



March 2021 Edition #21

PSA TRAINING UPDATES

MFIS PSA Group 2 Training - This MFIS Group will be finishing their PSA training this month and starting the PSA Certification Process. Wow, that will be two separate groups of MFIS fully trained up within the last year – GREAT JOB everyone! Stay tuned for more information on Group 3 MFIS PSA Training.

Kootenay Savings Credit Union (KSCU) PSA Training - This KSCU Group is finishing Pillar 1 & Pillar 2 and beginning their one-on-one coaching calls this month. Their PSA training will wind down this summer in time for everyone to enjoy some time off :)

Revelstoke Credit Union (RCU) PSA Training – Our newest member, RCU will be starting the PSA Program in April 2021! We are also delighted to include several other individuals new to CUSO who will also be participating with this next round of training.

We are definitely PSA busy in 2021!

ACE ACTION PLANS

As we start the final month of Q1 2021, this is a reminder to continue working on the various action items resulting from the **Annual Client Experience** process. There were some common themes for Advisors that will readily increase their ACE scores by increasing their level of **Maximizer integration** (which simply ensures everyone on the team provides an exceptional experience):



- Indicate which clients have their PFO on Maximizer
- Upload the Financial Plans on Maximizer
- Add to the quality and quantity of FORM (Family, Occupation, Recreation, Money) captured for your top tier clients
- Carefully log the Moments of Truth and Thanksgiving Cards on Maximizer so everyone on the team has an instant recall of what's happened for the client
- Document the Other Professionals on Maximizer (CPAs, Lawyers, etc.)
- Actively save emails and other important correspondence & client-specific items on Maximizer

In addition to the Maximizer Integration, there were other areas that can be enhanced related to the **Client Experience** as follows:

- Continue to **carefully rebrand** with each of your top tier clients to ensure they have a **PFO Binder & a Financial Plan**
 - The average “A” client across CUSO has over \$500,000 and not providing these people with Financial Plans is doing them a great disservice
- Continue to meet with your clients in accordance the **Review Meeting** schedules in Maximizer to ensure nobody is being missed
 - Do this in-person or virtually through Zoom/Teams/Webex/etc. as appropriate
- Do more than the **Relationship Calls** – Be sure to invite clients to the CUSO-organized and branch-organized **Events**, send meaningful **Newsletters/Emails**, and initiate other ‘Just because’ touches.

The purpose of the ACE process is to continue to focus efforts on the creation, delivery, and ongoing maintenance of comprehensive financial planning and exceptional servicing to your clients. This will ensure you grow and succeed as a financial professional while making a meaningful difference in the lives of those you serve.

PFO SPRING CLEAN!

It's that time of year where people are starting to think about Spring Cleaning! Yes, we will be turning our clocks ahead in two short weeks – WOW! Here's an initiative to help your clients get inspired about spring AND anchored back to their PFO.

First, you can include a **beautiful spring card with garden seeds** to make a true ‘spring’ feel. In addition, you can include a PFO Spring Clean kit as follows:



- Spring Clean Cover Letter (see attached – copy, customize & print page 1 on your letter head)
- Important Tax Dates (often available by Aviso, your Credit Union or CPAs you work with)
- Helpful Tips for Identify Theft Protection (provided in the last Coaches Corner & on the PSA Portal)
- Password Protection (see attached – newly edited to include a blank page to capture passwords)

You MAY also wish to include some **additional PFO items** (which creates lumpy & more exciting mail, but not necessary so don't let this be a barrier – maybe this is next year for you):

- A 3-hole punched plastic envelope to go into the binder (all items listed above can be 3-hole punched and placed inside the plastic envelope)
- A stack of Post It Notes (who doesn't love receiving these)

- A little supply box of white paper clips to help them stay organized
- A nicely branded pen and/or note pad

You MAY also want to send along relevant and timely updates (if required for clients you feel like you ‘missed’ this year, but this is certainly not necessary for a general campaign like this – the above is all you need to get this PFO touch off the ground):

- Complete the **PFO Mini**, three-hole punch it, and put it at the front of the binder to keep your client on track (provided in the last Coaches Corner & on the PSA Portal);
- Include an updated **Financial Plan** where appropriate
- Include an **Investment Policy Statement** where appropriate

The list is here to provide you with options, not to overwhelm you so don’t pick them all!

Choose the ones that you believe are the most important in 2021 and save some for next year’s PFO Spring Clean!

ADVANCED COACHING SESSIONS

The next Advanced Coaching Session is set for **Wednesday, April 28th at 1:05** and is the “**PSA Water Cooler Session**”.

I will facilitate this open forum which will cover a broad range of PSA Topics with the intention of everyone sharing ideas, asking questions, collaborating on future initiatives, and providing positive peer support and motivation. Think about what you’ve accomplished, have questions about, or want to hear from others as it relates to:

- Client Analysis & Client Experience
- Client Onboarding & Client Rebranding
- Keeping the PFO Up-to-date and Meaningful for your Best Clients
- Offering Virtual Meetings
- Client Events & Tax Packages
- Working with Strategic Partners
- Working from Home (see tips below)
- Or anything else important you!



QUESTIONS FROM THE FIELD

*“What tips do you have for **Working from Home** effectively for those of us with continued limited access to our offices?”*

Here we are a year later and we are *still* dealing with the ripple effect of the Global Pandemic – and for some this means an extension of working from home. Many people have been forced to work from home whether they were prepared to or not – and it’s definitely gone smoother for some than others! I’ve been working from home for the past 15 years so this is not new to me, but for the people I

work with – it most certainly is! Personally, I get a kick out of the barking dogs, photo bombs of the children walking by, the interesting artwork in the background, or the delivery guy ringing the doorbell – this is REAL life for my clients and I love seeing it :)

For those of you working from home and looking for ways to improve, I have a few **Working from Home Tips** that relate to the following six areas:

1. Your Office Space
2. Technology
3. Managing Distractions
4. Compliance
5. Virtual Meetings
6. Stay Focused

Each of these is elaborated on in the attached slideshow called "[How to Work from Home Successfully](#)".



NEW FIELDS

We are delighted to let you know we've added a couple more spaces for **Moments of Truth** on the main Household Details Tab. This request was accommodated because some of you are #MOT ROCK stars and were running out of space – how awesome is that!

We've also added fields to accommodate you tracking your clients preference as it relates to Virtual Meetings and eSigning options.

REVIEW MEETING FOLLOW UP

One of the areas that many Advisors I work continue to be challenged by is **post-meeting follow up** – taking the time to synthesize their meeting notes into a simple, yet concise overview of the meeting AND the subsequent trigger of the various promises we made (aka our follow up Action Items). The first step is to ensure you do not book meetings back-to-back to ensure you have time to do the debrief when everything is still fresh in your mind, you can still read your own handwriting, and you haven't been distracted by anything else. This takes discipline.



I recently learned from an Advisor I work with who also uses **Maximizer Wealth** that she uses the **voice to text app to manage her post-meeting notes** and she LOVES it! She does a voice summary of the meeting and this is converted into text and uploaded as meeting notes. If there was a lot going on in the meeting, she sometimes does a separate voice summary of Meeting Action Items which is converted to text, which she quickly reviews to ensure it was captured accurately and then forwards to her Assistant. The Assistant then triggers all the admin, investment and financial planning Action Items on Maximizer for the Advisor – nothing falls through the cracks!

To get started, click on the link and watch this quick video:

<https://www.maximizer.com/support/training-videos/voice-notes-to-contact-record/>

HAVE A WONDERFUL MARCH :)

