities in times of crisis demonstrates valuable lessons about overcoming adversity. There are things we can do together now that will help move your strategy forward towards your long-term goals, as well as steps we can take to help you during the short-term.

Let's look for the positive in adversity. Please feel free to reach out to discuss how you are managing at home and any part of your financial strategy.

Here are some articles I found helpful. Enjoy and share with your network.

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**Suffering Through Your First Financial Crisis? Read This to Relax**

April 3, 2020



**Here's Why Some Investors Panic. And Here's How to Make Sure You Don't.**

April 6, 2020

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### Seeing Our Way Through These Times

Welcome to something new. I would like to begin sharing with you several topical articles in the areas of personal finance and financial planning on regular basis, similar to my past 'Market Update' correspondence. Read whatever may be of interest to you and ignore anything that isn't.

We seem to have hit a tipping point in the pandemic health crisis. With continued mitigation efforts, it's possible to see a light at the end of the tunnel. More and more, talk has turned to what life will be like when it's all over.

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I welcome the opportunity to review your investment objectives how we ensure the long-term success of your strategy. Please feel free to reach out.

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