

Your Client Service Model

WHY is this important?

The Client Experience is the foundation of how you manage relationships with clients. It fully incorporates how you commit to the ongoing servicing of each of your clients. It outlines a variety of methods of service so you can increase your value to your client. These service contacts represent a variety of meaningful touches to your clients. It is designed to build a high level of trust between you and your clients.

Providing this consistent level of service will competitor-proof your Ideal Clients, and create advocates who rave to their friends and family about you and your organization.

WHO is this proven strategy designed for?

For those who want to create client service standards to ensure consistency within their client experience as it relates to each of their client segmentations.

For those who want to proactively provide a higher level of personalized service to their high value clients which not only competitor-proofs them, but also creates the desire to introduce you to their family and friends.

WHAT should you expect?

You will enjoy:

- Efficient use of financial and human resources to deliver services (80% of the time, energy and resources dedicated to high value clients who create 80% of the revenue)
- An automated and consistent service program for each client segment
- An increase in proactive outbound communication leading to a decrease in inbound reactive communication (more control)
- Greater trust and loyalty (advocacy) from your clients, particularly your high value clients
- An empowering sense of control and peace of mind
- Refer to “What You Can Expect from this Best Practice” on the following page for more

Regardless of how you may classify your clients, all clients need to be provided the necessary service, management and ongoing monitoring as defined by the Credit Union/Organization and other regulatory and compliance policies.

What You Can Expect from this Best Practice

PURPOSE

- To create specific service standards which are appropriate for each client segment
- To consistently deliver these service standards to each client segment
- To prioritize your client servicing tasks to make best use of your time
- To delegate client servicing tasks to your Assistant (if applicable)
- To prevent diverting time, energy and resources to the clients who demand it at the expense of those clients who are paying for it

EXPECTED RESULTS

You will enjoy:

- Efficient use of financial and human resources to deliver services to each client segment (80% of the time, energy and resources dedicated to high value clients who create 80% of the revenue)
- An automated and consistent service program for each client segment
- An increase in proactive outbound communication leading to a decrease in inbound reactive communication (more control)
- Greater trust and loyalty (advocacy) from your clients, particularly your high value clients
- An empowering sense of control and peace of mind.

Your clients will:

- Find comfort in the proactive and consistent client-focused servicing

ACCOUNTABILITY

You will:

- Deliver an exceptional client experience to your high value clients
- Deliver an appropriate baseline client experience for all other clients
- Use technology to consistently complete tasks associated with delivery of the experience

Your clients will:

- Find comfort in the proactive and consistent client-focused servicing
- Willingly recommend your services to friends and family

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.

The High Cost of Losing a Customer: Lessons from the Retail Sector

A few things you may want to know about the behaviours of customers who are dissatisfied:

- For every customer who complains, 26 others stay silent.
- The average unsatisfied customer tells 8 to 10 others about the experience.
- More than 90% of unsatisfied customers will not return for future business.
- 50% to 70% of unsatisfied customers who feel their complaint was taken care of will return for future business.
- 96% of unsatisfied customers will return if the complaint is fixed promptly and with clear concern for the customer.

The bad news here is that we can never assume that just because we have not heard a complaint from a client they are satisfied. The good news is if we come across a situation which causes dissatisfaction for our client, we can turn this situation around and increase trust by managing it in a timely, professional and appropriate manner. It's the failure to acknowledge and proactively remedy a situation that causes clients to become dissatisfied (and often completely frustrated). Ask yourself – if that were me, how could this be resolved to my satisfaction?

It's also important to be aware that client Satisfaction Surveys have recently been replaced by client Engagement Surveys. The reveal: your clients expect to be satisfied – as a minimum. If you can exceed their expectations and move them beyond the point of being 'satisfied', they will become more engaged in the services offered by you and the Credit Union/Organization. This essentially creates a high level of trust and loyalty – both necessary for:

Competitor-proofing your clients, and

Generating high levels of advocacy.

These statistics are important because client satisfaction and trust are essential to your success. In a business where your success is affected by what your clients tell their friends, family and associates about you, these numbers should represent a wake-up call.

Make sure you provide consistent and congruent service that meets and exceeds your clients' needs. That way, your clients will talk about what a great financial professional you are!

