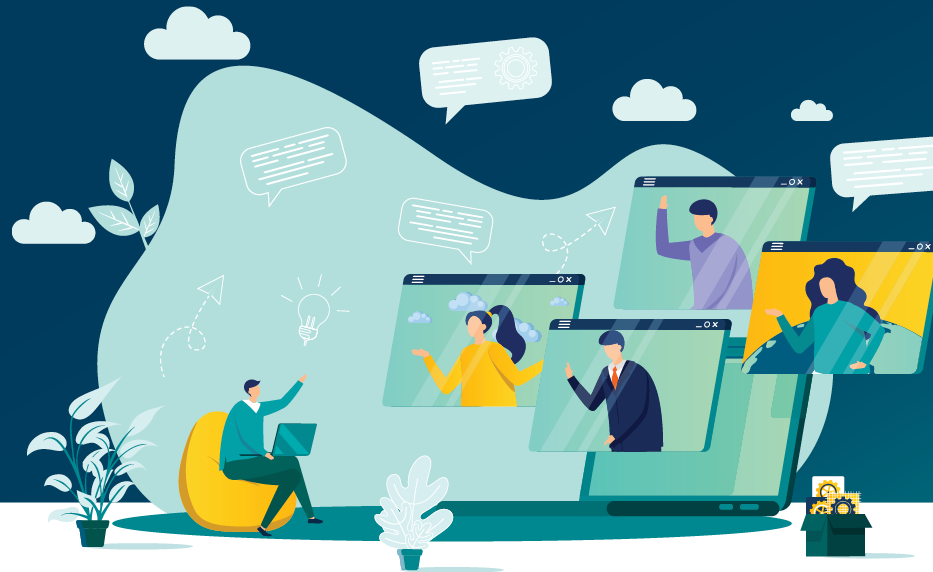


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ADVISORFEST
EXPERIENCE • GROWTH • TRANSFORMATION

Building a More Referrable Business



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Presented by:

J. William G. Chettle

Director of Experience & Engagement
Symmetry Partners

Advisor's
#1 Fear?



REJECTED

Referrals are Top Strategic Initiatives

Rank		Percent of firms	
		2020	2019
1	Acquire new clients through client referrals	42%	37%
2	Acquire new clients through business referrals	26%	26%
3	Improve productivity with new technology	22%	24%
4	Enhance strategic planning and execution	22%	24%
5	Recruit staff to increase firm's skill set/capacity	21%	24%
6	Improve satisfaction for existing clients	17%	16%

Source: Schwab Benchmarking Study 2020

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Key Referral Facts

- **70% of loyal millionaires** likely to refer primary advisor, yet **only 10.7% of advisors** ask for referrals
- People **400% more likely** to become clients when referred by friend
- **92% of consumers** trust recommendations from people they know
- Referrals influence up to **50% of ALL purchasing decisions** and generate **more than 2x the sales** of paid advertising
- Referred customers are **25% more loyal**, and more profitable
- Lifetime value of referred client **16% higher** than non-referred clients

Most Advisors Seek Referrals

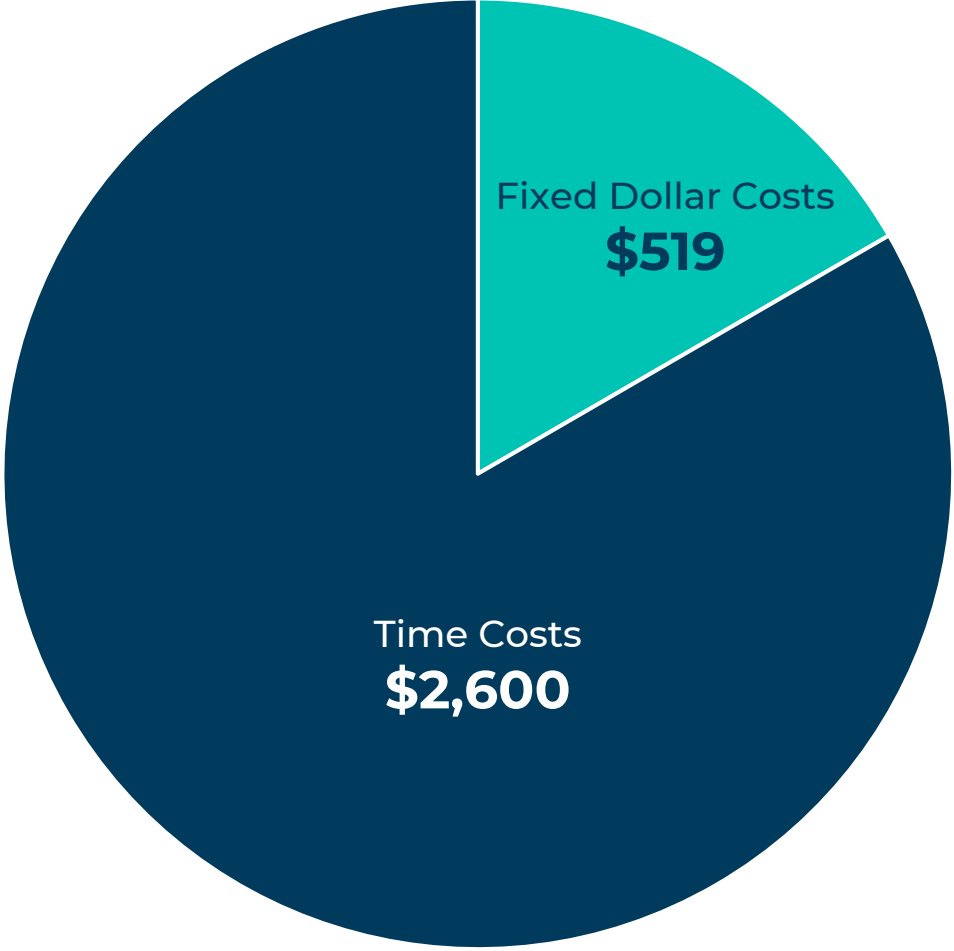
Marketing Strategy	% of Advisors Using
Client Referrals	93%
COIs	60%
Networking	47%
Social Media	42%
Client Appreciation	36%
Website	31%
Blogging	30%
Education Events	29%
Seminars	26%
Firm Brochure	26%
Drip Marketing	24%
SEO	22%
Videos	12%
Paid Websites	11%
Online Ads	10%
Marketing Consultant	10%
Direct Mail	9%
Paid Advertising	8%
Webinars	8%
Book	7%
Solicitors	7%
Podcasts	7%
Radio	5%
Custodial Referrals	5%
Marketing Lists	3%

