

The 2nd Appointment: Fact-Finding

WHY is this important?

At this point, you and the client have mutually decided to work together and you are both enthusiastic about getting the process under way. Congratulations! Now, you need to gather all information necessary to begin formulating your recommendations for implementation. But, that's not entirely what this appointment is about.

What makes this appointment particularly unique and powerful however, is the reinforcement of who we are and what we do, as well as, the upfront discussion how to introduce others to you. Remember, these new clients have only met with you once before and will likely appreciate the reminders about you, your approach and your organization. To be truthful, we don't even know how much of the first meeting they heard. Not only might they have been in a state of surprise from your unique 'FIT' approach in the first meeting (this is a good thing), but they were likely thinking of great people they could introduce to you.

The Introduction Process is, for most Financial Planners, the single biggest challenge within the Fact-Finding Phase. However, it is also one of the key elements for creating significant results. This forthright and professional approach to educating your clients about how to introduce others to you sets the stage for receiving a stream of quality introductions from your new clients. And, that is why you will remind them of this process on a regular basis.

You are familiar with the Fact-Finding aspect of a client meeting. Be sure you have a data collection process or approach that can be consistently applied to every client. Since the review of yourself and your Introduction Process should take no more than 10 minutes or so, this leaves the balance of the meeting to focus on your client. The Fact-Finding Meeting should take no longer than 45 minutes to one hour.

WHO is this proven strategy designed for?

For those who want to conduct comprehensive fact finding through a detailed, professional and highly structured discovery method to promote maximum engagement of the new client.

WHAT should you expect?

You will:

- Continue to demonstrate you have a process for bringing on new clients
- Introduce the new client to your Introduction Process (how to introduce or recommend others to you)
- Gather as much financial information as required to begin formulating professional, suitable recommendations to be presented in the next phase of Implementation
- 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 continue to establish rapport and build trust with your client
- Follow up the 'Is There a FIT' decision with the Fact-Finding required to prepare your financial planning solutions and recommendations
- To reinforce you both made a well-informed decision about working together
- To build trust in you and your financial planning approach
- To use an abridged version of your introduction to reinforce your key messaging about your financial planning process with your new client
- To ensure clients can clearly and precisely tell others about you
- To continue building a productive, professional relationship

EXPECTED RESULTS

You will:

- Gather all information necessary to formulate suitable financial planning recommendations
- Ensure that you are not selling at the implementation meeting
- Set the stage for the third appointment as the next step in your process of implementing financial strategies for your client

Your prospects will:

- Trust you more readily because you clearly state your process, and their role within the process
- Participate in the financial planning process with a cooperative spirit
- Look forward to the next meeting where they will receive their own Personal Financial Policy Statement
- Have several reasons why they would already want to introduce you to friends and family – and understand the process of how to do so

ACCOUNTABILITY

You will:

- Commit to understanding and recording their financial goals and objectives
- Begin creating a comprehensive financial profile on your new client
- Ensure you have copies of all other documentation you require to assist them in achieving their goals and objectives
- Use this information to formulate suitable recommendations to be delivered and presented using the Personal Financial Policy Statement at the third appointment

Your clients will:

- Share their financial goals and objectives with you
- Provide you with all information necessary for you to create their comprehensive financial profile
- Be fully engaged in the financial planning process

Understand the Flexible Fact-Finding Options

It's important we acknowledge the various flexible fact-finding options to ensure you can make the best use of your time and appropriately bring on the various types of new clients we know you will encounter.

The illustration below provides a guideline for face-to-face, over the phone and email/mail options. It also showcases the "One and Done" approach you can use with very basic new clients where there is no need to set additional appointments to do so.

