

PRO TEAM SCRIPT BOOK

The Exclusive Coaching Program

Proven Systems ... Customized Advice ... Results

Financial Advisory Phone Etiquette 101

1. Rehearse your scripts.
2. Never interrupt.
3. Stop and listen.
4. Do not multitask.
 - a. You should be completely focused on your call.
 - b. Do not whisper or try to have a conversation with someone else in the background.
 - c. Do not check emails or be distracted at all during your conversation.
5. Speak intelligently and clearly.
 - a. Articulate your words.
 - b. Never mumble or slur your words.
6. Avoid placing client on hold.
 - a. If you must, ask politely before placing the client on hold.
7. Use their name often.
8. Make the kind of call you'd like to receive.
9. You can hear a smile.
10. When leaving a message, make it professional and throughout but not too lengthy.

Before You Pick Up the Phone...

Know the **THREE** components of a purposeful conversation:

Introduction

Your **“Hello”** statement.

Purpose or Action

The **reason** for your call.

Commitment

The **fruition** of the desired result/reason for your call. (i.e. setting an appointment or making client aware of upcoming event.)

Understand your audience.

Understanding your audience and the psychology behind their thought process will help you have more productive calls. Think about who you are talking to and what is important to them.

EXAMPLE:

Your clients are retirees and baby boomers who are 60 years of age or older. In general, this demographic has some of these commonalities.

Many of them are:

- Naturally on guard when it comes to financial advisors;
- Conservative in both their ideology and belief system;
- Looking for order, support, and stress-free living in the latter years of their lives;
- A target for "sleazy marketers"; and
- Skeptical of strangers.

The one thing that will help you conquer and overcome these obstacles is TRUST!

How can you relate to your audience?

Your ability to relate and comfortably talk with your audience will be your biggest asset. If you enjoy talking to this group, it will help them feel comfortable with you. People will be much more willing to open up with someone who makes them comfortable through a pleasant character.

Questions to ask yourself are:

- Do I enjoy communicating with this audience?
- Can I relate to their needs?
- How can I make it more enjoyable?
- How can my conversations become more authentic?

Five Star Tip



It is very helpful to visualize seniors as friends, grandparents, or people who have formerly helped you in your life.

Example:

Most of the people you are calling are seniors. How do you sound to them? Does your conversation resonate with their values and can you relate to their concerns or reservations?

Listen to the words and phrases your audience uses when speaking to you and repeat these when talking with that particular audience. For example, when talking with seniors, try using phrases like:

"Many people like to run around like a chicken with its head cut off, and that's where we can help you. We specialize in helping people be more organized."

NOT:

"People are crazy busy and Alexa can barely keep their schedules straight. But that's why I'm calling. To help get your financial affairs more organized."

No matter what your demographic is, everyone appreciates words, phrases and expressions that show you care. Does your character come across as thoughtful?

Don't forget to use these vital words:

"Thank you very much."

"We appreciate you."

Being polite and courteous go a long way.

Think about the words, phrases, and sayings that attract your audience. Integrate them when talking to this audience. You may feel awkward using language that you don't typically use, but the more you integrate this language into your conversations, the more comfortable you will feel, as will your audience.

Empathize and respect people's feelings.

Letting your audience know you empathize with their feelings is very important. An effective approach we have found is the powerful "Feel...felt...found..." method of helping people bond with you.

EXAMPLE

The prospect does not want to come in for a complimentary consultation.

"I understand exactly how you feel. Several other seniors that I have called have felt the same way, but most have found that once they've come in and met with one of our advisors, they were so happy they did. It has been a life changing experience with them.

John, we are only talking about 1 hour of your life to make sure you accomplish a lifetime of financial needs."

Let your audience know they are not alone in their skepticism and it is a very safe environment to come in and visit the advisor.

Interpret and translate.

Many times, when people say they are not interested, what they really mean is that they don't understand one of these:

- The opportunities or offerings presented to them
- The ease of accepting your request
- The need to take any action

If this happens, you need to extrapolate what it is they are not understanding or connecting.