Source: How Financial Planners Actually Market Their Services, Kitces Report, 2019

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Average Client Acquisition Cost = \$3,119

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Fixed Dollar Costs	\$519
Time Costs	\$2,600
<hr/>	
Client Acquisition Cost	\$3,119

Source: The Most Efficient Financial Advisor Marketing Strategies And The True Cost To Acquire A Client, Kitces.com, 2020

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Average Cost of Client Referral = \$886

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Marketing Strategy	Aggregate CAC	Time Intensiveness
SEO	\$338	100%
Paid Web Listing	\$729	32%
Client Referrals	\$886	100%
Book	\$1,178	87%
Webinars	\$1,327	100%
Marketing Lists	\$1,363	57%
Direct Mail	\$1,462	26%
Education Events	\$2,065	84%
Firm Brochure	\$2,076	77%
Website	\$2,112	73%
Solicitors	\$2,178	33%
Seminars	\$2,227	53%
Podcasts	\$2,670	96%
Custodial Referrals	\$2,704	-
Blogging	\$3,026	100%
Online Ads	\$3,220	26%
Drip Marketing	\$3,286	84%
Paid Advertising	\$3,805	9%
Networking	\$4,494	90%
Client Appreciation	\$4,933	48%
Radio	\$7,855	100%
Videos	\$8,372	92%
COIs	\$9,144	90%
Social Media	\$11,937	99%
Marketing Consultant	\$25,403	61%

Source: The Most Efficient Financial Advisor Marketing Strategies And The True Cost To Acquire A Client, Kitces.com, 2020

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Referrals—Most Efficient Marketing Strategy SYMMETRY®

Measured by
Additional Revenue
for each \$1 Spent

Marketing Strategy	Median Marketing Efficiency	Avg. Rev/Client
Client Referrals	4.7	\$8,953
SEO	3.4	\$1,192
COIs	3.0	\$15,737
Marketing Lists	2.8	\$4,615
Paid Web Listing	1.5	\$5,491
Online Ads	1.4	\$2,774
Seminars	1.3	\$2,702
Radio	1.2	\$4,378
Education Events	1.2	\$5,399
Solicitors	1.2	\$2,850
Paid Advertising	1.0	\$1,565
Podcasts	0.7	\$2,223
Networking	0.6	\$3,286
Website	0.4	\$2,100
Book	0.4	\$409
Client Appreciation	0.4	\$9,871
Direct Mail	0.2	\$2,012
Videos	0.1	\$2,594
Webinars	0.1	\$2,593
Firm Brochure	0.0	\$6,887
Social Media	0.0	\$1,713
Blogging	0.0	\$1,050
Drip Marketing	0.0	\$2,627
Marketing Consultant	0.0	\$5,235

Source:
The Most Efficient Financial Advisor Marketing Strategies
And The True Cost To Acquire A Client, Kitces.com, 2020

How Affluent Search for Financial Advisors

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	<45	45-65	>65
Ask family/friends for recommendations	39%	46%	45%
Ask another professional for recommendations	13%	21%	34%
Search online	43%	27%	10%
None of the above	5%	6%	11%

Source: Oeschli .com study of Investors with a minimum of \$500K, 2019

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Yet....

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75% of Advisors
Have No Referral Strategy

Source: Dimensional Fund Advisor 2019 Benchmarking Study

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Not a Referral Strategy

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“Write down the names of 3 people who could benefit from my services... Please.”



Not a Referral Strategy

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“Who do you know who could use my services?”



Not a Referral Strategy

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“The highest compliment we can receive is the referral of your friends, family & business associates.”



Not a Referral Strategy

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“I get paid 2 ways...one is the fees you pay, the other is by referring your friends and colleagues to me.”



Not a Referral Strategy

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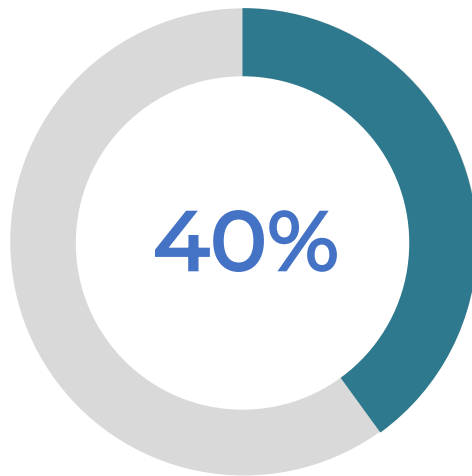
“I just try to be amazing for my clients, so they’re more likely to refer me.”



