



# PROMISE

*Make a new promise*





# Introduction

*The Promise Stage is exactly that; making a new promise to your prospective clients and showing them why they should become a client for life and choose you over any other advisor.*

This stage will cover the Approach Talk meeting. Once a prospect has agreed to meet with you, how will you have the best first meeting ever? This stage covers Decision 2 - Agree to Engage, so the purpose is to get them to make a decision to work with you.

**The way you structure this meeting and what you say will be the foundation for all of your planning moving forward. It's the cornerstone conversation that will shift the relationship.**

So, roll up your sleeves, dig in and do the work. Don't practice until you get it right, practice until you can't get it wrong. As with everything, the more you practice, the more it will flow naturally without having to think about it. And don't worry about "messing up" or not getting it perfect. Wealth holders haven't heard this before and won't know if you missed something.

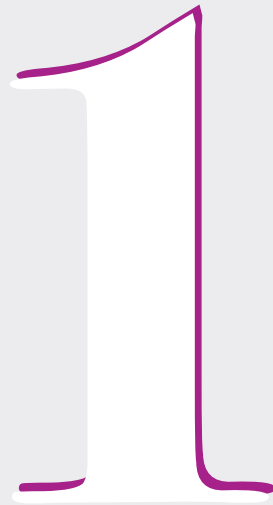
We've provided you with scripts, but don't forget to make it your own and tune it to your own style.

And if you need a sounding board along the way, let us know! Our Advisor Success Team is here to help.

Good luck!

# Module 1:

## Rapid Intro



*If you cannot do great things, do  
small things in a great way.*

**– Napoleon Hill**

# Lesson 1: Milestones

## Key Takeaways

Here are the milestones we'll help you reach in this stage.

1. **You'll have a clearly differentiated sales meeting.** We'll go over the framework and give you scripts and language that you can tune to make your own.
2. **You'll have a process to end your meetings with a clear decision.** Both you and the client will be clear on how you're going to proceed.
3. **You'll have a process to engage on the spot.** We'll go over the Engagement Letters and give you the templates so you can make them your own.

What's the end result for all this?

- ✓ Production goes up
- ✓ Cases move faster
- ✓ Client engagement increases
- ✓ You're not seen as a commodity



**TIP:**

*Make sure you've handled everything in the Focus stage before you move on to this stage – you should have a clearly defined niche, a clearly articulated brand promise, and a Bridge Talk™.*

# Module 2:

## Best First Meeting Ever



*To be successful, you have to have  
your heart in your business, and  
your business in your heart.*  
– **Thomas Watson**

# Lesson 1: The Planning Horizon® Conversation

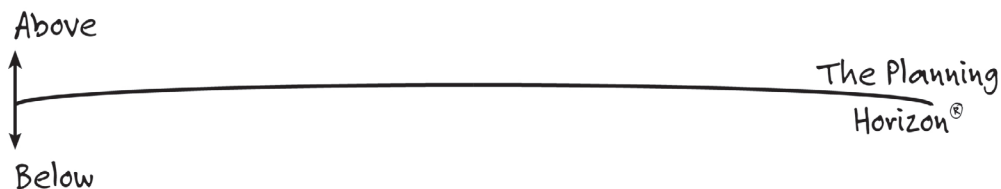
The purpose of The Planning Horizon® conversation is 3-fold.

- ✓ To understand what the prospect has done so far.
- ✓ To help them recognize that they probably aren't sure if what they've done to date is going get them where they want to go.
- ✓ To give them an experience of how working with you is different than working with other advisors.

To create The Planning Horizon®, draw a horizontal line that creates two distinct areas - Above the Horizon and Below the Horizon.

*Values, Vision and Goals*

*WHAT matters and WHY it's important*



*How, WHO and WHEN to solve it*  
*Strategies, Tactics, and Tools*

The area Below the Horizon is where you see traditional financial conversations. Below the Horizon you talk about the strategies, tactics and tools of accomplishing goals. It's the quantitative aspect of a financial situation. Everyone ultimately provides a product or solution and this is where it's handled.

Above the Horizon conversations explore something different; they focus on what the client values, the vision they have for the future, and the goals that have to be accomplished to move them toward their vision. In simple terms, Above the Horizon we discern "What" the client really wants and "Why" that's important to them, versus Below the Horizon conversations that handle "How" to solve things, "Who" will do it, and "When" to solve it.



**Action task:** Pretend you're meeting with a prospect for the first time. Practice drawing out The Planning Horizon®, and explain the difference between Above and Below the Horizon.