CUSO Core Client Service Activities Overview

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.



Proactive Calls

Annual Service Calls

- A regularly scheduled, outbound call, used to check-in with general and administrative items in a proactive manner.
- Conversations are based on account information.
- These calls can be made to all clients if there is a capacity to do so.

Relationship Calls

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

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.



Moments of Truth

- A procedure designed for you to acknowledge moments of truth, often with an appropriate gift, for personal and professional events.
- Demonstrate you are paying attention to your client by recognizing 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.

TAKE ACTION & GET STARTED

1. **Create awareness and understanding of the minimum service deliverables as it relates to the *CUSO Client Service Model*.**
 - Carefully review each of the service items to see which ones you are already engaged in (ie. your starting point).
2. **Carefully review the resources provided in this PSA to help you understand how you can integrate the four core service activities:**
 - *Review Meetings*
 - Proactive Calls: *Annual Service Call & Relationship Call*
 - *Thanksgiving Cards*
 - *Common Moments of Truth & Create an Article of Interest Inventory*
3. **You will be delighted to know the CUSO Fulfilment Centre will assist with the prompting and coordination of following three service activities:**
 - Thanksgiving Cards
 - Annual Gift
 - Newsletter
4. **If you have an Assistant, thoughtfully delegate who will coordinate and/or oversee each item in the *CUSO Client Service Model*.**
 - Who is responsible for its completion? Various team clients may help to complete the task, but one person takes primary responsibility for it.
 - Document your process for each service activity to ensure consistency.
5. **Make a list of anything else you are currently doing in regards to proactive client service which falls outside of the CUSO Client Service Experience.**
 - Carefully review this list with your PSA Coach & CUSO team to identify which ones make sense to keep as a tradition and which may need to be phased out.
6. **Use technology to deliver your service matrix flawlessly.**
 - Apply the appropriate Service Model Action Plan on the CRM to activate the servicing.
 - Although CUSO will manage three of the items, you should also have reminders in the CRM effectively prompt them to implement all 'time of year' service activities. This might include Thanksgiving Cards, Newsletters, Annual Gift, Birthdays, etc.
7. **Assess your *CUSO Client Service Model* annually to ensure it is being delivered with perfection.**

Be sure to review the **Moment of Truth** BONUS Material!

CUSO Client Service Model



The CUSO Client Service Model clearly defines our Core Four: Review Meetings, Relationship Calls, Moments of Truth and Thanksgiving.

	Review Meeting	Service Touch	Relationship Call	Moment of Truth*	Thanksgiving Card	Annual Gift	Virtual Event	Special Event	Email Articles & LinkedIn Updates	Annual Proactive Contacts	Newsletter (Optional)
WHEN SERVICED BY FINANCIAL PLANNERS											
AAA \$500,000+	Semi-Annual <i>In Person w/PFO</i>	Annual Call	Semi-Annual	Annual Deluxe	Annual Deluxe <i>Lavish Card Del*</i>	Annual Deluxe	Semi-Annual	Annual	Quarterly	15+	Monthly
AA \$500,000+	Semi-Annual <i>In Person w/PFO</i>	Annual Call	Semi-Annual	Annual Deluxe	Annual Deluxe <i>Lavish Card Del*</i>		Semi-Annual		Quarterly	13+	Monthly
A \$500,000+	Annual <i>In Person w/PFO</i>	Annual Call	Annual	As Needed	Annual <i>Lavish Card</i>		Semi-Annual		Quarterly	10+	Monthly
AF/AS Family of A & B Staff	Annual <i>In Person w/PFO</i>	Annual Email	Annual	As Needed	Annual <i>Lavish Card</i>		Semi-Annual		Quarterly	10+	Monthly
B \$200k-\$499k	Annual <i>In Person</i>	Annual Email			Annual Email		Semi-Annual		Quarterly	9	Monthly
C \$100k-\$249k	Annual <i>Virtual</i>	Annual Email					Annual		Quarterly	7	Monthly
D Under \$200k	Annual <i>Written</i>								Quarterly	5	Monthly
WHEN SERVICED BY MFIS, ASSOCIATES OR JR. ADVISORS											
TOP 25 CA	Annual <i>In Person + PFO Min</i>	Annual Phone Call	Semi-Annual	Annual	Annual		Semi-Annual		Quarterly	12	Monthly
C \$100k-\$249k	Annual <i>In Person</i>	Annual <i>Phone Call</i>	Annual				Semi-Annual		Quarterly	9	Monthly
D Under \$200k	Annual <i>In Person</i>	Annual Email					Annual		Quarterly	7	Monthly
Source:	Maximizer	Maximizer	Maximizer	Maximizer	CUSO	CUSO	CUSO & Advise	Branch or Team	Adviser Stream		Adviser Stream