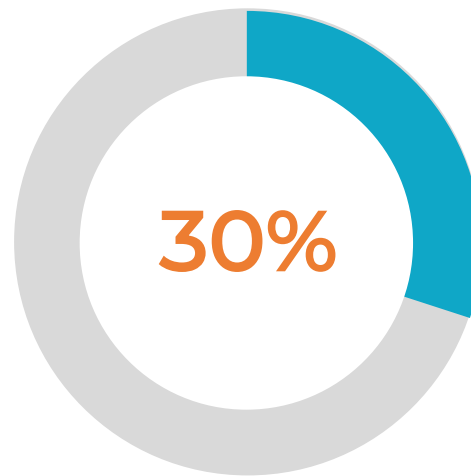
Creating a Referrable Business

Have a Clear Value Proposition

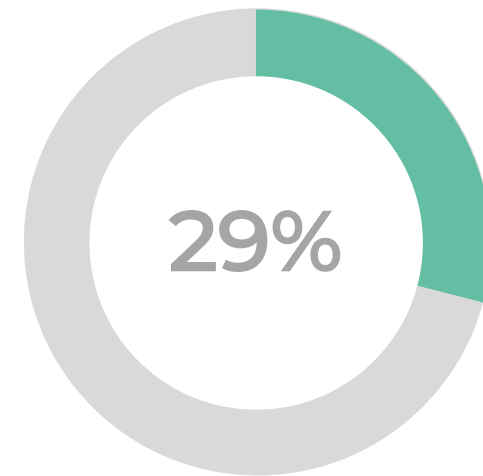
Advisors with a Mission/Value Proposition...



Higher asset growth
over past two years



Lower client
turnover



More
clients

Source: DFA 2014 Benchmarking Survey

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And Know Who You Want to Help

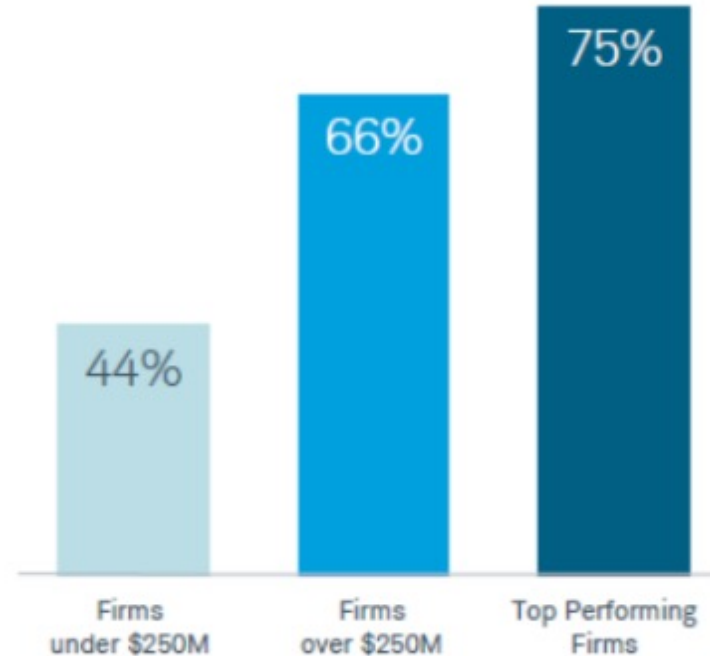
- Firms with a documented **ideal client persona** & **client value proposition** attracted more **new clients** and **assets** in 2019.



Source: 2020 RIA Benchmarking Study from Charles Schwab

And Put It in Writing

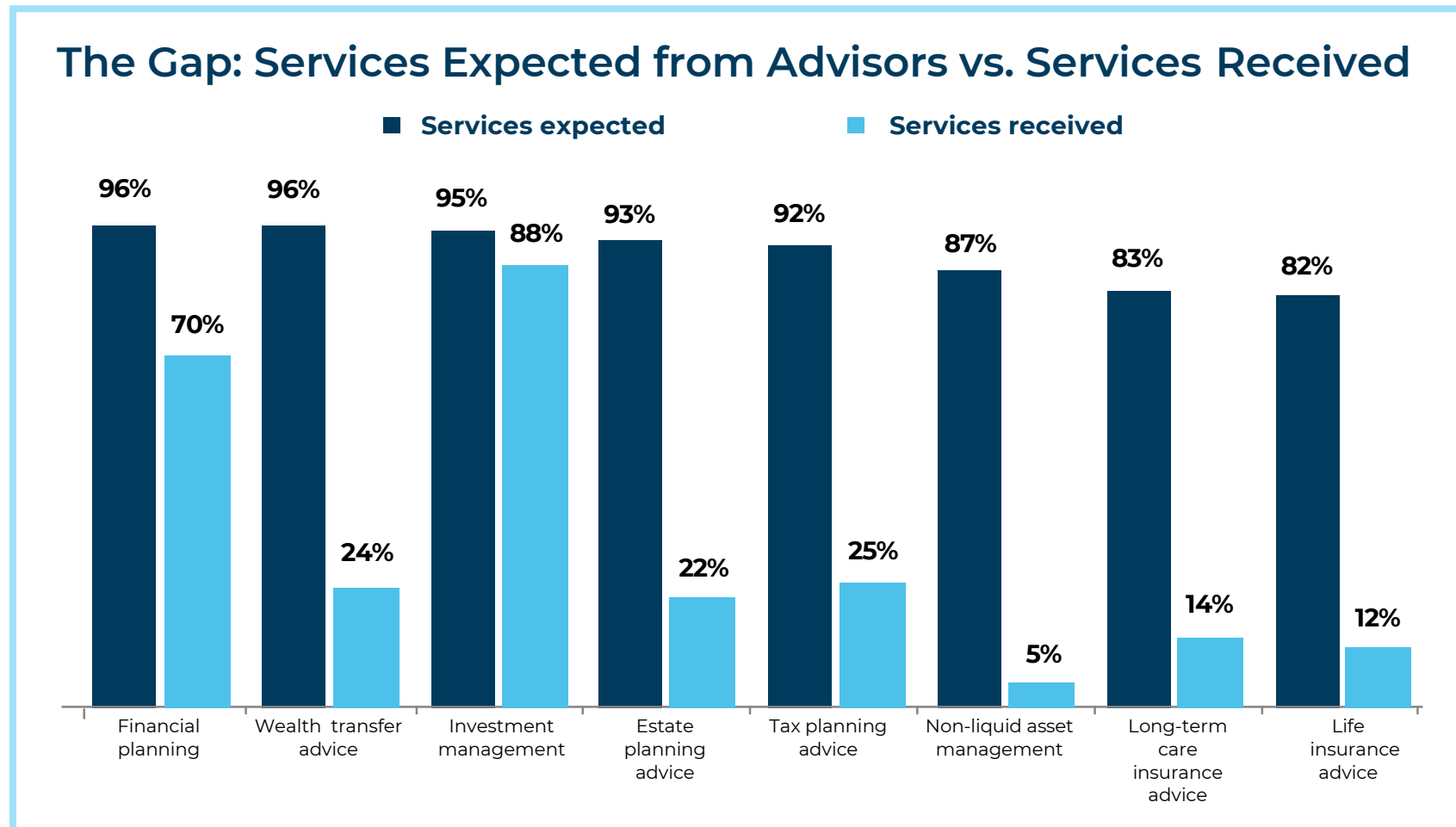
- **75%** of top performing firms have a **written strategic plan**.



