Prosper While Helping Clients Achieve Financial Independence

You may know “about” financial subjects and how they are applicable to guiding the client, the Financial Planning Process™ course explores how to build plans and have the tools to do it! Even if you are an experienced advisor and have completed traditional planning courses aligned on the basis of academic subject titles, you may never have produced a plan! With the RFC course you get technical knowledge, practical skills and proper tools and technology.

Producing a plan is like building a fine watch. It is good to know about gears, springs, ratchets and jeweled bearings, but actually building a watch, on a cost-effective basis, is a different matter. The consumer wants a timepiece, not someone who just knows about gears.

The Financial Planning Process™ is a unique financial planning course. Even experienced financial advisors find that it equips them to excel immediately. You gain the skill and tools to acquire and serve clients successfully. The Financial Planning Process™ course is a process-driven program that will immediately impact your bottom line:

- Proven practice tools
- Ready to use letters, agendas, and checklists
- Agreements, certificates, and forms
- Procedures and processes

The Financial Planning Process™ enables you to earn more money immediately: Make presentations, show your sample plans, charge fees and use the plan writing checklists and correspondence tools. You will acquire clients and sell financial services and products — as you add even more academic knowledge.

Every advisor needs a steady flow of high caliber new clients and with the right process this will be achieved. We will help you learn to master a stress-free referral process that will enable you to fill your pipeline with people interested in your products and services.

Online Advantage
Register One Time for ALL Course Components. No need to register for each course

Designed for the Way Advisors Learn
No time consuming travel and class room attendance here. You will complete activities designed to let you practice key concepts, and the experience opportunity build plans and have them tested.

Take the Next Step!

Acquire the skills and tools for a more profitable financial planning practice — developed by veteran financial planners, business consultants and practice management experts.
FPP 101 — Advisors learn industry-proven methods for successfully identifying, selecting, and approaching prospects for financial products and services. The course covers procedures for creating prospect awareness, target marketing concepts, and prospect qualification and prioritization techniques. Students learn how to overcome the psychological barriers to prospecting and innovative approaches to setting income and activity goals. Strategic, tactical, and operational business planning processes are presented in detail along with effective contact management systems. In addition, this session explores practice management concepts, professionalism, and ethics are explored.

1. The Psychology of Prospecting
   We introduce just what prospecting is, how it differs from marketing and selling, and explore the very nature of our resistance. That understanding will enable us to overcome the resistance and actually become effective.

2. A Name is Not Enough
   Effective prospecting has more in common with being a good detective than being a good sales person.

3. Be Prepared
   (or, Ad-Libbing is for Amateurs!)
   Consistency is vitally important when meeting and speaking with others. There is nothing “insincere” about rehearsing what you say, so long as you actually know what you are talking about!

4. Goals: A Backwards Approach
   Financial services, like many others, is a numbers business. If you decide that you want to earn a certain amount of dollars within a given year, then you must start with that objective, and work backwards. You have heard it before, “begin with the end in mind!”

5. Provide Extra-Ordinary Service!
   Have you ever been so satisfied, or so well served by another person or business, that you were actually excited and eager to share that experience with a friend? Wouldn’t you like your own clients to feel that way about the service they receive from you?

FPP 102 — This course teaches the advisor the basics of marketing for business. This includes the creation and implementation of a marketing plan, the use of CRM software, creating and managing media lists, and creating a personal brand. Students will be introduced to the tools and techniques necessary to create a level of fame for themselves and their practices.

1. Marketing Fundamentals
   To be effective and successful in financial services or in any business for that matter, you must have a basic understanding of marketing. You must be aware of what is included when you hear the various terms being bandied about in the marketplace. This session is a lesson on marketing that will make your future marketing endeavors more accurate and more relevant to your day to day business.

2. The Plan is the Thing
   Every financial advisor, if they wish to be successful, needs to develop a Marketing Plan. This plan is your roadmap to ensure the long-life and viability that is so necessary in today’s competitive business environment. Learn the ins and outs of creating a plan that will work for you now, and in the future.

3. Brand New… Brand You
   In the financial services industry, advisors are a dime a dozen. Branding is the ultimate tool that will differentiate you from the person down the street who is also gunning for your clients. This session will give you the basis for creating a brand that you can leverage to enhance your marketing and your overall success rate.

4. Presenting... YOU!!
   When it comes to creating an image for yourself and then supporting that image, it is important that everything you do be professional. That covers everything from your office to how you dress and even what you show to your prospects and clients. Learn how a professional presentation will make your work with prospects and clients more rewarding and easier.

