# CUSTOMER SERVICE

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# ADDRESS CHANGE CHECKLIST

*You will use this system to change the address on Client’s assets held at the Broker Dealer**and assets held outside the custody of your Broker Dealer.*

The following checklist and system is compiled assuming all practices are using some type of contact management software. For optimal effectiveness, we recommend you customize each checklist and system to reflect the actual steps that apply to your software/practice.

CLIENT NAME: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ DATE STARTED: \_\_\_\_\_\_\_\_\_\_\_

1) \_\_\_\_\_ Clientnotifies office of address change. \_\_\_\_ N/A

(Person Responsible)

2) \_\_\_\_\_ Client is informed of how long process will take and what \_\_\_\_ N/A

correspondence they may receive. (Person Responsible)

3) \_\_\_\_\_ Pull most recent update and make note of address change. \_\_\_\_\_ N/A

(Person Responsible)

4) \_\_\_\_\_ Create a history record of the request in \_\_\_\_\_ N/A

contact management system. (Person Responsible)

5) \_\_\_\_\_ Change address in contact management system. \_\_\_\_\_ N/A

(Person Responsible)

6) \_\_\_\_\_ Complete Address Change Request form for assets held \_\_\_\_\_ N/A

outside your Broker Dealer custody. (Person Responsible)

7) \_\_\_\_\_ Schedule on calendar to verify address change has been completed \_\_\_\_\_ N/A

for assets held outside your Broker Dealer custody. (Person Responsible)

8) \_\_\_\_\_ Submit Address Change form to your Broker Dealer. \_\_\_\_\_ N/A

(Person Responsible)

9) \_\_\_\_\_ Schedule on calendar to verify address change has been \_\_\_\_\_ N/A

completed by your Broker Dealer. (Person Responsible)

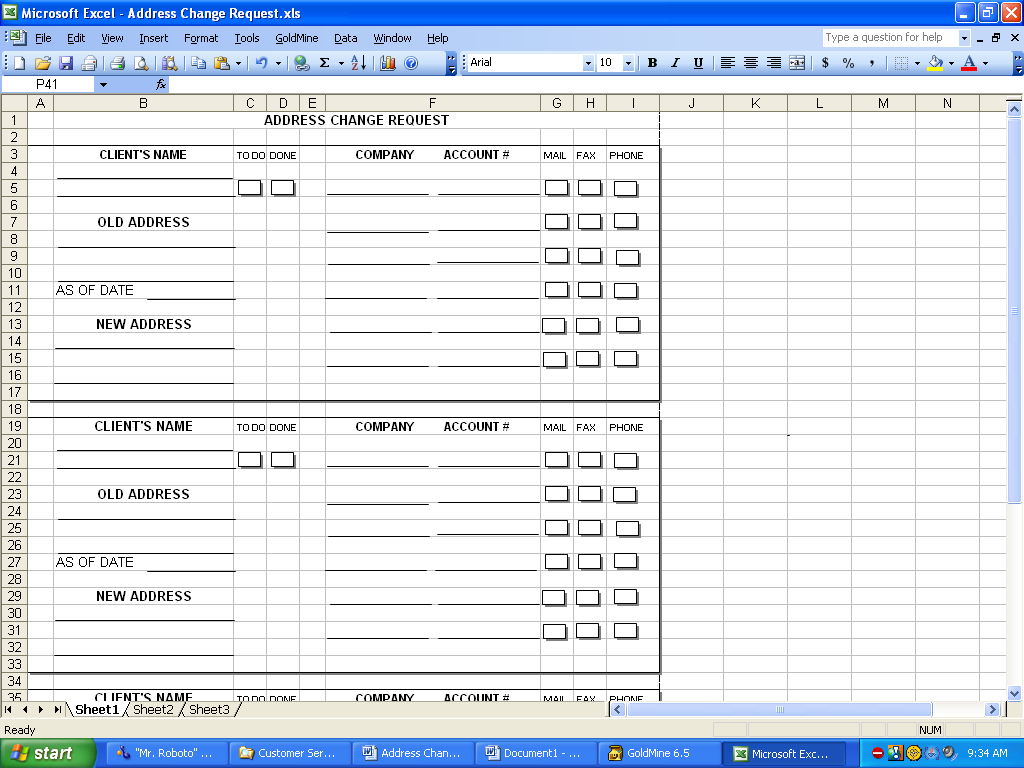
10) \_\_\_\_\_ If gifts have been ordered for Client, call vendor to change address. \_\_\_\_\_ N/A

(Person Responsible)

**ADDRESS CHANGE**

# 1) Client notifies office of address change

* 1. Pull Address Change Request form to notate changes.



**Note: To view the entire letters(s) or form(s), please refer to the Table of Contents in the Forms (FR) section of this Systems Manual.**

1.2) Determine on what date the address and/or phone number change should take place.

**2) Client is informed of how long process will take and what correspondence they may receive**

2.1) Notify **Client** that changes could take up to 3 weeks to complete.

2.2) Notify **Client** that statements may still be sent to the old address. If they have completed a forwarding address form with the Post Office, their statements may be forwarded to the new address.

Note: Some **Broker Dealers** don’t allow for forwarding of statements.

2.3) Notify **Client** that some companies that they hold assets with may send confirmations of the address change to the old and the new address.

# 3) Pull most recent update and make note of address change

3.1) Indicate the new address on the most recent update which will allow the information to be changed when preparing the next update.

**4) Create a history record of the request in contact**  **management System**

4.1)Make a note in the history of the new address and phone number if applicable.

# 5) Change address in Contact Management System

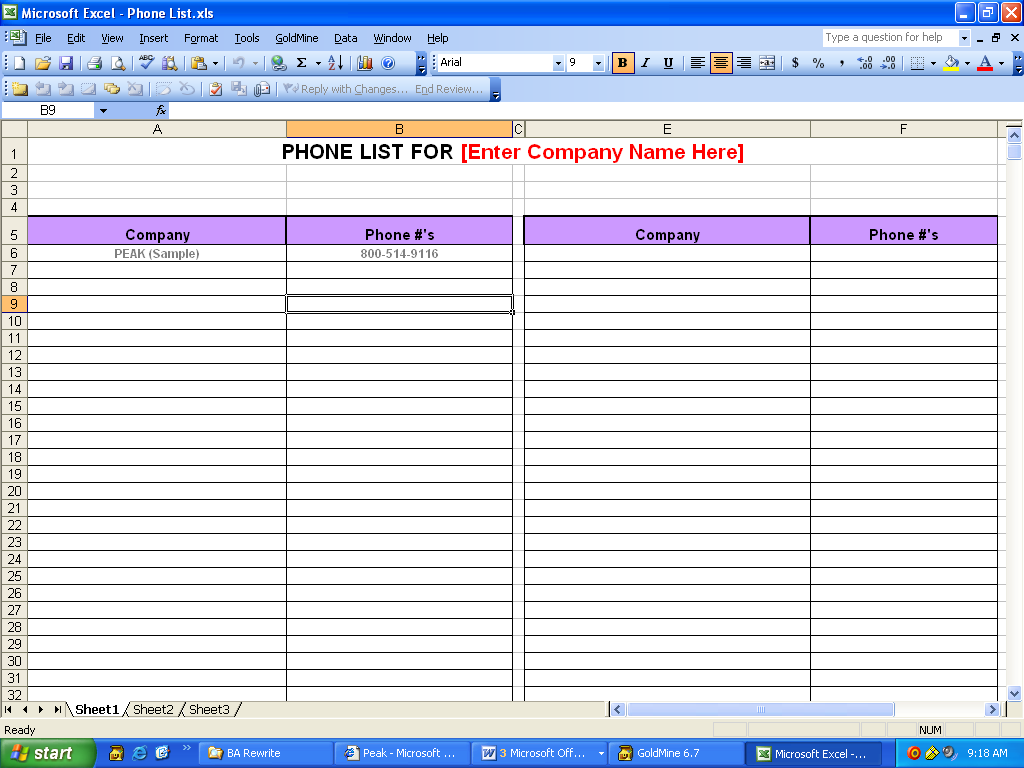
**6) Complete Address Change Request form for assets held outside your Broker Dealer custody.**