Source: 2020 RIA Benchmarking Study from Charles Schwab

Enhance Financial Planning

Significant Gaps Between What Is in Financial Plans vs. What Investors Expect

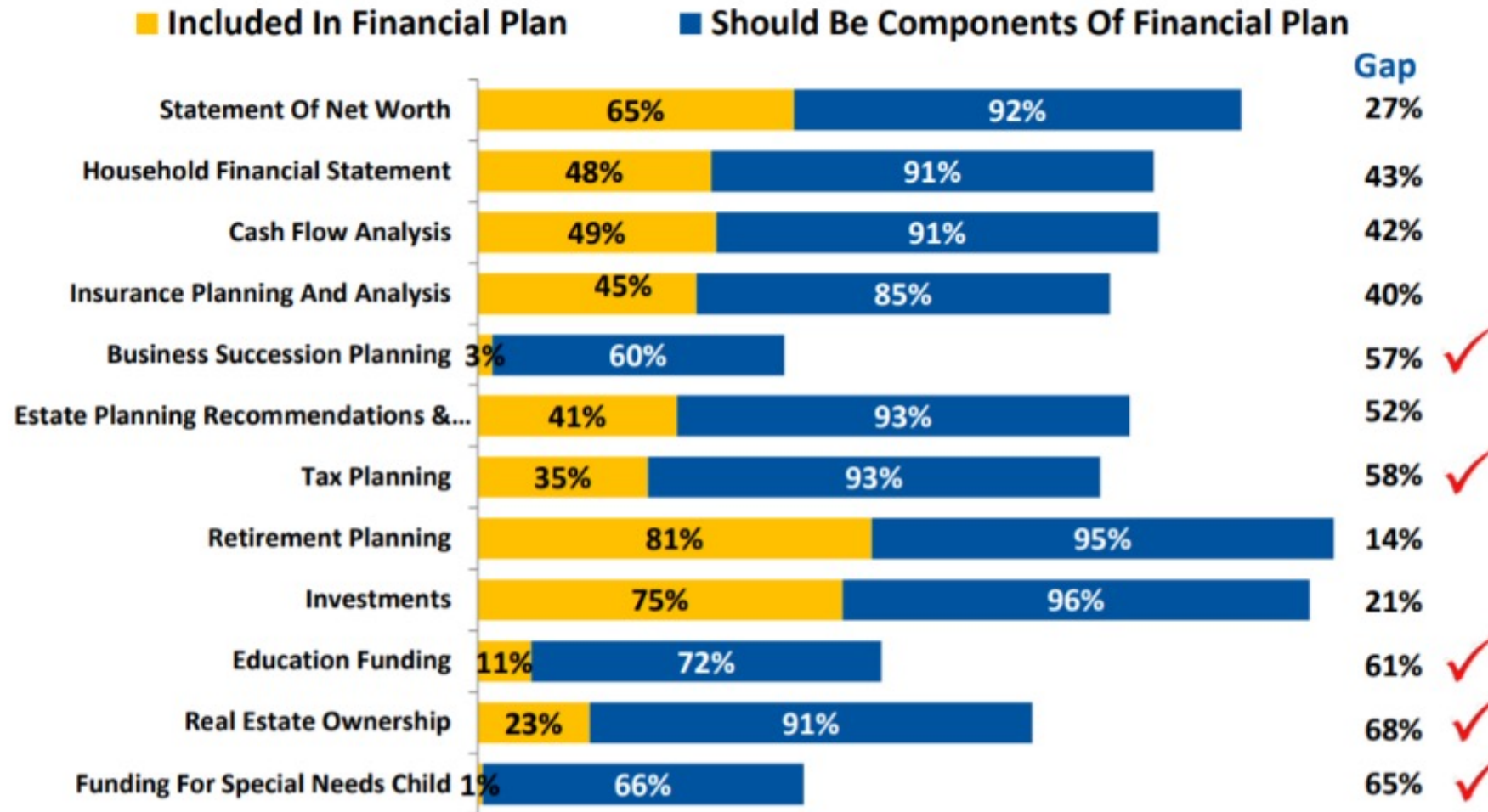


Source: Spectrem August 2018 Defining Wealth Management © 2018 Envestnet, Inc. All rights reserved. For home office and advisor use only.

