

DISCOVERY CONVERSATION #7: Thank you. They can be tough questions. We'll ask similar questions each year to re-confirm WHY you are engaging us as your advisers. Our job now is to build a plan, that contains WHAT we believe is required to maximise the probability of you achieving [state their Signature Aspirations] whilst managing life's passages and complexities [state their passages & complexities] . Is that what you are seeking from an advisory firm like ours?

**FUNDAMENTALS**  
**Discovery**  
**Conversation #3**

Is there anything pressing you wish to discuss today? What's going to make this a good meeting for you?  
What are the fundamental or basic needs of your financial life?

Reduce stress, extremely busy with work and personal

Have more clarity of what we have and our options

Feel more in control

Pay bills, have a good life

Fundamental or basic needs are universal, generic, and common objectives people aspire for in their financial lives - e.g. Comfort, Choice, Less Stress, Greater Security, Options, Confidence, Happiness, Freedom, Pay Bills, Pay off Debts/Mortgages, Survive, as well as the maintenance of their current lifestyle. Pressing needs are urgent and burning issues that the client seeks to be addressed during the meeting.

**SIGNIFICANCE – Discovery Conversation #6**

Let's assume through our future work together these [aspirations are being met/these transitions or life passages] and complexities are being managed, what is the significance or value of achieving the aspiration/managing these passages/complexities for you? On a scale of 1-10, rate the significance and impact of achieving <aspiration/transition> for you?

Feel complete 10/10	Create special space for me 8/10	Get away from busy life and day to day 7/10			
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**COMPLEXITIES – Discovery Conversation #5**

Apart from money, what's getting in your way, slowing you down, or stopping you from achieving this [aspiration or managing this passage] of your life? Is anyone impacting your ability to achieve or manage this? Are you comfortable with our approach and questions? On a scale of 1-10, how much impact is <stated complexity> affecting your ability to achieve <stated transition/aspiration>?

Health, time, stress 9/10	Time to devote to this project, too much going on in life 8/10	There's nothing apart from money and Covid-19			
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**SIGNATURES - Discovery Conversation #4**

SAMPLE SIGNATURE PROBES: Can we explore that aspiration/passage of life further? Tell us more about it? These questions are often unexpected, take your time. Your specific responses will serve as a focus for the work we do together. We aim to understand the whole breadth & depth of your responses. That response can mean different things, tell us what it means specifically for you? Even a best guess response is OK.

Surgery as soon as possible, recover and start IVF	Apollo Bay, Townhouse. \$900K	New Zealand- Milford track hiking. Ireland, Scotland			
Have some issues, I need a surgery	Ideally not too far from the beach	US- Grand Canyon hike, New York, San Francisco, Vegas			
Start a family- decided to go for IVF	Property close to the beach	Travel- America- as soon as Covid is under control.			

We promise to address these fundamental and pressing needs, but for the next ten to fifteen minutes, we'd like to discuss anything significant you are hoping to achieve that may require money or advice or planning. We would also like to understand any current or future passage of life or transition in your life that may also require money or advice or planning?

(Probe for UNIQUE, SPECIFIC, SIGNATURE achievements or transitions that require MONEY or ADVICE or PLANNING – Use the Sample Signature Probes to identify specific and unique detail within each column for each topic. THEN FOLLOW THE ARROWS UP – That is, once each Certainty topic is probed, THEN probe for complexities regarding the Certainty topic (Discovery Conversation #5), THEN probe for significance regarding the Certainty topic (Discovery Conversation #6), THEN start probing for another Certainty topic (Discovery Conversation #4 again).

**MAINTAINING MUTUAL PURPOSE**

1. Step out of the content of the conversation – e.g. *"Can we change gears for a minute?"*
2. Address issues or misunderstandings that you have a conflicting agenda – e.g. *"I don't want you to think we're asking irrelevant questions"*
3. Clarify your purpose – e.g. *"I want to ensure that our work together is based upon a common understanding of what you most value"*

**MODERATING '85/15'**

1. "You've made several points, I want to make sure I've understood them."
2. "I promise to come back to that <topic>, but right now can we focus on this <topic>?"

**SAMPLE CERTAINTY TOPICS**

Aspirations	Transitions or Passages of Life
Travel, Holidays	Aging or Ill-Health or Loss of Loved Ones
Renovations, New Homes, Houses, Properties	Marriage, New Partnerships, Breakups
New Ventures, Businesses acquisition or sale, expansions	Establishing, educating, supporting Loved Ones & New Family Members
Pursuing Passions – art, boats, cars, collections, sports, hobbies	Inheritances & Legacies
Charitable, Philanthropic	Retirement, Loss or Change of Career/Job

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**FUNDAMENTALS**  
**Discovery**  
**Conversation #3**

Is there anything pressing you wish to discuss today? What's going to make this a good meeting for you?  
What are the fundamental or basic needs of your financial life?

Reduce Kerrie's stress- she manages our finances

A lot going on physically, emotionally or Kerrie

Pay bills, mortgage etc

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Start the next phase of life 10/10	Dream come true 9/10	Quality time with Kerrie; Learning new cultures 7/10	My life path, content 7/10		
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**COMPLEXITIES – Discovery Conversation #5**

Apart from money, what's getting in your way, slowing you down, or stopping you from achieving this [aspiration or managing this passage] of your life? Is anyone impacting your ability to achieve or manage this? Are you comfortable with our approach and questions? On a scale of 1-10, how much impact is <stated complexity> affecting your ability to achieve <stated transition/aspiration>?

Emotional toll 8/10	Lack of time with medical appointments, work demands 8/10	None	None		
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\$30-35K including surgery/ IVF	Live there few months every year till we have kids. We can work from anywhere	3-4 months every year in retirement	Further education - sustainable business practices		
Decided for IVF, Kerrie undergoing treatment, needs surgery	Ideally close to beach, move there post retirement.	Longer trips post retirement- Europe	More consulting work closer to retirement- work and surf		
Have a family	Coastal property	Travel- Asian countries- Vietnam, Cambodia, Indonesia	Work transition- Move to part time work when we have kids		

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