

## Introduction to Prospects: Script

Platform Best Practices  
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Prior to beginning the data collection process advisors must “set the stage” for prospects. By setting and managing the expectations of the meeting advisors will encourage a more productive conversation with the client/prospect. The Asset-Map team has developed a script for opening a fact-finding meeting. Each portion of the script (right column) corresponds with a specific intent or a comment (left column) which will help to put the conversation into context.

<b>Intent/Notes</b>	<b>Script</b>
<i>Setting the stage: “I have no expectations.”</i>	“Let me tell you about our process so we can determine how to continue the conversation.
<i>The truth about the industry followed by our commitment to it.</i>	Like many businesses today, the financial services business is rapidly evolving. So, let me share with you how we are evolving as well.
<i>Team and Values.</i>	I have chosen to be part of a team of like-minded advisors who share a common set of values in how we work with our clients.
<i>Touch on areas of potential discussion topics the prospect is interested in.</i>	Each of the members on our team pursues an area of expertise that is complimentary to the other members of the team. These areas of expertise include: <b>Financial Planning, Estate Planning, Portfolio Management, Personal Insurances, Retirement Income Distribution Planning, Corporate Benefits and Small Business Issues...to name a few.</b>
<i>Generalists and specialists are needed on the team.</i>	We have found that no one advisor can be exceptional at all areas of the financial services business and that we all benefit from access to each other’s specialization.
<i>Few product salespeople take the time to really understand the client.</i>	While I am conversant in many of these specialties, my interests and skills revolve around understanding and communicating the big picture to our clients. That means I need to understand a couple of things about my clients before we know how to continue this process and conversation.
<i>What the client should look for in an advisor.</i>	In general, we believe a good financial advisor needs to understand a few things: <ol style="list-style-type: none"> <li>1. Who is important and who is involved in your household?</li> <li>2. A general understanding of the current Legal, Tax, Insurance and Investment decisions you have already made, and</li> <li>3. What are the goals that will drive your financial priorities and ultimately our role in supporting you?</li> </ol>

<p>No one has time – and prospects will relate. Set the expectation we don't want to waste time either.</p> <p>We are thinking about your desire for no “fluff” or “the bottom line”.</p>	<p>Now the challenge I find is that our clients don't have time or interest in reading a 60-page analysis of their financial condition. Nor are they served by taking months and months to take action that serves their families.</p> <p>So, we have had a need to communicate more effectively than ever with our clients.</p> <p>That means ideally our analysis should be: One page = One idea; in an attempt to get to the bottom-line faster and more effectively than ever.</p> <p>In order to do this, we have invested in a process called <u>Asset-Map</u>. Let me show you how we communicate with our clients.”</p> <p><b>SHOW SAMPLE ASSET-MAP</b></p>
<p>Let them hold the report.</p>	<p>“The Asset-Map® Report is a visual catalogue of all of the financial elements of a household.</p>
<p>Base line for future discussions/reviews etc. Tell them what to look at on the report and relate to their own circumstances.</p>	<p>It helps us to understand and reference all the existing elements that we need to take into consideration when making financial recommendations.</p> <p>You can see here that we have a couple and one party has income sources and retirement assets in several locations they have acquired over time. The Map reveals various non-retirement accounts and investments. We can see there are personal insurance policies – some of which are provided by their employer. You can also recognize the spouse/partner's assets (if applicable), insurance policies that protect them over the top of the figures and lastly joint assets and liabilities.</p>
<p>The Map shows where we are. Now we need to answer, 'are we on track?'</p>	<p>Once we have a good understanding in general of the household Asset-Map, we then need to address how we are doing relative to our goals and preferences. Just like a map can indicate where everything is located, we now need to understand our progress towards reaching our ultimate destinations and what actions/priorities we should make to arrive on time.</p>
<p>These topics are important, and you should share that you intend on addressing these topics.</p>	<p>We use Target-map reports™ to provide us with an effective progress chart that gives us a projection of how funded we are towards meeting: Retirement, Education Funding, an Untimely Death of one household member, Long-term Disability events, Medical Care events, and other cash flow goals that may be important to the household. Notice that Target-maps also provide us with the required actions to fully fund our goals.</p>
<p>Our goal is the client's goal. Understand. Educate. Gain Clarity. Take Action.</p>	<p>Our goal here is intelligent simplicity – to help guide us on whether we are moving in the right direction and help make better financial decisions moving forward. The key to success in planning is to check-in with your advisor and track your progress more often through periodic reviews. If it is simple and straightforward, then we are all more likely to address these topics and take ongoing, promotive action.</p>
<p>Agreement and acceptance to proceed.</p>	<p>Does that make sense to you?</p>

*Commit to minimal time.  
Comfort privacy concerns with  
being ok with general figures.  
The essence of the map/fact  
find is paramount.*

Great. I would like to take about 10 minutes and get a better understanding of your current Asset-Map. This should provide us with a better context of how we should continue the conversation.”

**START FACT FINDER PROCESS**

\*\*Fact Finder/Profiling Best Practice White Paper is also available on <http://usersupport.asset-map.com>

