**Review Meeting Script for Advisors**

*Purpose: To conduct consistent Review Meetings for your high value clients.*

*It is important to remember you are not required to recite this script word for word. Use this script to guide your meeting. Your goal is to personalize this script so that it feels natural for you.*

**Instructions:**

This document has 2 types of text.

* Your script (what you would) is in regular text type.
* Your instructions for actions are in ***bold italics****.*

GREETING

***Welcome client and establish a rapport with them.***

* Hello Mr. and Mrs.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, it’s good to see you again.
* How have you been?

***Make small talk (weather, sports, families, anything to establish common ground) – no more than a couple of minutes.***

# MEETING OVERVIEW

* Here is the agenda for today’s meeting [***give them a copy of the agenda***].
* I’m going to remind you about the introduction process and our approach to Financial Planning at [Organization]
* Then we will review your Goals and Objectives.
* After that we will review and update each area in your Personal Financial Organizer.

# A BRIEF REVIEW OF OUR APPROACH TO FINANCIAL PLANNING

# Managing Your Critical Financial Events

* + Just to remind you about our approach to Financial Planning:
  + Remember that I see Financial Planning as an ongoing process, and that I engage in complete Financial Planning with my clients
  + What this means is that, I will help you to attain financial independence and to achieve your goals.
* To do this, I help you to prepare for or react to Critical Financial Events -- basically anything and everything that pertains to and affects your finances either now or in the future.
  + It could be retiring, planning for a child’s education, getting a raise or even losing a job.
* Our purpose is to cushion the effects of the Critical Financial Events in your life so you stay on track and reach your financial goals and objectives.
* We do this by first understanding exactly what your Goals and Objectives are. We started this process at our first meeting.
* We then completed a thorough examination of your current financial situation which helped me gather the information necessary to create your Personal Financial Policy Statement – which we will review together today.
* Based on the information you provided me during our previous meetings, I will be proposing a series of financial strategies that will be summarized in your Personal Financial Policy Statement, a document which will help us monitor our progress.
* We will meet regularly to review your Personal Financial Policy Statement and implement strategies to ensure that it is helping you achieve your goals.
* I will also make sure that you are kept up-to-date on any changes that may occur and I require you to do the same.

# Our Introduction Process (For discussion with your high value clients only)

*Be very low key and relaxed. Be as a matter-of-fact as possible.*

* I want to take a minute to review our Introduction Process with you because it’s important you understand we are here to help those who are important to you.
* ***Next proceed with the Introduction Process you’ve created previously in the program.***

*IMPORTANT: Everything up to and including this part of the Agenda should be scripted and rehearsed so that it can be delivered in about 5 minutes or less. That leaves the balance of the meeting to conduct a thorough walk through and updating of their Personal Financial Organizer.*

3. YOUR PERSONAL FINANCIAL ORGANIZER

* ***This is the binder for your top clients and the 2-page summary for all others.***

Review Your Goals – What’s Important to You

* + - In our last meeting, we talked extensively about what is important to you.
    - You indicated that: ***summarize the goals they identified*.**
    - It’s been [six/twelve] months since we’ve discussed these goals. Do these goals accurately reflect your expectations and needs of today? Or, has anything changed with respect to your goals that I need to be aware of?

***If there are changes explore these by questioning them as you did before.***

**Your Strategy Review & Update**

***Provide your client an overview of their current plan and the action plan/strategies that you are using. Include a review of all assumptions.***

***Review and discuss any requirements for proceeding with changes.***

**New Strategies for Discussion**

***Identify if there are new areas the client needs your help with and begin to move down that new road with them – providing advice and solutions.***

# ACCOUNT ADMINISTRATION

***Address any administration or paperwork that needs to be updated or completed.***

# DO YOU HAVE ANY QUESTIONS?

# MEETING WIND-DOWN

* + - Thank you for coming in today. We will be in touch shortly.
    - Should you need anything before we next contact you do not hesitate to call immediately.

***If a follow up appointment is required, schedule it and agree on what it is that needs to be satisfied for your client to move forward.***