

STORY STARTERS & RESPONSES

Ongoing Engagement

Discovery will always be a cumulative process. With each client, we listen and retain key turning point moments in their lives from previous meetings, listening for the new they need to share with us. Like a bird foraging for seed, always have your senses attune to what you hear, see, feel, and yes would like to know.

After exchanging customary greetings, meet in a space where you can be adjacent to or near the client. Do not have ongoing client meetings from behind a desk! During the meeting, you may need to access the client's account or pull up research. When that happens, move briefly to your desk chair, do that check, and return to your seat. Many communication-connection roadblocks exist. Control your space aware that even a desk can be a barrier. If you have prepared reports or planning studies to share, have them ready, but don't start there. Mental preparation is equally important. Before the client(s) arrive, look back at your notes from previous meetings and note anything you learned that may be a pressure point. For example, the client's company was reorganizing, or they were considering a career change, an adult child is going through a divorce, a parent is needing more support. No matter what you learned months earlier, have a follow-up question ready.

- Begin the meeting asking the client “Has anything changed in your life, your business (if still employed), or your family since we last met?”
 - Listen for change
 - Look for emotion and energy in what you learn
 - If the change reveals struggle, ask “Tell me how you feel about that?” If the change is good news, smile and say, “That’s wonderful! Tell me more about _____ (the wedding, new baby, promotion, etc.).”
- If and only if you learned something in an earlier conversation that was concerning, now is when you bring that into the conversation. “When we were together last time—or the last time we spoke—you mentioned _____. Could you tell me how that’s going?” What you will then learn is vital, but equally important is your unsaid messaging. I WAS LISTENING THE LAST TIME AND I WILL BE LISTENING TODAY!
- Most of the time, the previous section will not be needed UNLESS you learn something of concern that is new. Always put the client’s agenda ahead of yours. Train your senses to notice and hear and feel what the client most needs to tell you. The review can wait a few minutes IF the client is telling you something new that may well need your listening ear and supportive presence.
- Now shift to business topics, offering a brief market opinion, the review of portfolios, looking at a planning need or suggesting a modified or new investment strategy.
- As the conversation proceeds, listen more than you talk. As questions bubble up, note responses that could include a story such as “I learned something about myself as an investor a few years back,” or “We have a client who asked that very question not long ago. Here’s what we learned and shared with her/him.”
- Wrap up the meeting, schedule NOW the next time you will be together, and summarize any action items needing your attention.
- Walk the client out—some venues need you to walk the client to her car. Thank them for their time.
- AFTER the meeting, go back to your desk, and write a follow up email to the client(s). Thank them for their time and business. If the client shared something sensitive, note that in your email. “Of all we talked about today, thank you for sharing what’s going on with _____.” Or, “Of all we discussed today, I will always remember you telling me about your daughter’s wedding or the new baby or the vacation.”
- If something bubbled up in the meeting needing further research or reflection, do that work as soon as you can. Then call the client within the week and report your findings. Checking in with clients for a business reason or frankly no reason is and will always be a good use of your time.