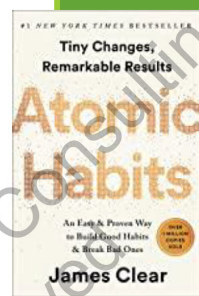
Habit + Process = SUCCESS

Juli McNeely, LUTCF, CFP, CLU

Habits

"It doesn't matter how successful or unsuccessful you are right now. What matters is whether your habits are putting you on a path toward success. You should be far more concerned with your current trajectory than with your current result."

- *James Clear*



So much valuable information in this book………We need to focus on creating great habits. "Habits are mental shortcuts learned from our experience."

He talks about "goals are about the results you want to achieve. Systems are about the processes that lead to those results."
"Goals set your direction, but systems are best for making progress."

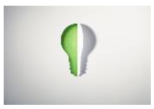
So if you have written a goal but can't seem to reach it…..perhaps it's time to review your process and systems.

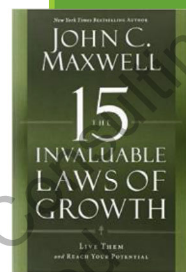
Habits – Where Are You Going Next?

The time is NOW to choose the right habits.

This year write a GROWTH PLAN in addition to your business plan.

Relationships, Health, Career, Service, Financial, Spiritual, Environment, Travel





Blank Growth Plan handout

Process, Process, Process……….

Successful advisors have processes and systems in place so success becomes *__predictable__!!*

And they continuously fine tune them………

- **Examples of Internal Process**
    - Team Communication/Roles
    - Team Goals
    - New Business Processing
    - Case Prep
    - New Client Process
    - Client Segmentation
    - Annual Reviews
- **Examples of External/Client Facing Process**
    - New Client Kit
    - Client Organization
    - Financial Planning Process
    - Marketing Events
    - Other

Internal

- Internal Culture
- How do you want your team to feel?
- How do you motivate and reward your team?
- Establishing a predictable process for every client to go through but still make it feel personalized.
- Who’s the “best” person to complete the task?
- Tracking Workflow/Handoffs are KEY!

Team Communication

- Daily
  - Schedule Changes
  - Today’s Accomplishments
  - Client Interactions
  - Follow Up Needed
  - Tomorrow’s To Do’s

Internal

Team Communication

- Weekly – Monday Morning Meeting
- Monthly-Extended Monday Morning Meeting
- Annual Plans-Strategy Session

  Business Plans for ALL Team Members

Get Your Entire Team Involved in the Process Discussion!!!

Team Roles

- Service Team
  - Director of First Impressions
  - Licensed Assistant/ParaPlanner
  - College Intern(s)
- Sales Team
  - 3 Advisors Actively Selling

Delegation

New Business Processing

- Who scrubs the application?
- Who does follow ups?
- Who tracks underwriting status?
- Who communicates the progress to the client?
- Do you have a checklist?

Internal

Case Prep

- Who preps the file?
- Who runs quotes/illustrations?
- Who pulls forms and pre-fills when possible?
- Who prepares the meeting agenda?

New Client Process

Internal

A brand new prospect calls the office……

What does your process look like?

Internal

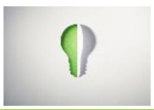
New Client Process

STEPS	BY WHO?
Prospect Intake Form(*) - if client called in	Dir of 1st Impressions
Initial Contact – Set Appt	Dir of 1st Impressions
Send Things to Bring Letter(*) – mail or email depending on time before initial appt	Dir of 1st Impressions
Appt Prep	Dir of 1st Impressions
Initial Appt – Use New Client Discovery Meeting Agenda(*)	Rep(s)
Send Follow Up Letter w/ Next Steps(*)	Rep(s)
Setup Folders, AA and Scan into LF	Dir of 1st Impressions
Client Homework	Client
Analyze, Formulate Plan & Make Recommendations	Licensed Asst & Rep(s)
Set 2nd Appt if not already done	Dir of 1st Impressions/Rep(s)
2nd Appt Prep	Licensed Asst
2nd Appt	Rep(s)
Client Deciding Time	Client
Follow Up	Rep(s)
Internal Onboarding Paperwork Completed Process Paperwork Email Disclosures Complete AA Profile LF Scanning Setup myCMO Send Thank You Note	Support Team

Internal

Client Segmentation

- How do you currently segment your clients?
- Which clients get the majority of your time?
- What’s the process you use to follow up regularly?