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Enhance Financial Planning

Significant Gaps Between What Is in Financial Plans vs. What Investors Expect



Source: Spectrem Group, "Defining Financial Planning," August 2019. Study of 1,647 of respondents with between \$100K to \$25M in net worth.

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Closing the Referral Gap

“Over the past 12 months, how many people have you referred to your Advisor?”

PRACTICE WITH 100 CLIENTS



Source: Dimensional Fund Advisor 2017 Investor Survey

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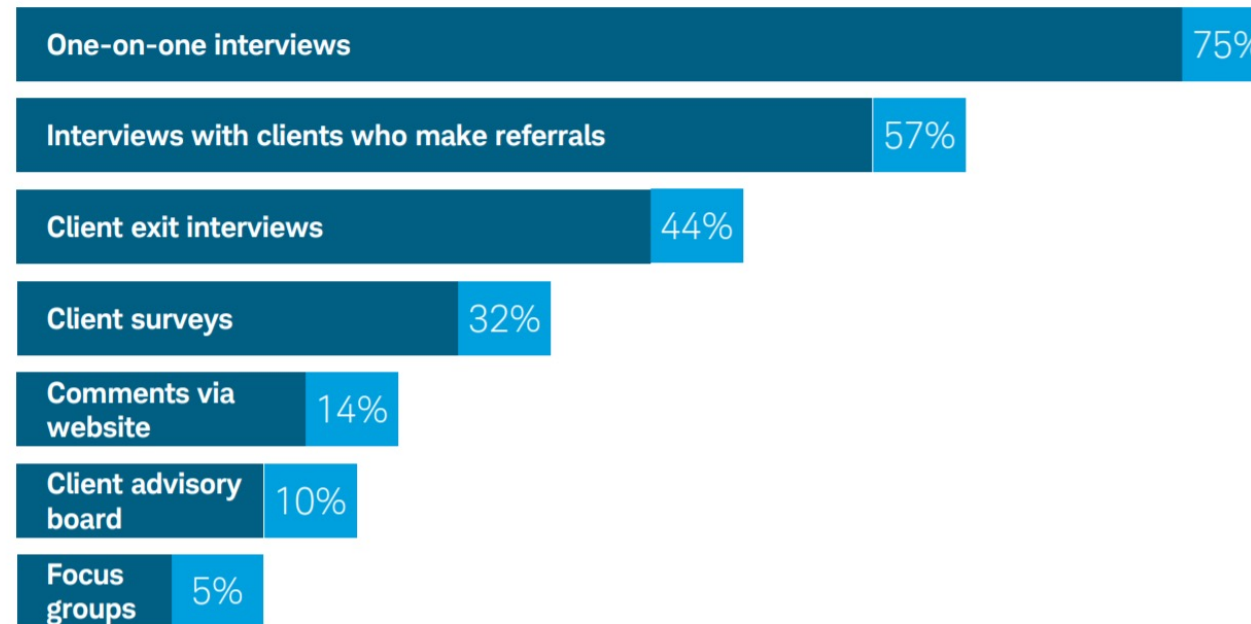
Creating a Referral System

Step 1. Start with Your Best Clients

Get them Engaged

Client feedback provides data and insights that can help firms understand what clients value.

Firms up to \$100M using feedback channel



Source: 2020 RIA Benchmarking Study from Charles Schwab

Why Create an Advisory Board?

- Strategic direction
- Better, more focused services
- Qualitative client feedback
- Increased loyalty
- Elimination of unvalued services
- Increase referrals
- Increase “wallet share”
- Creates more client advocacy

Client Feedback Tools & Resources

- Symmetry's
*Unique Positioning
Statement* Workbook
- Sample invitations
- Client survey questions
- Sample agenda
- Charter template



2. Have **This** Referral Conversation

- Make a list of **10 clients** you'd like to replicate (*and who value your work together*)
- Call each of these clients and say...

“We're considering some changes in how we go about marketing [or business development] at our firm, and I could use your help. Could we meet for 15 minutes, so I could ask you some questions?”

2. Have **This** Referral Conversation

(Cont.)

- When you meet...say:

“I've really enjoyed working with you, and I would love more clients just like you. If you were me, how would you go about that?”

....And then be quiet

3. Educate Clients on All You Do

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At Maynard & Associates Wealth Management, we provide expert assistance in the following areas:

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- Annuities – Fixed and Variable
- Stocks
- Bonds
- Mutual Funds
- Educational IRAs
- Roth IRAs
- SEP IRAs
- Simple IRAs
- Traditional IRAs

