SYSTEM FOR PLANNING

Planning

1 Begin by reviewing an **executive summary** of what was covered in the fact finder. This should include a repeat of the discovery agreement and effectively bring the client's recollection right back to where you left off at the conclusion of the previous meeting.

2 In each section of the plan, it is imperative that you connect with the client **emotionally**, as well as logically, to the problems identified.

3 The **Planning pages** used should be uniform every time and broken down by topic in the following order: survivor income, disability income, college education and then retirement income. This ensures that the plan is consistent with your philosophy.

- There should be no pages in the plan that do not serve a specific purpose, nor that have numbers, graphs or illustrations that you cannot explain or justify to the greatest detail, if necessary.

4 A **mini-summary** that is succinct, precise, and easily understood should be stated at the end of each section. Clarity should be obtained from the client prior to moving on to the next section.

5 A proper way to deal with and process through the **common challenges** thrown out by a client should be well thought through, easily understandable, non-threatening, and consistently utilized every time.

6 Take notes on the **changes to the plan** that need to be made. This should be consistent, thorough, and communicated at the end of each section, and again at the end of the entire plan.

- In addition to changes, any additional information or documents that need to be obtained from the client can also be noted here.

7 At the **conclusion** of the entire plan, a consistent method needs to be used to do the following:

- Summarize what the plan told us.
- Prioritize the plan gaps that are consistent with both your philosophy of planning and the client's needs.
- Appropriately set the expectations for the next implementation meeting.
- Set the date and location for the next meeting.

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