NO STRESS PROSPECT PROCESS

Guidebook

No Stress Prospect Process

Define the journey to reach the destination. Designing an engaging client journey — from interest to awareness to education to decision — helps you get the "yes" without the stress. Engage prospects more fully and clearly to demonstrate your value with a process that will help you retain the clients you want for your ideal practice.

1 Receive Initial Inquiry

2 Conduct "Learn More" Call

3 Hold First Meeting: Discovery

4 Analyze Discovery, Draft One-Page Plan

5.1 Hold Second Meeting: Present/Decision

5.2 Discuss Fees & Decision

- If no, send closing letters
- If yes, initiate onboarding process
- If maybe, follow three-strike rule

TRANSITION TO ONBOARDING PROCESS

6 Begin Onboarding Client

LIMITLESS

Best Practices & Process

Creating a cohesive prospect process enables you to streamline your approach and deliver a differentiated experience tailored to your target clients. Following this process – which includes the transition to onboarding – will help you effectively articulate and demonstrate your value, share with whom you do your best work, quote your fees and assess how to best support each prospect and their financial life.

The primary goal of this guidebook is to share a proven, predictable process wherein you serve as a persuasive educator (not pushy salesperson). When using the No Stress process, you first give prospects the information they need to make good choices; then you determine whether you are a good fit, based on your target client and their needs.

Your goal is to highlight the philosophies, practices and process you will use to deliver financial guidance while demonstrating your care and competence. Remember to focus on your value and the outcomes you deliver over features and benefits. Recognize that your value isn't information or investment performance; it's the advice you deliver as a trusted adviser. When defining and quoting your fees, be steadfast in remembering that price is only an issue in the absence of value.

Move a client's initial inquiry forward by following this proven practice for educating and engaging new clients that support your vision of success:

STEP 1: RECEIVE INITIAL INQUIRY

Obtaining client information is a critical initial step in the process. Create a foolproof way for clients to input their information on your website and through any marketing you may do. Be sure to follow the COI Referral Management process, including a thank-you note to the COI within 24 hours of the prospect meeting.

Resources: See Initial-Inquiry Script & Initial-Inquiry Online-Scheduling Intake for further information.

STEP 2: CONDUCT "LEARN MORE" CALL

Now is your opportunity to screen for fit, as well as create an initial connection. Work toward exuding your genuine, helpful nature while acknowledging the prospect's priorities and validating with a story of how you have worked successfully with similar clients. Keep this call to approximately 15 minutes. Deliver your key brand messages, share your process and make the invitation for a first meeting if the prospect meets your client profile. Also ask the prospect to fill out or bring any helpful intake paperwork, and don't forget to provide a brief explanation of your process.

Resources: See Prospect-Process Email Communications (step 2 section), "Learn More" Call Scripts & "Learn More" Intake Form for further information.

STEP 3: HOLD FIRST MEETING — DISCOVERY

During this 75-minute meeting, your primary goal is to establish a connection with the prospect. Spend time clarifying their goals by asking questions that get to the need beneath the need. Spend the bulk of your time listening (see One-Page Plan Guidebook and Amazing First Meeting Guidebook for further tips) and asking open-ended questions. Clients will find peace in knowing what your process looks like moving ahead. You will want to leave the meeting with your fact-finder completed and an agreement to move forward established.

STEP 4: ANALYZE DISCOVERY & DRAFT ONE-PAGE PLAN

Now is the time to create a financial plan and investment analysis, which you will relay to the prospect as a one-page plan. This will be the tool you use to synthesize all of your recommendations into one simple, client-friendly plan that covers their statement of financial purpose, fiscal goals, 90-day plan and associated costs (see One-Page Plan samples).

STEP 5: HOLD SECOND MEETING — PRESENT

This second 75-minute meeting will be where you present the One-Page Plan and any recommendations you may have. Primarily, make sure you have identified the motivations driving your prospect to seek financial advice at this exact time. Tailor your messaging to speak to benefits, not features. Avoid examples such as tax-rate arbitrage, tax-free growth, tax liquidity, et cetera. Instead, mention benefits such as "keeping more of your money so you don't run out," "giving you options should you need a future lump sum" and "paying the devil we know versus the devil we don't control." Remember to speak simply and genuinely and to keep your presentation live, dynamic and interactive.