# Lesson 2: Structure of the Approach Talk Meeting

How you set up relationships from the beginning is critical to your success, so the purpose of this section is to have a systematic way for how you do that. The steps below outline a dynamic Approach Talk meeting to help you get the client engagement.

These steps are designed to provide you with thought and structure, but it's very important that you make this your own, and use language that's right for you.

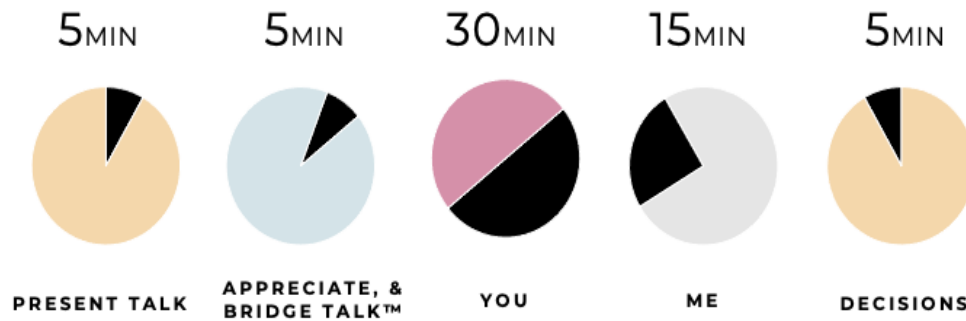
We use a simple structure:

Step	Key Notes
Present Talk	Get the client present
Appreciate & Bridge Talk™	Ensure parity and remind them who you help and what problem you solve.
Right Fit & Efficient Meeting Plan	<p>Everyone needs to know that you both have to qualify. Are they the right kind of client for you, and are you the right kind of advisor for them?</p> <p>The structure for the Efficient Meeting Plan is: You, Me, Decisions</p> <ul style="list-style-type: none"><li>• <b>YOU:</b> Learn more about them and their situation (prospect interview)</li><li>• <b>ME:</b> Share a bit about yourself, your team, your process and approach</li><li>• <b>DECISIONS:</b> Clear expectations on if you'll work together, how you'll work together and next steps</li></ul>

## Time

This Approach Talk process from Present Talk through Decisions should take about 60 minutes. Here's the breakdown of it:

### THE APPROACH TALK™ STRUCTURE



# Lesson 3: Present Talk

The purpose of initial conversation with people is to get them present. You don't want them thinking about work, or babysitters or if they have enough time at the parking meter. You want them relaxed, comfortable, and most importantly, present.

Talk with them and help them release any distractions that could interfere with the meeting.

## Some things to consider:

- ✓ Welcome them
- ✓ Introduce them to any present team members
- ✓ Provide drink options
- ✓ Take coats
- ✓ Major and minor tragedies
- ✓ Ask how their ride was to the office
- ✓ Ask how their day is going so far
- ✓ Comment about the weather
- ✓ Comment about local sport teams
- ✓ Confirm the time they've allocated for the meeting and respect it
- ✓ Convene to the meeting space



**Action task:** What are common topics that you use with current clients to get people present?

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# Lesson 4: Appreciate and Bridge Talk™

**Appreciate:** Here the goal is to ensure parity and remind them who you help and what problem you solve. Tell them that you appreciate that you could all share some time together.



**TIP:** We encourage you not to say things like, “Thank you for meeting with me,” because you just became unequal when you said that, like they are doing you a favor.

**Bridge Talk™:** Remind them of who you help and what problem you solve by giving them your Bridge Talk™. “As you know, I help [these kinds of people] [solve these kinds of problems].”



**Action task:** Write down your Bridge Talk™ that you developed in the Focus stage.

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# Lesson 5: Right Fit and Efficient Meeting Plan

**Right Fit:** To work together you both have to qualify. Are they the right kind of client for you, can you help them, and are you the right kind of advisor for them?

**Efficient Meeting Plan:** Share that you have a Meeting Plan and that this meeting will end with some decisions for both parties. The Meeting Plan has three steps: **You, Me, and Decisions.**

**YOU:** This is where you'll ask to learn more about them (prospect interview). The Planning Horizon® conversation will be introduced here. You'll draw the line and start the interview asking questions Below the Horizon.