For example, you are trying to book a prospect for their complimentary consultation. They don't understand one of the following:

- **The opportunities or offerings presented to them.**
 - Did you let them know it is complimentary?
 - Are they aware that their current advisor may be overlooking some important tax saving opportunities?
 - Are they knowledgeable in how any new tax laws could affect their retirement plan?
 - Do they know the value-add the consultation could possibly bring to their overall financial health?
- **The ease of accepting your request.**
 - Do they know it is complimentary?
 - Do they know they can schedule it with you during that call and you will follow-up to confirm in the manner they'd like (phone, email).
- **The need to take any action.**
 - Are they aware if they are uninformed of tax saving opportunities, they could be passing by chances to save money?
 - Are they aware it is always good to get a second opinion on their financial decisions?

By engaging further, their responses may reveal the root of their resistance. By understanding the source, you can clarify anything they need to know that may change their “no” answer to “yes”.

EXAMPLE

You are trying to book a prospect for a complimentary consultation. They think there is a fee involved.

“John, are you sure you don’t want to take the opportunity to meet with our advisor so he can review your current financial situation? I just want to remind you that this is a complimentary offering, meaning there is no fee or charge involved. Advisor will take a look at your unique situation, goals and timeline and also take a look at any potential tax saving opportunities. Again, this is a complimentary service we are offering because we know so many people could use some practical guidance!”

Take Notes

Never underestimate the necessity of taking notes.

Be sure to have a pen and paper or your keyboard ready to record any pertinent information you may gather on each call. Don't rely on memory to maintain information that could be helpful for your next call or meeting.

Not only should you write down information that you should tell the advisors, such as learning a client has an additional IRA that is managed elsewhere, or that a client is getting a divorce. Keep record of personal information for when you follow-up with a prospect or client. For example, a client tells you they will be holding a birthday party for their granddaughter. During your next call with them, you can ask them how the party went. They will be delighted to share their story with you and will appreciate the fact that you remembered. It will be a sign to them that you **care** and **listen**.

Purpose / Goal of Call

Calls to Clients

Meetings:

- Scheduling Quarterly Meetings
- Confirming Call/Meeting
- Follow-up after client meeting

Events:

- Reminder to RSVP
- Thank you for attending after client event

Growth Initiative Campaign

- Ask for referrals
- Ask for names to add to mailing list

Other

- Thank you for referral
- Special Occasion (Birthday, Retirement)

Calls to Prospects

Offer complimentary consultation:

- Referred to you
- Feedback on mailings
- After an event
- Confirm Call/Meeting

Ask
Listen

Ask
Listen

Ask
Listen

Icebreaker

How are you doing?

Persuasive Phrases or Words

You are a part of our family...
I wanted to share with you...
We work with people just like you...
Are you aware/familiar...
Help support our growth Initiative...
Thank you!

Inquisitive/Interested in What they have to say

Oh?
Really?
How so?
Please tell me more!
That sounds exciting!

Confirm Satisfaction

Our goal is to always have happy clients. Is there anything more we can do for you?
How did you like the mailing/webinar/event?

Actions

Follow-up call

Confirm Appointment

Remove from List

Actionable To-do's

FUNDAMENTAL SCRIPTS FOR:

- Quarterly Review Scheduling
- Events
- Prospect Awareness Program
- Growth Initiative

The Academy of Preferred Financial Advisors main focus is your success. If you need additional scripting or have any questions, we would be happy to help you. We have found the following are the most needed scripts for most schedulers and team members.

Please remember that these are not concrete and we encourage you to tailor them to your specific needs and practice. Your scripts are fluid and can and will evolve with time and practice. Once you get to know clients on a personal level, you will be able to mold each call to each particular client.

For prospects, keep in mind that you should explain the reason for your call and what value you are offering to them in 15 seconds or less. The prospect will lose interest and have too much time to find reasons to say “no” if you are too wordy or lengthy in your explanation.

Quarterly Review Scheduling

Scheduling a Quarterly Review - Telephone Conference

Hi, this is **name** calling from **advisor's name** office. Is this **name**?

Hi **name**, how are you today?

The reason I am calling today is to set up your quarterly phone conference with **advisor's name**. Our typical phone reviews take about **30** minutes. Would you have a minute to schedule that with me?

