

## ***Advisor Presentation Speaker Notes***

### ***Intro***

The Advisor Presentation is a prospecting presentation. This tool serves as your primary pitch deck for presenting your services and process. eMoney is not the central focus of the presentation but is positioned within the presentation as part of your process.

### ***Slide 1***

The Advisor Presentation starts with a standard, slide that introduces the presentation.

### ***Slide 2***

The second slide is a mind cloud. The mind cloud is a visual representation of what potentially could be going on inside the client's mind. The words floating around represent the many reasons why the client sought your expertise.

The client may have issues with an estate. They might be concerned about their investments. Maybe they need help saving for college or caring for aging parents. They may want to take a closer look at their cash flow or protect their assets. The mind cloud sparks dialogue. You can use your mouse to manipulate the cloud to either change the speed or direction of the rotation.

Here is how you can introduce the mind cloud: "In the world of finance there are a lot of difficulties, a lot of questions. There is a lot rolling around in your mind. There's information on TV about Wall Street, bank failures, different financial terms and information. Everything seems like it's spinning out of control, at a million miles an hour. How do you make sense of all of this? How do you get your arms around what you should be doing with your money? "

### ***Slide 3***

On the third slide there is a quote to help you drive home the importance of planning. There are quotes in the beginning, in the middle and the end of the presentation. This quote by Warren Buffet, "Someone is sitting in the shade today because someone planted a tree a long time ago" reinforces the importance of planning. Here you can reiterate to the client that they need to start planning today for what they want tomorrow.

***Transition: Let me show you a brief video of Who We Are (or) What We Do.***

#### ***Slide 4***

The fourth slide is a video representation of the services that your firm provides. You can select from “Who We Are” or “What We Do.” Your client will understand more about your firm after viewing the video.

#### ***Slide 5***

This slide introduces another quote to drive home the importance of planning and for you to segue into discussing your planning process. “It wasn’t raining when Noah built the ark.” It is an anonymous quote.

#### ***Slide 6***

Here you talk about your firm’s process for proposing and executing a financial plan for your clients. Here an overview of the process is provided as this slide lists all 5 steps of the process.

Here is a sample script for introducing your process, “Our firm utilizes a 5-step process for getting you financially organized and on-track to reach your financial goals. This is one of our differentiators. First we help you identify and prioritize your goals. Next we analyze and evaluate your assets. After this we strategize and develop a plan. Then we activate and implement the plan and last but not least we monitor and adjust along the way

#### ***Slide 7***

In walking through this first step, you’re talking about identifying and prioritizing goals. Explain to the client that the goals they are seeing are the most common financial goals. This is a discovery period where you ask pertinent information to learn more about your client.

Here is how you can introduce this exercise, “What things are important to you? Is it something that you would like to take a look at your retirement? Would you like your investments taken a look at? Is your need around your education needs or would you like to take your business and make sure that your business is protected? Is it something around your legacy?”

#### ***Slide 8***

This slide is an interactive widget to help demonstrate your client’s priorities. As the client answers your questions, prioritize their goals by sliding them to the right hand of the screen.

## ***Slide 9***

Step 2 is Analyze and Evaluate. Here you introduce the use of a fact finder to help assess a client's current situation.

## ***Slide 10***

Here's what you can say, "We will ask questions about income, investment accounts, personal property, bank accounts, debt tax returns, real estate to get a full understanding of your current situation. We're going to ask exactly what and where the holding are, what the current value is, how it's titled, and if there's a beneficiary involved. On this screen you can see an example. With this fact finding process we are able to analyze and evaluate your assets, which is the beginning of how we complete a comprehensive view for you, Mr. and Mrs. Client."

## ***Slide 11***

Step 3 is Strategize and Develop.

Here are some talking points for this slide, "This is where our expertise in analysis is applied to your cash flow, your investment portfolios, your estate plans and overall financial objectives. We're going to take a look at your retirement, see how that might be improved and provide you with solutions. Based on your goals and objectives, we may protect your assets from any kind of harm and develop a legacy or estate plan."

## ***Slide 12***

Here is where you introduce another interactive widget. This widget will help the client understand the types calculations and evaluations your firm does to develop custom strategies. You can introduce the widget by saying, "I'd like to ask you a few questions to see how on target you are for retirement."

If you're in a large group, you can say, "Typically my 45 year old client would like to retire at 65 years old and we need 30 years of life expectancy till 95. Their household income may be \$200,000 and I'm moving the sliders back and forth here and the lifestyle that we want to have at retirement at 65 is 80 percent of that income. Their current retirement savings would be say a half a million dollars. Both husband and wife are maxing out their 401(k) s at \$32,000 a year; say \$16,000 each and their investment lifestyle (Risk Level) is asset preservation. In this sample it looks like at 6 percent, the couple will be able to make retirement no problem."

Most of the time you can make a joke about their peer group and pin the return levels all the way over to 10 percent and say, look, we're going to make it by a mile, three million plus in surplus, you have nothing to worry about. But if you demonstrate a more

conservative approach and move the return between 4 and 5 percent you show how the couple would meet their retirement needs for those 30 years.

When you are done stress to the client that this is just a thumbnail sketch, and a simple calculation demonstrating the capabilities. You have more sophisticated calculations and sophisticated planning techniques that can take care of any retirement or any financial issue that you may have with your unique plan.

### ***Slide 13***

Step 4 is where you activate and implement the plan.

Here you can say, “In this step of the process we transition the information from where it’s currently at to under our management. There is administrative paperwork, documents to sign and an implementation we will walk you through. It can seem complicated, but we have a team to manage most of the process and to make it easy for you.”

### ***Slide 14***

Step 5 is where you introduce eMoney (or your Wealth Management System). Here you stress another key differentiator of your practice and that is your ability to monitor and adjust along the way with eMoney.

Stress that you do not just deliver a simple financial plan (that is a bound booklet that collects dust on a shelf) but a living, breathing “live” financial plan. Tell the client they will receive their user name and password to an interactive live plan. This is your competitive differentiator and upper hand against other advisors.

Stress the fact that once the plan is completed you do not go away. You monitor and adjust as things change. You provide a client portal where clients can see all their accounts in one place. They have access to it anytime, anywhere. It’s updated daily, and any value changes will be monitored against their plan.

Introduce the Vault and their ability to safely store important documents and mementos online for anytime, anywhere access. Explain how you will both have access to alerts and alarms where you will set thresholds on asset allocation, account values or specific price stock prices. Talk to them about remote collaboration and your ability to review their plan with them if they are away or in another location

### ***Slide 15***

Introduces the video that provides an overview of your Wealth Management System.

### ***Slide 16***

After the video is over a completion summary appears on the screen. Talk to the client and indicate that once they go through the 5 steps, they are going to have an organized plan based on a strategy that you will develop together and that's integrated with all their assets. It should be fully protected, visible to you and they will know exactly what's going on and where everything is held. Any changes, we'll be able to see the impact to your plan right away.

### ***Slide 17***

And then finally, in the second to last slide, the use of a quote again from Winston Churchill, "Let us go forward together." Here you're asking for their commitment to move forward with your practice. Go through this process; it'll be the best thing for you, for your spouse, for your children, for your parents, everybody involved.

### ***Slide 18***

The Advisor Presentation closes with another mind cloud.

Here you can say, "There is still going to be information and uncertainty from the financial services industry coming at you every day, but by working with us you'll have a plan that is efficient, collaborated on, coordinated with all your assets, allocated properly, attainable, and you'll be confident with where all of your assets are. This plan is visible to both you and me. It's protected and will bring you piece of mind no matter what happens."