

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?

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?

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>?

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.

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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