

Blueprinting with Clients

Working through the Blueprinting Guide, finding your “why” and your “true north” has proven to be a turning point for many advisors. Some advisors started using the guide with clients to share the benefits. This course will teach you how to use the slightly modified Client Blueprinting Guide to strengthen relationships with clients. It is one tool to help implement and execute a very rich, deep, holistic financial planning process.

Overview:

Blueprinting is one of the most valuable exercises that Carson Coaches recommend to our coaching members and partners. The exercises in the Blueprinting guide help you “live your life by design, not by default.” The purpose of these exercises is to help ignite your relentless burning desire and lead you to personal fulfillment. In other words, it will help you find your “why.”

Some advisors who have found their burning desire thought that it would be great to share the meaningful Blueprinting process with their clients. These brave advisors found the results to be richer relationships with clients who completed the process. Additionally, the planning they do with clients who have gone through the Blueprinting exercise is more compelling, because the plans address how the clients’ money connects with their dreams and desires.

This lesson provides guidance on the process using the Blueprinting exercise with clients. Doing so is addressed in the following steps:

- **Step 1:** Appreciate the value of Blueprinting with clients and the general guidelines of which advisors should be aware.
- **Step 2:** Learn the process of Blueprinting with individual clients and couples.
- **Step 3:** Learn the process of leading a Blueprinting retreat with several clients.

Step 1: Understand the potential value of Blueprinting with clients and what to know before you start.

How much is in your 401k? How much are you saving? When do you want to retire? How much do you want to live on? All these questions are important to the planning process, but they are a dry, purely factual representation of the client’s financial situation.

It’s important to know that some clients are fine with that! Just knowing that they are going to be able to retire is all they want from you. There is huge value in basic, solid comprehensive planning. A good comprehensive retirement plan may help the client have confidence to worry less and enjoy life more.

However, some clients might be looking for something bigger. These clients know they are going to be able to fund for college and retire comfortably but are looking for more... for financial fulfillment and life purpose. The Blueprinting exercise, combined with your financial planning tools, come together to lead these clients to a better, more holistic financial planning experience!

One of our coaching members, an advisor running a billion-plus AUM firm told us that he has had many clients approach the ends of their lives. The advisor told us that he has never had a near end-of-life client want to talk about fees or returns, or even bring up their successful retirement planning solutions. However, these clients do want to thank him for helping them really align their wealth with their true-life goals of leaving a legacy and making a difference. In the end, it's not about the mechanical process of planning; it's about getting to that next level of holistic planning!

Advisors and clients need to be in a place of trust to address high-level holistic planning. At this point the advisor is asking vision and purpose questions that uncover how the client would like to align their wealth with their dreams. Here are some sample questions from the CCO course on **Converting Prospects to Clients** that begin to address these fulfillment issues:

Values

- What do you care most about in life?
- Tell me about a few of the things you value most in life.
- Were there any events in your life that had a big impact on your values about money today?
- How do you define success?
- If you could pass on one secret to life to all future generations, what would that secret be?

Objectives

- Are you confident, in the event of your death, that the people and things you care most about would be protected financially?
- What challenge, opportunity, or goal do you have that, if you acted, would make you feel better?

These questions are a great start, but there is a more in-depth way of getting your clients to get to the heart of their financial “why!” The **Client Blueprinting Exercise** is tailor-made to get prospects and clients thinking at the fulfillment level. You can take them through the Blueprinting exercise, either individually or in small groups, having them ask themselves all of the important, values, mission, vision and goals questions that make the exercise so powerful! Some people will consider the kinds of things that come up while Blueprinting as being very private, so make sure to provide enough instruction for them to complete the exercise in private.

COACH TIP: The Client Blueprinting exercise is a modified version of the traditional Carson Blueprinting exercise. The traditional version asks questions that work for advisors, who often own their own firms and directly serve clients. Not all clients fit into the business owner role; they might be corporate executives or physicians. The Client Blueprint is written for a broad range of clients that a typical advisor might work with.

It is VERY important to understand that Blueprinting with clients isn't for every advisor, or for that matter, every client. Advisors who use the Blueprinting exercise offer the following advice:

- You can't be lukewarm on the Blueprinting process; you need to really embrace the benefits of the exercise. Advisors who don't really believe in the Blueprinting exercise for themselves

are a little bit like a chef who doesn't eat his own cooking – there is a disconnect! You have to be all in. Half-way doesn't work!

