Planning Horizon® RED LETTER LANGUAGE

**STRATEGIES, TACTICS & TOOLS**

**How**, **Who** and **When**

**VALUES, VISION & GOALS**

**What** matters most and **Why** it’s important?

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| Step | Language | Key Notes |
| Present Talk | *Easy conversation, but only enough to get them present to the purpose of the meeting and ready to engage.* | Release any distractions that could interfere with the meeting. |
| Appreciate and Bridge Talk™ | *I appreciate that we can share some time together, and as you know, [Bridge Talk™]. (as you know we help families and business owners retire on their own terms)* | Ensure parity.  Remind them. |
| Right Fit & Meeting Plan | *And today, our shared goal is to see if there’s a right fit here; meaning, can we help you and are we the right choice for you, and are you the kind of client where we can do our best work.*  *To do that, we have a very simple and efficient meeting plan that we call: You, Me, Decisions*  *I’d like to find out a bit about you, your business, your family, your overall situation, what’s working well and what might be frustrating you.*  *I’d like to share a bit about our firm, how we work and the way we make a difference in our clients lives,*  *And then there are some decisions to make together. Is this a good fit, and what’s our best way to help you – is it tactical in nature, or more of a planning engagement.*  *Does that work for you?* | You both have to qualify.  Meeting Plan, not “Agenda.”  Puts them First.  Sets up that there will be decisions.  Get confirmation before you move. |
| The Planning Horizon® | *So, before we get into asking you about yourself and your situation, I want to create a little context about why it’s important to look at that together.*  *We have a model that makes a really big difference when you’re working with an advisor, and that certainly makes a big difference as we work with you, it’s called The Planning Horizon®.*  *[draw the line, write The Planning Horizon®]*  *There is a lot that needs to be looked at when we’re dealing with planning, and protection and investments. To do it well, we divide them into 2 different kinds of conversations – Above the line conversations, and Below the line conversations.*  *[write above and below]*  *The area below the line is the work, above the line is the magic. Below the line is where you see traditional financial conversations – how are you protected, how are you invested, who are you working with, what timelines you’re dealing with. It’s the Strategies, Tactics and Tools of accomplishing goals. It handles How, Who and When. It’s the quantitative aspect of your financial situation. Our firm has an expertise below the horizon of Investment Management, Risk Management and we may assist in some tax and legal work you decide to accomplish.*  *[write How, Who and When, Strategies, Tactics and Tools]*  *These are the table stakes of being an advisor and anyone you work with should be strong here, and we certainly are.*  *The Above The Line conversations, deal with something else. This is where we look at What really matters to you and Why it’s important. This is where we understand your vision for the future, what you value, and what goals will move you closer to your vision. It’s the qualitative aspect of your financial situation. This is where you would commit to a planning engagement.*  *[write Vision, Values and Goals, What matters and Why it’s important]*  *Most advisors start below the line, and if they go above it at all, it’s only briefly. So if you’re like most people, you’ve probably had a fair bit of advice on what you should put in place, without many conversations about what you’re actually trying to achieve.*  *So, let’s talk through both of those and take a look at what you’ve done so far, who you’re working with, what planning you have engaged in and see if we can get a lay of the land together. We want to determine what relationship that we will decide to create together. Should we begin by having you invest in creating a plan or should we go below the horizon to solve an identified problem.* | Sets context so that they will share more about what they’ve done to date.  Demonstrate difference, don’t talk about it.  This helps them know that they shouldn’t pick an advisor based on Below The Line capabilities, alone.  Setup for the light fact find. |
| You | *Client Interview. Light fact find.*  *Below the line items*  *How – Strategies, Tactics, Tools you’ve put in place so far*  *Who – who are your important relationships right now*  *…as you get to the end of it:*  *Ok, so that gives me a lay of the land. Now let me ask you, How confident are you that the people advising you are ensuring that all this is connected to what you really want and why it’s important to you?*  *[not very, not sure]*  *So what I’m hearing here is that you’ve been doing a lot of things – you’ve been putting money away, protecting yourself and your family - but it sounds like it’s not clear that what you’re doing is going to get you where you want to go. Am I hearing that right?*  *Ok, we can help with that.* | Below The Line fact find.  Find out what they’ve done, and then show the disconnect – they can’t confirm that it’s serving what they want or why. |
| Me | *Can I share a bit about how we work?*  *First, we start above the line. Unless someone has a really specific tactical issue – a pebble in their shoe that simply has to be handled – we start above the line to understand what you really want, and why that’s important. Then we can head below the line and start putting some solutions in place for you.*  *[then share about your team, years of work, areas of expertise, etc.]* | Point to your Above The Line expertise, AS WELL AS your Below The Line skills. |
| Decisions | *So with all that in mind, we have some decisions to make and our clients are typically looking in one of two directions; based on our conversation today, it sounds like a [tactical/planning] engagement might make more sense as a starting point, but what’s your feeling around it.* | Take them to a dichotomy. |