6.1) Outside companies include assets held in annuities and life insurance policies, real estate investment trusts, non-networked mutual funds and others.

6.2) Refer back to Address Change Request form used in section 1.

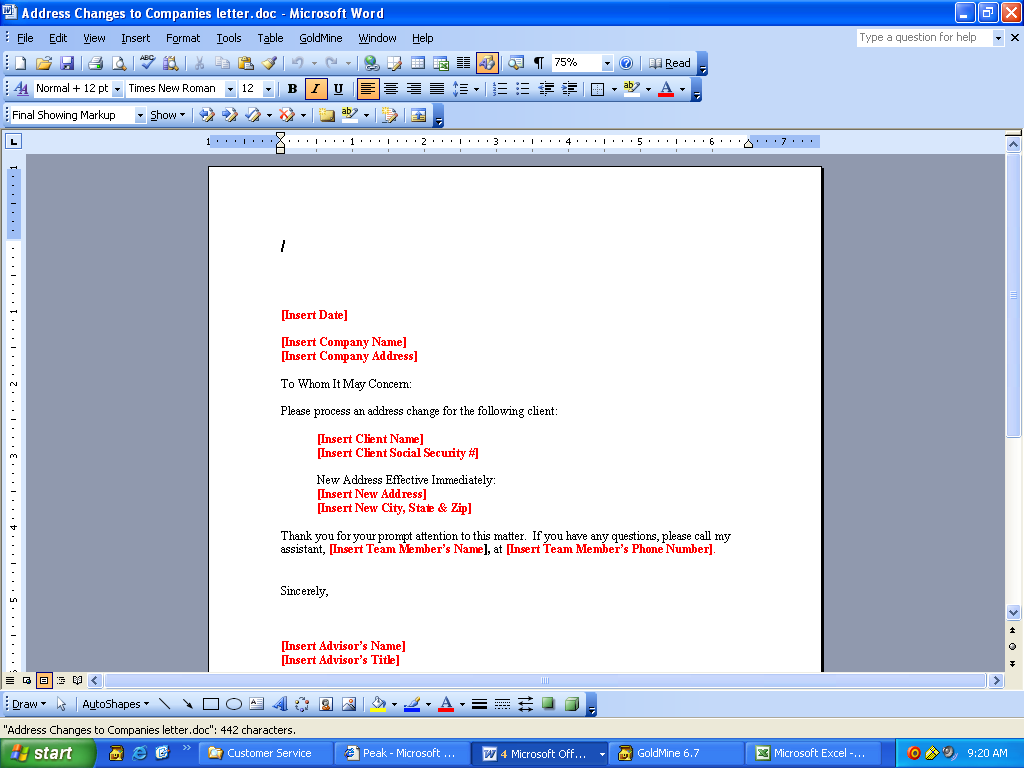
6.3) Using the **Client**’s file which you pulled in section 3, determine what assets are held outside your Broker Dealer’s custody. Indicate the company name and account number on the Address Change Request form.

* 1. Refer to your Phone List and call each of the outside companies to determine how address changes need to be submitted (mail, fax or phone.)



6.5) If changes are to be submitted by fax or mail, use the following steps.

**Address Change to Companies**



6.6) Print and review the letter for errors.

6.7) Make corrections to the letter as needed.

* 1. Print on letterhead and have **Advisor** sign.

* 1. Make copies as per your compliance and retention systems.
  2. Address envelope, print label or place letter in window envelope.

This involves printing a label/envelope using a PracticeBuilder Report.

* 1. Fax or mail the letter to the outside company as per their individual company requirements.

**7) Schedule on calendar to verify address change has been completed for assets held outside your Broker Dealer custody**

7.1) Schedule on calendar in 7 days to verify with outside company that address has been changed.

* + - Change the **Date** to 7 days from now.
  1. Once outside company has verified that new address has been updated, complete the calendar item.

* + - Use a **Result Code** of *COM* from the lookup list to indicate activity is *Complete.*

**8) Submit an Address Change form to your broker dealer**

* 1. Contact your **Broker Dealer** to determine what form(s) and/or who needs to be contacted to change the **Client**’s address.
  2. Submit the address change to your **Broker Dealer** to make the changes.

**9) Schedule on calendar to verify address change has**  **been completed by broker dealer**

9.1) Schedule on calendar in 7 days to verify with **Broker Dealer** that address has been changed. You may be able to view this using your **Broker Dealer** software rather than placing a call.

* 1. Once **Broker Dealer** has changed address, complete the calendar item.

**10) if gifts have been ordered for Client, call vendor to change address**

10.1) Look up the **Client**’s birth date, wedding anniversary and **Client** anniversary dates.

* 1. Call the gift vendor if a gift has been ordered.
  2. Make a note in history that address was changed with vendor for gift.

# STRUCTURE CHANGES CHECKLIST

*You will use this system to notify Clients or companies that hold assets outside of your Broker Dealer**that a change has been made to the structure of the organization.*

The following checklist and system is compiled assuming all practices are using some type of contact management software. For optimal effectiveness, we recommend you customize each checklist and system to reflect the actual steps that apply to your software/practice.

**Associate Wealth Advisor Letter**

1) \_\_\_\_\_ Tag Clients being assigned to Associate Wealth Advisor. \_\_\_\_ N/A

(Person Responsible)

2) \_\_\_\_\_ Send letter to Clients being assigned to Associate Wealth \_\_\_\_ N/A

Advisor. (Person Responsible)

**Partner Letter**

3) \_\_\_\_\_ Tag Clients being serviced by the Partner Advisor. \_\_\_\_\_ N/A

(Person Responsible)

4) \_\_\_\_\_ Send letter to Clients being serviced by the Partner Advisor. \_\_\_\_\_ N/A

(Person Responsible)

**Transaction to Fee Letter**

5) \_\_\_\_\_ Tag Clients that you wish to convert to fee-based business. \_\_\_\_\_ N/A

(Person Responsible)

6) \_\_\_\_\_ Send letter to Clients you wish to convert to fee-based business. \_\_\_\_\_ N/A

(Person Responsible)

**Firing a Client**

7) \_\_\_\_\_ Tag Clients that you wish to fire. \_\_\_\_\_ N/A

(Person Responsible)

8) \_\_\_\_\_ Send letter to Clients you wish to fire. \_\_\_\_\_ N/A

(Person Responsible)

**Assignment of New Advisor at Broker Dealer**

9) \_\_\_\_\_ Tag Clients that have an annuity contract for which the \_\_\_\_\_ N/A

Advisor should be changed. (Person Responsible)

10) \_\_\_\_\_ Send Assignment of New Advisor letter to annuity companies. \_\_\_\_\_ N/A

(Person Responsible)

# ASSOCIATE WEALTH ADVISOR LETTER

# 1) Tag Clients being assigned to Associate Wealth Advisor

1.1) Prepare letter for **Client**s who will be reassigned to the **Associate Wealth Advisor.**

Breaking Away™: This involves editing the “AWA Assigned to Client Letter” located in the Document Management Center | Document Templates | Customer Service.