Flexible Fact Finding



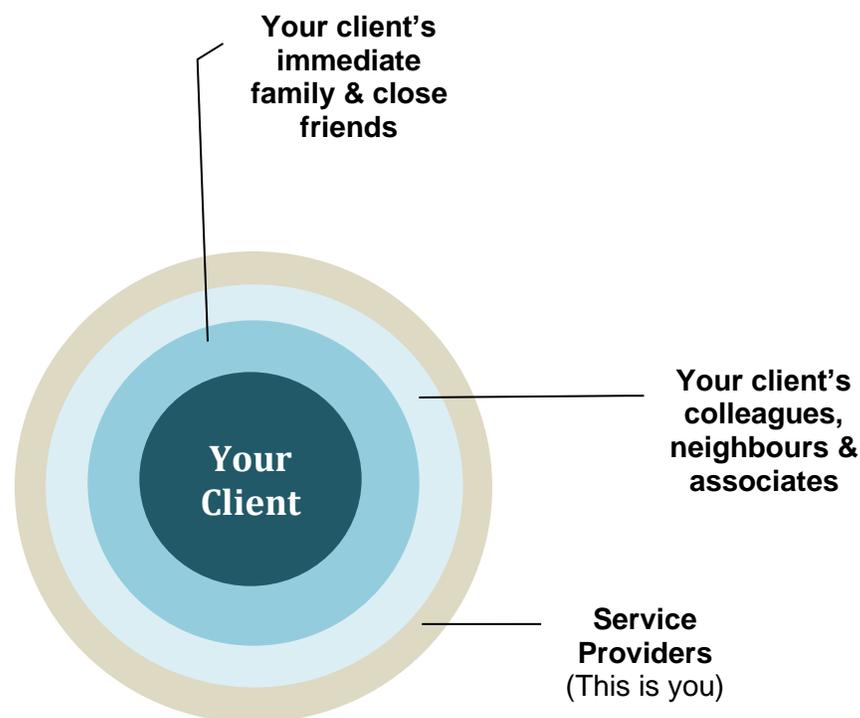
- **"A" clients** → Face-to-face 2nd Appointment
- **Mid-Tier clients** → Via phone/mail/email
- **"D" clients**
 - Account Express (Credential)
 - Portfolio Planning (Q-trade)

Identify the best way to proceed with the Fact Finding Phase based on the type of new client you have.

The Psychology of Referrals

The psychology of why clients introduce you to their friends, family and associates is straight forward: They don't do it to benefit you; they do it to benefit their friends and family. The initial payoff (read = motivation) for your client is the simple pleasure they derive in knowing they've helped someone they care about. A secondary payoff can come in the form of the praise and thanks they receive from their friend or family member, which also makes them feel good.

This means that at the heart of your client's motivation is – *themselves* – and how they feel because of their actions. This is tied directly to their desire to help immediate family and close friends. Beyond this, is their willingness to help colleagues, neighbors and associates. On the outer edge (read = least important motivation), is where service providers, like Advisors and other Professionals rank.



What Exactly Does this Mean?

If Advisors position introductions to benefit themselves (which is often how it has been done and/or is perceived by those on the receiving end), they will seldom happen. In addition to completely missing the motivation behind why clients are motivated to refer in the first place, this often has advisors coming across as needy, which is not something we want associated with your branding.

We need to alter how we fundamentally think and talk about 'referrals.' In fact, the first thing we are going to recommend is that you stop using the word 'referral' with your clients and instead call them 'introductions' because that is in fact, what they are. The word "referral" has a negative connotation for many people – simply because most of us have been on the receiving end of a bad one.

The Win-Win-Win Approach

To begin to truly embrace a new way of looking at referrals, we need to believe and accept that everyone in the referral chain is a 'winner,' not just the advisor.

What's in it for your clients making the referral?

The messaging around the introduction process must speak to the client's payoff: what's in it for them – not *us*. It is positioned as a service and benefit to the client: to help them help others and to feel great about their day-to-day decisions.

We're sure they also enjoy the perks and privileges they receive because they're your AAA client.

What's in it for those who are introduced to you?

Equally important: we need to understand the payoff to the friend or family client who has been introduced to you. An introduction provides them with:

- Knowledge
- A respected opinion
- Freed-up time to do other things
- Value when introduced to a professional that is a good fit

When it comes to finding the services of a professional (especially one related to financial matters), the last thing most people want to do is to rely on Google and/or set up a series of interviews with various Advisors. Instead, most individuals are inclined to ask those around them who they use and why. In other words, they prefer the easy way.

What's in it for you – the Advisor?

