

Introducing The Planning Horizon® Over the Phone

RED LETTER LANGUAGE

This script is designed to overcome a couple of hurdles that can sometimes prevent a meeting with a prospective client:

1. **Some prospects feel like they are all set and have “a guy.”**
2. **Some prospects feel like this is just another opportunity for you to sell them something.**

The Planning Horizon® is designed to overcome these types of hurdles and engage your prospect into an entirely different type of conversation.

***NOTE:*** *This is designed to be a framework for a powerful conversation. It’s up to you to know your prospects situation so you can customize your language to their specific information.*

**SCRIPT**

**ADVISOR:** My experience has been that most of the *(individuals, families, business owners)* I am talking to think we want to have a typical financial conversation and I want to ensure you that we are different. That being said, can I ask for 5 minutes of your time to share with you a framework for what our clients have found to be a very different and powerful conversation? All you need is a pen/pencil and a blank piece of paper. I’ll give you a minute to gather that.

**PROSPECT:** Sure, let me grab a pen and paper.

**ADVISOR:** Ok, the first thing I want you to do is draw a horizontal line across the middle of the paper so it splits the page in half. Does that make sense?

**PROSPECT:** Yes, I’ve drawn the line.

**ADVISOR:** Great, the next thing I want you to do is write the words *Planning Horizon* on the line, because we refer to this line as The Planning Horizon. The crucial thing I want to share with you about this line is that it separates two critical areas that need to be addressed. Both areas are very important however the challenge for most *(individuals, families, business owners)* is that advisors are almost always starting in the wrong half...let me explain.

**PROSPECT:** Yes, please do.

**ADVISOR:** At the bottom of the page, below The Planning Horizon, please write the words *STRATEGIES, TACTICS & TOOLS*. At the top of the page, above The Planning Horizon, write the words *VALUES, VISION & GOALS.*

As I mentioned a minute ago, The Planning Horizon separates these two critical areas that need to be addressed, but unfortunately most advisors almost always start with the wrong conversation.

What I mean by that is we live in a world that desires to solve problems by analyzing various STRATEGIES, TACTICS & TOOLS that could potentially solve the problem. While I think that approach can have some merit, depending on someone’s situation, I think it’s misguided. It has merit because solving problems is a good thing, but it’s misguided because how can someone begin to talk about solutions before they are 100% certain what someone’s trying to solve?

Does this make sense?

**PROSPECT:** Yes, I am seeing the difference.

**ADVISOR:** As you work with your various advisors over the years, you end up accumulating a lot of stuff. Some of that stuff might make great sense, but because situations are always changing some of what gets accumulated may no longer make sense. The greater challenge for most of the people I am meeting is they can’t say with confidence that the products and/or strategies they have accumulated has them on track for the vision they have for the future as it relates to *(retirement, their* business, etc….)

Does that make sense?

**PROSPECT:** Yes. (*They might share an example with you here.*)

**ADVISOR:** I want to be respectful of your time, but let me say thank you for allowing me a few minutes of your time to demonstrate our difference.

I simply want to have a different type of conversation, so let me ask you, would it make sense for us to spend 30 minutes together exploring this further?