STEP 5.2: CONTINUE SECOND MEETING — FEES & DECISION

Quoting fees also happens in the Second meeting, and now is the time to preempt and overcome objections.

STEP 6: ONBOARDING

This is technically not the final step of the prospect process. Instead, it's the beginning of your onboarding process, which will include weekly check-ins, a 30-day adviser call, a 60-day meeting, paperwork training, a tech show-and-tell, service training and progress review.

Prospect-Process Email Communications

STEP 1: INITIAL INQUIRY

For more details on setting up an online-scheduling communication, see the Initial-Inquiry Online-Scheduling Intake.

STEP 2: "LEARN MORE" CALL

"LEARN MORE" CONFIRMATION EMAIL

Sent automatically via online scheduling system

Subject Line: Confirming Your Scheduled "Learn More" Call on <DATE>

Hello <PROSPECT NAME>,

Thank you for scheduling a 15-minute, introductory "Learn More" Call. I'm looking forward to talking with you on <date> at <time>.

The focus of our time together will be to get to know one another better, for me to understand more about your specific situation and what you want to accomplish, and for you to learn about our process and how we can help you <retire with confidence>.

You may find information about our process or questions to consider when selecting an adviser helpful in preparing for our conversation. During our call, I'll be sure to answer your questions, and if, at the end of our call, we both feel ours is the best firm to help you, we'll continue our process by scheduling your initial Discovery Meeting.

Should you have any questions or need to reschedule, please reach out at <602-867-5309> or reply to this email. I look forward to speaking with you soon.

In your service,
<YOUR NAME HERE>

Best-Practice Tips:
Include (or link to) information about your firm and process as well as resources the prospect may find helpful when evaluating an adviser. Proven-practice samples from our Adviser Coaches that cover the following are available as a starting point for developing your own materials.

- An overview of your prospect process or a link to it on your website
- Top questions or things to consider when evaluating a financial adviser
- An overview of your services and processes

"LEARN MORE" DAY-PRIOR CONFIRMATION EMAIL

Sent automatically via online scheduling system

Subject Line: Looking Forward to Tomorrow's Call

Hi <PROSPECT NAME>,

I am looking forward to talking with you tomorrow, <day and time>, during your complimentary "Learn More" Call. The goal of our time together is simply to get to know one another better, for me to understand what's most important to you and for you learn more about who I do my best work with.

You don't need to prepare any materials or financial documents. All you need to do is be prepared to share what specific question or need caused you to reach out. In the meantime, you may find these resources helpful in learning more about our firm and what you should consider when evaluating an adviser:

- <Insert short process or firm information piece.>
- <Insert FAQ or "top questions to ask" link.>

Should you have any questions or need to reschedule, please reach out at <602-867-5309> or reply to this email.

Talk to you tomorrow!
<YOUR NAME HERE>

STEP 3: FIRST MEETING

FIRST-MEETING SCHEDULING EMAIL

Sent by team, customized to prospect

Subject Line: Your First Meeting Coming Up on <insert date>

Hi <PROSPECT NAME>,

I enjoyed chatting with you on <date> to learn more about your situation and needs, along with what's most important to you. During our conversation, these were the most pressing issues that you shared you would like to address.

- <Insert brief summary of pressing issues or goals shared by prospect.>

If there is anything you would like to a change or add, simply let me know.

Our process is designed to help create a simple, easy-to-understand plan that will address these and any other items that we may uncover. To get started, we need to set up your First Meeting. This meeting, typically 60–75 minutes, is a chance for us to dive deeper into your specific financial situation and goals.

<Click here to schedule your First Meeting.>

To ensure our time together is well spent, we need access to several specific financial documents. Click here to securely upload the following documents at least 3 days prior to

the meeting:

- Retirement plan statements (e.g., IRA, 401(k), 403(b), 457, etc.)
- All other investment account statements
- Last two years' tax returns (personal and business if applicable)
- Student loan statements
- Social security statements (If needed, go here to locate and download: social security site)
- Our <investment questionnaire>, to be filled out as soon as possible
- <Insert additional items you need.>

As always, if you have any questions in the interim, we would welcome a call from you anytime. Look forward to seeing you on <insert day>.