Financial Planning

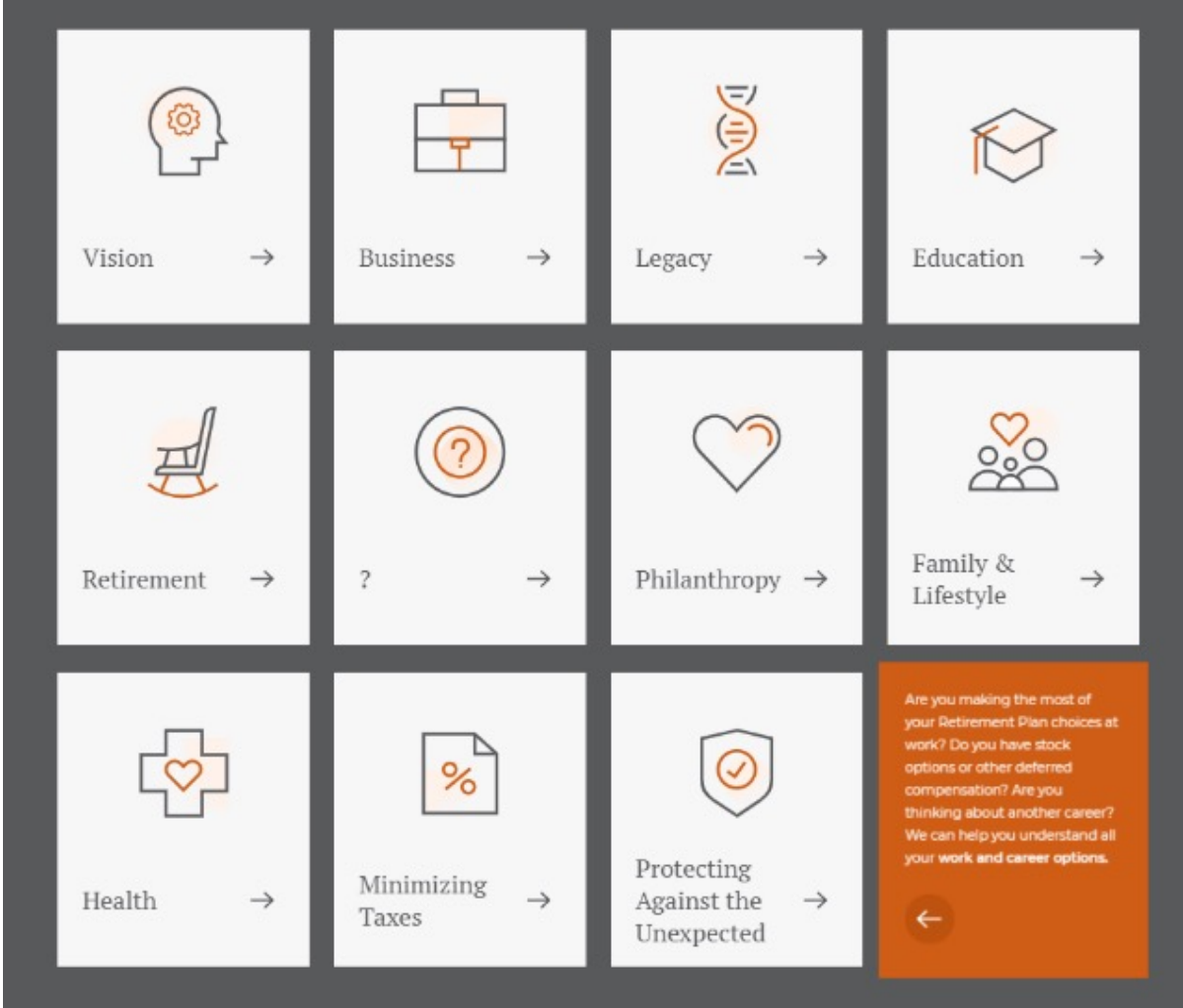
- 401(k) Plans
- 403(b) Plans
- College Savings Plans
- Estate Planning
- Money Management
- Profit Sharing Plans
- Retirement Planning
- Social Security Planning

Insurance

- Disability Income Insurance
- Life Insurance
- Long Term Care Insurance

Educate Clients on All You Do

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4. Educate Clients on How to Refer

- **Good Referral:** “My financial advisor specializes in working with business owners and entrepreneurs, and I know you’re thinking of selling your business. You should give my advisor a call.”
- **Not a Referral:** “You should call my financial advisor, she’s great.”
- **Good Referral:** “My financial advisor has helped us put in place a plan so we can retire at 62. You should give her a call.”
- **Not a Referral:** “You should call my financial advisor, she’s amazing.”

5. Remove the Risk

- People are often hesitant to provide referrals because they're putting their reputation on the line and don't want to look bad.
- Let clients know that referrals get extra service and attention from you and that you won't pester the referral with calls/emails
- **Give Clients the Right to Say "No"**
- Keep the client posted on the status of the referral
- Don't forget a "Thank You" note

6. Ensure Referrals Can Validate You Online SYM|METRY®

Your Digital Ecosystem Should Supports Referrals



How Affluent Research Advisors...

Younger generations overwhelmingly research advisors online

Site	Under 40	Ages 40-64	Ages 65+
Google	73%	36%	18%
LinkedIn	52%	25%	8%
SEC Advisor Search	30%	19%	8%
Facebook	46%	15%	2%
BrokerCheck	34%	15%	7%
FINRA	17%	15%	8%
NAPFA	28%	21%	5%
Yahoo	39%	14%	7%
CFP Board	22%	12%	4%
Brightscope	15%	7%	3%
Twitter	45%	10%	0%
None	4%	38%	66%

 Shading Indicates significantly higher percentages than other age groups.

Source: *Advisor Value Propositions: How Advisors Showcase Their Value to Investors—and What Investors Secretly Think*, BNY Mellon Pershing, 2018



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- [How to Get Started](#)
- [Map to the Office](#)

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Excellent Financial Advice for Everyone

After scrimping and saving most of your life, you're getting close – you're thinking a lot about when you can retire. This can be an exciting thought, but also pretty scary. It's around this time in your life that you start to realize:

- you're at the point in your life where you must get a handle on your financial situation – but where do you start?
- floating along as you have been, without direction or guidance, has got to change – but how?
- you really could use a second opinion on what you're doing financially – a way to validate that you're doing the right things
- procrastination is no longer an option – time is running out. Retirement is just around the corner!