Segmentation Handout

Internal

Annual Review Process

STEPS	BY WHO?
3 weeks prior to review month – prep call lists and mark Financial Profile Clients	Dir of 1st Impressions
Reps Review Lists for Non FP Clients & FP Clients	Rep(s)
Send Profile Update pages – request return data by end of month w/ letter	Dir of 1st Impressions
Client Homework for Financial Profile Clients	Client
Follow Up with Financial Profile Clients & Set Appt	Licensed Asst
"Growth" Calls Made	Rep(s)
Active Calls Made/Emails Sent With Timetrade Link	Dir of 1st Impressions
Update Call Logs as needed	All
STEPS	BY WHO?
Setup Annual Review Mtg	Dir of 1st Impressions
Review Prep	Licensed Asst/Dir of 1st Impressions
Analyze & Formulate Appt Agenda – Fee Shift??	Licensed Asst/Rep(s)
Confirm Appt	Dir of 1st Impressions
Appt Prep	Licensed Asst/Dir of 1st Impressions
Give Client(s) Lifestyle Checklist(*) & Risk Tolerance(*) upon arrival in office	Dir of 1st Impressions
Appt	Rep(s)
Send a Thank You Note or Recap/Recommendation Letter	Rep(s)
Process Paperwork	Dir of 1st Impressions/Licensed Asst
Follow Up	Rep(s)
Add Begin Workflow Date for Next Year or Next Review Date	Dir of 1st Impressions

External

- How do you want your clients to feel?
- How can you ensure all of the steps are followed but make each client feel it's all about them?
- What do you need from COIs?

New Client Kit

External

Six Key Areas of Financial Concerns & Desires

Our Client Bill of Rights

The Independent Advisor

Referrals

Social & Educational Opportunities

Partnerships

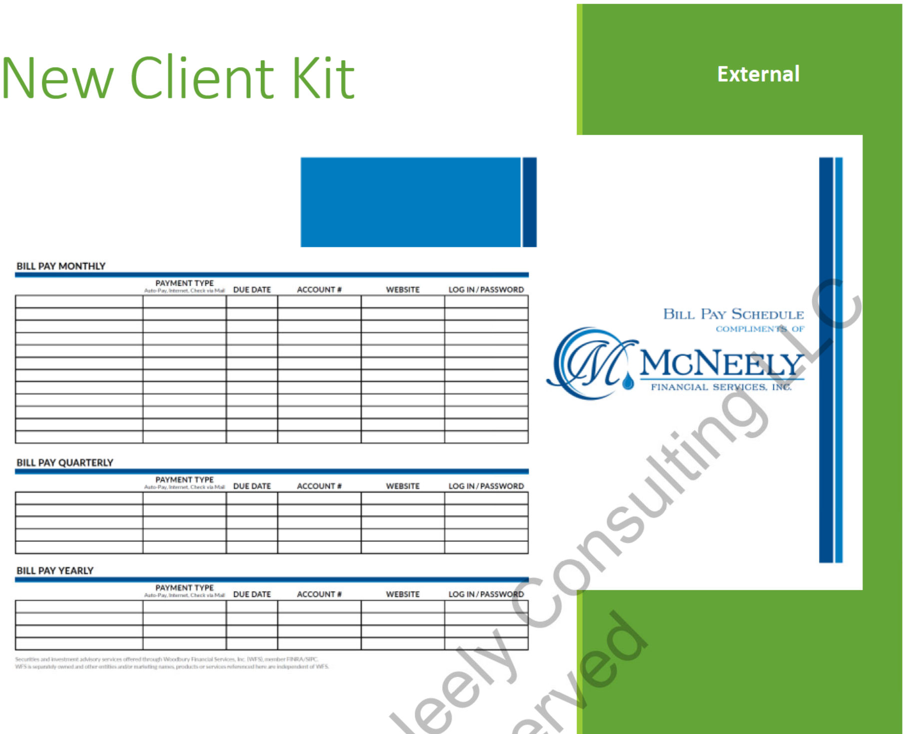
Thank You

THANK YOU for choosing to work with McNeely Financial Services. We look forward to earning your trust and your business for years to come. We hope that you will find this connection kit helpful. You will find several pieces that can be used as an easy reference both now and in the future.

Building a relationship requires some knowledge of each other. We have gathered a significant amount of information about you in order to provide you with the recommendations that we have begun acting on.

We felt you might like to know a little more about us. The McNeely Financial Services Team is here to serve you and this kit provides you more information about our team and what we do.

New Client Kit



BILL PAY MONTHLY

	PAYMENT TYPE Auto-Pay, Internet, Check via Mail	DUE DATE	ACCOUNT #	WEBSITE	LOG IN / PASSWORD

BILL PAY QUARTERLY

	PAYMENT TYPE Auto-Pay, Internet, Check via Mail	DUE DATE	ACCOUNT #	WEBSITE	LOG IN / PASSWORD

BILL PAY YEARLY

	PAYMENT TYPE Auto-Pay, Internet, Check via Mail	DUE DATE	ACCOUNT #	WEBSITE	LOG IN / PASSWORD

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Client Organization

External

Client Organization

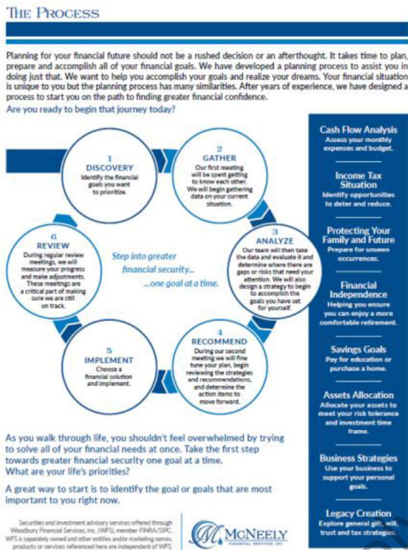
External

Legacy footprint

Follow my steps

www.legacyfootprint.net

Financial Planning Process



THE PROCESS

Planning for your financial future should not be a rushed decision or an afterthought. It takes time to plan, prepare and accomplish all of your financial goals. We have developed a planning process to assist you in doing just that. We want to help you accomplish your goals and realize your dreams. Your financial situation is unique to you but the planning process has many similarities. After years of experience, we have designed a process to start you on the path to finding greater financial confidence.