* The Lavish Card is the SAME for all "A" clients. However the AAA & AA clients receive an extra top-of-the-line handwritten message and the A clients get have a more streamlined & generic one.

Consistency within Organizations

To ensure consistency within the same Credit Union/Organization, we will work with all advisors within the organization to create a common service model that reflects an appropriate client service strategy.

The CUSO Fulfilment Centre

CUSO is delighted to help provide access to and/or coordination of some of the items that can become an integral part of your service model.

Review Meetings

When it comes to review meetings, there are several things you can initiate immediately to improve your client experience.

Structure & Professionalism

- Schedule Review Meetings proactively
- Always make a Review Meeting Confirmation Call the day before the meeting
- Be fully prepared ahead of time
- Carefully review their Client Profile so you can open the meeting warmly connecting on things that matter most to them
- Use an Agenda to signal the start of the meeting, as well as bringing structure and professionalism to your meeting approach
- Start your Review Meetings on time to be respectful of everyone's time
- Don't run late with your meetings or you may be inconveniencing your clients and making them late for other commitments they may. As well, you don't want to be late for your next meeting
- Have a debrief with your team to set advice and admin related follow-up items accordingly
- Deliver on what you've promised to them in a timely manner

The Meeting Environment

It's important you pay attention to the environment and surroundings your clients experience when they come in to meet you. Your professional office space should always be clean, organized and professional – and your client reception area should be warm and welcoming. This is where you can have reading material of interest to your clients – not just magazines about stocks and money.

A Warm Welcoming

When they arrive, make sure someone from your team gives them a warm and friendly welcome addressing them by name. In addition, if you document your clients drink preferences (think your high value clients only) you can immediately offer them their preferred beverage, which is always impressive to clients. If you need to hang up their coats, collect any umbrellas or validate their parking, do so in a manner that says you are more than happy to do so.

More About Review Meetings

We have an entire best practice devoted to Review Meetings later in the program, which you are welcome to review. However, many of the items contain pieces you may not fully understand until you complete the Client Onboarding and Client Rebranding portion of the program.



Review Meeting Letter for C & D Clients

This is a sample from Credential, however there will also be an approved version from Q-trade.

PRINT ON APPROVED LETTERHEAD

Date

Client Name
Address 1
City, Province
Postal Code

Dear CLIENT FIRST NAME:

Re: Your Credential Asset Management Account – Action Required

Some of the most important work I do for you, as your Financial Advisor, is to understand your financial situation and the things in life that truly matter – *to you*. An *annual review*, helps us to ensure that your money continues to work hard for you, supporting you to achieve your unique financial goals. This is especially important, if a major life event has recently occurred.

With the 2016 year-end in sight, we wanted to check in with you. Do a little review, of sorts.

Please take a moment and give a quick read through the list below.

- Home Purchase
- Retirement
- Divorce
- Kids go to College
- Loss of spouse
- New Baby or Grandchild
- Wedding
- Illness or Disability
- Elderly Parental Care
- Inheritance
- Life Style Downsize
- Travel
- Sale of Business

If you have experienced any of these *Critical Life Events* – I encourage you to be in touch. It's time to get together and catch-up! Not only does this give us a chance to chat about the past year, it also gives us a very important opportunity to identify emerging financial needs, reasons to update your portfolio or even to add on to your financial plan. (Saving you money, making you money or protecting your loved ones.)

If there has been no change – and you are good with the plan you've got in place, there is no need to meet. If you've identified it's time to catch-up and you wish to arrange a review meeting, please call my Wealth Coordinator, (NAME), to arrange a convenient time for us to meet. You can reach her by calling (XXX) XXX-XXXX or by email to (EMAIL ADDRESS).