This is the obvious one – you benefit from having a new client which positively impacts your assets under management and revenues generated. However, this isn't the only intention behind WHY we have an introduction process. We do it because it's the right thing to do for our clients. And, we've found if you approach it with that in mind you will generate better results.

Win-Win-Win

YOUR TOP CLIENT

Feel good helping others.

Like getting praise and thanks from others.

Enjoy the perks of being a AAA client.

YOUR NEW CLIENT

Save time and energy finding the right service provider.

Have a clear expectation of the process – familiarity.

Have more confidence they are making the right choice

THE ADVISOR

Help a top client.

Gain a new client.

Grow their revenue.

Zen and the Art of Referrals

In the 70s, there was a popular book called Zen and the Art of Motorcycle Maintenance. I read it, and then read the book that it was based on called: Zen and the Art of Archery.

The latter was a story of an individual who had ventured to Japan to study Zen through the mastery of archery. To achieve his goal, he had to be able to shoot an arrow into the bull's eye from a couple of hundred feet, flawlessly and repetitively. He was even required to do this in complete darkness.

The idea was that the archer would tap into the 'void' and experience things in such a way that would guide him to success without thought or conscious interference, and without attachment to the end results.

About 4 years into his studies, he found a "trick" that allowed him to hold the arrow a certain way. The arrow would slip from his fingertips without his knowing when, and it usually hit the bull's eye.

He was excited and decided to demonstrate the technique to the monk that was training him. The monk walked over to him and took his bow. He then walked a few steps away, with his back to the student, and suggested that if he was to rely on trickery to succeed, then he must leave immediately. The student was devastated and begged forgiveness of the monk. The monk relented and agreed to give him one more chance.

After a total of 7 years, the student reached his goal. He got to the point where he could stand in the practice range, and without any attachment to the end results, he could lift his bow and arrow and hit the bulls-eye precisely each time. He could do so consistently, without any conscious interference, and he could do it with or without light.

We have a consultant on our team that is that dedicated to our referral process. When I listen to him talk about referrals, he reminds me of Zen and the Art of Archery. His proclamation is that to achieve a steady stream of quality referrals you must have a process that allows you to not be attached to the results--that is getting referrals.



In other words, if you want them too badly, you won't get them. If you don't care about the results, but you follow the process and understand that you are providing a service, referrals will soon follow.

So, consider this statement an advisor might make to a client: "One of the services I offer my best clients is that if they know someone who needs to speak to someone about their financial affairs, for whatever reason, I will speak to that person. It may not be appropriate for them to become a client, or perhaps it will, but regardless I will point them in a direction that is appropriate for them. If they are important to you, they are important to me and I would be honored to meet with them."

When discussing this with advisors, there is often a jump to the incorrect conclusion that this is some sort of trick. On the other hand, there have been advisors who have had complete sincerity and belief in the power of this approach.

The shared belief is that even if none of these introductions results in a new client, the understanding is that the existing clients are being served better than they ever had before, and that is no small thing in this business.

Not surprisingly, it is the advisors that buy in to the Zen-oriented approach that come back to us and rave about the results they have had. These results point not only to a history of well-served and happy clients, but also to the numerous referrals they have received.

The monk would be pleased, I am sure.

TAKE ACTION & GET STARTED

Familiarize yourself with the purpose and flow of the Fact-Finding Meeting.

Refer to *Step 9_Fact-Finding Meeting Agenda* and the *Step 9_Fact-Finding 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 Fact-Finding phase.

Before the Fact-Finding Meeting

- 1. Send the Fact-Finding Confirmation Letter.**
 - Refer to the sample letters provided as follows:
 - *Step 7_Fact-Finding Confirmation Letter – Option 1*
 - *Step 7_Fact-Finding Confirmation Letter – Option 2*
 - This is to be mailed or emailed out and received by the new client.
 - This correspondence confirms meeting time and date as well as, outlines all documents your client must bring to this Fact-Finding meeting.
- 2. Call the potential client two days in advance of the scheduled Fact-Finding Meeting to confirm the details of the appointment.**
 - Refer to *Step 8_Fact-Finding Confirmation Call Script*.
 - Remind the potential client to bring the necessary documentation to this meeting.

