**Fact-Finding Meeting Script**

**Client Onboarding STEP 9**

Purpose: Gathering information necessary to make suitable recommendations and create a Personal Financial Organizer (PFO).

It is important to remember that you are not required to recite this script word for word. Use this script to guide your Fact-Finding Meeting. Your goal is to personalize this script so that it feels natural for you.

The abridged version of the Introduction Process should be used at the Fact-Finding meeting and also anytime you meet with existing clients.

**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.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. Nice to see you again.
* How have you been?

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

***Make sure they have brought the documents necessary for this meeting.***

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’m going to remind you about our approach to financial planning at [Credit Union/Organization].
* Then we will complete your Personal Financial Profile.
* After we finish that, we will talk about the next steps in the Financial Planning process.
1. **A BRIEF REVIEW OF OUR APPROACH TO FINANCIAL PLANNING**
* In our previous meeting, we covered a lot of information together. Today I want to take a couple of minutes to remind you about our commitment to help you simplify and organize your wealth to ensure financial stability and future prosperity.
* We see Financial Planning as an ongoing process and engage in complete Financial Planning with our clients. What this means is that, I will help you simply your financial world and help you to achieve what matters most to you.

Financial Planning & Your Critical Financial Events

* To do this, I help you to prepare for or react to **Critical Financial Events** -- basically anything and everything that pertains to and affects your finances either now or in the future.
* We do this by first understanding exactly what your goals and objectives are. We started this process at our last meeting.
* Today we will complete a thorough examination of your current financial situation – to do this I will gather information required to prepare suitable recommendations and begin creation of your **Personal Financial Organizer**.
* Based on this information, I will propose a series of financial strategies that will be summarized in your Personal Financial Organizer, a document which will help us monitor our progress.
* We will meet regularly to review your Personal Financial Organizer and to ensure that it is helping achieve your goals.
* I will also make sure that you are kept up-to-date on any changes that may occur and I expect you to do the same.

Our Introduction Process

***Be very low key and relaxed. Be as matter-of-fact as possible.***

* One of the services we provide to our clients, like you, is to help you help those who are important to you.
* If you find yourself in a situation where someone you know and care about needs professional guidance with their financial planning and investment management, we want you to know the steps to connect them with us.
* There are a couple of ways this can happen. First, with their permission, you can call us and provide us with their name and contact number. We will reach out and briefly introduce ourselves as well as, invite them to come meet with us. Or, if you feel it’s more appropriate, you could provide them with our contact information and they can contact us at their convenience.
* Either way, we will invite them to come meet us – which provides both of us an opportunity to determine if there is a fit, which is very important to everyone involved. They need to be sure we are the right ones to help them and we need to be sure we provide the services they are looking for. If it is determined there is another professional at [Credit Union/Organization] who is better suited to help them, we will gladly make that introduction.
* We will also provide them with Introduction Kit, just like the one you received.
* This [“Here to Help You, Help Others”] will remind you of how you can help someone you know. \*\* This is optional and not required \*\*

*IMPORTANT: Everything up to and including this part of the Agenda should be scripted and rehearsed so that it can be delivered in about 10 minutes or less. That leaves the balance of the meeting to review their goals & objectives and complete a comprehensive financial profile.*

1. **REVIEW YOUR CURRENT GOALS**

What’s Important to You?

* At our last meeting, we talked extensively about what is important to you.
* You indicated that [***summarize the goals they identified***].
* You may have thought a little bit more about your goals and objectives—what you want to achieve.
* Do you want to add anything to our initial discussion? 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.***

* Remember, we will choose your financial strategies based on the goals you want to achieve.
1. **WHERE YOU ARE TODAY**

Getting to Know You – Your Personal Financial Profile

* Next, I need to gather the information necessary to understand your current financial situation and prepare your Personal Financial Organizer.
* I will be using this Fact-Finder (Plan Plus or other) to document your current financial situation.

***Gather data required to prepare a Personal Financial Organizer using your standard Fact-Finding document.***

Review of Items You Brought Today

***This is also the time where you will want to collect the information you requested they bring to this meeting (i.e. Account Statements, etc.) and take copies where appropriate.***

1. **MEETING WRAP UP**
* Thank you for your time today [New Client].
* I will use the information in this profile and the information you gave me about your goals and objectives to prepare a preliminary Personal Financial Organizer for you.
* I’d like to meet with you in [one week/two weeks] to review the draft of your Personal Financial Organizer.

***Choose a time frame that will allow you sufficient time to fully prepare the Personal Financial Organizer.***

***Book appointment***

* Great, I will see you at [time] on [day]. Enjoy the rest of your day.