Wishing you a great balance of the year and an excellent (NEXT YEAR ie: 2017) ahead.

Yours truly,

ADVISOR NAME
APPROVED TITLE
Credential Asset Management Inc.

Annual Service Call

This is the script to make the Annual Service Call, which we recommend is made by an Assistant.

Be aware of the following important information about the client before making this call:

1. *Who the Lead Advisor is, if there are more than one advisor on the team;*
2. *If they receive their Account Statements in paper or electronic format; and*
3. *If they've signed up for Accounts Online Access.*

You will also want to review the Client Profile (Family, Recreation, etc.) information for your high value clients to personalize this experience.

-
- [Client] please?
 - Hi [Client], this is [Assistant] calling from [Advisor]'s office.
 - I have a couple of things I want to check in with you on to ensure everything is going smoothly for you as it relates to your Account Administration.
 - Do you have 5 minutes now so we can go over this together?
 - **IF YES**, proceed.
 - **IF NO**, Okay, would you prefer I call back at another time?
If so, trigger the follow up call on your CRM accordingly.

ACCOUNT STATEMENTS

- Okay great, first I'd like to take a moment to check on the receipt of your Account Statements, which are issued [*insert frequency – monthly/quarterly/other*].
- I see right now you prefer to receive your Account Statements [*select: in hardcopy by mail or electronically*]. Is this still your preference?
 - **IF YES**, proceed.
 - **IF NO**, outline the process to make a change and help them get it done efficiently.
- Have you been receiving your Account Statements regularly?
 - **IF YES**, proceed.
 - **IF NO**, ask questions (*start by confirming address/email address*); *problem-solve; apologize for the inconvenience; and then let the client know you will be taking corrective measures immediately. Be sure to schedule a client service follow up accordingly on the CRM to check back with the client on this.*
- In terms of the Account Statements themselves, there are several key areas of the statement [*customize the following section with your major statement sections*]
 - Consolidated Portfolio Summary
 - This compares the total value of last statement with this statement
 - Summary of Portfolio by Account
 - A breakdown of the individual accounts you have and their holdings

- Summary of Your Portfolio by Investment Type
 - A breakdown of the different types of Investment Categories in your account (Cash, Fixed Income, Common Stock, etc.)
- Details of Account Activity
 - Describes all transactions which have occurred in the account

Special Note: Don't read the sub-bullets listed above unless they request further information. This is addressed in the scripting below.

- Do you have any questions about any of these areas or would you like me to summarize them for you?
 - **IF NO**, proceed.
 - **IF YES**, provide the detail summaries in the sub-bullets above. You may find it helpful to take the time to ensure they have a copy of their statements handy. You should ideally have a copy in front of you as well, so you can guide them precisely through their statement.
- **IF they have an RSP account**; One thing I'd like to point out for your RSP Account is that all of your RSP contributions for the year are tracked on your statement. The first number captures your contributions for the first 60 days and the other captures your contributions for the rest of the year. If you ever want to know where you are at for the year, you can always look here.

If they have other types of accounts with unique information (annual limits, grants, etc.), you may also want to point that out as well (ie. TFSA, RESP, RDSP, etc.).

- Do you have any other question [Client] about your Account Statements?

If they have questions that relate directly to specific investments, let them know you'll have the advisor call them back to discuss it. Convey this to the advisor so they know to call.

ACCOUNTS ONLINE

- Let's spend a minute talking about our **Accounts Online Access** service, which allows you to access your accounts online.

IF they DO NOT have access to Accounts Online:

- I see that you are currently not signed up for our Accounts Online Service. Is this something you'd be interested in having me help you set up?
 - **IF NO**; Okay, in that case if you ever change your mind [Client], feel free to contact me and I'll be more than happy to help you set that up.
 - **IF YES**; Great, let's go ahead and get you set up for Accounts Online.
 - Add instructions here or refer to Accounts Online Set Up Process
 - Take the time to carefully set this up with the New Client

IF they DO HAVE access to Accounts Online:

- I see that you are currently signed up for our Accounts Online Service.
- Is there anything I can assist you with here or do you have any specific questions about your Accounts Online?
 - **IF NO**, proceed.
 - **IF YES**, Answer their questions.