The Fact-Finding 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 Fact-Finding Meeting Agenda across the table to each meeting participant.

This will be the second time that your client is exposed to an agenda driven meeting. The effect of this consistency is familiarity for your client which helps to manage their expectations for the next 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 2nd Appointment Script.

- 1. Meeting Overview**
 - Preview the items you would like to discuss during the meeting and provide a time frame to manage your client's expectations.
- 2. A Brief Review of Our Approach to Financial Planning**
 - As you recall, these 3 items have been discussed with your client during your "FIT" phase. Therefore, during the Fact-Finding meeting, you will review a condensed version.

- The purpose of reintroducing the concept of Significant Life Events and the Personal Financial Policy Statement is to remind them about who you are and what you do.
 - This is also the meeting where you will be educating new clients about your Introduction Process for the first time.
 - Do NOT delete this topic from your Agenda.
 - It is an important part of educating your new clients and creating a stage of readiness. This means when your new client encounters people they know who are dissatisfied with the current Financial Planner and/or Financial Institution they know exactly what to do.
 - If you have customized the scripting it will be natural and comfortable for you.
 - Refer to ***Step 9_Introduction Script Samples***.
 - Be matter-of-fact and forthright.
 - Remember, this is never an ‘ask’ and always an ‘educate’.
 - Refer to *Step 9_Our Introduction Process* during this part of the meeting.
- 3. Review Your Current Goals**
- Review the goals and objectives you gathered from your new client during the first appointment. Occasionally new goals may come up. If they do, you can simply integrate it with the others.
- 4. Where You Are Today - The Fact Finder & Items You’ve Brought with You**
- Gather all information necessary from the client to put together a comprehensive wealth management plan (Personal Financial Organizer).
 - If you have a Fact-Finding tool that works well for you and enables you to capture a comprehensive financial profile of your new client, use it.
 - If you don’t have a standard Fact-Finding tool you may want to refer to ***Step 9_Fact Finder***.
 - Use your fact finder to collect information consistently from all your new clients.
 - Note: If clients arrive to the Fact-Finding phase without the documents requested, you need to consider rebooking this meeting. If the new clients continue to be reluctant to provide you with this information or are not forthcoming with their disclosure during the Fact-Finding portion of the meeting, you may have to reassess whether they are in fact a good fit for your approach to comprehensive financial planning.
- 5. Meeting Wrap Up**
- At the end of the Fact-Finding Meeting you should have all the information necessary to formulate recommendations for your next phase: Implementation.
 - Schedule the Implementation Meeting one to two weeks out to ensure you have sufficient time to review the information gathered, formulate the recommendations and organize them for presentation at your next meeting.

Remember to:

- Refer to **The Fact-Finding 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 new clients.

Fact-Finding Confirmation Letter - Option 1

Client Onboarding STEP 7

This resource is best used with clients who are not “A” level clients and have basic to moderate needs.

[Date]

[Name]

[Address]

[City, Province]

[Postal Code]

Dear [Title Name],

I enjoyed meeting you the other day and I look forward to beginning the Financial Planning process with you.

I wish to confirm our next appointment:

Meeting with: [Financial Planner]

Date:

Time:

Address:

At this appointment, we will complete your Personal Financial Profile. This profile will summarize your current financial situation, and will allow us to decide which financial solutions will help you to achieve your goals. To ensure we proceed effectively, please bring the documents indicated on the following page.

If you have any questions or need to contact me prior to your appointment, I can be reached at [Your Contact Number].

I look forward to our next meeting.

Sincerely,

[Name]

[Title]

[Organization]

Enc.