- On the other side of the table, the client needs to be willing to have a conversation that is deeper than: *When do you want to Retire?* The client needs to be willing to plumb the depths of what their money really means to them and how they want the money to benefit others.
 - Provide instructions to clients that they can go as deep as they want. Some people will find high level/purpose-driven stuff, some may just see where there is alignment (or not).
- Offer Blueprinting as part of your planning process to prospects.
- Offer Blueprinting as a new value-add to your clients.
- Offer Blueprinting, backing off if necessary, but don't give up - *kind persistence is the key!*
- For resistant clients, just add some of the Blueprinting questions into your fact-finding process.
 - You will have favorite questions, such as: "If I wasn't so afraid, I would....."
- You must be a good listener – not just for what the prospect or client is saying, but how they are saying it, whether there is a "look" between a couple, and even what they aren't saying. Many advisors are already good at this, but patient, active listening is even more important when Blueprinting is incorporated into the process.
- The real value of the exercise is revisiting it every couple of years, possibly whenever meaningful life events occur – adjusting accordingly to the situation, goals, and dreams.
- Progress not perfection. If you go to the gym and don't do everything perfectly, was it a waste of time? No! It doesn't have to be perfect, or even complete to have value. The win is just starting the process and making progress -- no matter how slow. One Carson Partner reported that it took him three years to fully make it through his first, full Blueprinting exercise; now he is one of the process' biggest advocates!
- Be aware that couples who go through the Blueprinting process together might find that they have different priorities and goals. One of our coaching members completed the Blueprint with his wife. He thought they were on the same page, planning to retire to Florida and play golf. Until going through the Blueprint together, he didn't know how much she hated the plan.

Coach Note: We suggest that you partner with a local coach or get coach training if you are going to Blueprint with clients. Reason behind this -- these questions can uncover some deep emotions and/or bring up upsetting/traumatic memories. Unless you have training as a coach, therapist, or pastor/spiritual advisor, you are likely not equipped to handle what could come up and could do harm to your clients.

Understanding the value and rules of Blueprinting with clients is the backbone of the process. The first way to blueprint with prospects and clients, which is covered in the next lesson is Blueprinting with individual clients/couples.

Step 2: Blueprint with individual clients

The last lesson covered some general rules for using the Blueprinting guide. This lesson focuses more on the process of Blueprinting with individual clients and couples.

There are two methods to use the Blueprinting Exercise with individual clients and couples:

- **Method 1:** Clients complete the guide on their own, then they report back to you on their key findings.
- **Method 2:** You work with clients to complete the exercise

Coach Tip: We recommend that you either provide or suggest the book: *Half Time: Moving from Success to Significance*, by Bob Buford to clients who are considering going through the Blueprinting process.

Advisors who work through the Blueprint with clients tell us that they offer the process to all A and A+ clients and prospects, but they are much more selective in offering the process to lower segment clients.

Some clients will be interested, while others either won't want to do it at all or they will have to be convinced over time. However, when you introduce Blueprinting to prospects instead of clients, the prospects might assume that it is just part of your normal planning process. With clients, you can introduce it as something you have worked through yourself, found value, and wanted to share it with them as part of their ongoing relationship with you.

Here is a **sample script** for how you might introduce Blueprinting to an existing client:

Bill and Mary, I don't know if I ever told you that I have a business coach that I work with on professional and personal development. One of the activities that I look at every year is called the Blueprinting Guide. It is an exercise where I look at:

- *My values, and how my time is aligned with my values*
- *My purpose as a financial advisor*
- *The vision for my firm/practice*
- *My professional mission*
- *The goals that support all of it.*

The coaching firm, after several requests from other advisors, created a Client Blueprinting Guide, that addresses the same values, purpose, vision, mission and goals, but in a way that anyone can benefit from the exercise.

These advisors found that having their best clients go through the process brings their financial goals into more meaningful focus (creating a stronger "why") and deepens the relationship between the advisors and their clients.

My coach recently brought all of this to my attention because she knows the benefits that I received from going through the Blueprinting guide myself. With your permission, I'd like to show you how it works.

As previously indicated, not all clients will want to participate, but for the ones who do, here's how to take them through the process:

Step 1: Tell the clients some concrete ways that you have benefitted from the Blueprinting exercise

- Clarity
- Focus
- Limit Distractions
- Strong “Why”
- Other example meaningful to you

Step 2: Walk the clients through the high-level sections of the Blueprinting Guide for Clients, briefly describing how to go through each section. Let them know that the process can take some time, so getting “done” isn't the goal. Rather, getting their answers to feeling authentically “right” is what they are going for. They should not rush the process and you shouldn't either. Guiding them patiently, with an occasional “nudge” if needed should be your mindset.

