

INTRODUCING THE PLANNING HORIZON[®] OVER THE PHONE

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

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

The Planning Horizon[®] conversation is designed to overcome these hurdles and engage your prospect in 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 prospect's situation so you can tune your language to their specific situation.

RED LETTER LANGUAGE SCRIPT

This script is used in the conversation after you've had some brief connection and rapport-building. It's the meat of the conversation and you'll segue into it once you've created some openness for a “different kind of conversation.”

ADVISOR: Most of the industry has conversations that are backwards and you deserve better than that, so we have a model that makes a really big difference as we work with you. It's called The Planning Horizon[®].

The first thing I want to ask you to do is to take out a piece of paper and a pen and draw a horizontal line across the middle of the paper so it splits the page in half.

PROSPECT: Ok, I've drawn the line.

ADVISOR: Great. There is a lot that needs to be looked at when we're dealing with your overall finances and to do it well, we divide it into two different



conversations – we call them Above the Horizon and Below the Horizon conversations.

The next thing I want you to do is write “The Planning Horizon®” on the line. Both areas Above and Below the Horizon are very important, however, the challenge for most [individuals, families, business owners] is that advisors are almost always starting with the wrong one. Let me explain.

At the bottom of the page, below The Planning Horizon®, please write the words STRATEGIES, TACTICS and TOOLS. At the top of the page, above The Planning Horizon®, write the words VALUES, VISION and GOALS.

PROSPECT: Ok, I've done that.

ADVISOR: Great. Below the Horizon is where you see traditional financial conversations – how are you protected, how are you invested, do you have a will or any trusts, and how is your tax situation. These are the Strategies, Tactics and Tools to accomplish your goals. It's the quantitative aspect of your financial situation and often where you're talking about How to solve things, Who will do it and When to solve it.

While we have great expertise Below the Horizon in [Investment Management, Risk Management, etc.] these are the table stakes of being an advisor and anyone you work with should be strong here and we certainly are.

However, it's the Above the Horizon conversation where real progress happens and where we're really able to make a difference in our clients' lives.

This is where we look at What matters to you and Why it's important. This is where we take some time to understand what you value, what your vision for the future is and what goals will move you closer to that vision. This is the qualitative aspect of your financial situation and this is the area where we have become quite recognized with our clients and is one of the key reasons they value their relationship with our firm.

Most advisors start Below the Horizon and if they go Above the Horizon at all it's only briefly. So, if you're like most people we meet, you've probably had a fair bit of advice on what you should put in place without many conversations about what you're trying to achieve and why. Would that be fair to say?

PROSPECT: Yes, absolutely.

ADVISOR: The Planning Horizon® helps us get an understanding of your overall situation so that we're all clear on what's needed next. And while I'm sure some of what comes out of our discussion might represent how you want things to be in the future (Vision), or things that are important to achieve (Goals), we start by understanding what your current financial situation looks like today, who's advising you, and how confident you are that based upon the things you're doing and the advice you're getting, that it has you on track for how you want things to be in the future.

Does that all make sense?

PROSPECT: Yes, that makes sense and sounds great.

ADVISOR: Great. Based on that, would it make sense for us to spend some time together to look at this further?