In your service,
<YOUR NAME HERE>

"NOT A FIT" RECOMMENDATIONS EMAIL
Subject Line: My Recommended Next Steps
Sent by team, customized to prospect

Hi <PROSPECT NAME>,

I enjoyed talking with you on <date> to learn more about your situation and what's most important to you. Based on our discussion, below are what you shared as the most pressing issues you would like to address:

- <Insert brief summary of pressing issues or goals shared by prospect.>

As I shared during our meeting, we specialize in serving <technology executives nearing retirement>. Unfortunately, at this time, we simply aren't the best firm to help you. However, I want you to walk away with information that will help you find a firm who can serve you best and give you a clear picture of what you can do to move forward. Below are some resources that are better suited to your specific situation and needs.

- <Insert resources or referrals.>

Additionally, I'd be happy to introduce you to <Adviser B>, who specializes in helping clients just like you. If you would like me to make a personal introduction, please just let me know.

I wish you the very best.

Warm regards,
<YOUR NAME HERE>

Best-Practice Tips:
If you have a strong prequalification process during your Initial-Inquiry Online-Scheduling Intake, this email can be adapted to create an automated follow-up letting the prospect know you aren't the best fit for them. This reduces the number of unqualified "Learn More" Calls you would need to hold. If you choose this approach, we recommend removing specific recommendations.

FIRST-MEETING CONFIRMATION EMAIL

Sent automatically via online scheduling system

Subject Line: Confirmation of Your First Meeting on <insert date>

<PROSPECT NAME>,

I am looking forward to meeting you on <date and time> for our First Meeting. As a reminder, this meeting is a chance for us to dive deeper into your specific financial situation and goals so that at the end of our process, I can provide you with a simple, easy-to-understand plan that will help you <retire with confidence>.

To help me prepare for the meeting, please be sure to provide us with the following documents if you have not already done so. You can share them with us via secure upload by <clicking here>.

- Retirement plan statements (e.g., IRA, 401(k), 403(b), 457, etc.)
- All other investment account statements
- Last two years' tax returns (personal and business if applicable)
- Student loan statements
- Social security statements (If needed, go here to locate and download: social security site)
- Our <investment questionnaire>, to be filled out as soon as possible
- <Insert additional items you need.>

If you have already sent over your documents, thank you!

As always, if you have any questions, please feel free to respond to this email or give me a call. Looking forward to seeing you on <insert day>.

In your service,
<YOUR NAME HERE>

FIRST-MEETING WEEK-PRIOR REMINDER EMAIL

Sent automatically via online scheduling system

Subject Line: Reminder of Our First Meeting Next <insert week day>

<PROSPECT NAME>,

I wanted to reach out with a reminder that we are scheduled to meet together next week, on <date and time>. The purpose of this meeting will be to get a clear picture of where you are today, what your priorities are moving forward and how I can best help you achieve those.

If you have not already done so, please share the following financial documents with us via secure upload by <clicking here>:

- Retirement plan statements (e.g., IRA, 401(k), 403(b), 457, etc.)
- All other investment account statements
- Last two years' tax returns

- Social security statements (If needed, go here to locate and download: social security site)
- Our risk questionnaire, to be filled out by each spouse: Click Here to Answer the Questions
- <Insert additional items you need.>

If you have already sent over your documents, thank you!

As always, if anything has come up for you, or if you have additional questions you would like to add to our agenda, please reach out to let us know.

In your service,
<YOUR NAME HERE>

FIRST-MEETING MATERIALS REMINDER EMAIL

Sent by team, customized to prospect

Subject Line: Urgent Request, Additional Information Needed

Hi <PROSPECT NAME>,

<Adviser> is looking forward to meeting you at our office on <date and time>. I'm reaching out because there are few items that we need from you to ensure that our time together is both valuable and productive for you, including the following:

- <Insert missing items here.>

Please return these to us by <date> by securely uploading them by <clicking here>. If for any reason you are not able to provide the documents, please let me know so we can confirm if we have all the information needed to meet with you. <Optional depending on information missing: If you need more time to gather the information, you can reschedule your meeting by clicking here.>

We look forward to seeing you soon!
<ASSISTANT NAME HERE>

FIRST-MEETING DAY-PRIOR REMINDER EMAIL

Sent automatically via online scheduling system

Subject Line: Our Meeting Tomorrow
Hi <PROSPECT NAME>,

There's no better time to prepare than the present! Our meeting is right around the corner. I look forward to meeting with you tomorrow, <day and time>, to dive deeper into your situation and start the process that will help you <retire with confidence>. If you have any additional questions or financial documents you would like to share, simply bring them to our meeting.

