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| Model Steps | Script |
| **Introduce, Extend Courtesy** | Hello, may I speak to (name of prospect) please? This is (your name). (Name of client) Is this a convenient moment for you? |
| **Purpose of Call** | Excellent. I am just reaching out to touch base between appointments. I know your concerned and I wanted to touch base with you. I also wanted to let you know what we are doing and thinking but, first how are you feeling? .  |
| **Review what you have been doing and your thoughts** | Well, I can empathize with how you are feeling many my clients are feeling that way. (or we if a team approach). Well, I have rerun your plan and reviewed your accounts and this is what we know: (pick 3 items you want to review):* The DOW was done 32% and your account was down X% so your portfolio responded just as we planned based on your risk tolerance and the asset allocation model we implemented
* As of today, your accounts are now down X since we last tested the bottom so from the low you have regained X%
* Your plan with the current value of your accounts tells us you are still on pace to achieve your goals, e.g. retiring in X number of years, or at your current distribution rate you will still not run out of money, etc., so I recommend stay the course
* If their plans says they are going to fall short of their goal this is good time to invest more into your IRA or 40!K (if qualify use the catch up rule), stop RMD, or
* We can reallocate your investment portfolios according to build 3 to 6-month cash reserve, to achieve investment goals, risk tolerance and either current or a new time horizon,

**What are your thoughts based on this information?** |
| **Rerame and reflect by supporting the original goals** |  If necessary say, let’s step back and revisit your goals and values? • Have your goals changed?• Have your values changed?Help the client link their goals, values and time horizons to when they will actually need this money. Then help reframe by asking the following: |
| **Reframe** | What options makes best sense to you? That is one option (said in a positive tone). There are other options, as well. List out different options and create both pluses and minuses for each option. Then ask them what option they like best.  |
| **Respond** | If you agree with their choice proceed to close the call. However, after listening, ask the client if they would like your thoughts. Then weigh in with what you think the tradeoffs are, as well as advantages. Now is the time to bring in current facts to help define what is the current reality. For example, the folly of timing the market, e.g., 10, 20, 40, or 60 best days over the last 20 years in trying to time it. Historical evidence of using equities to stay ahead of inflation while achieving their long-term goal**Respond: What do you think your best choice is now?**  |
| **Close Call** | Excellent, those are my thoughts as well. In the meantime, I will be continuing to watch your accounts and make any necessary changes if I see opportunities arise. If they need time to think about ask them do they want 24 or 48 hours? Great, I will call you back then, what is the best time and number? Lastly, we will get to the other side and using the smart money allocation by placing your money in the 4 Cornerstones to help protect for when these uncertainties’ in the market happen is a prudent approach. By make sure you will have the money in the appropriate cornerstone when you need it. If any questions or concerns arise do not hesitate to give me a call. Note: provide them with the best time to call you, e.g. 8 to 9, 11:30 to 12:15 and 4: 30 to 5. The other times during the day you are in appointments. Now, if you get a voice mail please leave a detail message letting me know what you need and how quickly you need me to return your call. I normally have 24 to 48 hours during times like these to return calls because I am in appointments most of the day. For more information on 4-Cornerstone Smart Money Allocation listen Podcast Episode 3 <https://value-ability.com/> |