1.2) Identify those **Client**s that the **Advisor** wishes to assign to the **Associate Wealth Advisor**.

Breaking Away™: This involves printing the “Contact List” Crystal Report.

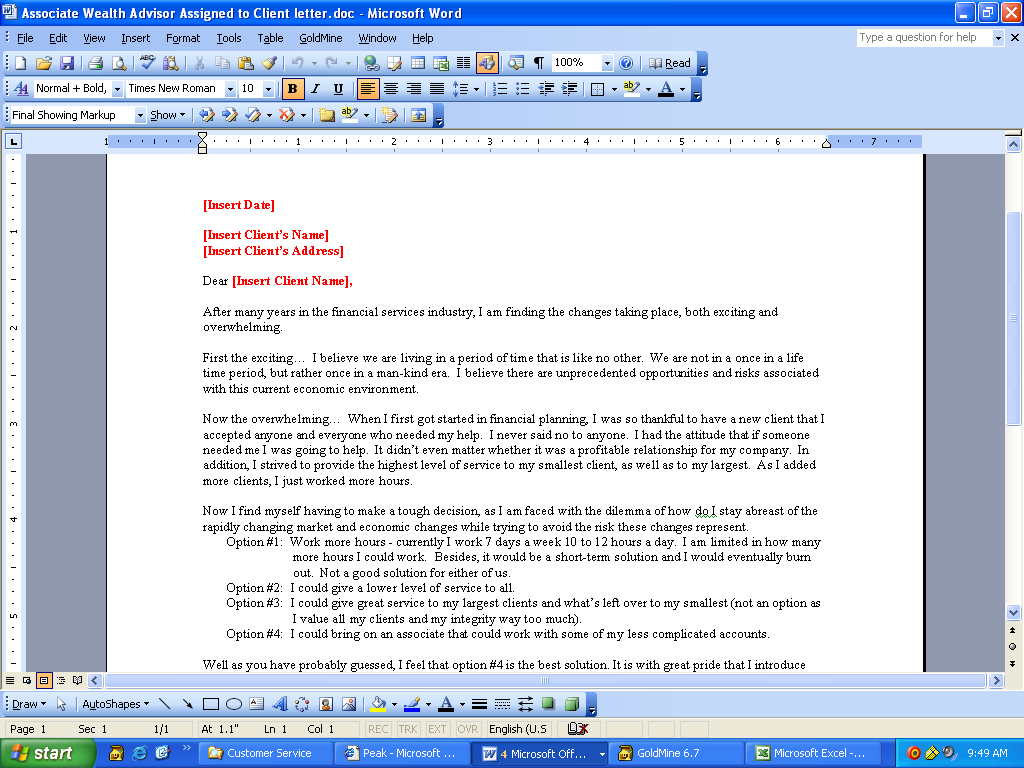
1.3) Once the **Advisor** has identified those **Client**s the letter should be sent to, tag the records in your contact management system to simplify the letter merge process.

Breaking Away™: This involves tagging contacts in the Contact Search Center.

**2) Send letter to Clients being assigned to Associate Wealth Advisor**

2.1) Merge letters to the list of **Client**s to be reassigned.

**Associate Wealth Advisor Assigned to Client**



**Note: To view the entire letters(s) or form(s), please refer to the Table of Contents in the Forms (FR) section of this Systems Manual.**

Breaking Away™: This involves merging the “AWA Assigned to Client Letter” located in the Document Management Center | Document Templates | Customer Service.

* + - Merge to the active contact filter.
  1. Print on letterhead and have **Advisor** sign.
  2. Make copies as per your compliance and retention systems.
  3. Address envelope, print label or place letter in window envelope.

Breaking Away™: This involves printing labels/envelopes using a GoldMine Report.

* + - Print the report through the active contact filter.

**Partner Letter**

# 3) tag Clients being serviced by the Partner Advisor

3.1) Prepare letter for **Client**s who will be serviced by the Partner **Advisor.**

Breaking Away™: This involves editing the “Partner Letter” located in the Document Management Center | Document Templates | Customer Service.

3.2) Identify those **Client**s that will be serviced by the Partner **Advisor**.

Breaking Away™: This involves printing the “Contact List” Crystal Report.

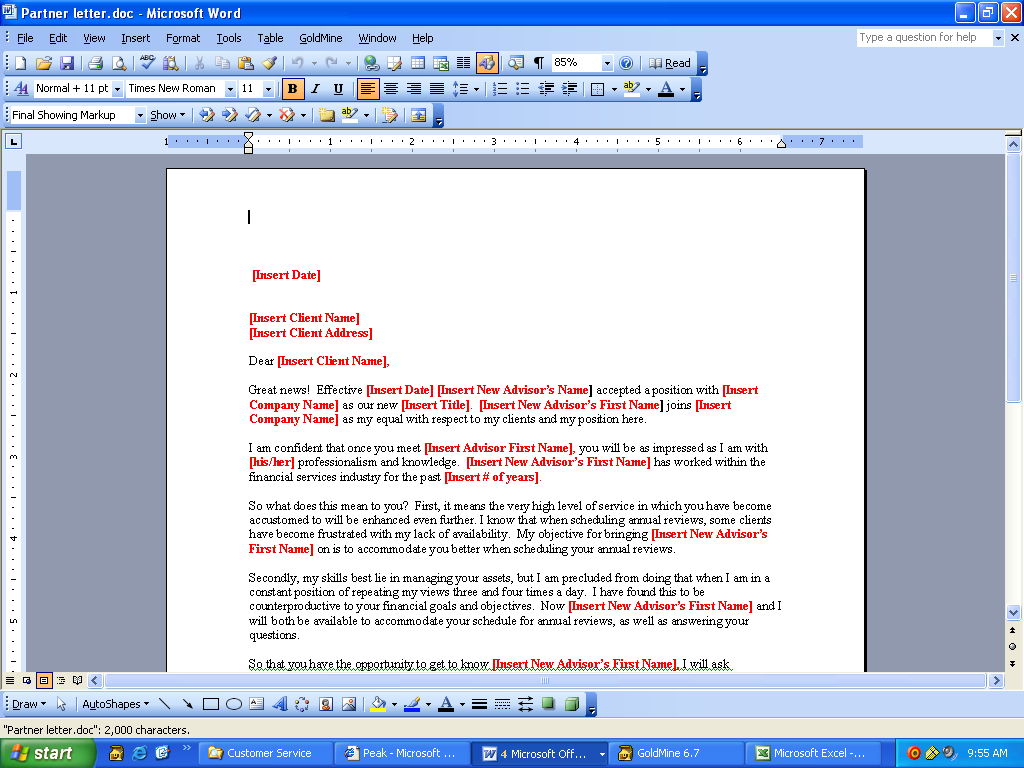
3.3) Once the **Advisor** has identified those **Client**s the letter should be sent to, tag the records in your contact management system to simplify the letter merge process.