Navi Plan Checklist

Document Checklist

| Instructions | |
|---|---|
| To make the data collection process as convenient as possible for you, please provide the following documents. Be sure to include these for both yourself and your partner. | |
| If you do not have access to a photocopier, you can supply the original documents since we will be returning them to you. | |
| <input type="checkbox"/> | Last Three Payroll Stubs |
| <input type="checkbox"/> | Employee Benefits Booklet(s) |
| <input type="checkbox"/> | Most Recent Employee Benefits Statement(s) |
| <input type="checkbox"/> | Most Recent Pension Plan Statement(s) and/or Plan Booklets |
| <input type="checkbox"/> | Last Two Years Personal Income Tax Returns |
| <input type="checkbox"/> | Notices of Assessment |
| <input type="checkbox"/> | Most Current Financial Statements (for all Corporate, Proprietor, or Partnership Interests) |
| <input type="checkbox"/> | CPP/QPP Statement of Contributions |
| Most Current Statements of Investment and/or Copies of: | |
| <input type="checkbox"/> | RRSPs |
| <input type="checkbox"/> | GICs |
| <input type="checkbox"/> | CSBs |
| <input type="checkbox"/> | Stock Portfolio |
| <input type="checkbox"/> | Mutual Funds |
| <input type="checkbox"/> | Mortgages Receivable |
| <input type="checkbox"/> | Limited Partnership Offering Memorandum, Executive Summary and most current correspondence |
| <input type="checkbox"/> | Documentation for all Current Liabilities (Mortgages, Lines of Credit, Credit Card Statements etc.) |
| <input type="checkbox"/> | Life, Disability, Critical Illness and Long Term Care Insurance Policies |
| <input type="checkbox"/> | General Insurance Policies (Auto, Homeowners etc.) |
| <input type="checkbox"/> | Wills and/or Powers of Attorney |
| <input type="checkbox"/> | Marriage Contract |
| <input type="checkbox"/> | Divorce/Separation Agreement |
| <input type="checkbox"/> | Shareholder's/Business Agreements |
| <input type="checkbox"/> | Family Trust Documentation |

Note: Please also include any other relevant documentation that relates to your financial situation that you believe we should be aware of.



Fact-Finding Confirmation Letter – Option 2

Client Onboarding STEP 7

This resource is best used with clients who are “A” level and have comprehensive planning needs.

[Date]

[Name]

[Address]

[City, Province]

[Postal Code]

Dear [Title Name],

I enjoyed meeting you the other day and I look forward to beginning the Financial Planning process with you.

I wish to confirm our next appointment:

Meeting with: [Financial Planner]

Date:

Time:

Address:

At this appointment, we will complete your Personal Financial Profile. This profile will summarize your current financial situation, and will allow us to decide which financial solutions will help you to achieve your goals. To ensure we proceed effectively, please bring to our meeting the documents referenced on the attached checklist.

If you have any questions or need to contact me prior to your appointment, I can be reached at [Your Contact Number].

I look forward to our next meeting.

Sincerely,

[Name]

[Title]

[Organization]

Encl./

Documents to Bring to your Next Meeting with [Financial Planner]

Tax Strategy

- Tax Returns from the previous 2 years
- All Property Tax Receipts
- Information on Holding Companies or Limited Partnerships

To & Through Retirement

- Retirement Pension Plan Statements (private and public pensions)
- Statements from your Registered Retirement Accounts (RRSPs and RRIFs)
- Statements from Non-Registered Retirement Investments
- CPP and/or OAS Benefits Statement

Goal Planning

- Brokerage Account Statement
- Mutual fund Statement
- Statement from Trust Companies
- Bank Statements pertaining to investments
- Stock Certificates and/or Bond Certificates
- Annuity Contract Statements
- Other (specify): _____

Family Security

- Health Insurance Policy
- Life Insurance Policy
- Disability Insurance Policy
- Extended Care or Critical Illness Insurance Policy
- Other (specify): _____

Caring for Others

- Statements from your RESP Plan (Educational Savings Plan)
- Registered Disability Savings Plan (RDSP)
- Other (specify): _____

Leaving Your Legacy

- Principal Residence Ownership
- A current copy of your Will
- A current copy of your Power of Attorney
- A current copy of your Enduring Power of Attorney
- Trust information
- Deeds to all Property

Business Planning & Protection

- Buy-Sell Agreements
- Life Insurance Policy
- Other (specify): _____

Special Situations

If there are any other unique or special situation we need to be aware of, please bring along any documentation related to them.

