



Professional
Development

Realize Your Potential



31-103 (CRM2)

GETTING YOU LEGISLATION-READY

INTANGIBLE VALUE PROVIDED

CONCRETE SERVICES PROVIDED

Financial Management	Asset Management	Tax Planning	Risk Management
Mortgage & Debt Analysis	Portfolio/Pension Analysis	Tax Analysis	Life Insurance – Term/Perm
Cash Flow Analysis	Diversified product offering	Tax Return Coordination	Critical Illness & Disability
Cash Flow Projection	Retirement/Education/Savings	In Depth Personal Tax Planning	Long Term Care Insurance
RRSP/Leverage Loans	Repositioning/Rebalancing	Business Tax Planning	Other
Regular Reviews	Regular Reviews	Regular Reviews	Regular Reviews
Retirement Planning	Estate Planning	Life Transition Planning	Engagement Process
Retirement Income Analysis	Estate Planning Analysis	Eldercare Issues	Deep client discovery
Assessment of Objectives	Wills and POA	Workplace Transitions	Client Action Plan
Retirement Expenses Analysis	Charitable Giving	Healthy Living	Regular status reports
Retirement Cash Flow Projection	Business Succession Planning	Referral to other professionals	Consistent communication
Regular Reviews	Regular Reviews	Regular Reviews	Proactive problem resolution

CLIENT SEGMENTATION

TOTAL CLIENTS	TOTAL A CLIENTS	TOTAL B CLIENTS	TOTAL C & D CLIENTS
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FOR PERIOD ENDING _____

INTANGIBLE VALUE PROVIDED					
CONCRETE SERVICES PROVIDED					
Financial Management		Retirement Planning			
Asset Management		Estate Planning			
Tax Planning		Life Transitioning Planning			
Risk Management		Engagement Process			
COMMENTS					

FEES						
What fee structure / compensation method do you use with this client?						
Fee-Only						
Embedded Fees						
Commissions						
Fees charged (fund company 1)						
Fees charged (fund company 2)						
Fees charged (fund company 3)						
Fees charged (all others)						
All other fees paid						
TOTAL						



CLIENT NAME: _____

		Yes	No
Intangible Value	I have conducted a deep discovery of this client and have provided a tailored and formal financial plan to meet all their goals.		
	My years in the industry and expertise are above average in my market.		
	I have expanded my services to include support beyond financial advice for this client.		
	I have set, communicated and abide by high service standards with this client.		
Concrete Services	The value I am providing to this client is spread over four or more categories of concrete services.		
	The products and services I am providing to this client sufficiently support and/or address most of their life goals.		
	The concrete services I provide to this client could not easily be converted to a do-it-yourself approach (i.e. self directed investing vs. estate planning)		
	This client does not focus only on performance.		
Fees	My client knows the exact dollar amounts of all their fees and charges.		
	My client's assets do not currently include embedded fees.		
	I would feel comfortable explaining how the fees charged balance with the value and services I have provided this client.		
	Upon seeing the fees my client has incurred, I do not feel they are likely to obtain a second opinion from a competitor.		
Other	I am the sole and only advisor this client uses.		
	I have created a relationship involving a high level of trust with this client.		
	The impact of this client moving their assets elsewhere would not significantly affect my business.		
	I have communicated at least 6 times with this client in the last 12 months.		
Total			
Comments:			

CLIENT NAME: _____

Who:	What:

Client Type	2013	2014	2015
A			
B			
C & D			
My top 3 Concrete Services that I will add/improve upon over the next 12 months are:			
1: _____ 2: _____ 3: _____			

Client: _____		Date: _____	
	Services Provided	History	



Client: _____ Appointment Date: _____	
Introduction	
Value provided	
Highlight the Changes	
State your fees	
Summary of benefits	

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