

First Meeting Script for Financial Planners

This template is intended to be a thought starter for your own unique script, tailored to your ideal financial planning clients. Think of it as a flexible framework for moving a prospective client through the sales process and on to the next meeting.

Start by establishing a personal connection if possible—how prospect found you, who referred the prospect and how you both know them, anything you might have in common based on the information you have about the person. A quick search of Facebook, or LinkedIn may provide insight into their profession, favorite hobbies, and more.

Introduction:

Advisor: Good morning! Thank you [prospect name] for taking the time to meet with me. We last spoke at the charity golf tournament. Such a great cause. I hear they broke their fundraising record this year.

Client: I heard that! Yeah, that was a fun event.

Opening question (focused on discovering the immediate needs):

Advisor: So, what brings you in today—what's your most pressing financial concern right now?

Client: I'm not sure how to invest my 401(k) ahead of retirement, or how to best use it to replace my paycheck. With the markets the way they are, I don't know if I will have enough to retire on the date I've been thinking of.

Once you've learned what they're looking to solve, you have several options for illustrating to the client that you can help solve their issue. You can use a storytelling approach, making a comparison to a client you've helped who was in a similar position, or use sample client data in your financial planning platform to show one way to solve their issue, or some combination of both. Stories and visuals are both powerful ways to communicate with the client.

Response:

Advisor: I completely understand. A lot of people worry about draining their portfolio prematurely in retirement. You've come to the right place, because I help clients create streams of income and protect themselves against swings in the market. Let me show you how that might look in my financial planning tool.

Client: Sounds great. Let's take a look.

Once you've demonstrated how your capabilities can help in their situation, it's time to refocus on the client. You can ask questions that reveal their expectations for the relationship, as well as ones that explore their general money mindset.

Exploring overall expectations:

Advisor: Describe your ideal financial future—if you worked with me, what would be the desired outcome?

Client: Well, I'd really like to have enough money to really enjoy my retirement.

Advisor: Tell me more. What are you retiring to? Paint me a picture of what retirement looks like for you.

Client: Well, I have this goal to visit all the pro hockey stadiums in North America, for example. So, I guess the ideal thing would be having the freedom to travel and see things I've always wanted to see.

Discovering client service expectations:

Advisor: Tell me about your experience with other advisors or financial professionals.

Client: Well, I was working with this one advisor. I went back to managing my portfolio myself because he never responded to my calls.

Advisor: I'm sorry to hear that. Responsive communication is so important. We make it a priority in my practice, with regular calls and a monthly newsletter to keep everyone on the same page.

Getting clues to the client's money mindset:

Advisor: Tell me about your experiences with money that stand out.

Client: My grandparents scraped by through the Great Depression, so I come from a long line of savers who make the most of their resources. It's been ingrained in me.

Advisor: I can relate to that. And many of my clients are "super savers."

Uncovering any lingering concerns:

Advisor: Thanks for walking me through your main goals for financial planning at this time. Are there any questions I can answer about the process, our fees, or how we'll work together?

Client: Can you explain your fee structure, how that would work?

This might be where you share a letter of engagement. Be transparent about your fee structure, regardless of what format it takes. Your client will appreciate your honesty and transparency when it comes to how they'll pay for services. This is also the ideal time to highlight what they'll receive in exchange for the fee, such as client portals, aggregation, vault, initial planning and ongoing reviews, access to client events, etc.

Sample closing:

Advisor: If you're ready to get started, the next step would be for the team to email you the initial paperwork and then we can set a time for our next meeting. How does that sound?

Client: Sounds great. Let's get started.

Get 44 More Questions to Customize Your Script

Asking the right questions can help spark productive conversations that add nuance to financial planning. That's why one of the most popular resources eMoney has to offer is our [**44 Questions to Ask Clients to Understand Their Values**](#). Explore this list to find more questions that can help you connect with prospective clients.