Scheduling a Quarterly Review – In Office

Hi, this is **name** calling from **advisor's name** office. Is this **name**?

Hi **name**, how are you today?

I am calling today to set up your quarterly review meeting here in the office with **advisor's name**. The review should take about **45** minutes. Would you have a minute to schedule that with me?

Scheduling a Quarterly Review – Leaving a Message

Hi, **name**. I am calling to schedule your upcoming quarterly review meeting with **advisor's name**. If you could please give me a call back at your earliest convenience

to schedule this appointment, that would be great. I can be reached at 1-800-123-4567. Thank You.

Rescheduling an Appointment

Name, I am sorry you are not going to be able to make your original appointment with advisor's name this date. However, advisor's name does still feel it is important for you to come in and meet with him as he has some new information to share with you. Let me pull up advisor's name calendar and we can find the next best day and time that works for both you and him/her.

Invitation to Client Educational Event - With Client Advocate Script

"Hi name, this is name from name of company. How are you? I'm calling to let you know about an upcoming Client Gold Medal Event on date. This name of event will give our guests a chance to understand the recent economic events and offer ideas on what we can learn from them.

And as part of our growth initiative, we are encouraging our best clients, someone just like you, to bring any guests that might find this information helpful. Name of advisor asked me to call you personally and said he would be honored if you would bring some of your friends to this event. And as an encouragement, we will be hosting a special "Client Advocate" dinner in month for all of our clients that have helped support our growth initiative.

Will you be attending this event?

If yes:

Wonderful! Name of advisor will be very excited to hear you are attending. Can I call you toward the end of the week to follow-up on how many guests you will be bringing?

If no:

That's too bad! Hopefully you will make it to our next event. Name of advisor will miss you at the event. We still look forward to your next review and in the meantime if you have any questions, please feel free to contact us!

Asking Clients to Bring a Friend to Event

Advisor asked me to call you to let you know that we are excited about the upcoming event name client event. In fact, we would consider it a great honor if you would not only attend but also bring one or two friends. Advisor says that you are amongst his favorite clients and he would really enjoy the opportunity to meet and help some other people just like you. Think about whom you would invite and I will call you back on date. We would certainly appreciate it!

** Don't forget to be enthusiastic! Remind them what a great honor it will be if they not only attend but bring someone else.*

After Attending Workshop: Complimentary Consultation – Leaving a Message

Good morning, name. My name is name and I'm calling from name of company. We'd like to thank you for attending our recent workshop and want to see if you are interested in scheduling a complimentary consultation. People who come in for this consultation tell me it is one of the most helpful meetings they have ever had. We

have appointments available the week of **date**. Please call me at **(phone)** to schedule a complimentary consultation with **name of advisor** to cover financial and tax issues as well as any retirement and estate planning issues you may have. Again, thanks for attending our event. We hope you found it informative and we look forward to your return call. Thank you.

After Attending Workshop: First Appointment in Office - Prospect

Good morning, may I please speak to **name**?

Good morning, **name**, my name is **name**. I'm calling from **advisor's name** office at **company name**. You attended our recent client workshop. Did you enjoy the workshop? Great! We'd like to schedule a complimentary consultation with you. People who come in for this consultation tell me it is one of the most helpful meetings they have ever had. Is this a convenient time to schedule that?

If No:

Okay, I'll be happy to call you back later, or you're welcome to call me back any time today. Here is my phone number (**Phone**). If I don't hear from you within a week, I'll try calling back.

I appreciate your time and I'm glad you enjoyed the workshop. We're looking forward to setting up an appointment for you, if possible, within the next two weeks.

If Yes:

Great, **name of advisor**, will be very happy to hear this. *(Then schedule appt).*

Thank you so much for your time. We look forward to seeing you.

(Be sure to request them to bring any documents advisor will want to see during this meeting).

Prospect Awareness Program

The Prospect Awareness Program Follow-up Call - Talking Points 1

We're calling to get some quick feedback from our mailing list members. Did you receive our recent (mailing/newsletter/report) on _____?

Did you find the information helpful and informative? Great!

As a member of our mailing list, you are entitled to a complimentary consultation with _____ to discuss your personal financial situation. _____ has set aside the next two weeks to meet with our mailing list members and has several openings available. Can I pencil you in?

