Approach Language

The purpose of the Approach is to tell a new prospective client what you do, how you do it and why you do it. It must be full of DNA – Different, New and Attractive. It should be clear, concise and compelling. It sets the tone early on in the meeting, building desire and shifting the prospect's mindset from one of questioning why they agreed to the meeting or how quickly they can get out of it – to one of 'Wow, this is really different. I can't wait to see where this goes.'

Transition from 2-3 min. of small talk to…
I know you are busy, as am I. First and foremost, I am in the financial services business and my goal with all of my clients is to deliver long-term financial security. In order to do that, I have developed a 3-step process.

The first step of that process, which I am going to do with you today, is a fact-finding or data-gathering meeting. One of the things I've learned is that this business is not a logical business. It's really an emotional one. So although it's essential that I collect a lot of information so that I can understand the logical aspect of your financial situation, it's imperative for me to do my job well that I also understand your story. That I understand what money means to you, and the challenges you've had as it relates to planning. I'll ask you questions that probably no one has ever asked you.

And at the end of today, one of three things will happen:

1. Both of us will agree that it's not a good use of our time to get together again, and we chalk it up as an interesting discussion and a new relationship.
2. We determine there are some things that have interest and desire, but that now is not the best time, and so we agree to follow-up in the future.
3. We agree there are definitely some issues we want to look into and the timing is good. So we set up a date for a second meeting.

At that next meeting, I will take you off of the busy merry-go-round of life and take you up to 30,000 feet. What my clients love about that meeting is

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that for the first time for many of them, they get the answer to the question: *Are we going to be ok?* We will take a detailed look at your retirement, your kids' education, your life insurance needs, your disability insurance needs and everything that you tell me today is important to you financially. We'll not only show you where you are, but also where you're going and where the potential shortfalls are. And we'll outline a game plan to make progress so that ultimately, we can achieve your financial security.

And then we get to the third step – which is my favorite because it's where I get to build a very personal relationship with my clients. Every single one of my clients does an annual review. This meeting is about much more than just an update on where your insurance and assets are. You don't need me to give you that – you can find that info online. What I bring to the table that makes it unique is that every year, we look at a Financial Planning Checklist. By using this checklist to measure the growth and progress they are making over time, my clients begin to see the light at the end of the tunnel growing brighter and brighter. The benefit of this is it keeps you on track, and gives you the confidence and hope that if you stay on the track, you will ultimately get to the land of financial security.

Does that process make sense to you?

It's really important for me, given the business that I am in, to understand what money means to you. So my first question for you is:
Go back to your earliest childhood memories…what did you learn from your mom and dad about money?

5 Ways to Practice Your Language

1) Write it out.
2) Record yourself and listen to/watch it.
3) Role play with another advisor, or a friend, or your spouse.
4) Say it out loud every time you are in the car.
5) Don't wait until you have it perfect - use it with your clients every day!