

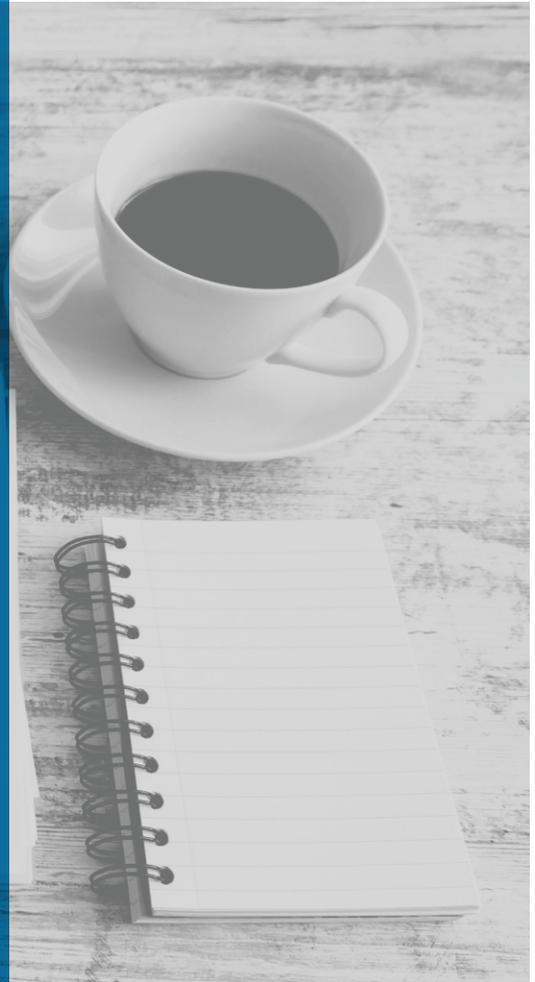


IMPACT
PARTNERSHIP

SUCCESSFULLY BOOKING AN APPOINTMENT

OPERATIONS

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
1 <i>Book flight</i>	2	3	4 <i>Marketing conference</i>	5 <i>Marketing conference</i>	6	7
8	9	10 <i>10 a.m. meeting with George</i>	11	12	13 <i>11 a.m. Wedding Anne & Simon</i>	14
15 <i>3 p.m. Meeting Finance Department</i>	16	17	18	19 <i>10 a.m. Conference call with Japan office</i>	20	
22	23	24 <i>1 p.m. Lunch with Alice</i>	25	26	27 <i>Weekend in the woods</i>	28 <i>Weekend in the woods</i>
29	30 <i>9 a.m. Meeting Advertising Campaign Strategy</i>					



GROW YOUR PRACTICE™

Read this entire document. Create a script using the formula and examples. Try out different Discovery Questions and Concern Statements until you find what works best for your personality and what is successful in booking appointments.

The appointment setting call is where your staff can discover any client concerns about retirement and explain how the advisor can solve their problem. This creates an environment where the client comes to their own conclusion that they need to book an appointment to see the advisor.

CALL PREPARATION

You should have 2–4 people staffed to answer calls after the airing of your TV segment or radio show.

While your staff is answering phones and vetting callers, they will likely miss some calls. You should have a custom prerecorded voicemail each week to reflect the giveaway for that given segment or show. That way, a caller is more inclined to leave their name and number for a callback. A sample script would be:

“Thank you for calling <practice name>. If you saw <advisor name> on <TV Show> this morning and are calling for (XYZ/special offer), we are busy answering other calls and will be happy to get back to you just as soon as possible. Please leave your name and phone number. We appreciate your patience.”

On the days when the call to action is a book giveaway, you will receive substantially more calls. Some people will simply be calling for a free book. But while many of these folks may not be qualified to come in and meet with your advisor, **SOME** are! By vetting them with the script below, you can weed out those who you want to schedule an appointment with and those who you do not.

Either way, we **WANT** people to have these books. The more people read these books, the more they’ll be educated on these matters, motivating them to act and, perhaps, book an appointment down the road.

On the days an appointment giveaway is the call to action, you will receive fewer calls, but the calls will be more qualified, making it easier to book appointments. On average, if you get 5–10 calls on the days you give away appointments, you should be booking 3–4 appointments.

Key Actions to Consider

You first need to understand what the client's concern or problem is. Use the key actions below to qualify the client and discover their needs:

Conversation. Ask basic questions like "Where do you work?" and "What have you done for work all these years?" Once you get the client chatting, they start to share more information and ask questions as they get more comfortable. You should be conversational to get the caller talking, then you can set up a consultation between the caller and the advisor.

Phone Demeanor. Avoid firing off a list of questions just to fill out a sheet to qualify people. Those calls never go well because clients can sense it's a sales call and are usually averse to that. You should relax, lean back in your seat, and act like you're having a conversation with someone you know. Put yourself in the place of a retired client. Speak slowly as if you are talking to a friend, but also deepen your voice and speak with confidence.