My team and I look forward to seeing you soon.

Best,

YOUR NAME HERE

STEP 4: SECOND MEETING

SECOND-MEETING SCHEDULING EMAIL

Sent by team, customized to prospect

Subject Line: Thanks for Coming In…and Second Meeting Scheduled

<PROSPECT NAME>,

Thank you for coming in <today or yesterday> and giving me the opportunity to meet with you. It was wonderful to get to know you better and to learn what's most important to you as you look to <retire with confidence>. I've included a brief summary of what I learned during our time together:

- <Insert key points here.>

The next step in our process is to set a time for our Second Meeting, where we will present our plan for achieving your goals, one step at a time. To find a time that works best for you, simply <click here>.

In the meantime, <click here> to securely upload the follow-up items we discussed so I can continue working to build your plan.

- <Insert additional items needed here.>

Please know that when we meet to review your plan, there will be no hard sell. My goal is making sure you are 100 percent comfortable moving forward and equally confident that I am the one who can help you get where you want to go.

In your service,
<YOUR NAME HERE>

Best-Practice Tips:
See proven-practice samples from our Faculty for how to reinforce what you learned in your First Meeting.

SECOND-MEETING CONFIRMATION EMAIL

Sent automatically via online scheduling system

Subject Line: Confirmation of Your Meeting on <DATE>

Hi <PROSPECT NAME>,

Thank you for scheduling your Second Meeting on <day and time>.

As a reminder, the purpose of this meeting and our process is to provide with you an easy-to-understand plan that clearly shows exactly how we can help you <retire with confidence>. If we requested additional documents from you, please be sure to upload them securely <here>. Thanks in advance if you have already done so!

As always, if you have any questions, please feel free to respond to this email or give me a call.

My team and I will look forward to seeing you soon.
<YOUR NAME HERE>

SECOND-MEETING WEEK-PRIOR REMINDER EMAIL

Sent automatically via online scheduling system

Subject Line: Ready to Review Your Plan?

<PROSPECT NAME>,

As promised, we are sending you a reminder of your scheduled Second Meeting on <date and time>.

During our time together, I'll review the recommended plan to help you <retire with confidence>. In the meantime, I also wanted to share some additional resources we've put together for clients who are evaluating our firm or others.

- <Insert link to additional resources and content; see best-practice tips.>

As always, I welcome a call from you anytime, and I look forward to seeing you soon.

Warm regards,
<YOUR NAME HERE>

Best-Practice Tips:

Include (or link to) information about your firm and new-client process, as well as resources the prospect may find helpful when evaluating an adviser. Proven-practice samples from our Adviser Coaches that cover the following are available as a starting point for developing your own materials:

- An overview of your new-prospect process
- An overview of your services and processes
- Top questions or things to consider when evaluating a financial adviser
- How to really understand fees

SECOND-MEETING MATERIALS REMINDER EMAIL

Sent by team, customized to prospect

Subject Line: Urgent Request, Additional Information Needed

Hi <PROSPECT NAME>,

<Adviser> is looking forward to meeting you at our office on <date and time>. I'm reaching out because there are few items that we need from you to ensure that our time together is both valuable and productive for you, including:

- <Insert missing items here.>

Please return these to us by <date> by securely uploading them by <clicking here>. If for any reason you are not able to provide the documents, please let me know so we can confirm if we have all the information needed to meet with you. <Optional depending on information missing: If you need more time to gather the information, you can reschedule your meeting by clicking here.>

We look forward to seeing you soon!
<ASSISTANT NAME HERE>

SECOND-MEETING DAY-PRIOR REMINDER EMAIL

Sent automatically via online scheduling system

Subject Line: Our Meeting Tomorrow

Hi <PROSPECT NAME>,

There's no better time to prepare than the present! I look forward to meeting with you tomorrow, <day and time>, to share your personalized plan and help you understand how we can help you <retire with confidence>.

If you have any additional questions you would like to cover during our time together, please feel free to bring them to the meeting.

I will look forward to seeing you soon.