5. Fame Becomes You
   People have to know you if they are going to engage you for your services. You can consider that becoming famous greases the skids when it comes to both prospecting and engaging clients. There are countless ways for you to become famous, and most of them are completely legal. We show you things that you can start to do right away that will aid you in becoming famous for all of the right reasons.
FPP 103 — This course is designed for the advisor who wishes to expand their practice to include fee planning. The proper engagement of the client is essential to the delivery of professional financial services. This includes the full and proper explanation of the advisor’s services, the complete disclosure of all information, the assurance of client satisfaction, and the role that ethics plays in the ultimate success of the engagement. Students learn the use of presentation systems to enhance the practice and the need for a systemized approach to the client financial planning process.

1. A New Beginning

Clients and Engagement. Without these two simple words, financial professionals would be as useful to society, and people in general, as a handle on a lemon. It is the client engagement that is the starting point for all that we say and do in our industry. Without engaging someone, we stand to be left behind in the mass market that is financial planning in the twenty-first century. You can have all of the education, textbooks and knowledge in the world, but until you actually engage your client you have nothing of value. As the title says, this is a new beginning, a start of a relationship that will grow over time. A relationship that will lead to satisfaction and loyalty, and ultimately to higher profits and greater joy for all involved.

2. Behind the Curtain

See what goes into a successful interaction with a prospect you hope to make a client. What is to follow is a behind the scenes look at various influences on the overall client engagement meeting. Each of these is a key to having a successful engagement meeting and will be a part of what you do and say as you sit with the prospect. Ultimately, you will be able to move them from being simply a prospect to being a client who will engage your services and create the loyal following that you desire.

3. Creating a Client

The entire point of the client engagement interview is to build something that to that point has not yet existed. We are creating for ourselves a new client. A person or persons who will agree to engage our services, for a fee or a commission, and who will share with us the innermost details of their financial being. We are not unlike the sculptor who sees within the stone the body of their work and merely chips away that which does not add to the final product. We have within our grasp the final product, the client, but we must remove all of the reasons for not doing business with us that surround the prospect.

FPP 201 — The advisor learns the use of paper and electronic methods of gathering the client’s household and financial information. This includes the issues related to employee and government benefits, the need and techniques for data verification, and the use of personal document organizers. Students spend time on the psychological and communication skills required to effectively work with clients to gather accurate information. Skill building including communication, listening, software utilization, and organization are all integral parts of this class.

1. Becoming Magellan

Now that you have engaged your client, or more appropriately your client has engaged you and your services, it is time for you to spend some real quality time with them. Until now you have been having meetings with the client and have done most of the talking. Now it is time for you to return the spotlight to the client. As is the case with the client-focused approach, everything that we do in the financial planning process must revolve around the client.

2. Listening for Dollars

In all walks of life and in all areas of our lives we are surrounded by sounds. Whether it’s the sound of wind through the trees, the sound of waves on a beach, or the voices of people around us, we are subject to sounds that have meanings. This is even more true when it comes to being a financial advisor and working with clients. We have to put to use our listening skills and hone our ability to understand what is being said and even what is not being said.

3. Opening the Floodgates

Using proper communication skills will allow the advisor to help the client reveal all of the information that will be used to determine the best path for the future. By opening the floodgates of information, the advisor builds a strong relationship with the client, shows the value that comes from working with a professional, and makes the client-advisor relationship practically bulletproof. It also clears the way for a never ending stream of referrals and introductions… the lifeblood of a true professional financial advisor.

4. Where the Rubber Meets the Road

The client can gain a lot of value from the experience of the fact finding exercise. They will have the opportunity to learn things about themselves that perhaps they failed to recognize previously. They will be prompted by the advisor to think of things in a new light, and perhaps to share intimate details of their lives with someone who was previously considered only a stranger. Now that stranger has become a trusted advisor and an integral part of their future success.

LEARNING OUTCOMES

At the conclusion of this course, students should be able to:

- Accurately present their services to a client and/or prospect.
- Engage a client in a fee-paying arrangement for services.
- Understand and utilize proper disclosure requirements.
- Develop and utilize proper ethical standards.
- Develop an office-wide environment that leads to a successful engagement.