Intentional Pausing. Because you talk to clients on a consistent basis, you know what you're going to say and most likely know what the client is going to say. Try to keep from sounding repetitive. Using intentional pauses makes the conversation sound more authentic and signals to the caller that you're thinking about what you're going to say next. Slow down.

The Columbo Close. This closing technique uses a consultative tone with slow delivery and utilizes the phrase "just one more thing" before ending a call, allowing you to gather honest answers from a client when their guard is down. This technique uses a Concern Statement that allows the client to come to the natural conclusion, "I better go see this advisor about my retirement."

FORMULA FOR SETTING AN APPOINTMENT

Comply by telling the client you will send them what they called for, and ask for contact information. Use Discovery Questions to find out what plans the client has for funding their retirement. Once the problem begins to surface in the conversation, use Concern Statements to show the potential client how your advisor can help them. If you are met with excuses as to why they can't schedule an appointment, use Overcoming Objections. Then, Set the Appointment.

Comply

When a client calls in response to a radio or TV show looking for information about retirement, the appointment setter should meet the need right away by telling the client they can send out the information. After meeting the need, the setter can then begin The Columbo Close by asking questions about their retirement:

- “Absolutely, I can get that information out to you. Let me collect the info we need so we can send it to you. We’re going to send it to your email. What’s your email address?”
- “Oh, yeah, we’re going to get that <article name> to you right away. Let me get some basic info from you. What’s your email address? (Client Answers.) You know we do a lot of other things too, <client name>. Tell me a little about what you’ve done to prepare for retirement and we can send you articles on those things as well.
- <Agent name> has written a lot of articles on retirement that might interest you. So tell me what you’ve done to prepare for retirement, and I can put a package together for you that would be relevant.
- The <article name> article that was advertised on the radio show has some great information and will be helpful, but it may be a little generic for you. So tell me what you’ve done to prepare for retirement and other things more specific to your situation so I can put a custom package together for you that’s more relevant.
- We have other things that we can get out to you like (name the articles, items you could send). Tell me what you’ve done to prepare for retirement so I can put a custom package together for you that’s relevant to your specific situation.
- (TV specific) The book you’re calling for gives excellent retirement information. The only way to help ensure you’re on the right track is to come in and personally speak with our team. We offer complimentary portfolio reviews to <name of your TV segment> viewers. So tell me what you’ve done so far to prepare for retirement.

Discovery Questions

The only way to find out what matters to people about their retirement is to get them talking about it. Use an investigative style by asking leading questions to discover information about potential clients.

The statement to memorize and use on **EVERY** call is: “Tell me more about what you’ve done to prepare for retirement.”

- Oh, wow, two months away from retiring. Are you nervous about market conditions?
- Other than Social Security, what sources of income do you (and your spouse) plan to use in retirement?
- Do you have a 401(k)?
- What are you going to do for income in retirement?
- Do you have any IRAs outside of that 401(k)?

- Tell me what kind of investor you are. Use open ended questions; avoid asking what he or she has, what they like, where they are currently invested, and what their risk tolerance is. “Oh, who are you working through to do that?” Then, they usually tell you where, with whom, and what company in which they’ve invested.
- Are you married?
- Are you already retired? When do you plan to retire?
- Oh, you have a 401(k) at <insert company here>. How long have you been there? Where were you before that? **Go into their work history.**
- Do you have investments that you plan to take income from in retirement? **(This question is usually disarming for the client.)**
- Tell me what you’ve done so far about Social Security.
- Do you understand Social Security maximization? What are your plans for that?
- Do you have a plan for your RMDs? The client will probably say, “What’s an RMD?”
- Tell them about RMDs. If you know they are over 70, you can ask, “What is the Fed making you take on your RMDs each year?” Once they give you that number, you know what they’re worth.
- What was your experience back in 2008?

Concern Statements

Before you ask for an appointment, there should always be a genuine concern statement. This will show empathy and create urgency with the client to come in for an appointment:

- You know, gosh (pause), based on what you’ve told me, I think you really need to talk to <agent name>.
- Gosh (pause), you know, you’ve got some serious stuff going on. I mean, these are legitimate questions. I run <agent’s name> schedule. With your permission, I’d like for you to get in here and talk to <agent> to get some of these questions answered because I can’t answer all these. You’ve got some real questions, and it’s good to get your ducks in a row.
- Let us help you make sure everything is ready for this crucial period in your life.
- If you’re really concerned about those fees that you’re paying, let’s have someone take a look at them.
- It sounds like you have a lot of important questions.
- You know, I’ve got to be honest with you (pause); you’ve got some real concerns.

- It really concerns me that you don't yet have the answers to some of these important questions you have. With your permission, I'd like to recommend a time for you to come in and talk this over.