The Important Little Details

Table-Stakes Messaging

- We are a registered investment advisor with a **fiduciary duty** to your interests (82% extremely or very important)
- We are **accountable to our clients**—we say what we do, and do what we say (80%)
- We built our firm on **integrity and trust**, because doing what is right for you is better for our business in the long run (79%)
- We help you reach your goal with **tailored solutions** that meet your needs (76%)

Source: Advisor Value Propositions: How Advisors Showcase Their Value to Investors—and What Investors Secretly Think, BNY Mellon Pershing, 2018

Survey Says...

- **98%** say a website is somewhat/very important when choosing an advisor
- **68%** said lack of clarity on fees, compliance and other issues would cause them to hesitate to contact advisor
- **65%** cited age, experience, and credentials as a top consideration when choosing an advisor
- **56%** said not having enough information to make a decision would cause them to hesitate to reach out

Source: 2020 eMoney Consumer Marketing Survey, September 2020

House Flipping Workshop - Learn From House Flipping Pro Than Merrill Richmond 9/21-9/24 | [Read More »](#)



Barry Schwartz

2nd

Vice President - Wealth Management at UBS Financial Services, Inc.

Miami/Fort Lauderdale Area | Financial Services

Current UBS

Previous Bernstein Global Wealth Management, Nationwide Financial

Education University of Cincinnati

Connect

Send Barry InMail

500+
connections

<https://www.linkedin.com/in/barry-schwartz-4768a42>

Contact Info

Background



Summary

"By joining my network, you consent to the disclosure of your contact information and relationship with UBS to others on LinkedIn, including employees of UBS and its affiliates."

"Registered States" CA, CT, CO, FL, GA, MI, MN, NC, NJ, NM, NY, OH, SD, VA, VI

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Highlights



4 mutual connections

You and Robert both know Jared Johnson, Duncan MacPherson, and 2 others

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Exit Planning

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Business Operations Manag
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Messaging





1/3 of Investors looked at Advisor's personal Facebook page

50% decided not to work with the Advisor as a result

But it gets worse...

Source: Advisor Value Propositions: How Advisors Showcase Their Value to Investors—and What Investors Secretly Think, BNY Mellon Pershing, 2018



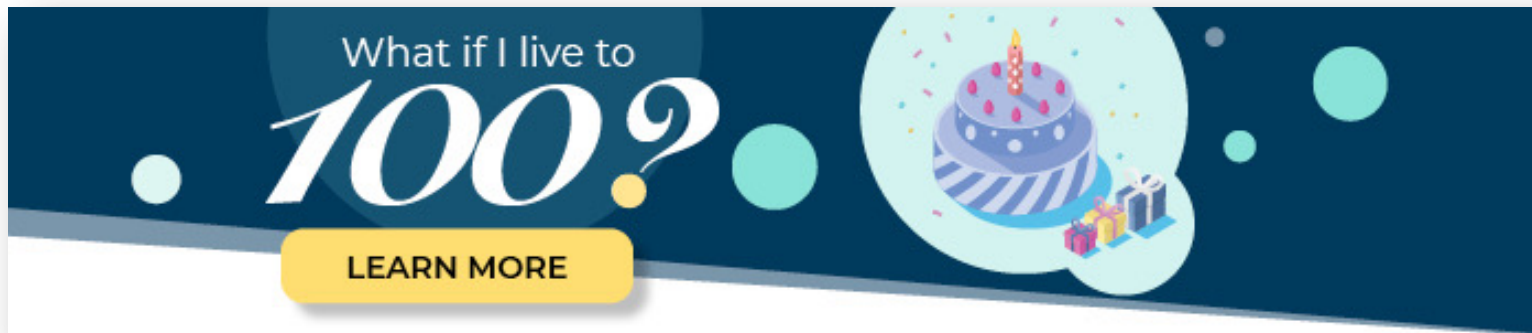
2/3 of Investors under 40 looked at Advisor's personal Facebook page

66% decided not to work with the Advisor as a result

Source: Advisor Value Propositions: How Advisors Showcase Their Value to Investors—and What Investors Secretly Think, BNY Mellon Pershing, 2018

Showcase Intellectual Capital

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Introduction

1. Please refer to your compliance document for an overview of additional disclosure language requirements.
2. If available, use this document for guidance but not with your client.
3. Adapt these questions to your needs.

Volatility Checklist

In Uncertain Times...

It is more important than ever to step back and consider how market conditions as well as legislative/policy changes might impact your long-term plan. Are there opportunities to implement more tax-efficient strategies? What about retirement savings or distributions? And are all your important documents up-to-date?

Please look at each of these areas below and note the areas that you would like to discuss further.

Family

- ☐ Discuss changes with your family that may impact your overall financial plan.
- ☐ Consider potential changes to current life, disability, or long-term care insurance protection for your family.

Tax Management/Tax Efficiency

- ☐ Review asset location and consider moving certain assets to a more tax-efficient account.
- ☐ Review and check positions with gains personally too high to realize.
- ☐ Review and positions that may not be as tax efficient as newer investment options.
- ☐ Review losses in your portfolio that may be used to offset income and future capital gains.

Relief Programs (as applicable)

- ☐ Discuss Required Minimum Distributions (RMDs)/Retirement Plan Loans/Early Distribution Penalty waivers.
- ☐ Discuss Small Business loans and other business relief and financing options.
- ☐ Discuss Employer Retirement Plan contribution pauses/reductions.
- ☐ Discuss Student Loan relief and SBA rollovers.

Planning

- ☐ Look at long-term plan and discuss if it is still on track.
- ☐ Review current retirement contributions and retirement savings options.
- ☐ Discuss whether a Roth IRA conversion is appropriate for your situation.
- ☐ Discuss charitable giving and philanthropic opportunities in light of market volatility.