**We've found 5 main categories that are useful to ask them:**

- 1. Risk** - Let's talk about how you're protected from an insurance standpoint today. Do you have insurance in place? How confident are you that your current insurance planning protects you, your family, your business the way you want?
- 2. Living Benefits** - Let's talk about how you're covered today. Do you have long-term care, disability or critical illness protection?
- 3. Wealth** - Let's talk about your job (or) your business (depending on prospect) so we can get a sense of your income and benefits. What is your current salary/income? How are you invested today?
- 4. Estate Planning** - Tell me about your family. Do you have any children? Grandchildren? Have you given thought as to if/how you would like to provide for them?
- 5. Planning Table** - Let's talk about who's advising you today. Do you have an accountant you work with? If so, how would you describe what they do for you? [Check in on lawyers, investment advisors, insurance advisors, etc.]



**ME:** Share a bit about yourself. Point to your capabilities to support them.

Elements you may want to highlight when talking about yourself or your firm could include:

- ✔ Size of the team
- ✔ How long you've been in business
- ✔ The kinds of clients you work with
- ✔ Credentials
- ✔ Industry awards
- ✔ Contributions you make to industry groups
- ✔ Special areas of expertise
- ✔ Unique process
- ✔ Key industry affiliations
- ✔ Any relevant prior work experience



**TIP:**

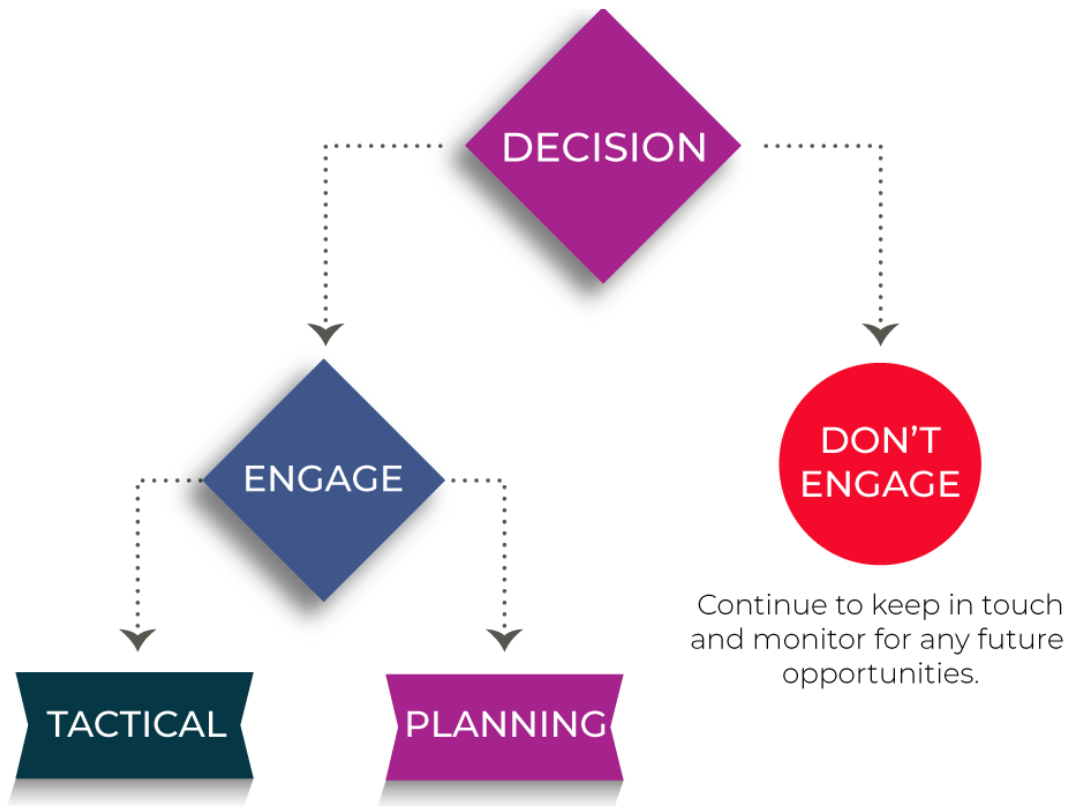
*This is not a complete list, but should get your wheels turning on items to share.*





# Decisions

This is the moment when you will have clear expectations on how you'll work together. If you determine that it is a right fit, you want to take them to a decision: engage, or not. If they engage, is it a Planning Engagement or a Tactical Engagement? Get confirmation before you move forward so everyone is on the same page about what's going to happen next.