Breaking Away™: This involves tagging contacts in the Contact Search Center.

**4) Send letter to Clients being serviced by the Partner Advisor**

4.1) Merge letters to the list of **Client**s to be reassigned.

**Partner letter**



**Note: To view the entire letters(s) or form(s), please refer to the Table of Contents in the Forms (FR) section of this Systems Manual.**

Breaking Away™: This involves merging the “Partner Letter” located in the Document Management Center | Document Templates | Customer Service.

* Please refer to the Breaking Away™ Reference Manual | Section II-D | “Merging a Letter to Multiple Contacts”
  + - Merge to the active contact filter.
  1. Print on letterhead and have **Advisor** sign.
  2. Make copies as per your compliance and retention systems.
  3. Address envelope, print label or place letter in window envelope.

Breaking Away™: This involves printing labels/envelopes using a GoldMine Report.

* + - Print the report through the active contact filter.

**Transaction to Fee Letter**

**5) Tag Clients that you wish to convert to fee-based business**

* 1. Prepare the “Transaction to Fee Structure Letter” for **Client**s who will be converted to fee-based business.

Breaking Away™: This involves editing the “Transaction to Fee Structure Letter” located in the Document Management Center | Document Templates | Customer Service.

* 1. Identify those **Client**s that the **Advisor** wishes to convert to fee-based business.

Breaking Away™: This involves printing the “Contact List” Crystal Report.

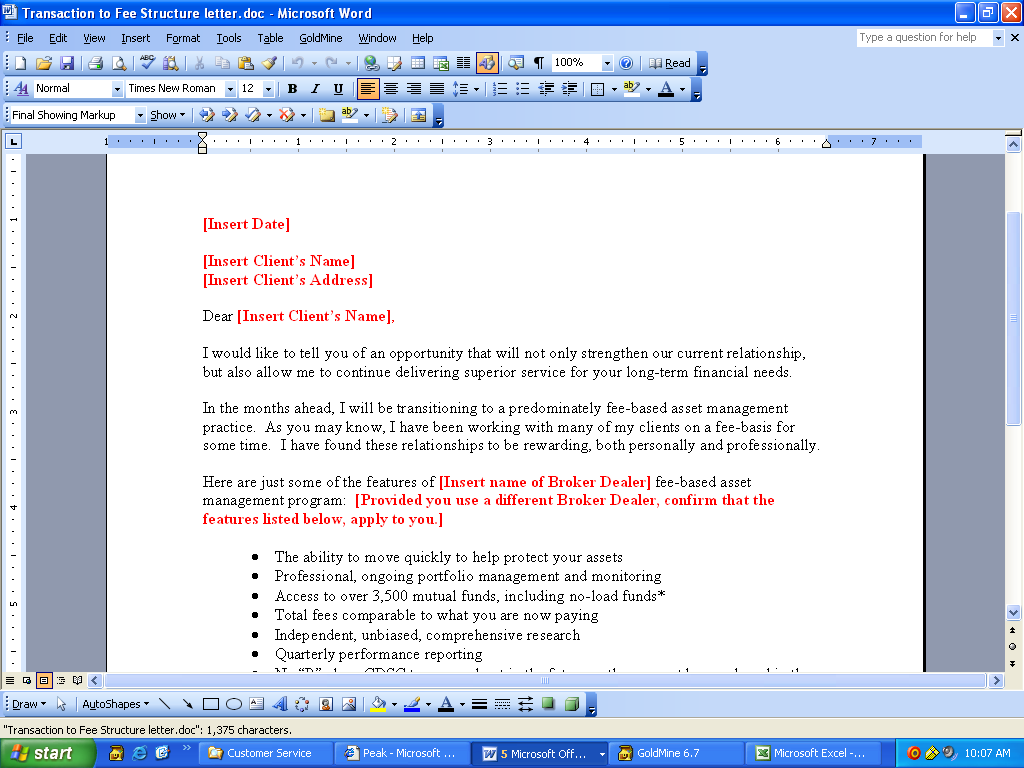
* 1. Once the **Advisor** has identified those **Client**s the letter should be sent to, tag the records in your contact management system to simplify the letter merge process.

Breaking Away™: This involves tagging contacts in the Contact Search Center.

**6) Send letter to Clients you wish to convert to fee-based business**

6.1) Merge letters to list of **Client**s tagged.

**Transaction to Fee letter**



**Note: To view the entire letters(s) or form(s), please refer to the Table of Contents in the Forms (FR) section of this Systems Manual.**

Breaking Away™: This involves merging the “Transaction to Fee Structure Letter” located in the Document Management Center | Document Templates | Customer Service.

* + - Merge to the active contact filter.
  1. Print on letterhead and have **Advisor** sign.
  2. Make copies as per your compliance and retention systems.
  3. Address envelope, print label or place letter in window envelope.

Breaking Away™: This involves printing labels/envelopes using a GoldMine Report.

* + - Print the report through the active contact filter.

**Firing a Client**

**7) tag Clients that you wish to fire**

* 1. Identify those **Client**s that the **Advisor** wishes to fire.

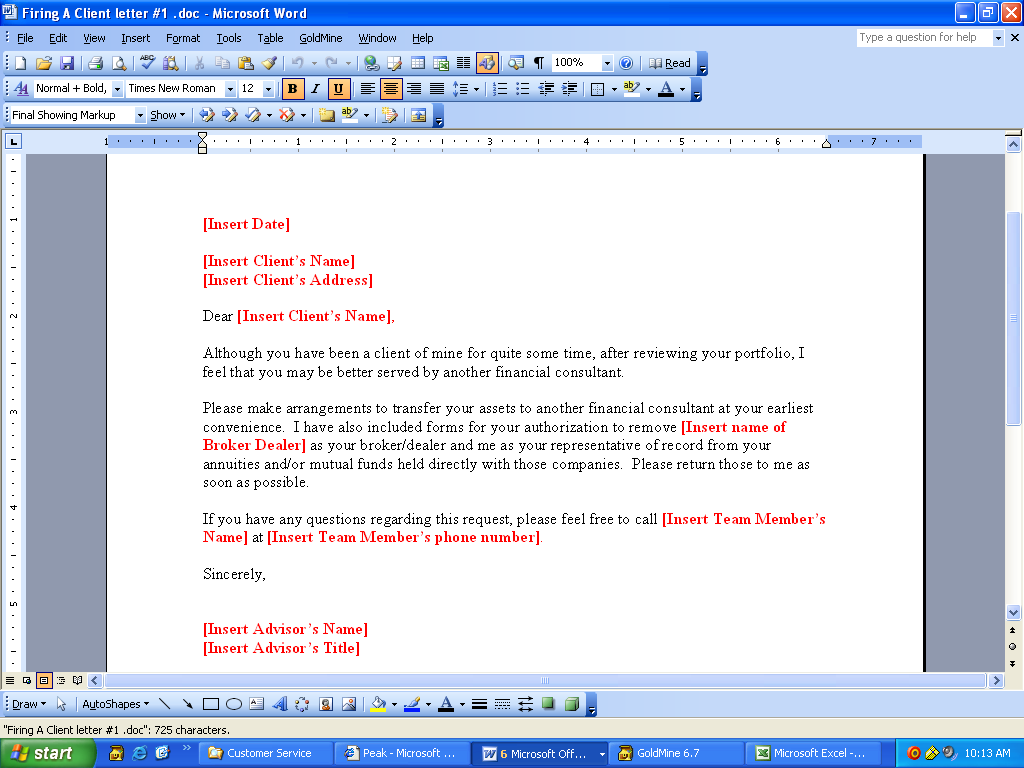
Breaking Away™: This involves printing the “Contact List” Crystal Report.