TEAM WEBSITE (If applicable)

Note: Some clients you can simply talk through the sections – especially those already familiar with the website. Others, however, may wish to log on with you so you can ‘point and click’ with them. Take the extra time these clients need to be thorough.

You may not wish to include a conversation on the Team Website every year – you can pick a different section of the website to feature each year beginning with the most useful to your clients and keep them up-to-date on any changes or updates.

- Okay, the last item I’d like to help you with is our website, which is a portal for clients to access their Accounts Online. It’s also a good source for other types of information you might find helpful.
- Have you been on our website before?
 - If **YES**, proceed.
 - If **NO**; We can move forward a couple of ways: First, I can direct you to the website right now and we can go through it together OR I can send you a follow up email with our website address so you can have a look around. Of course, please feel free to contact me with any questions and I’ll be more than happy to help you.
 - What would you prefer?
 - If **SEND INFO**: Great, I’ll make sure I get that out to you today.
 - Skip the rest of this section and proceed to **CALL WIND-DOWN**
 - If **LOG ON NOW**: I’ll give you a minute now to get set up on your computer or portable device so we can review this together. You can let me know when you are ready.
- Our site address is www.yoursitehere.com and I recommend you add this to your “Favorites” so you can readily access it from the drop-down tool bar.
- There are [number] key sections to our website [*you will need to customize these options below to your website*]:
 - Home Page, which is where we are right now
 - About Us
 - Client Resources
 - Accounts Online Portal
 - Contact Us
- Today, I’d like to point out [two] specific areas which I believe will be useful to you:
 - Client Resources
 - Accounts Online Portal (*only if they are currently signed up or have just signed up for Accounts Online Access*)
- The first thing I’d like to point out is the Client Resources section. There are several things here that may be useful to you such as:
 - Articles and Newsletters
 - Interesting and Topical Videos
 - Other Specific Client Resources & Tools
- The other item I’d like to point out is the **Accounts Online Portal** which is where you can easily access your Accounts Online.

CALL WIND-DOWN

- Thank you for your time today [Client] – I hope the information was helpful to you.
- Do you have any questions or other items I can help you with before we are done?
- *For your high value clients using their Client Profile information:* Before I let you go, I did want to follow up on something you shared last time you were in. How was the [holiday/new grandchild/kitchen renovation/back surgery/etc.]?
- If there is anything we can do for you, feel free to contact us anytime.
- It was nice speaking with you today [Client], have a great day.

Annual Service Call Voice Message Script

- Hi [Client], this is [Assistant] calling from [Advisor]'s office.
- I'm sorry I missed you.
- Today I am calling to touch base on a couple specific items to ensure everything is going smoothly for you as it relates to your Account Administration.
- Please feel free to contact us at your convenience and I'll be happy to review this with you. It should take no more than 5 minutes.
- Have a great day.

Relationship Call Scripts

This call is always based on the personal information in the Client Profile and should be made by the Advisor leading the relationship. This call is intended specifically for your high value clients.

Relationship Call Script

1. Introduction:
 - Hello [High Value Client Name]. This is [Advisor] calling from [Team/Office].
 - How are you?
 - I was thinking about you (this morning/this afternoon), and I decided I would call to touch base. This is purely a social call [name of client], do you have a couple of minutes?
2. Family:
 - How is your family doing? Is everyone well?
 - How are the kids? [use specific names]
 - Is school just starting/ending/graduating/university, etc.
You will appreciate the notes you have documented. Collect and record any new information]
 - Are you planning any upcoming vacation time?
3. Business & Career:
 - How are things going at work/in your business/ retirement, etc.?
4. Interests & Recreation:
 - How is your golf game? Have you improved your handicap?
 - Tell me about the Lakers. What are you expecting from them this year?
5. Conclusion:
 - Reassure them that they can call anytime if they need anything.

Relationship Call Message Script

- Hello [Client Name]. This is [Advisor].
- It's just a personal call. I am calling today simply to touch base with you to see how you are doing. Last time we spoke you [were about to head out on your trip to Australia] and I wanted to see how that went for you and the family.
- Please call if we can be of service. I look forward to connecting with you soon.