Overcoming Objections

If a client gives you the following excuses to avoid scheduling an appointment, try these tactics to get them back on track. Using this consultative approach, the closer they are to retirement, the more likely they are to pull the trigger and come in for an appointment:

- "I've got a guy." If the potential client is calling in for information, they must need more from their "guy" because he's not addressing these concerns.
- "We're busy." **Answer with:** "We're all busy, that's why we work on appointment only." **Go straight for the appointment anyway.** "In fact, we're about two weeks out before we could get you in. With your permission/If I may ask, why don't you grab your calendar so we can find a time that might work for you. Would you be looking for business hours, or will the evening be better for you? Can you get over here at the tail end of the day? Could you get out of work a little early? We like to take our last appointment around 3 p.m. — is that possible?"

Set the Appointment

Things to Remember

- When closing, give them two choices of times to book an appointment.
- Be clear about bringing their spouse, statements, and SSN information.
- Let them know that you will call the night before to remind them of their appointment time.

RADIO/TV CALL SCRIPT

<Modify this and make it your own>

Goals for Each Call

1. Make the caller feel comfortable by Complying with their request to receive information or a book.
2. Demonstrate concern in your tone by asking them what they've done to prepare for retirement. Ask any other Discovery Questions that apply.

3. Gather financial information, but only ask specifics if your advisor asks you to get the client's age, marital status, and financial status. Otherwise, the Discovery Questions will lead you into a great conversation with your caller.
4. Wait for a sign of concern from the client, meaning they're talking about their questions or retirement concerns. They may even start asking you questions. That's when you utilize Concern Statements. When met with excuses as to why the potential client can't come in, Overcome Objections.
5. Set the Appointment.

Sample Call

Thank you for calling <your firm's name>. This is _____. How may I assist you?

<They ask for a book, report, etc.>

"Oh, sure. We're going to get that <article name/book> to you right away. Let me get some basic info from you. What's your email address?"

<Client answers>

You know, we do a lot of other things too, <client name>. Tell me a little about what you've done to prepare for retirement, and we can send you articles on those as well.

<Let them respond>

If you want to obtain financial information from your client, use the script questions below:

- Are you already retired? When do you plan to retire?
- How old are you, if I may ask?
- (If over 62) Have you filed for Social Security yet?
- Are you married?
- Other than Social Security, what sources of income do you (and your spouse) plan to use in retirement?

Oh, I don't know. . .

Well, as you probably know from listening to the radio or watching TV, we help people in the retirement phase create a solid plan for income throughout retirement. So I have plenty of information I could send you on that. Tell me a little bit about what you've done to prepare for retirement so I know what to send.

Well, I have some rental properties. . .

That's good to hear. Having that rental income can simplify your income plan a bit.

Do you have any other savings like 401(k)s or IRAs that you will be able to take income from at some point?

I've got some savings and some things put away. . .

Ok. So do you have a 401(k) through work or IRAs?

Additional Discovery Question/Concern Statement Examples

If they are resistant to talk about investments, move to Social Security. “Filing for Social Security benefits is something that so many people have questions on. There are a lot of rules to follow and variables to take into account to make sure you maximize your payments.” Wait for response.

- If the response demonstrates that they are concerned about Social Security, you can use that as a hook to get them in for an appointment. “You know, <advisor> helps clients find Social Security filing plans that can potentially maximize their benefits. Based on your concerns, I would really recommend setting up an appointment so he/she can run some calculations for you.”

Keep asking Discovery Questions until the client begins to talk about their retirement. Then, insert a Concern Statement that will lead to an appointment. “You know, based on what you’ve told me, I would really recommend setting up an appointment to have <advisor> review <whatever they are concerned about>.”

Close with an appointment

“Well, <clients name>, I’ll go ahead and get this information out to you. I’ll include articles on the things we’ve discussed, and I’ve got your appointment set for <day, date, and time>. We will call you the night before to confirm.

Close without an appointment

“Well, <clients name>, I’ll go ahead and get this information out to you. I’ll include articles on the things we’ve discussed. I’ll also include a worksheet so if you’d like to fill it out and call us, we can set up an appointment.”

Tips for Sending the Book

When you send out the book, you may consider adding a letter (or some other “goody”).

Example: One of our advisors chose to create a bookmark to send along with the book. The bookmark has their company logo and, below that, the third-party credibility logos that he is

associated with (CNN Money, Fortune, his radio show, and the TV station logo). He signs the bottom of each personally.

You may want to include a personalized letter. Consider breaking these letters up into three categories:

1. If it's someone who is off-profile, meaning that you DO NOT want to schedule an appointment with, just write, "Thank you. Enjoy the book!" or something generic.
2. If it's someone who's interested in scheduling an appointment, you may say something like: "Along with this book, we're offering a complimentary review. <Name of the person following up> will be following up with you next week."
3. If it's someone who has already scheduled an appointment when they called for the book, send a personalized letter saying that you are looking forward to meeting with them and what to expect during their appointment. If you have a folder or package that you send to them prior to the appointment, include the book in that package.