* Please refer to the Breaking Away™ Reference Manual | Section I-E-2 | Contact Reports | “Contact List”
* Please refer to the Breaking Away™ Reference Manual | Section II-E | “Running Crystal Reports”

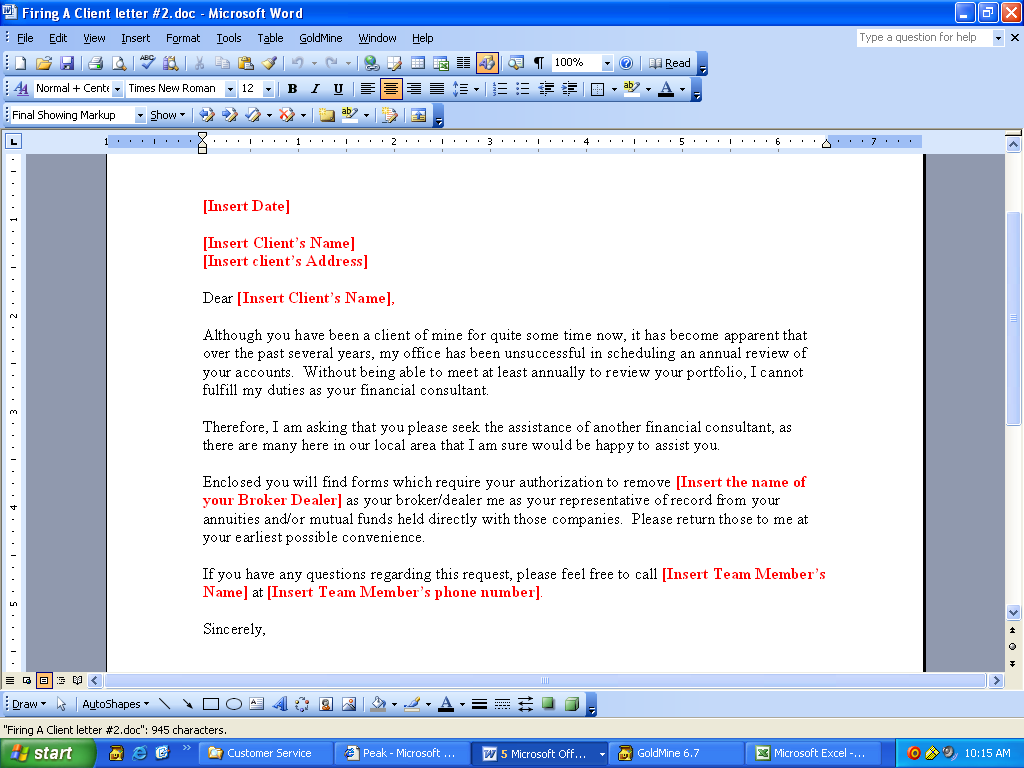
**8) Send letter to Clients you wish to fire**

8.1) Merge letters to list each **Client** individually.

**Firing a Client #1 letter**



**Firing a Client #2 letter**

****

**Note: To view the entire letters(s) or form(s), please refer to the Table of Contents in the Forms (FR) section of this Systems Manual.**

8.2) Print and review the letter for errors.

8.3) Make correction to the letter as needed.

* 1. Print on letterhead and have **Advisor** sign.
  2. Make copies as per your compliance and retention systems.
  3. Address envelope, print label or place letter in window envelope.

**Assignment of New Advisor Letter**

**9) TAG CLIENTS THAT haVE an annuity contract for which the Advisor should be changed**

* 1. Prepare the “Assignment of New Advisor at BD Letter” for **Client**s who will be converted to fee-based business.

Breaking Away™: This involves editing the “Assignment of New Advisor at BD Letter” located in the Document Management Center | Document Templates | Customer Service.

* 1. Identify those **Client**s that the **Advisor** wishes to change the **Advisor**.

Breaking Away™: This involves printing the “Contact List” Crystal Report.

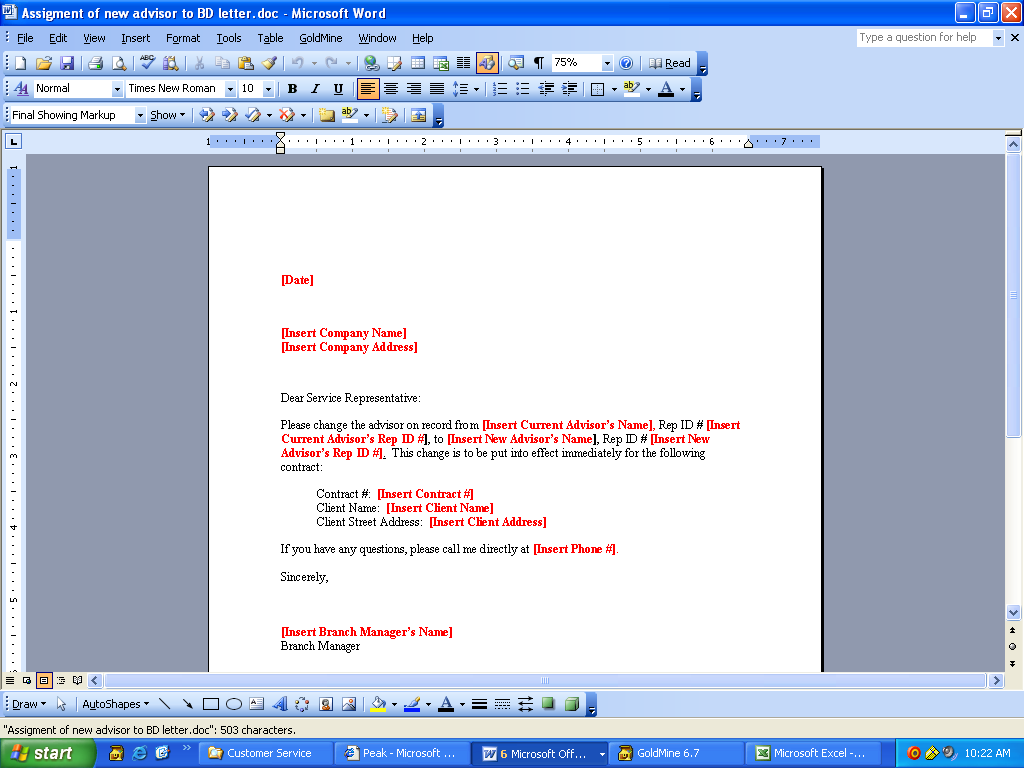
* 1. Once the **Advisor** has identified those **Client**s the letter should be sent to, tag the records in your contact management system to simplify the letter merge process.