Key Contact

Names, Address and Telephone Number

- Accountant
- Tax Specialist
- Lawyer
- Insurance Advisor
- Securities Broker

Fact-Finding Meeting Confirmation Call Script

Client Onboarding STEP 8

Use the following telephone script as a guide to assist you with confirming the Fact-Finding Meeting.

- May I speak with [New Client] please?
- This is [Assistant] calling from [Financial Planner's] office at [Organization]. I'm calling to confirm your appointment at [time, on date].
OR
- This is [Your Name] calling from [Organization]. I am calling today to confirm our appointment at [time, on date].
- We will be completing your Personal Financial Profile at this meeting, so you will need to bring some documents with you so that we can refer to them.
- Did you get the checklist we mailed to you?
 - If yes: Great, do you have any questions about this list? Have you had trouble getting any of the documents together? (If yes, then help to troubleshoot, and/or consider rescheduling appointment.)
 - If no: Confirm address, resend checklist and reschedule appointment for later date, saying:
 - "Let's reschedule the appointment, then, so you have some time to get the documents together."
- I look forward to seeing you at ___ time, on ___ date.
- Have a nice day.



Fact-Finding Meeting Agenda

[Potential New Client]

[Date]

[Time]

Items to Be Discussed:

- 1. Meeting Overview**
- 2. A Brief Review Our Approach to Financial Planning**
 - Financial Planning & Your Significant Life Events
 - Our Introduction Process
- 3. Review Your Current Goals**
 - What's Important to You?
- 4. Where You Are Today**
 - Getting to Know Your Situation – Your Personal Financial Profile
 - Review of the Items You Brought Today
- 5. Meeting Wrap Up**

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.

2. 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 simplify your financial world and help you to achieve what matters most to you.

Financial Planning & Your Significant Life Events

- To do this, I help you to prepare for or react to **Significant Life 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.

3. 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.

4. 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 (NaviPlan 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 (ie. Account Statements, etc.) and take copies where appropriate.

5. 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.

The Navi Plan Questionnaire

Navi Plan has a questionnaire that can be fully integrated in this Fact-Finding meeting.

NaviPlan*
Financial Planning Application

PAPER FACT FINDER
LEVEL 1 & 2

Section I - Personal Information

Marital Status Single Married

| | Client A | Client B |
|---------------|---|--|
| First Name | <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> |
| Last Name | <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> |
| Date of Birth | <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> |
| Address | <input style="width: 95%;" type="text"/> | |
| City | Province <input style="width: 100px;" type="text"/> | Postal Code <input style="width: 100px;" type="text"/> |
| Phone | <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> |

Employment Information

| | Client A | Client B |
|------------|--|--|
| Employer | <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> |
| Occupation | <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> |
| Phone | <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> |

For Discussion...

| | |
|---------------------------------------|--|
| Describe your current job? | |
| How long have you been working there? | |
| What are your career plans? | |

Dependent Information

| Client's Name | Date of Birth | Child's Name | Date of Birth |
|--|--|--|--|
| <input style="width: 95%;" type="text"/> |
| <input style="width: 95%;" type="text"/> |

For Discussion...

| | |
|---|--|
| Do any of your dependents have special needs? | |
| Do you plan on having additional children? | |
| Are there others that financially depend on you (e.g., parents, grandchildren)? | |
| Do any of your family members live in this area? | |

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Introduction Script Samples

Use these scripts to develop an introduction process you are comfortable using as follows:

- During the Fact-Finding Meeting of the New Client Process.
 - Modify to use at the start of every meeting with a client.
-

Introduction Script 1

Preamble

- [Client Name], you'll remember at our first meeting, I told you I would review with you the process our clients follow when they want to introduce a friend or family client to me. Please understand, I'm not asking you to think of any one right now.

Qualifier

- I would like you to know that we are very comfortable with the fact that as financial planners we cannot be all things to all people.
- The people who work with us have the desire to take the actions required to get results and, of course, there must be a fit.

Steps

- When you are speaking with someone whom you feel would benefit from working with us, share with them what you like about working with us.
- With their approval, call us with their name and phone number.
- We will first make an initial contact call and then send an introductory kit that will be followed up with a phone call to arrange a meeting to determine fit.