Are you ready to begin that journey today?

1 DISCOVERY
Identify the financial goals you want to prioritize.

2 GATHER
Our first meeting will be spent getting to know each other. We will begin gathering data on your current situation.

3 ANALYZE
Our team will then take the data and evaluate it and determine where there are gaps or risks that need your attention. We will also design a strategy to begin to accomplish the goals you have set for yourself.

4 RECOMMEND
During our second meeting we will fine tune your plan, begin reviewing the strategies and recommendations, and determine the action items to move forward.

5 IMPLEMENT
Choose a financial solution and implement.

6 REVIEW
During regular review meetings, we will measure your progress and make adjustments. These meetings are a critical part of making sure we are still on track.

Step into greater financial security... ...one goal at a time.

Cash Flow Analysis
Assess your monthly expenses and budget.

Income Tax Situation
Identify opportunities to deter and reduce.

Protecting Your Family and Future
Prepare for unseen occurrences.

Financial Independence
Helping you ensure you can enjoy a more comfortable retirement.

Savings Goals
Pay for education or purchase a home.

Assets Allocation
Allocate your assets to meet your risk tolerance and investment time frame.

Business Strategies
Use your business to support your personal goals.

Legacy Creation
Explore general gift, will, trust and tax strategies.

As you walk through life, you shouldn't feel overwhelmed by trying to solve all of your financial needs at once. Take the first step towards greater financial security one goal at a time.
What are your life's priorities?

A great way to start is to identify the goal or goals that are most important to you right now.

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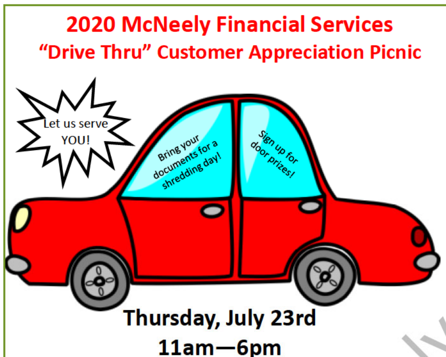
MCNEELY FINANCIAL SERVICES INC

External

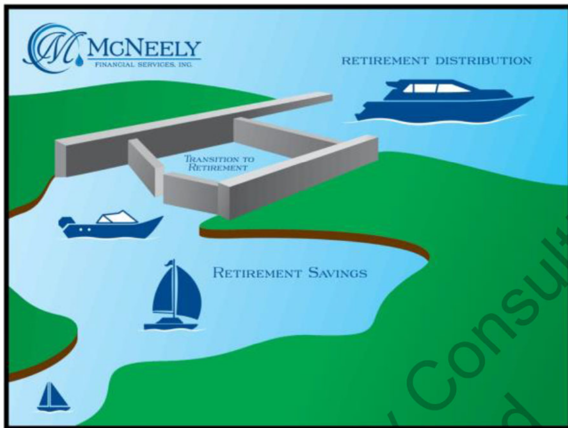
External

Events

- Make it easy to give referrals
- Social Prospecting



Retirement Transitions



Approaching Retirement

Cover Mental/Emotional Changes

- Lifestyle Shock
- What to Do with Extra Time?
    - Hobbies/Interests/Goals
    - Volunteering
    - Balancing Personal Time w/ Family Time
- Encore Career?
- Connecting w/ Friends After Work
- What to Do if Spouse is Still Working?
- Travel
- Seasonal Living/Snowbirds

Approaching Retirement

Financial Discussion/Risk Assessment

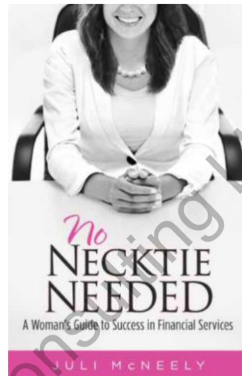
- Social Security Analysis
- Financial Plan/Spending Plan/Income Distribution
- Under Spend/Overspend
- Accumulation vs. Distribution
- Legal Discussion (wills, POA, HCPOA)
- Gifting to Children/Grandchildren
- Heath Insurance
- Long Term Care

Which PROCESS will you tackle first?

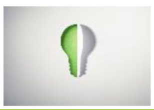
I wish you great SUCCESS!!

JULI McNEELY
CONSULTING LLC

Speaker, Coach, Author
juli@julimcneely.com
www.julimcneely.com
715-897-5151



Available on Amazon



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