Common Moments of Truth

Joyous & Fun Moments to Acknowledge

- Getting Married
- Wedding Anniversary (milestone)
- Birthday (milestone)
- Birth of child (grandchild)
- Adoption of a child (grandchild)
- Child grown up and goes off to University (grandchild)
- Child grown up and moving on and out (grandchild)
- Academic, Art & Music or Sport accomplishments of child or grandchild
- Empty nester
- New pet welcomed into the family
- Promotion at work or other work accomplishment or change in career
- Graduation (Degree, Designation, Exam, Course, etc.)
- Retirement
- Purchase 1st Home or New Home
- Own Home (Mortgage Free)
- Purchase Vacation Home
- Purchase Recreational Vehicle (Sports Car, Sail Boat, Motorcycle, RV, etc.)
- Purchase or Sell Business Assets
- Go on Significant Vacation
- Client well again after being sick or surgery
- Other personal or professional accomplishments
- Client Account Anniversary or Account Milestone (ie. The Million Dollar Club)

Other Important Moments to Acknowledge

- Client, spouse, child, parents or other loved one spending time in hospital [illness, disease]
- Death of spouse, child, parent or other loved one (including family pet)
- Divorce or other serious family issues
- Loss of Employment
- Other personal obstacles or tragedies that impact the life of your client

Article of Interest Inventory

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 and Use Google 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 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. Select and print an article.
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. Your client will learn to anticipate the contents, as you send articles over time.



Thanksgiving Cards

When it comes to getting started with your Thanksgiving Acknowledgement, it's as easy as this:

1. Choose Your Quality Thanksgiving-Themed Card
2. Choose the Greeting or Quote you want pre-printed inside (if applicable)
3. Place Your Card Order
4. Handwrite a personal message and sign Your Cards
5. Send Your Cards

We recommend you start this process well in advance of Thanksgiving to ensure you have plenty of time for the cards to arrive, be signed, addressed and mailed without stressing anyone out. You will also want to have someone on the team keep a copy of the card and greeting for each year you implement this to ensure you don't duplicate a previous year.

Choose a Stunning Card

If you are going to take the time to send a card to your best clients, make sure it's stunning. We highly recommend the quality photo art cards which allows you to celebrate the occasion on the inside which dramatically extends the shelf-life of the card.



Thanksgiving Messages

Some advisors prefer something pre-printed in the card that they can easily add to with their personal hand-written greeting. Others prefer a completely blank card so they can fill the inside with a personal greeting. This is the perfect place to include information about their family in a natural and meaningful way.

If you would like to have something pre-printed, here are some generic messages to get you started:

We wanted to let you know how much we appreciate and value the relationship we have with you. We hope you have a wonderful Thanksgiving and take the opportunity to be thankful for your many blessings. Sincerely,

We will be thinking of you this Thanksgiving as we reflect on what we are thankful for. And, we hope you have a wonderful holiday with your family & friends. Best wishes,

*Thanksgiving is a time to give thanks for all that we have – like the great relationship we've shared for years. It is a pleasure working with you and your family. Have a terrific Thanksgiving.
Warm regards,*

We sincerely appreciate your continued trust and confidence. Best wishes to you and your family this Thanksgiving. Respectfully,

Perhaps you are someone who likes quotes – this is another option for inside your card. You can also google ‘Quotes of Thanks’ and come up with many, many more terrific quotes to demonstrate your gratitude.

If you would like to include a quote, here are some options to get you started:

“As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them.” John F. Kennedy

“Thankfulness is the beginning of gratitude. Gratitude is the completion of thankfulness. Thankfulness may consist merely of words. Gratitude is shown in acts.” **Henri Frederic Amiel**

“Sometimes we need to remind ourselves that thankfulness is indeed a virtue.” **William Bennett**

“All our discontents about what we want appeared to spring from the want of thankfulness for what we have.” **Daniel Defoe**

“At times our own light goes out and is rekindled by a spark from another person. Each of us has cause to think with deep gratitude of those who have lighted the flame within us.” Albert Schweitzer

“Gratitude is not only the greatest of virtues, but the parent of all the others.” CICERO

“Thanksgiving Day is a jewel, to set in the hearts of honest men; but be careful that you do not take the day, and leave out the gratitude.” E.P. Powell

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