Positioning

- Be re-assured that we will treat them with the same respect we treat of all our clients.
- And, I hope you will understand if I feel that another financial professional at [Credit Union/Organization] can better meet their needs, I will be making an introduction so that your friend/family client is taken care of.

Introduction Script 2

Preamble

- [Client Name], at this point I would like to review our introduction process with you.

Qualifier

- One of the services I offer is that as a client of mine you have the opportunity to introduce us to friends, family and associates so they may also take advantage of the same type of service you will benefit from.

Steps

- As you know I/we cannot be all things to all people and any new clients will go through a FIT process to ensure we can work together in a spirit of mutual trust and respect for a long time to come.
- When you are speaking with someone whom you feel would benefit from working with us, share with them what you like about working with me at [Credit Union/Organization].
- With their approval, call us with their name and phone number.
- We will first make an initial contact call and then send an introductory kit that will be followed up with a phone call to arrange a meeting to determine fit.
- This sheet [*give them Introducing Others to ...*] will remind you of the steps to follow when you want to introduce people to us.

Positioning

- Regardless of the outcome of our first meeting, whoever you introduce me to will receive the same professional and respectful treatment you are accustomed to.
- If there is not a FIT with respect to the full financial planning services I offer, I will ensure they are introduced to the financial professional at [Organization] who is best suited to meet their needs.
- Either way, they will be well looked after.
- Do you have any questions about our Introduction Process?

Introduction Script 3

Preamble

- [Client Name] I want you to know that as a client of mine, you will receive a variety of value-added services. One of those services is that I will make myself available for friends and family clients of my clients.
- Please understand that I am not asking you to think of anyone right now; however, you may run into someone at some point that needs guidance or that is not happy with their current situation. If you do encounter someone like this, and you feel that I may be of assistance, I have a process that will help you in that situation.

Qualifier

- First of all, you should be aware that someone you introduce to me may not find us best suited to meet their needs. It must be a good fit for them.
- That said; I will always meet with anyone that you introduce me to and make myself available to answer their questions. If that person is important to you, then they are important to me. I will make the time to meet with them, even if it is just for the reassurance that comes with a second opinion.
- I will always introduce them to the financial professional at [Credit Union/Organization] who is best suited to meet their goals and objectives.

Steps

- If someone does ask you about me or you feel someone could benefit from the work we have done together, with their permission, give me a call with their contact information. I will then touch base with them, arrange to meet and send them my introductory kit to outline who we are and what we do.
- This sheet [*give them Introducing Others to ...*] will remind you of the steps to follow when you want to introduce people to us.

Positioning

- Regardless of the outcome of our first meeting, whomever you introduce to us will receive the same professional and respectful treatment that we provide all our clients. Again, if there is not a FIT with me personally in terms of financial planning, I will introduce them to the financial professional at [Organization] who is best suited to assist them.
- Do you have any questions?

Here to Help You, Help Others

As a client of ours, you are in a unique position to introduce others to us, so that they too might benefit from our financial planning and investment management solutions.

We are here to help you assist family members, friends or associates who:

- Want to experience continued financial success
- Want the guidance of a financial professional
- Willfully participate in financial planning for their future success
- Share your attitude, lifestyle and level of wealth accumulation

How to Help Someone You Know

If you are talking with someone who needs guidance with financial planning and investment management or is going through a critical financial event and unsure of what to do, let them know we are here to help them.

Step 1

You may want to explain how you have benefited from working with us – in other words, explain the services and solutions you personally value and appreciate.

Step 2

If based on your discussion, they would like to be introduced to us you can easily do so in one of two ways. One option is for you to call me and provide me with their name and preferred contact number (always with their expressed permission to do so). The other is to provide them with our contact information and they can contact us at their convenience.

Step 3

Provide them with a brief overview of what to expect. Our first call would be a brief introduction to each other and we would invite them to an initial meeting. We will also provide them with our Introduction Kit, like the one you received. As you know, our initial meeting is to determine if we are a good fit for working together based on the service we provide and the ones they are looking for.

Many of our clients feel more like an extended family and we take great pride in taking care of them. If the situation arises, we will gladly help you take care of yours...here to help you help others.