Breaking Away™: This involves tagging contacts in the Contact Search Center.

**10) SEND Assignment of New Advisor LETTER TO ANNUITY COMPANIES**

10.1) Merge letters to list of **Client**s tagged.

**Assignment of New Advisor to B/D letter**



**Note: To view the entire letters(s) or form(s), please refer to the Table of Contents in the Forms (FR) section of this Systems Manual.**

* 1. Print on letterhead and have **Advisor** sign.
  2. Make copies as per your compliance and retention systems.
  3. Address envelope, print label or place letter in window envelope.

FORECASTED TRANSACTIONS CHECKLIST

*You will use this system to track long-term or short-term expected (forecasted) revenue or transactions. This process can be used for incoming or outgoing transfers, incoming or outgoing ACH’s on a monthly basis or tracking estate settlements. (Estate settlements may or may not involve any forecasted revenue or transactions but due to the great amount of follow-up required, this system may still be used if desired.)*

The following checklist and system is compiled assuming all practices are using some type of contact management software. For optimal effectiveness, we recommend you customize each checklist and system to reflect the actual steps that apply to your software/practice.

CLIENT NAME: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ DATE STARTED: \_\_\_\_\_\_\_\_\_\_\_

1) \_\_\_\_\_ Obtain information needed to track forecasted transactions. \_\_\_\_ N/A

(Person Responsible)

2) \_\_\_\_\_ Track forecasted transactions in contact \_\_\_\_ N/A

management system. (Person Responsible)

3) \_\_\_\_\_ Edit/update any forecasted transactions in contact \_\_\_\_ N/A

management system. (Person Responsible)

4) \_\_\_\_\_ Complete forecasted transactions in contact \_\_\_\_ N/A

management system. (Person Responsible)

5) \_\_\_\_\_ Monitor forecasted transactions weekly. \_\_\_\_ N/A

(Person Responsible)

6) \_\_\_\_\_ Report completed transactions monthly to Advisor. \_\_\_\_ N/A

(Person Responsible)

**FORECASTED TRANSACTIONS**

# 1) Obtain information needed to track forecasted transactions

1.1) If item to be added is requested by **Advisor**, Long-term Care Specialist, **Associate Wealth Advisor** or other, as much information as possible should be supplied to the individual processing the forecasted transaction. For example:

- **Client**’s name

- Amount of transaction

- How the account will be funded if a new account

- Where the transfer/rollover will be coming from (provide statements if possible)

- Will trades be placed immediately upon receipt of specific asset or when the all transfers are received

- If not taking place immediately, the anticipated date the transaction will be processed

- Date of next meeting, if applicable

- Any other information which will help in processing the transaction

# 2) track forecasted transactions in contact management system

2.1) Make a separate entry for each forecasted transaction. This will allow each transaction’s notes to be updated and completed individually. For example, if you have a new **Client** and they will be funding a new account with three separate transfers, create a forecasted transaction to track each transfer separately.

# 3) edit/update any forecasted transactions in contact management system

* 1. Each entry should go no more than 2 weeks without having some progress posted to it. Items to track would include the following:

- paperwork received

- transfer company called on status

- check being mailed to **Client**

# 4) complete forecasted transactions in contact management system

4.1) Prior to completing a forecasted transaction, make sure that all final notes are documented (e.g., the date the transfer was completed, the amount transferred, the number of shares, etc.)

5) MONITOR FORECASTED TRANSACTIONS WEEKLY

5.1) Verify that all forecasted transactions have some follow-up at least every 2 weeks.

6) REPORT COMPLETED TRANSACTIONS MONTHLY TO ADVISOR

* 1. **Advisor**, Branch Managers and **OSJ**’s may wish to track monthly (weekly, quarterly) the forecasted transactions that have been completed.

**DEATH CLAIM CHECKLIST**

*You will use this system to make sure the intricate details of a* ***Client****’s death are handled appropriately.*

The following checklist and system is compiled assuming all practices are using some type of contact management software. For optimal effectiveness, we recommend you customize each checklist and system to reflect the actual steps that apply to your software/practice.

CLIENT NAME: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_DATE STARTED:\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_

1) \_\_\_\_\_ Obtain information from obituary or individual reporting \_\_\_\_ N/A

the death of Client. (Person Responsible)

**Notice received by:**

**Name:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Phone number:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Address:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Obituary received or requested on: \_\_\_\_\_\_\_\_\_\_\_\_**

**Date of Death: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Visitation:**

**Place & Address:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Phone Number:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Date \_\_\_\_/\_\_\_\_/\_\_\_\_\_ Time \_\_\_\_:\_\_\_\_ AM/PM**

**Funeral Home/Mortuary Information:**

**Place/Address:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Place/Address:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Date\_\_\_\_/\_\_\_\_/\_\_\_\_ Time: \_\_\_\_:\_\_\_\_AM/PM**

**Other information: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

2) \_\_\_\_\_ Make changes in contact management system. \_\_\_\_ N/A

(Person Responsible)

3) \_\_\_\_\_ Send flowers to church or funeral home. \_\_\_\_\_ N/A

(Person Responsible)

4) \_\_\_\_\_ Schedule on Advisor’s calendar to attend visitation \_\_\_\_\_ N/A

and/or funeral. (Person Responsible)

5) \_\_\_\_\_ Make note of restrictions on trading in contact \_\_\_\_\_ N/A

management system. (Person Responsible)

6) \_\_\_\_\_ Request death claim paperwork and obtain date of \_\_\_\_\_ N/A

death values for all assets held with Broker Dealer and/or (Person Responsible)

outside your Broker Dealer custody.

7) \_\_\_\_\_ Schedule forecasted transaction to contact each \_\_\_\_ N/A

company which has not forwarded the death (Person Responsible)

claim paperwork to the Advisor.

8) \_\_\_\_\_ Notify Deceased ’s representative of number of \_\_\_\_\_ N/A

certified death certificates and additional (Person Responsible)

documents required.

9) \_\_\_\_\_ Send death claim paperwork to Deceased ’s representative. \_\_\_\_\_ N/A

(Person Responsible)

10) \_\_\_\_\_ Update forecasted transaction to follow-up with \_\_\_\_\_ N/A

Deceased ’s representative to insure completion (Person Responsible)

and return of death claim paperwork.