Investing

- ☐ Discuss risk tolerance & risk capacity and if they have changed.
- ☐ Discuss the importance of your long-term investment strategy in light of current market conditions.
- ☐ Review liquidity needs and cash flow requirements.

Legacy

- ☐ Make sure your estate plan and will are up-to-date.
- ☐ Make sure you have other important planning documents in place and updated, including Financial Power of Attorney, Health Care Power of Attorney, Living Will (Advance Health Care Directive), HIPAA Waiver, and (potentially) a Trust.
- ☐ Make sure your loved ones know where all these documents are securely stored.
- ☐ Make sure all your beneficiaries are up-to-date.

Once you reviewed this information, let's schedule a phone or online meeting to discuss.

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7. Build Business/Social Relationships

Affluent Investors Who...

Had a social lunch	65% referred*
Did something socially	59% referred
Worked alongside advisor in charitable efforts	59% referred
Engaged in hobbies or activities with advisor	56% referred
Were invited to advisor's home for dinner	52% referred
Met advisor's spouse	45% referred
Share a common interest or hobby with advisor	44% referred
Went to a social event hosted by advisor	42% referred

*At least 1 introduction/referral was given in the past 12 months

Source: Oeschli 2016 Affluent Investor Survey

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8. Give Referrals

- Establishes you as trusted resource
- Activates “Reciprocity Principle”



- Refer clients to COIs
- Provide referrals to clients as appropriate—especially those who are lawyers, doctors, business owners, managers, etc.
- Provide other useful referrals for client (architects, plumbers etc.)

9. Measure & Track Results

“Over the past 12 months, how many people have you referred to your Advisor?”

PRACTICE WITH 100 CLIENTS

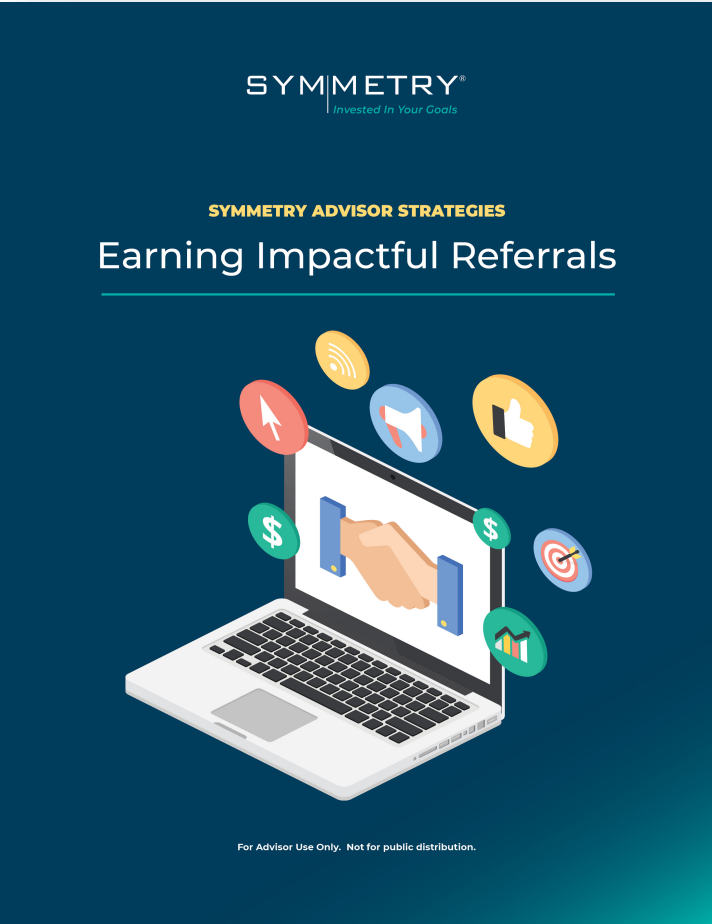
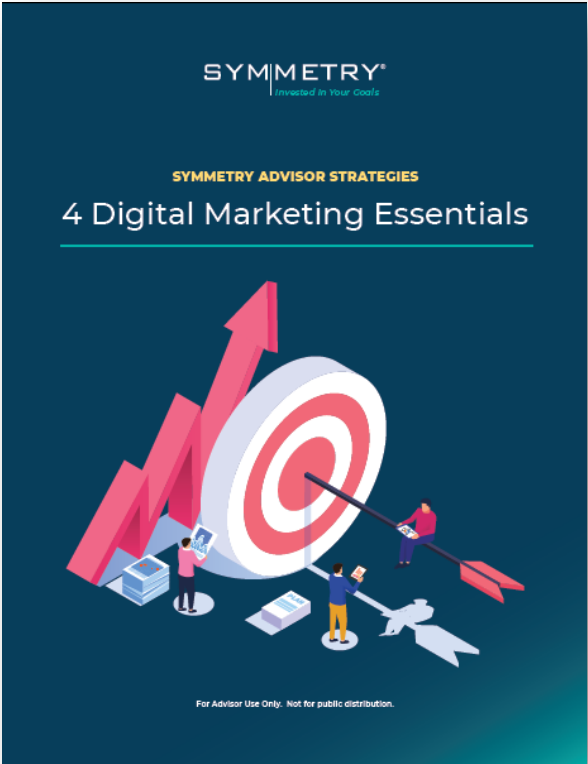


Source: Dimensional Fund Advisor 2017 Investor Survey

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Symmetry Referral Resources

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Invested In Your Goals



SYMMETRY®
Invested In Your Goals

SYMMETRY ADVISOR STRATEGIES

Growth Plan

Practice: _____

Name: _____

Date: _____

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“Do what you do so well that they will want to see it again & bring their friends.”

- WALT DISNEY

Thank You



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