**For a Tactical Engagement:** Tactical engagements solve an immediate need.

Sample language:

*“Based on our discussion it seems that your priority is to address [you’d NAME IT and STATE THE REASON]. We’re happy to help you solve this immediate need. We have the biggest impact on our client’s lives when we engage in planning, so I’ll revisit that with you once we’ve handled this issue.*

*Let me explain how we can get started solving this immediate need...”*

Provide them with a Tactical Engagement Letter (we’ll cover that in an upcoming lesson) to ensure confirmation before you move forward.

**For a Planning Engagement:** Clients require planning if they don’t have an immediate need or they have 2 to 3 issues that need to be addressed. (In the next lesson, we’ll show you how to use the Wealth Optimization System™ as a differentiating planning process.)

# Lesson 6: The Planning Table

The Planning Table is a tool to help you determine the important relationships on the clients planning team as well as who helps them make financial decisions.

Sitting at the table are the clients. The seats on the side of the table are the **Advice** seats - people providing advice and guidance and in regular contact with the client - typically in the areas of tax, legal, financial planning, investments, and insurance.

Across the table from the client are the **Sales** seats. These are people who offer a product or service, but not people that the client relies on for advice on a regular basis.

In some situations, there may be someone seated next to the client on the client's side of the table bringing a **Discernment** style approach. We call this the Most Trusted Advisor - the gatekeeper that all the information goes through when the client is making decisions in these key areas of planning, investments, insurance, tax, and legal.

As you go through this tool with a prospect or client, you'll want to determine the names of the advisors at the Planning Table, the specific roles they're helping with, and how they were referred onto the team. ***Understanding the relationships among the client's other advisors is critical to understand how decisions are being made and who is influencing them.***

## Why The Planning Table is a game changer:

1. **It's a differentiator.** Expressing interest in the key relationships in your client's life will set you apart from the rest.
2. **It will help you get the lay of the land.** You'll learn who their key relationships are and will find out if anyone is in your core competency area. You'll also learn how you are viewed.
3. **It will tell you if there are any vacant seats or gaps at the table.** If there are any gaps, you can bring in some collaborators from your own network to help to build the team.
4. **It will allow you to make your intentions known.** It provides an opportunity to tell prospects and clients where you do your best work, where you want to be sitting, and the role you want to play in their lives.

## TEAM PROFILE FOR \_\_\_\_\_

	<i>name</i> _____	<i>name</i> _____	<i>name</i> _____	<i>name</i> _____
	<i>role</i> _____	<i>role</i> _____	<i>role</i> _____	<i>role</i> _____
<i>name</i> _____	<div style="border: 2px solid #003366; padding: 20px; width: fit-content; margin: 0 auto;"> <div style="border: 1px solid #003366; padding: 10px; width: 80%; margin: 0 auto;"> <div style="border: 1px solid #003366; padding: 5px; width: 60%; margin: 0 auto;"> <i>The</i> <b>PLANNING</b> <i>Table</i> </div> </div> </div>			<i>name</i> _____
<i>name</i> _____				<i>name</i> _____
<i>name</i> _____				<i>name</i> _____
	<i>client name</i> _____	<i>client name</i> _____	<i>most trusted advisor</i> _____	

When faced with a challenging financial situation, who do you contact? \_\_\_\_\_

Team Member	Responsibility	Referral Source
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

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**Action task:** Take a blank Planning Table tool and write in the names of an actual client. Fill in who is at their Planning Table, as well as their role and how they were referred in. Think about where they would have you sitting as well. Finally, think about where you want to be sitting and what would need to happen to get you there.

# Lesson 7: Wealth Optimization System™

If you have a prospect where it's clear that the engagement is going to be a planning engagement, you should then introduce them to the Wealth Optimization System™. The Wealth Optimization System™ builds upon The Planning Horizon® by drawing a vertical line through The Planning Horizon® to create four separate and distinct quadrants:

- Quadrant 1.** The Discovery Phase - Identify Values, Vision & Goals
- Quadrant 2.** The Creative Solutions Phase - Think about the Solution
- Quadrant 3.** The Strategy Deployment Phase - Implement the Solution
- Quadrant 4.** The Results Management Phase - Sustain the Results

## WEALTH OPTIMIZATION SYSTEM™

### VALUES, VISION & GOALS

WHAT matters most to you, and WHY it's important.



### STRATEGIES, TACTICS & TOOLS

WHO, HOW and WHEN to solve it.

The Wealth Optimization System™ begins by discovering what is important to the client and ends with a clear plan for moving them toward that vision. It also provides you with a clear planning process to manage ongoing planning cycles to achieve and maintain sustainable results.