In Your Service,
<YOUR NAME HERE>

STEP 5: FEES & DECISION

"PROSPECT DECISION NO" FOLLOW-UP EMAIL

Sent by team, customized to prospect

Subject Line: Thank You for Your Interest

<PROSPECT NAME>,

I've enjoyed meeting with you and learning more about your situation and needs, along with where you would like to go financially. I hope our process helped you gain the clarity you need to <retire with confidence>. While I understand that you will not be moving forward with our firm, I want to be sure you walk away with a plan to help you <retire with confidence> and have included a copy of your plan here. If at any point in the future you wish to move forward, please know we are here to help.

I wish you and your family the best.

In your service,
<YOUR NAME HERE>

"PROSPECT DECISION MAYBE" FOLLOW-UP EMAIL

Sent by team, customized to prospect

Subject Line: Financial Follow-Up

Hi <PROSPECT NAME>,

Thank you for coming in yesterday to go over your one-page financial plan. I have enjoyed getting to know you and hope that we have the opportunity to create a long-term relationship. As promised, I am including a link to your personalized plan and information on what happens next should you decide to move forward with us.

- <Link to copy of One-Page Plan & relevant files.>
- <Link to New-Client Onboarding Process.>

As you consider if we are a good fit for you, please know that my goal is to build long-term relationships with clients who feel 100 percent confident in the work we do. So, take as much time as you need to decide whether to move forward with our firm.

Whenever you are ready to get started, simply <click here> to let us know, and my team will reach out to kick off our onboarding process. If I don't hear from you by <date, one week out>, I'll follow up to see if you have any final questions that will help as you make your decision.

In Your Service,
<YOUR NAME>

"PROSPECT DECISION YES" FOLLOW-UP EMAIL

Sent by team, customized to prospect

Subject Line: Welcome to <Firm Name>

<PROSPECT NAME>,

Thank you for coming in yesterday to go over your one-page financial plan. I'm glad we were able to address your questions regarding <how you can retire with confidence and still buy a beautiful home in Paris. It sounds like a wonderful place,> and I'm looking forward to helping you achieve your goals.

As promised, I've included a link to your personalized plan and information on what comes next as we begin our work together. Please take time to review, and of course, please don't hesitate to follow up if you have any questions.

- <Link to copy of One-Page Plan & relevant files.>
- <Link to New-Client Onboarding Process.>

In the next few days, you will receive a follow-up from my team that will kick-start the next phase of our work together. Also, please know that as a client of our firm, you get direct access to our team, and if at any point you have questions, please feel to reach out at <clients@firmname.com>.

I'm looking forward to getting started and seeing you again!

Cheers,
<YOUR NAME HERE>

Best-Practice Tips:

If you can weave into your communication a personal detail or note regarding the prospect, that's best. This communication is an opportunity to connect and deepen engagement.

"No Stress" Prospect Process

The "No Stress" Prospect Process is a smooth and streamlined system for providing stellar, consistent service through every interaction point with prospects. Use this worksheet to help you implement these best practices and identify areas of improvement in your current process.

REMEMBER TO:

- EDUCATE AND INFORM
- MANAGE EXPECTATIONS
- ESTABLISH CREDIBILITY
- BENEFITS NOT FEATURES
- PRE-EMPT OBJECTIONS

1. LEARN MORE CALL

DETAILS	WHAT 3 QUESTIONS DO YOU MOST WANT TO ASK A PROSPECT?
• 15-minute call	
• Screen for fit	
• Brand messaging	
• Seed key messaging	
• Share process & invite	

2. 1ST MEETING: DISCOVERY

DETAILS	WHAT ARE YOUR TOP 3 DISCOVERY QUESTIONS? *Ex. "What has your attention right now? Whats on your radar?"*
• 75-minute meeting	
• Expanded questions	
• Clarify needs & goals	
• Process walk-through	
• Next steps agreement	
• Fact finder completed	

3. 2ND MEETING: PRESENT

DETAILS

- 75-minute meeting
- Present One-Page Plan & recommendations
- Quote Free

WHAT IS YOUR MESSAGING?

4. 2ND MEETING: DECISION

DETAILS

- If no, send closing letter
- If yes, initiate onboarding process
- If maybe, follow 3-strike rule

DRAFT YOUR SCRIPT FOR OVERCOMING OBJECTIONS