



Client Experience



1 Differentiate your practice

Stand out by sending handwritten notes, birthday cards, anniversary cards and thank you notes to clients, members and prospects.

2 Launch 'JBC' calls

Your clients or members need you now more than ever amid the volatility and geopolitical circumstances we are experiencing, so start making 'JBC' calls — just because calls. Call one of your top 50 clients or members each day and start a simple conversation that gives them comfort.

3 Start business texting

95% of Americans review text messages in less than three minutes, so use compliant business texting to communicate with clients or members.

4 Shift to eSignature

Make eSignature a staple in your client or member onboarding process. 43% of e-signed account documents are returned in one hour, and 75% are returned in 24 hours — a considerable time savings for you and a better experience for them.

Growth

5 Claim your Google profile

For the first time in nearly 60 years, the SEC has modernized rules on financial professional marketing — a potential game-changer for using testimonials and endorsements. For now, simply claim your business profile on Google at [google.com/business](https://www.google.com/business).

6 Host a workshop

Consider using educational workshops and seminars to enhance and strengthen relationships and gain new referrals.

7 Make your mark in estate planning

Become the go-to estate planning resource for your clients or members. It's a critical part of holistic planning, and you must be the centerpiece of that process. Spoiler alert: Stay tuned for a digital solution to help you do that.

8 Hone your value proposition

Become proficient in describing your value proposition and what differentiates your practice or program. Then host informational workshops where you can create awareness about how to help prospects once they become clients or members, follow up with every prospect and get more leads.



Optimization



9 Automate workflows

Take advantage of automatic workflows that streamline administrative tasks, giving you more time for higher-value activities.

10 Leverage your broker-dealer's tools

Leverage the tools provided by the operations team in your home office. For example, our new Service Scorecard in Unio can save you hours each week by eliminating multiple service inquiries and providing transparency into every service request you've initiated.

11 Choose your specialty

Pick one area vital to your clients, members and prospects and become a subject matter expert in it. With 222 different designations listed, the FINRA website is a good source of inspiration. Here are a few ideas: college funding, elder planning, long-term care, social security planning or philanthropy.

12 Build your network

Build a network of like-minded financial professionals who are growth-oriented and share best practices and ideas.

Service & Safety

13 Document everything

It takes a few extra minutes but can pay off in the long run. By documenting the services you provide to clients or members, you can become more effective in follow-up and have a clear record of everything you've discussed.

14 Embrace cybersecurity

Turn a threat into an opportunity. Use the **cyber checklist** to assess the security of your business. Talk to your IT provider and hold them to those standards. Our security team can help. The checklist is an opportunity to talk about cybersecurity with your clients or members and shows the priority you place on safeguarding their information.

15 Start a policy review program

Institute a life insurance policy review program for your practice or program. Some of your clients or members may have policies with poor performance or unrealistic assumptions in the initial design. You can work with some of our select IMO partners who will do all the legwork for you. New product innovations can reduce or eliminate premiums and add extra benefits for clients or members.

16 Review your book of business

Take your old annuity book of business and run a report. Our practice and program management teams can help you do that. Go back to clients or members with the good news that they may be able to earn more or have better living benefits. It's a great reason to reach out and make another connection.

