



Connect with your Clients

8 Ways to Break Down Barriers and Get to Solutions

By Jeff Levitan

We have an important job.

I'm not saying that because I know other financial services professionals will be reading this article. I truly, deep down in my heart, believe it. We may be in a business dominated by numbers, rules and regulations, but when you get right down to it, *our business is dedicated to helping individuals and families.*

The financial health of a family is serious business. Financial decisions can affect mom, dad and the kids, not just in the here and now, but for generations to come. Getting on the right path can be the difference between a family affording Harvard or a community college for their kids, between enjoying a carefree retirement or working at age 70 just to pay the bills. Our job is to educate people about money so their golden years don't turn out to be rusty years – so they can take steps to help point their finances and their futures in the best direction possible.

While our intentions are good, there is one thing that often stands in the way of doing the right thing for people and their families: getting the chance to sit down with them and tell them about it. Connecting with a client is one of the most critical aspects of our business. We can't help families if they won't talk with us. After 15 years in financial services, here are eight principles that guide my business as a whole and my every interaction with clients to build relationships that last.

1. BE GENUINE & MISSION-DRIVEN. You can't fake passion for what you do. And if you are here for any reason other than helping families achieve their dreams and goals, you are in the wrong business. People will see right through your intentions and not give you the time of day if you're not genuine. [World Financial Group](#) (WFG) is a company driven to make sure there is No Family Left Behind® financially. That's a cause to be proud of and a mission to be motivated by. When I sit down with a family, I think about how things might have been

different in my own family if someone had taken the time to talk with my mom and dad and get them thinking about how money works and the steps they could have taken to protect what they built. When I sit down with a client, I feel like I'm sitting down with someone from my own family and I'm ready to do whatever it takes to help them get where they want to be.

2. BUILD A RELATIONSHIP. Get to know your clients. Not because you feel you should, but because you want to. Share personal stories, learn about their family and let them know you take your job seriously and you're there to help them. As the person working with them on the financial part of their lives, you are a member of their team. Clients care about how much you know, but they care even more about how much you care.

3. GO FOR THE GOAL. Behind every client is a family and every family has a dream or two they want to accomplish. You need to know what those dreams are in order to help them strategize on how to get there. Completing a needs analysis with your client is an important first step because it gives you a snapshot of where they stand. But while needs are important, it's your responsibility to see the big picture and how can we meet those needs while getting the client on the road to his or her dreams. As financial professionals, we're here to help solve problems. Focus on the goal and figure out how you can help your client achieve it.

4. EDUCATE. Most people graduate high school without a financial education. No one is teaching families how to manage their finances and make informed decisions about their futures. Most people at some point in their lives get into financial situations they don't know how to navigate. We need to fill the education gap. It's important to educate clients on the financial fundamentals and take the time so they really understand the whys and hows of money. [World Financial Group](#)'s Financial Dream Map™ is a needs analysis strategy that gives you an opportunity to teach clients about vital financial concepts while assessing their needs and identifying their goals. I love that [WFG](#) takes an education-based approach. An educated client is a long-term client.

5. SHOP AROUND. Our clients benefit from our independence. Since [WFG](#)'s sales agents are not a captive field force selling products from only one company, we can help clients find the solutions that best fit their needs from a variety of different providers. Every family is different, and needs different products and services. We can't give a one-size-fits-all solution. We can go shopping for our clients and get them the best product or service that fits their situation and goals.

6. SERVE DON'T SELL. How many times have you met with a client and been hit with the old "What are you going to sell me today?" stigma? My response is always, "What can I help you with today?" By letting the client know I'm there to serve them, we can have a conversation and let their goals and dreams guide my

service. Stand strong on your recommendation. If a family doesn't take action on your recommendation, you really haven't helped them.

7. MAKE YOURSELF AVAILABLE. Whether it's for clients or teammates, I believe in the 24-hour rule – no time is a bad time to call me. I view myself as a partner with the client, a member of his or her financial team. And as such, I want to make sure they know I'm there when they need me.

8. DO THE RIGHT THING – EVERY TIME. If you always let the client's needs and goals guide your recommendations, you can't go wrong. By finding the most suitable product for the client that will help him or her get where he or she wants to be, you are putting your client first. And when clients feel well served, they will refer you to their friends and family.

Jeff Levitan is a Senior Vice Chairman with [World Financial Group](#) who splits his time between Chicago, Ill. and Cumming, Ga. A veteran [WFG](#) field leader, Jeff has achieved many career milestones and is an inductee in the WFG Millionaire Hall of Fame. He recently became a first-time father with the birth of his son.

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