The Wealth Optimization System™ puts its initial attention on discovery so that the client immediately experiences a difference from you. The attention will be on them, not you or the products you provide, to help them get clear on what it is they want to accomplish.

By staying Above the Horizon and gaining clarity around the client's goals, you can help them make wise choices about the solutions Below the Horizon. The client will know you have their best interests in mind, and that they will carefully consider all your recommendations and act on them.

Let's take a closer look at each of the four phases of the Wealth Optimization System™:

## **Quadrant 1. The Discovery Phase - Identify Values, Vision & Goals**

The objective of the first quadrant is to identify:

- ✔ What your client values
- ✔ Their vision for the future
- ✔ What they would like to see accomplished
- ✔ What current planning gaps they may have
- ✔ What's important to them
- ✔ What they hope to achieve
- ✔ Where are they today and where they ultimately want to be

It ends by confirming the goals that will move them in the direction of that vision, while honoring what they value.

## **Quadrant 2. The Creative Solutions Phase - Think about the Solution**

Once you and the client are clear on What they want for the future and Why that matters, along with clear goals that are important and that the client is ready to act on, then you can develop creative solutions.

This quadrant focuses on creating a plan for the client that is going to move them toward their goals. This is where the “planning” of financial planning comes in and, when you present the plan that addresses their goals and moves them toward their vision for the future, they’ll have a decision to make as to whether or not to act on the plan. When they decide to, you’ll move to the next phase.

## **Quadrant 3. The Strategy Deployment Phase - Implement the Solution**

The third quadrant is focused on implementation. The main goal is to implement the strategies, tactics and tools that you have recommended to help them achieve their goals and move toward their vision, while honoring what they value.

## Quadrant 4. The Results Management Phase - Sustain the Results

The objective of this phase is to manage the implemented strategies and sustain the results.

After the plan is implemented, you will come back to it regularly to stay in sync and determine what's working and what's not. This is also the ideal opportunity to learn if new things have been happening in their life, if their vision has evolved, have goals changed as a result, or have new goals presented themselves.



**TIP:**

*We often get asked, “Can I use a PowerPoint or a printed graphic instead of drawing out the Wealth Optimization System?”*

*It is extremely important to draw this out and create it with your client/prospect so they can watch you demonstrate your expertise as you build it step by step. By drawing it out, it becomes theirs, and not just a glossy handout.*

*With that said, we do recognize that there are times when you might be in front of a large group or meeting with someone virtually, so we do have them as PowerPoints with animations.*



**Action task:** Pretend you're meeting with a prospect and present the Approach Talk - Present talk, Appreciate and Bridge Talk™, Right fit and Efficient meeting plan. Include drawing out the Wealth Optimization System™. Take a video of yourself going through it and submit it to us for feedback.



# Lesson 8: Engagement Letters

Once you've met with the client, have gone through your Present Talk, Appreciate and Bridge Talk™, Right Fit and Efficient Meeting Plan, if the prospect has clarity around an immediate need, you can begin to provide solutions and they can engage you in a Tactical Engagement. If they do not have clarity or there are several issues to address, you should engage them in a Planning Engagement.

When the client agrees to move forward and work with your firm, the final step in this meeting is to get a commitment from the client by having them sign the engagement letter. This letter should include:

- ✓ Specific discussion points
- ✓ Documents you would like to receive ahead of time
- ✓ Reports that might be generated from the meeting
- ✓ The fee to engage your services if you charge fees
- ✓ The plan for your next meeting together, outlining what they can expect
- ✓ Space for a signature

Asking them to sign will have a dramatic impact on the results from the engagement. This signature will serve to acknowledge their commitment and keep them motivated in the process. You should also schedule your next meeting while they are focused and engaged.



**Action task:** Review the Tactical and Planning Engagement letters and customize them to make them your own. Upload both of your Engagement letters into the course uploads when you are done.

# Module 3:

## Moving Forward



*Even if you are on the right  
track, you'll get run over if you  
just sit there.*

**– Will Rogers**

# Lesson 1: Implement what you've learned

Now that you have this process to approach new and current clients, it's time to make a plan for sharing what you've learned.



**Action task:** *Make a plan to apply this with 10 existing clients.*

List the ten clients you will contact.

WHO WILL YOU CONTACT?	WHEN WILL YOU CONTACT THEM?	DONE
_____	_____	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>
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**The Legacy Companies, LLC**  
P.O. Box 737 | Marshfield, MA 02050  
(888) 649-4591  
[www.think-legacy.com](http://www.think-legacy.com)