11) \_\_\_\_\_ Make copies of all death claim paperwork and submit to your \_\_\_\_\_ N/A

Broker Dealer and/or each individual company for processing. (Person Responsible)

12) \_\_\_\_\_ Update forecasted transaction to follow-up with \_\_\_\_\_ N/A

Broker Dealer and/or each individual company until (Person Responsible)

the processing is completed.

**DEATH CLAIM**

**1) Obtain information from obituary or individual reporting the death of Client**

* 1. Complete information requested in the Death Claims Checklist pertaining to the visitation, funeral and other arrangements.

**2) Make changes in Contact Management System**

2.1) Change the **Client**’s contact record to reflect the individual who is **Deceased**.

* If primary owner dies:
  + Move the primary owner information as per your practices system
  + Move secondary owner information into the primary owner location
  + Remove Wedding Anniversary Date
  + Remove any automated processes assigned to the **Deceased Client**
  + Call **vendor** if a gift has been ordered (birthday, wedding anniversary or **Client** anniversary)
  + Remove **Deceased** ’s name from **Advisor**’s call list if a printed list was provided with the **Client**’s birthday, wedding anniversary or **Client** anniversary
* If secondary owner dies:
  + Move the secondary owner information as per your practices system
  + Remove Wedding Anniversary Date
  + Remove any automated processes assigned to the **Deceased Client**
  + Call **vendor** if a gift has been ordered (birthday, wedding anniversary or **Client** anniversary)
  + Remove Deceased ’s name from **Advisor**’s call list if a printed list was provided with the **Client**’s birthday, wedding anniversary or **Client** anniversary
* If primary owner dies and there is NO secondary owner:
  + Change **Client Status** field to ***Deceased***
  + Update Date of Death field
  + Remove any automated processes assigned to the **Deceased Client**
  + Call vendor if a gift has been ordered (birthday, wedding anniversary or **Client** anniversary)
  + Remove **Deceased** ’s name from **Advisor**’s call list if a printed list was provided with the **Client**’s birthday, wedding anniversary or **Client** anniversary.

# 3) Send flowers to church or funeral home

3.1) As part of your Love-affair Marketing, you will have established which **Client**s will receive flowers.

3.2) Call florist and have flowers delivered to the church or funeral home.

**4) Schedule on Advisor’s calendar to attend Visitation and/or funeral**

4.1) As part of your Love-affair Marketing, you will have established which **Client**s the **Advisor** will attend visitations and/or funerals for.

**5) Make note Of restrictions on trading in contact management system**

* 1. No further purchases should take place after notification of the **Client**’s death has been received.
  2. Notify the home office that the **Client** has died and if required by your **Broker Dealer** place a stop on trades in the **Deceased** **Client**’s account(s).
  3. Generally, securities may be sold in non-qualified or qualified accounts to preserve the value of the account in a fast-moving market. **Broker Dealer** requirements will define what instructions are needed, from whom and how they should be received (written or verbal.)

**The preferred method is to have proper documentation and transfer the securities in-kind to a beneficiary account prior to selling securities.**

**6) Request death claim paperwork and obtain date of death values for all assets held with Broker Dealer and/or outside your Broker Dealer custody**

6.1) Pull the most recent **Client** update to use as a checklist for the assets that will need to have a change in ownership or liquidation to the beneficiary.

* 1. Contact each company including the **Broker Dealer** for brokerage accounts and companies holding assets outside the **Broker Dealer**’s custody to advise of the death.

6.2.1) Obtain date of death values from each company.

* + 1. Request the death claim paperwork to be sent directly to the **Advisor**.
    2. Determine what additional documentation will be required from each company.

The following is a list of several examples of additional documents:

**Original death certificate -** One for each company (i.e.: if a **Client** has two Skandia accounts and death claim paperwork is submitted at the same time, only one death certificate will be required). Certificates cost about $5 - $10 each and most companies will return the originals if a postage-paid return envelope is provided.

**W9 form -** This will verify the beneficiary social security number.

**Letters of Testamentary/Court Appointment/Affidavit for Transfer of Personal Property without Probate -** This will normally be required on Non-Qualified accounts where beneficiary information is not stated on the application. It gives the claimant the legal right to assets in the **Deceased** person’s account. The beneficiary must contact an attorney to have this document prepared by the court. These documents may not be dated more than 90 days prior to use.

**Affidavit of Domicile -** This document states where the **Deceased** lived and in which state they last paid taxes.

**Letter of Instruction -** Some companies do not have specific death claim paperwork. They will ask for a letter signed by the beneficiary stating how the account is to be distributed.

**Affidavit of Account Evidence -** This would be used if the beneficiary were unable to locate the original copy of an annuity policy.

**Trust -** Some companies ask for a copy of the trust to verify the beneficiary of a claim.

**7) Schedule Forecasted transaction to contact each company which has not forwarded the death claim paperwork to the Advisor**

* 1. A separate forecasted transaction should be completed for each company and/or account.
  2. A weekly check on the progress of Estate Settlements is recommended for all steps in the process.

**8) Notify Deceased ’s Representative of number of certified death certificates and Additional Documents required**

* 1. An original Certified Death Certificate will generally be required from each separate company. If individual stock certificates are held by the **Client**, an original Certified Death Certificate may be required for the transfer agent also. You will have obtained this information in Step 6 above.
  2. Notify **Deceased**’s representative of the other forms they will need to obtain such as the Letters of Testamentary, Court Appointment and/or Affidavit for Transfer of Personal Property without Probate. You will have obtained this information in Step 6 above.

* 1. Notify **Deceased**’s representative that additional paperwork will be sent to them to complete within the next 2 – 4 weeks. You will request the Certified Death Certificates and the other additional paperwork at that time.

**9) Send death claim paperwork to Deceased ’s Representative**

* 1. Complete the death claim paperwork as it comes in from each company, high-light the areas the **Deceased**’s representative should complete.
  2. Include any additional documents that the company has requested (eg. Letter of Instruction, W-9, Affidavit of Domicile, etc.)
  3. Mail paperwork to **Client** with letter explaining where to sign, what additional documents are required (eg. certified death certificate, Letter of Testamentary, etc.) and if additional paperwork will still be sent to them for other assets.

* 1. Repeat this process for each set of death claim paperwork received from all the companies.
  2. Include a pre-paid return envelope to assure paperwork is returned to the **Advisor** rather than to the company.

**10) Update Forecasted transaction to follow-up with Deceased ’s representative to insure completion and return of death claim paperwork**

**11) Make copies of all Death claim paperwork and submit to your Broker Dealer and/or each individual company for processing**

**12) Udate Forecasted transaction to Follow-up with**  **broker/dealer and/or each individual company until the processing is completed**

# ANNUAL SURVEY CHECKLIST

*You will use this system to solicit feedback from your Clients about the service your practice delivers.*

The following checklist and system is compiled assuming all practices are using some type of contact management software. For optimal effectiveness, we recommend you customize each checklist and system to reflect the actual steps that apply to your software/practice.

