Slide 1

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Client Review Meetings:
The Foundation for your
Carriage Trade Experience

Presenter John Comer, CFP®, www.jcomerconsulting.com

Slide 2

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Form a great team with your clients

- Meeting functional needs,
- Forming a trusting relationship,
- Communicating effectively,
- Providing the right environment and
- Showing you care

Coach K, Duke Basketball
Coach Mike Krzyzewski

Slide 3

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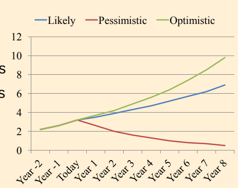
Financial planning inputs

- Earnings rate
- Inflation rate
- Time until goal starts
- Time goal concludes
- Cost of goal
- Savings contributed today and in the future



"It is far better to foresee even without certainty than not to foresee at all,"
Henri Poincare quotes (French Mathematician, Physicist and Philosopher of science, 1854-1912)

Slide 4

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Financial planning inputs

- Economic assumptions
- Legal environment
- Tax environment
- Product improvements

Slide 5

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Monitor and update your financial plan

- Certainty of uncertainty (Doug Lennick)
- Each year you have one year less of uncertainty

Slide 6

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Standardize your agenda

- Your great client meeting is now standard agenda

Slide 7

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Standardize your agenda

- Your great client meeting is now standard agenda
- You plan for each client meeting; write it down

Slide 8

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Standardize your agenda

- Your great client meeting is now standard agenda
- You plan for each client meeting; write it down
- Consistent client experience eliminates uncertainties

Slide 9

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Creating a rotation of agenda items

- Cover six areas each meeting
- Cover the six areas over time

Slide 10

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Agendas for Rotation

- Transition to retirement
- Investment review
- Tax planning
- Risk management
- Estate plan review
- Update financial plan
- Planning for annual bonus
- Business succession

Slide 11

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Adapt agenda for timely news

- Things change—
  - Fiscal Cliff/Debt Ceiling/Cutting Spending
  - Tax planning in uncertainty
  - Low interest rates
  - Healthcare changes
  - Dishonest advisors
  - Financial Regulation

Slide 12

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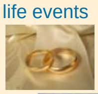
Adapt agenda to reflect life events

- Things change—
  - singles get married,
  - married have children,
  - children need college,
  - clients start a business
  - clients loose a job,
  - grandparents need help,
  - clients retire
- What changes should your clients expect for each life event?




Slide 13

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Summary

- Helping clients reach their goals is your strength.
- Consistent client reviews will deliver a consistent client experience.
- By structuring your client experience,
  - you will better meet the goals of your clients and
  - your clients will be more aware of your efforts.

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Questions?

John Comer, CFP®

Comer Consulting, LLC

763-540-0711

john@jcomerconsulting.com

www.jcomerconsulting.com

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