

# Client Review Meeting Planner



Client reviews used to focus on investment statements and returns. Now, as top advisors have largely shifted to holistic planning, reviews are more about where the clients are on the path to their financial goals. Clients want to know the answers to questions like, “Can I still retire at 65?” or “Will I be able to help my grandchildren with their educations?”

## A holistic client review generally touches on five main areas:

- » Goals and objectives, like retirement, education or big expenditures
- » Investment management
- » Tax planning
- » Estate planning
- » Risk management planning

One benefit of holistic client reviews is that clients can see how you address the real and most important financial questions in their lives so they’re less likely to focus on things like comparing investment performance to unrelated market benchmarks they hear about on the news.

Think about the non-medical experience you have with your doctor’s office. Everything is planned, organized and executed the same way every time. Knowing what you can expect gives you a sense of calm as you make your way into the waiting room; get checked in; are called into the inner office; get weighed; have your blood pressure, temperature and pulse taken; make sure you are taking the same or new medicines – all before you even see the doctor. For many of us, being forced to review our health is inherently stress-inducing, but the routine becomes comforting.

Now, if you've ever had the opportunity to work with a medical professional who looks at your situation from a holistic and forward-looking point of view, you know that doctor's visits can actually be something you enjoy. When working with a doctor who is focused on your long-term health and wellness, you know your visit will include both celebrating your health accomplishments and reviewing your strategy to live a long, healthy life.

### **This is the experience you want to strive to create for your clients.**

Delivering an engaging client review takes process, perspective and preparation. To begin creating a review process that your clients look forward to, start with the end in mind and work backward – how do you want your client to feel before, during and after their review? You need to choreograph the entire process so that your client reviews deliver the intended outcomes.

This client review meeting planner is part of a larger client review meeting process; it's a document you and your team can use to make sure you are well-prepared to deliver a thorough and impactful client review. For a comprehensive "how-to" on delivering an engaging client review, see the [Carson Coaching Online course](#) "CX: Client Reviews."

**Meeting date and time:**

**Date of last client review meeting:**

**Client name(s):**

**Age(s):**

## **CLIENT BACKGROUND**

- 1** What is the client's occupation(s)?

**Action  
Required**

**Add to  
Agenda**

2 What dreams and goals are we working to help this client achieve?

**Action  
Required**

**Add to  
Agenda**

3 Who are the important family members or other beneficiaries? List current ages and other important information.

**Action  
Required**

**Add to  
Agenda**

4 What else is important to this client? (Causes, organizations, hobbies, etc.)

**Action  
Required**

**Add to  
Agenda**

5 What keeps this client up at night?

**Action  
Required**

**Add to  
Agenda**

6 Have there been any service issues since our last meeting with this client?

**Action  
Required**

**Add to  
Agenda**

7 Were all advisor-side action items from the last client review meeting completed as promised?

**Action  
Required**

**Add to  
Agenda**

8 Have there been any major changes to this client's situation since our last meeting? (Job change, birth/death of a family member, divorce/marriage, move, etc.)? Note: Use the Wealth Plan Update Questionnaire located in Carson Coaching Online to gather this information ahead of the meeting by sending it to the client along with the meeting confirmation.

**Action  
Required**

**Add to  
Agenda**

9 What "wins" have we helped the client accomplish in the last 12 months?

**Action  
Required**

**Add to  
Agenda**

# EXISTING ACCOUNT REVIEW

- 1** Have all investment accounts performed as expected over the last 12 months?

**Action Required**

Add to Agenda
  
- 2** Are there any concerns about existing investment accounts?

**Action Required**

Add to Agenda
  
- 3** Does the client have any workplace retirement plans – like a 401(k) – that need to be reviewed?

**Action Required**

Add to Agenda
  
- 4** Are there any outside assets that need to be transferred or rolled over?

**Action Required**

Add to Agenda

**5** Are any insurance policies, annuity benefits, etc., in danger of being lost or nearing their term?

**Action Required**

**Add to Agenda**

**6** Do all investment and insurance accounts have up-to-date beneficiary designations?

**Action Required**

**Add to Agenda**

**7** Does this client need to take an RMD this year?

**Action Required**

**Add to Agenda**

## FINANCIAL PLAN

- |   |  |                        |
|---|--|------------------------|
| 1 | What upcoming financial decisions might this client need to make in the next 12 months?  | <b>Action Required</b> |
|   |  | Add to Agenda          |
| 2 | Have all asset values, savings rates, etc., been updated in the client's financial plan? | <b>Action Required</b> |
|   |  | Add to Agenda          |
| 3 | Is the client still on track to meet their goals?  | <b>Action Required</b> |
|   |  | Add to Agenda          |

## PLANNING OPPORTUNITIES

- |   |  |                        |
|---|--|------------------------|
| 1 | Does this client have any additional risk management (life insurance, long-term care insurance, etc.) needs? | <b>Action Required</b> |
|   |  | Add to Agenda          |
| 2 | Does this client have any estate or legacy planning needs or opportunities at this time?                     | <b>Action Required</b> |
|   |  | Add to Agenda          |
| 3 | Are there any tax planning opportunities we might want to take advantage of for this client?                 | <b>Action Required</b> |
|   |  | Add to Agenda          |
| 3 | Are there any other planning opportunities we may want to explore for this client?                           | <b>Action Required</b> |
|   |  | Add to Agenda          |



## ACTION ITEMS

- |   |  |                        |
|---|--|------------------------|
| 1 | Are there any recommended investment changes for this client's accounts? | <b>Action Required</b> |
|   |  | <b>Add to Agenda</b>   |
| 2 | Do we need to open any new accounts or prepare any transfer paperwork?   | <b>Action Required</b> |
|   |  | <b>Add to Agenda</b>   |
| 3 | Is there any service paperwork that needs to be prepared?                | <b>Action Required</b> |
|   |  | <b>Add to Agenda</b>   |
| 4 | Are there any special reports that need to be prepared?                  | <b>Action Required</b> |
|   |  | <b>Add to Agenda</b>   |

# AGENDA

1 What is the ideal outcome of this meeting?

**Action  
Required**

**Add to  
Agenda**

2 What questions do we expect the client to have on their mind for this meeting?

**Action  
Required**

**Add to  
Agenda**

3 What questions do we need to ask the client at this meeting?

**Action  
Required**

**Add to  
Agenda**

4 What important updates and education do we need to provide the client at this meeting?

**Action  
Required**

**Add to  
Agenda**

5 Do we need to make any professional referrals at this meeting? (Estate planning attorney, tax professional, insurance agent, etc.)

**Action  
Required**

**Add to  
Agenda**

6 What recommendations do we need to make to this client at this meeting?

**Action  
Required**

**Add to  
Agenda**

7 Is there anything else to keep in mind during this meeting?

**Action  
Required**

**Add to  
Agenda**