Here are sample section descriptions that you can use as starting points for your own section descriptions:

- **Values:** “Your values are (or should be) the rules you live by. However, many of us get pulled away from our core values by less important, but “louder” demands that call for our attention. For example, many people say time with family is a high priority, but after reflecting on their schedule, they realize that their family is pushed down the priority list by work demands. This section will ask you to list and prioritize your values and then assess whether or not you are actually living your values.”
- **Purpose:** “Your purpose is the core of your ‘why.’ It's what gets you up in the morning and gives you the energy to power through short-term frustrations. Living a life with clear purpose is energy-giving, rather than energy-depleting.”
- **Vision:** “Your vision is your ideal future state. Having a clear vision allows you to navigate the obstacles in life, because once you pass the obstacle, the vision is there to get you back on track.”
- **Mission:** “Your personal and professional mission statements are the story of the kind of person you want to be. They should be memorized and shared with the people most important in your life, such as your life partner, family member, or business partner(s) (and financial planner).”
- **Summary:** “The summary is a single page that includes the final (or working) version of each of the above sections. It will be the document you read every day to stay on track to your ‘true north,’ limiting distractions.”
- **Goals:** “Your goals are where the Blueprinting guide meets action. We suggest SMAC goals:

- S = Specific
- M = Measurable
- A = Achievable
- C = Compatible

Step 3: Tell the clients that you will send them the Client Blueprinting Guide (fillable pdf). The best way to work on the guide is in relatively small increments of time. For example, instead of sitting down for several hours, trying to complete the guide all at once, put aside 30 minutes, every other day until it begins to feel “right.”

If the client is a couple, in some cases it may be best that each person should complete their own guides independently, before comparing and adjusting. You want a couple to discuss their shared version later. Others may be better served doing the exercise together. Remind partners that the goal is for them to plot out their future together. This is a process to help them have reaffirm their shared vision, or it can help them identify items that they will need to discuss further. The process is not a competition! It is an exercise to identify a financial plan that provides *purpose* for the couple.

Step 4: The clients send their final version(s) to you for review, where you note points to discuss (for clarification or comment).

Step 5: Schedule a meeting to review how their Blueprinting guide, what they took away from the exercise and how it integrates with their financial plan. This should not be you telling them how you think it should integrate. Rather, it should be a discussion, where you and the clients come together with a plan.

Coach Tip: For some clients, working by themselves and with you is the best way to go through the Blueprinting Guide. However, other clients might benefit from attending a Blueprinting Retreat. You can give them the option. Move onto the next section to learn more about conducting a Client Blueprinting Retreat.

Step 3: Lead a Blueprinting Retreat with a group of clients.

Working through a Client Blueprinting exercise with an individual is a great place to start, but some advisors take it to the next level, by holding Blueprinting Retreats with groups of clients. Bringing groups of clients together has several potential benefits:

- Bringing successful clients together has an amplifying effect on your perceived value. They get to see you as the cohesive center of the group. Anyone who brings people together increases his or her credibility in the eyes of the people in the group. Think about your other, less intense client events. People want to talk to YOU, often waiting their turn to do so. Bringing people together for a truly “fulfilling” experience will further elevate you in your clients’ eyes!
- The group participants get to see they aren’t the only ones uncomfortable with the process. They can “let their guard down” because they aren’t the only one(s) going through the exercise. Remember the first time you went through your own Blueprinting exercise. You may have wondered if you were doing it right. In a group, clients get to see that there is no one “right” way. They get to see that progress, not perfection is the goal of the exercise.

Coach Tip: These events can deliver very impactful results for your clients. They can be life altering in a very positive way. As a reminder caution, your clients may discover some very strong feelings and emotions. A complicated couple dynamics can be very challenging to work through. An advisor should only do a Blueprinting retreat event after they have appropriate levels of training and expertise to manage various client interactions, or they should pair up with a trained coach/counselor to conduct a Blueprinting retreat.

Here are the steps in holding a Client Blueprinting Retreat:

1. Send the agenda to the prospects/clients who have agreed to attend.
2. Send invitations to those who expressed interest. Blueprinting retreats should be limited to eight (preferred) to 12 people (maximum). This is to ensure proper group dynamics.
3. The environment is very important. Pick a space that has the fewest external distractions possible. We recommend that the event be held on a Saturday morning.
4. Your client events coordinator or operations person should plan for refreshments and snacks during breaks.
5. At the beginning of the session, review the morning's agenda (that you sent out ahead of the session), letting people know when there will be breaks.
6. We recommend that you start with an exercise to help people clear their mind: meditation can be used if you are comfortable leading a mind clearing meditation, or some quiet personal or prayer time, depending on what individuals prefer.
7. For the first part of the retreat, separate couples, keeping the partners in separate groups. This removes the possibility of either partner controlling the discussion. They should be kept apart until they put their compelling vision together as a couple and work on goals.
8. Explain that you will be breaking the Blueprinting guide down into its five sections below.

Agenda:

Section One (20-30 minutes): Identifying what you value most.

The important part of this exercise is to have participants assess where they are now and where they would like to be. Make sure you reassure them that this is a "judgement free zone." It is not made to make them feel bad in any way. This is to help them assess what they need to do to achieve a life that is truer to who they are and what they want to be.