Month: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1) \_\_\_\_\_ Print list of all Clients. \_\_\_\_ N/A

(Person Responsible)

2) \_\_\_\_\_ Segment Clients in contact management system. \_\_\_\_ N/A

(Person Responsible)

3) \_\_\_\_\_ Determine who will receive the annual survey and when. \_\_\_\_\_ N/A

(Person Responsible)

4) \_\_\_\_\_ Send annual survey to Clients. \_\_\_\_\_ N/A

(Person Responsible)

5) \_\_\_\_\_ Create note in history when annual survey received. \_\_\_\_\_ N/A

(Person Responsible)

6) \_\_\_\_\_ Score the annual surveys received for the month. \_\_\_\_\_ N/A

(Person Responsible)

7) \_\_\_\_\_ Code the score in contact management system. \_\_\_\_\_ N/A

(Person Responsible)

8) \_\_\_\_\_ Hold quarterly drawing for $50 of Omaha Steaks. \_\_\_\_\_ N/A

(Person Responsible)

9) \_\_\_\_\_ Change annual survey. \_\_\_\_\_ N/A

(Person Responsible)

**ANNUAL SURVEY**

# 1) Print list of all Clients

1.1) Before sending the Annual Survey to your **Client**s, the **Advisor** needs to segment the **Client**s.

* 1. Provide **Advisor** with list of all **Client**s to allow for each **Client** to be segmented or rated.

**Advisor may wish to have a list that contains household assets or other measurements that may require the use of specific Broker Dealer tools.**

**2) Segment Clients in Contact Management System**

2.1) Once the segmented **Client** list is received from **Advisor**, code the **Client**s accordingly in contact management system.

# 3) Determine who will receive the Annual Survey and When

**NOTE: If you have a contact management system that uses Automated Processes, they can be used to schedule reminders to send the annual survey to the proper clients.**

* 1. Once you have the **Client**s segmented, you will need to decide which **Client**s you wish to receive input from and when those **Client**s will receive the survey.

**At Carson Wealth, only the A+ and A Clients receive the annual survey with some sent each month. For example, Clients with last names that begin with A and B would receive their annual survey in January and those with last names that begin with C and D would receive their annual survey in February and so on. It is done periodically like this so that any score lower than an 8 will prompt a call from the Advisor to determine what needs to be changed.**

**We don’t recommend you send all surveys at the same time because it is difficult to call all Clients who returned surveys with scores lower than you like if you send**  **them all at once.**

**4) Send annual survey to Clients**

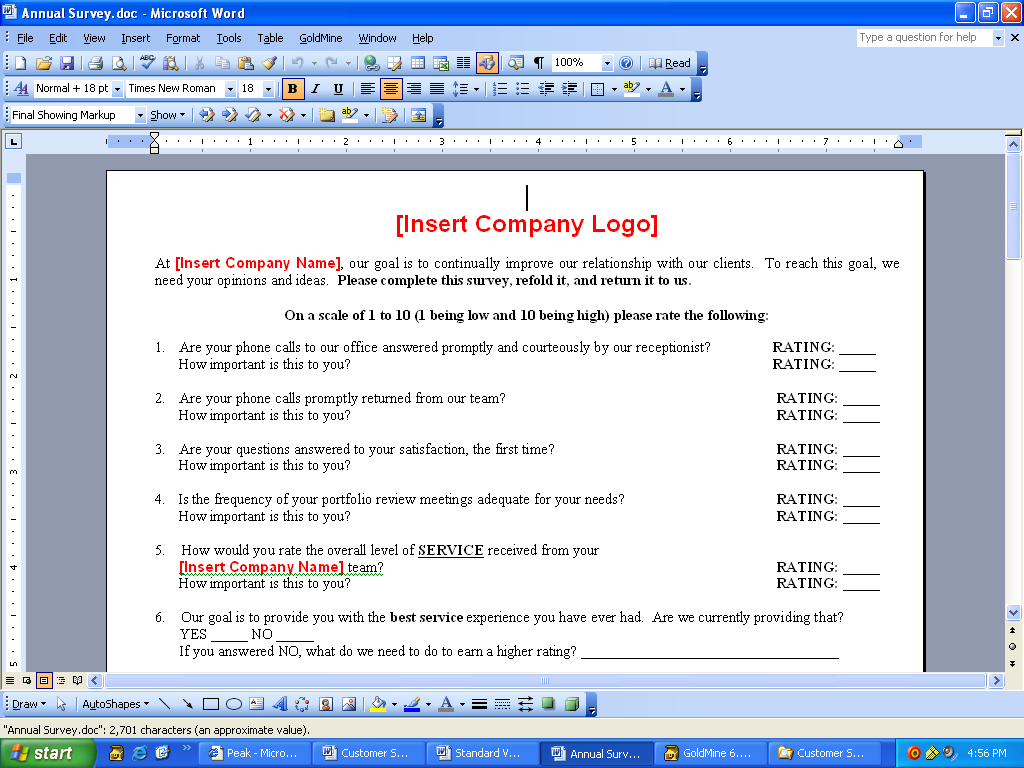
* 1. Edit the Annual Survey (if needed).

4.2) Print and mail the Annual Survey.

**It is recommended that you use 28 lbs., 98 brightness, letter-sized paper when mailing your annual surveys.**

**The annual survey is a double-sided document that can be folded and mailed to the Client and then folded and returned by the Client postage paid to the Advisor. You will need to determine if you can print this double-sided from your printer of if you will need to print double-sided on your copy machine.**

**Annual Survey**



**Note: To view the entire letters(s) or form(s), please refer to the Table of Contents in the Forms (FR) section of this Systems Manual.**

* 1. Change the calendar item to reflect the date you would like to contact the **Client** about returning the survey.

**At Carson Wealth, the survey is only sent once. If it is not returned, the Client would receive it to complete during their annual update.**

**5) Create Note in history When Annual Survey received**

* 1. When **Client** returns the Annual Survey, make a note in contact management system that it was returned.

**6) Score the Annual Surveys received for the month**

* 1. Tabulation for the Annual Survey can be calculated by totaling the responses given for Question #4. Second, if the **Client** indicates “YES” on Question #5, you are given one extra point. To get the final calculation, add the total responses from Question #4, plus the extra points generated from Question #5 and then divide the overall score by the number of surveys received that month.

Example:

Scores for Question #4 over 1 month’s period 10 9 9 9 10

Additional Score if Question #5 is a ‘yes’ 1 1 0 1 1

Total: 51 11 10 9 10 11

Divide the grand total by the # of surveys returned: 51 / 5 = 10.2

* 1. Surveys given to **Advisor** to review.
  2. Any **Client** returning a survey with a rating of 8 or lower will receive a call from the **Advisor** or a member of the team to determine where the problem lies.

**7) code the Score in Contact Management System**

* 1. Record each **Client**’s score in contact management system.

**8) quarterly drawing for $50 of Omaha Steaks**

* 1. All surveys returned by **Client**s throughout the quarter should be maintained in a file.
  2. On the first day of the new quarter, the **Team Leader** will drawn one annual survey from the file.
  3. The **Director of First Impressions** will then call Omaha Steaks and order $50 worth of steaks to be delivered to the **Client**’s home or work with the following message:

“Your time and feedback are appreciated and very valuable to us!”

**9) Changing Annual Survey**

* 1. Changes to the Annual Survey are determined each year at the Staff Retreat.
  2. If changes are made, send the updated survey to compliance for approval prior to using.