

# ***Client Process***



[www.catalyst4growth.org](http://www.catalyst4growth.org)

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# What is *Client Process?*

A series of actions that are carried out in a particular order, not just one action. These actions should achieve the desired outcome.

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IDENTIFYING YOUR CLIENT PROCESS



# Your "Client Process" is the ***Ultimate Key***

- Value Proposition
- Customer Experience
- Increase your ability to be referred
- Reduce compliance or competitive pressure
- Improves communication between all parties
- Increases wallet share
- Deepens advisor-client relationships

IDENTIFYING YOUR CLIENT PROCESS



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- The key attributes of an effective process must be aligned with and driven by your overall goal.
- Be well documented, and clear, leaving no room for misinterpretation.
- It must be repeatable, followed precisely.
- Re-evaluate annually to ensure ongoing effectiveness and simplicity.
- It should be presented at each appointment and discussed. It highlights the client-advisor relationship over time





- THE HABIT OF IMPROVING AND/OR ESTABLISHING PROCESSES WHEN NEEDED SHOULD BE ENGRAINED IN YOUR CULTURE.
- A GOOD PROCESS ENSURES QUALITY WITHIN YOUR ORGANIZATION, RESULTING IN HIGHER SUCCESS FOR BOTH YOUR CLIENT AND YOUR BUSINESS, ATTRACTING PROSPECTS.



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IDENTIFYING YOUR CLIENT PROCESS

# Scaling Your *Process*



- You can not scale yourself – you can scale your process even if your intent is not to become a large practice.
- A process will give you an Increased Quality of Life or superior work-life balance.
- Your process should be “**bigger**” than yourself

IDENTIFYING YOUR CLIENT PROCESS



# Let's review some examples:

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IDENTIFYING YOUR CLIENT PROCESS



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# CLIENT ENGAGEMENT PROCESS

We are a wealth management firm focused on retirement income and believe our relationships begin with a foundation of truth and honesty. We are interested in building long-term relationships not brokering transactions. Our clients are like family and not everyone who completes our process will be a fit for our practice. Our comprehensive retirement planning process uniquely positions our advisors to meet the needs of guiding our clients through the transition of asset accumulation to asset distribution. The process of crafting your custom retirement plan generally involves these steps towards the goal to **Retire the Job and KEEP the Paycheck.**

## DISCOVERY (MEETINGS 1 & 2)

- Get to know one another, including how we get paid.
- Discuss current plan & goals.
- Identify risk tolerance.
- Analyze risk, fees & tax inefficiencies of current portfolio.
- Show Social Security Optimization strategy.

## INTRODUCE A STRATEGY (MEETING 3)

- Craft a custom plan to protect desired lifestyle
- Provide recommendations to contain losses, cut fees & risks, improve tax efficiencies.
- Side-by-side comparison of current plan vs. recommendations.
- Live, on-screen "what if" scenarios.
- Adjust plan with desired changes.

## IMPLEMENT STRATEGY (MEETING 4 & BEYOND)

- Review final plan & address questions.
- Decide if a fit exists.
- Income & investment plan initiated with signature.
- Establish Trusted Contact.

## PRESENT COMPLETED STRATEGY

- Deliver portfolio with documents.
- Review log-in information, office contacts & communication policies.
- Introduce Friends & Family program.

## ONGOING REVIEWS (AT LEAST ANNUALLY & ANYTIME BY APPOINTMENT)

- Review & adjust plan based on life changes & plan performance.
- Address ongoing strategies for tax efficiency based on current opportunities.
- Address Long-Term care needs & coverage.
- Address Legacy goals.





- Conclusion – Establishing a process becomes a foundational part of your practice.
- Processes are critical because they describe how things are to be done, provide the guide rails for a client relationship, allow us to stay accountable, and give us a standard to compare our results.
- Your process should be tweaked and reviewed annually as you may add new services or have regulatory changes.
- Over time, your process will become streamlined and more efficient.
- When you focus on the right processes, you design your way to success.



# How do you start?



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1. Download the C4G Process Generator
2. Complete the generator after or during a private coaching session(1 hour)
3. Return it to [catalyst4growth.org](http://catalyst4growth.org)
4. Wait for a draft from designer
5. Tweak draft and then send to print by our professional printer
6. Wait for the delivery by UPS/FedEx of your customized process
7. Use this daily with prospects & clients

## ***Lucky Seven***

IDENTIFYING YOUR CLIENT PROCESS



# Questions?

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