LEARNING OUTCOMES

At the conclusion of this course, students should be able to:

- Use both paper and electronic data gathering effectively.
- Understand the psychology behind data gathering.
- Develop and enhance the communication skills required to effectively work with clients to develop fact finding.
- Utilize proper data verification techniques.
- Explain the necessity of full and proper disclosure to the client.
FPP 202 — The client is looking to you for answers to their most troubling financial questions. How will you provide the results that will turn the client toward their goals and help them achieve their most wished for dreams? You will do it with a professional and detail oriented financial plan that proves to the client and the world that you are a financial advisor worthy of their trust. This course will provide the basic skills necessary to create both a modular and a comprehensive financial plan for which a client would be happy to provide compensation. Learn the inner workings of a financial plan from what should be included, to how to present the final plan to the client. Look beneath the surface and see how the decisions you and the client make will affect the outcome of the plan. You’ll even discover that sometimes a more topic specific plan can be a stronger approach than a full comprehensive plan and can produce even greater long-term benefits for you and the client.

1. **Inner Sanctum**
   In the beginning, as the story goes, things were created, and from there the world took off. In the beginning of the financial planning process we had a vision of what was to come from all of our work. Now is the time to turn that vision into reality for the client. Turning a concept laid out in charts and graphs into a true financial plan that will help the client reach goals they have dreamt of for years. We’ll look behind the fancy cover and see what goes into creating and presenting a plan to a client.

2. **Decision Making**
   Decision making is as much an art as it is a science, which is very much like the work of financial planning. We will spend time looking at the ins and outs of decision making so that you can take this information and polish your own skills.

3. **It’s In There**
   As we travel down the road that is financial planning, we come to the spot where traffic is the heaviest and the slow downs the longest. This is the chance you have to gather your thoughts, gather the data from the client, and put them all together into a relevant and professional looking report of which you and the client can be proud.

4. **Sometimes Smaller Is Better**
   In this section we look at the various topics that seem to be of the most interest to clients who are considering engaging the services of a financial planner. Your ability to create a smaller and more conceptually specific plan will separate you from other advisors in the business. Having the wherewithal to provide a less expensive, yet a still valuable product to clients will lay the groundwork for the future sales of both more comprehensive plans and additional products.

FPP 203 — Creating a financial plan is not the end of the process, it is merely a step. Moving through the process the advisor comes to the all important step of recommending products and implementing solutions for the good of the client. This course aids the advisor in analyzing all of the areas of potential exposure for the client, both now and in the future. Discussions of the quantification of all potential shortages and considerations of alternate methods of solutions are also included. The student will also learn how to balance the calculated shortcomings with the client’s goals and objectives to develop alternate methods of achieving the desired results. Students also learn to utilize and produce an implementation checklist for the continued monitoring of activities related to the financial plan.

Developing an ongoing relationship with the client will enable the advisor to create multiple selling and marketing opportunities. Each opportunity gives the advisor the chance to provide additional products and services and to garner new and valuable referrals and introductions. The planning process is a full circle and the circle is incomplete without the advisor ensuring an ongoing relationship that benefits both the client and the advisor.

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**LEARNING OUTCOMES**

At the conclusion of this course, students should be able to:
- Develop recommendations that align with the client’s risk tolerance.
- Understand the output of a planning software program as it relates to their client.
- Use a master planning checklist to ensure full coverage of the financial plan.
- Create and fully utilize an implementation and monitoring checklist.
- Implement selling techniques that make the acceptance of recommendations go more smoothly for the client.
- Develop an ongoing relationship that leads to multiple sales and referrals.
# The Financial Planning Process™

**Registration for the Professional Curriculum**

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<th>Textbook Only $100</th>
<th>Exam Only $100</th>
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Please indicate CDs Only, Textbook Only, Exam Only, or Full Course, which includes CDs, Textbook and the Exam.

CDs and Textbooks are designed to work in conjunction. The ideal learning environment is using them together.

Refund Policy: $125 for each Full Course. No Refund: Registration Fee.

## Registration Form

*Please print or type the information below*

**Gender:** ☐ M ☐ F

**First Name**

**Last Name**

**Firm or B/D**

**Street Address**

**P.O. Box / Suite Address**

**City**

**State**

**Zip**

**Country**

**Phone**

**E-mail**

## Payment Information

**International Association of Registered Financial Consultants**

513 424 5752

2507 North Verity Parkway

P.O. Box 42506

Middletown, Ohio 45045-0506

For questions: 800 532 9060

PLEASE MAIL OR FAX THIS COMPLETED FORM TO IARFC

**Payment Method**

☐ Check made payable to IARFC  ☐ Discover  ☐ MasterCard  ☐ Visa  ☐ American Express

**Credit Card #**

**Exp. Date**

**Signature**

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**Designation Award**

- Complete 101, 102 & 103: Earn the RFA – Registered Financial Associate
- Complete all 6 courses: Earn the RFC – Registered Financial Consultant (Plus submission of a written plan.)