



LIBBY GREIWE

# THE EFFICIENT ADVISOR

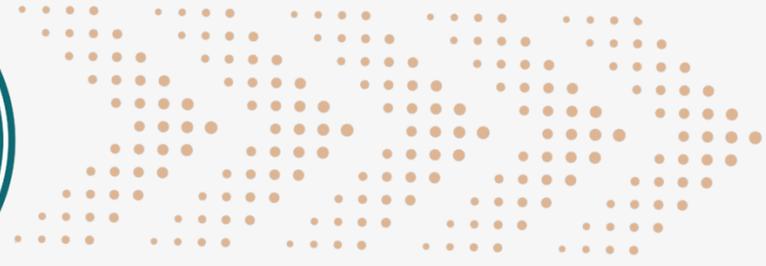
Join The Community



**Libby Greiwe** 🎙️ ChFC, RICP, FIC  
The Efficient Advisor Podcast | Helping  
Financial Advisors create systems and proces...



CONNECT WITH ME ON LINKEDIN



## THE 8 PROCESSES:

1. MARKETING/PROSPECTING
2. PROSPECT-TO-CLIENT (FINANCIAL PLANNING)
3. ONBOARDING
4. ONGOING CLIENT SERVICE MODEL
5. CLIENT EXPERIENCE
6. REFERRAL PROCESS
7. INVESTMENT PROCESS
8. EMPLOYEE EXPERIENCE

\*Don't worry, this list is in the resources!



THE EFFICIENT ADVISOR  
GRAB YOUR  
FREE RESOURCE

Theme-Based Planning



SCAN THIS QR CODE



# SCUBA INSTEAD OF SNORKLE

Mile wide inch deep vs.  
Inch wide mile deep

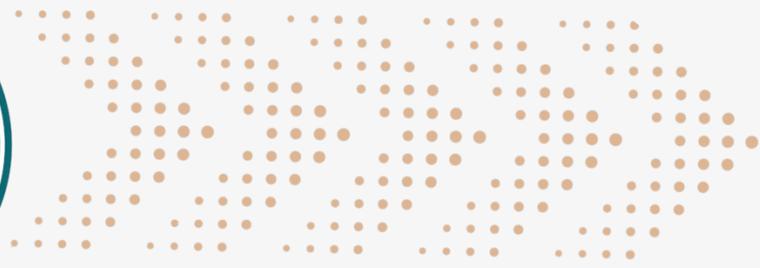


Surface on many  
topics



Deep on one topic





# EXAMPLE THEMES & LAYING OUT YOUR YEAR

- Impact score
- Don't overdo it - start small
- Think about your ideal client avatar
- Different styles of value-adds
- Get your clients excited about it- make it different & known

## THEME-BASED PLANNING EXAMPLE

<p>Q1 -</p>	<p>Q2 -</p>
<p>Q3 -</p>	<p>Q4 -</p>

## THEME-BASED PLANNING EXAMPLE

<p><b>Q1 - Client Meeting</b></p> <p>Objective of Q1: To education on the theme. Introduce clients to the different ways that you create income in retirement and the taxation of those income streams.</p> <p>Prep: Create an educational agenda for this meeting to discuss things such as:</p> <ul style="list-style-type: none"> <li>• How social security works &amp; different filing strategies</li> <li>• How pensions work &amp; different filing strategies</li> <li>• How you create income for clients in retirement (i.e. Dividends, Bucket Strategy, Annuities, RMDs, etc.</li> <li>• Education on how different types of income are taxed</li> </ul> <p style="text-align: right; color: #c07040;"><i>Just educational &amp; setting the stage.</i></p>	<p><b>Q2 - Value Add</b></p> <p>Objective of Q2: To continue to educate on the theme and build knowledge.</p> <p>You could host an event, do a webinar, create a video, or provide educational content to expand on your Q1 meetings.</p> <p>In this example, you could host a social security filing strategy workshop or do an educational event on the different types of annuities that exist and pros and cons (if that's your thing).</p> <p>You could have a CPA talk on what they see for retirees on their taxes and talk about strategies you use to create more tax-friendly income.</p> <p>The goal is to deepened their understanding.</p> <p style="text-align: right; color: #c07040;"><i>Meanwhile you are doing analysis for their individual plans</i></p>
<p><b>Q3 - Client Meeting</b></p> <p>Objective of Q3: To connect the educational pieces to the planning you are doing for them.</p> <p>Prep: Create a sample retirement income distribution strategy for your clients. Show them what their retirement income projections are and what sources they have. Discuss different investment strategies that apply to their personalized situation. In this example, that could be raising cash for a bucket strategy, introducing an annuity with an income rider, or Roth conversations to create more tax free income in retirement.</p> <p>Implement!</p> <p style="text-align: right; color: #c07040;"><i>Always tie it back to the planning you are doing for them</i></p>	<p><b>Q4 - Reinforce</b></p> <p>Objective of Q4: Reinforce key strategies, answer common questions, and help clients feel confident heading into the new year.</p> <p>You could host an event, do a webinar, create a video, or provide educational content to expand on your Q3 meetings. You could cover things like:</p> <ul style="list-style-type: none"> <li>• Recap of income strategies discussed this year</li> <li>• How year-end planning can reduce taxes in retirement</li> <li>• Mistakes to avoid before year-end (e.g. Roth conversions, maxing our HSAs, etc)</li> <li>• Preview of what planning focus is coming next year</li> </ul> <p style="text-align: right; color: #c07040;"><i>Implement, put a bow on it, and continue education!</i></p>

© The Efficient Advisor, 2023

www.theefficientadvisor.com



THE EFFICIENT ADVISOR  
GRAB YOUR  
FREE RESOURCE

Theme-Based Planning



SCAN THIS QR CODE