## STRATEGY 5: NAIL THE WEALTHY CLIENT EXPERIENCE

## Total Client Profile Interview Guide

### Values

* What’s important to you about money?
* What in particular is important to you about that value?
* Is there anything more important than that value?

### Goals

* What are your top accomplishments? What would you like them to be?
* What are your personal goals?
* What are your professional goals?
* What do you do (or want to do) for your children?
* What do you do (or want to do) for your parents?
* What do you do (or want to do) for other family members or close friends?
* What do you want to do for the world at large?
* Ideally, where would you like to be when you are 45? 55? 65? 75?
* What are your quality-of-life desires (houses, travel, boats, cars)?
* **What would you like to achieve with your money?\***
* In dollar figures, how much money do you need or want?
* **When you think about your money, what concerns, needs or feelings come to mind?\***
* If you didn’t have to work anymore, what would you do?

### Relationships

* Which family member relationships (spouse, children, siblings, parents, etc.) are the most important ones to you?
* How important are your relationships with people you work with?
* How important are your relationships with people in the community?
* What is your religious orientation? How devout are you? How important are your relationships with people associated with your religion?
* Would you describe yourself as an introvert or an extrovert?
* What pets do you have? How important are they to you?
* What famous people do you know? How did you meet them?
* What schools did you go to? How important is your relationship with these schools?

### Assets

* What is your source of income (privately held business, employer, profession)?
* How do you make money today? How is that likely to change in the next three years?
* How do you save money to invest? How is that likely to change in the next three years?
* What are your investment holdings? Explain your strategy for handling your investments.
* What benefits do you get from your workplace?
* What life insurance do you have?
* What property do you have (real property, artwork, jewelry)?
* How are your assets structured now?
* What new assets do you expect to receive (for example, from inheritances or stock options)?
* What is your opinion of taxes? What kinds of taxes bother you the most?
* When you think about your finances, what are your three biggest worries?
* What were your best and worst financial moves? What happened?

### Advisors

* Do you have a lawyer? How do you feel about the relationship?
* Do you have a life insurance agent? How do you feel about the relationship?
* Do you have an accountant? How do you feel about the relationship?
* Do you have an investment advisor? How do you feel about the relationship?
* Do you have a financial planner? How do you feel about the relationship? How frequently have you switched financial planners?
* What were your best and your worst experiences with a professional advisor?
* Of late, how frequently have you switched professional advisors?

### Process

* **How involved do you like to be in managing your finances?\***
* How many face-to-face meetings would you want over the course of a year?
* How often would you like phone updates on your situation?
* Do you want a call about your personal situation when there is a sudden change in the market?
* Do you prefer our written communications to you to be by letter or email?
* What security measures do you want to see used to protect your personal and financial information?
* How often do you want an overall review of your financial situation and progress toward your goals?
* Whom else do you want involved in the management of your finances (spouse, other advisors such as an accountant or an attorney)?
* **How important to you is the confidentiality of your financial affairs?\***

### Interests

* Do you follow sports? Which are your favorite teams?
* What are your favorite types of TV programs and movies?
* What do you read?
* Do you have health concerns or interests? What is your health program?
* Are working out and fitness important to you? What is your program?
* What are your hobbies?
* What would an ideal weekend be?
* What would an ideal vacation be?
* What charitable causes do you donate to? Volunteer for?

**\*Indicates questions that determine high-net-worth personality.**