Have them share where their values and time are aligned and where they are out of alignment with the group (if they want to) and have them come up with ideas about how they can increase the rank of items identified as being too low.

Section Two (20-30 minutes): Finding your meaningful purpose.

This is one place that emotions can start to come to the surface. Let them know that the purpose exercise can be emotional. You should be ready for it, too! Let them know you are not there to fix anything. Let them "be" with their emotions. Tell the participants,

“We are all adults here and have dealt with emotions before. They are nothing to be afraid of nor are they things we need to fix. If someone gets emotional let them “be” with their emotions and they will work through them. We just need to be there for them, in silence.”

Partner everyone up with one or two other people to work through the purpose, vision, and mission statement exercises. People tend to make more progress on the difficult parts of the exercise when they can talk through their responses. Have them ask each question to their partner(s) aloud.

Break: (15 Minutes)

Section Three (20-30 minutes): Creating a Compelling Vision for your future

This needs to be positioned as a motivating ideal that can be read daily to make sure you are trying your best to live your ideal life. Begin by saying something like: “Think about waking up tomorrow and that everything is exactly the way you have always wanted it to be.

The headings are suggestions to keep you on track. Be as descriptive as possible. *This is a great time to share your own Compelling Vision with the participants.* Give them 20 minutes to write their responses down and be ready to share upon return to group.

Have as many people share their visions as possible. Make sure, when someone is done reading there are many positive statements made about how wonderful that life would be. Before you take a break, have them think about what is actually stopping them from living the life they described.

Section Four (20-30 minutes): Personal Mission Statement

Tell them that there are three questions that they need to answer for the mission statement: Who you are? What do you want to accomplish every day? How are you going to accomplish those things? This needs to be something that can be memorized. Recommend that it is something they say to themselves every morning. Tell them, “This is the way to start living your life by design not by chance.”

Break: (15 Minutes)

Section Five (20-30 minutes): Goal setting

This is the time for the advisor to shine. Planning is what you do best, and good goal setting is simply planning above and beyond finances. Make sure the goals are SMAC certified (Specific, Measurable, Achievable, Compatible):

- They need to start each goal with positive words such as “I will.” Each goal needs to be very clearly stated. Spend as much time as is necessary on this step.
- The only way a person is going to achieve a goal is to take appropriate steps toward that goal. These are the “keys to achieve.” There need to be short-term steps to move toward each overall goal. The more specific you are, the better chance your clients will have to achieve their goals.
- Rewards are the reminders that you achieved that goal. The rewards should be motivating in themselves to get the reward, not only achieve the goal. They also need to be tied to the goal itself.

Closing (20-30 minutes):

This is the time where deep connections are made with all participants. The leader of the retreat needs to take time to sum up positive observations of each of the participants. Showing that you noticed changes and shared in their epiphanies will hugely deepen your relationship with participants. You will have made connections. Allow others to share positive observations and comments about other participants. Close the meeting with your favorite positive quote or saying.

Coach Tip: It is very important to be cognizant of time. The presenter should limit the retreat to approximately three hours. Suggested time frames for the five sections and the closing are 25-30 minutes for each section, with two 15-minute breaks. Do not be concerned if some sections do not fit into the periods given. The open discussion is what you are going for.

Summary:

Remember that Blueprinting with Clients isn't for every advisor or client. However, if you choose to try it, the steps to do so are:

- **Step 1:** Appreciate the value of Blueprinting with clients and the general guidelines of advisors should be aware.
- **Step 2:** Learn the process of Blueprinting with individual clients and couples.
- **Step 3:** Learn the process of leading a Blueprinting retreat with several clients.

FAQs:

- **I liked going through the Blueprinting exercise myself, but I can't say that I am passionate about it yet, because it was recent. I haven't really seen any long-term benefits. Should wait to blueprint with clients?**
 - It depends. If you think it is going to help you and you can talk passionately about the process, there is no need to wait. You can talk to your Carson coach about how other advisors have found tangible benefits and relate those stories to your clients. If you lukewarm, wait.
- **It seems that getting to this level of "fact-finding" with clients is kind of crossing the line. Won't it seem like I am trying to get too personal with clients if I ask them to go through the blueprint.**
 - As indicated, Blueprinting isn't for every client or every advisor. Some people will be comfortable with it and others won't.
- **A three-hour Blueprinting retreat seems like a lot! Isn't that asking for too much time from my clients?**
 - The real question should be, "how do I make it through the retreat in only three hours?" Remember, you are having people spend time thinking about themselves, which people usually like to do. Three hours is a very reasonable length of time for the workshop. In fact, the real challenge isn't the time, it's navigating some potentially very powerful feelings and emotions.

Resources:

Learn more and download the resources referenced in this document from the *Blueprinting with Clients* course in Carson Coaching Online.