If no:

Are you sure there isn't a time that _____ could take a look at your unique situation as well as see if _____ can help you reduce your taxes? It would be at no cost to you. _____ doesn't care who prepares your taxes, _____ only wants to reduce your taxes.

If yes:

Great! Does _____ work for you?

Ask the person to bring in their investment forms and most current tax return so that the advisor can show them how they can really minimize their tax bill, especially in regard to investments.

The Prospect Awareness Program Follow-up Call - Talking Points 2:

We're calling to get some quick feedback from our mailing list members. Did you receive our recent (mailing/newsletter/report) on _____?

Did you find the information helpful and informative?

Does someone help you in this area? Whenever someone who receives these mailing schedules a complimentary consultation with advisor's name, they tell me it is one of the best things they have ever done. Advisor's name has set aside some time over the next two weeks for these appointments. Can I schedule a free consultation for you?

The Prospect Awareness Program Follow-up Call - Final Call:

We're calling to get some quick feedback from our mailing list members. Did you receive our recent (mailing/newsletter/report) on _____?

Did you find the information helpful and informative? Great!

As a member of our mailing list, you are entitled to a free consultation with advisor's name to discuss your personal financial situation. You have been a member of our mailing list for quite some time, and we would like to continue to send you information. If you are still interested in our monthly economic and tax updates, advisor's name has set aside the next two weeks to meet with our mailing list members and has several openings. Can I pencil you in?

If no:

That's okay, but if you do want to continue receiving our monthly mailings, we can schedule an no cost, no obligation appointment with advisor's name.

If no again:

Well we greatly appreciate your interest in our information. If you would like to receive our mailings in the future, please give us a call.

Talking Points for Calling Clients to Generate Names to Add to Your Mailing List - Via Telephone

Hi [name]. This is [name] from [company name]. How are you?

Great. Well I am just calling to gather some quick feedback from our clients regarding our recent mailing, the [redacted]. Was the information helpful?

That's great. One of our objectives this year is to share these economic and tax reports with other people just like you that can benefit from this information.

[Advisor name] asked me to call you personally and said s/he would be honored if you could share a couple names that we can add to our mailing list. Do you have any that come to mind? If you need a few days to think about it, can I call you towards the end of the week to follow-up?

Talking Points to Clients for Generate Names to Add to Your Mailing List – In Person

Did you receive our recent newsletter last week? What did you think?

If feedback is positive:

That's great! One of our goals for this year is to get our information into the hands of friends and neighbors of our best clients, just like you. Do you know anyone that would like a free copy of this report?

Additional Talking Points to Use for Generating Names to Add to Your Prospect Awareness Program List

Question 1: Are you interested in current information on tax law changes and the economy?

We offer our clients a newsletter that provides important information on tax law changes and economic updates. Would you like to add your name to our list?

Question 2: Do you think that information on tax law and economic updates might be helpful?

For example, would you like to get a report when tax laws change so you can learn how to take advantage of them?

Great! Can we add your name to our mailing list for economic and tax law updates?

Growth Initiative

Script for Promoting Your Growth Initiative to Clients

We're having a Growth Initiative here in our office, and **name** is responsible for supervising that program. Before you leave today, I'd like you to connect with **name** so she can share with you some of the exciting things we have going on.

As they walk out of your office, the team member overseeing Growth Initiative will take over.

As **name** mentioned, right now we're having a Growth Initiative. A couple programs we're offering are:

- Mailing list sign-ups. If you have any friends you think might benefit from receiving our tax reports and newsletters, you can add them to our mailing list.
- Educational Events. We're hosting an educational event for our clients on **date** that we are opening up our clients' guests as well. If you know anyone that would be interested in learning more about this topic, you can bring them to our event.
- Client Advocate Program. Anyone that helps support our Growth Initiative by bringing guests to our events or signing up their friends for our mailing list will become a Client Advocate and be invited to a very exclusive dinner later in the year.

Would you like to be a part of our growth initiative?

We are here to help!

*If you have any questions or need additional script advice,
please call us at (866) 866-0472 or email info@theapfa.com.*

