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SIMPLE CLIENT ONBOARDING
& ONGOING SERVICE

PRESENTED BY: MICHAEL REYNOLDS

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MICHAEL REYNOLDS

- Principal of Elevation Financial
- Cellist
- Sushi connoisseur
- Tennis/pickleball player
- Marketing/tech nerd
- Star Trek > Star Wars
- www.elevationfinancial.com

elevationfinancial.com/simple

(templates & resources)

My Practice

- Owned a digital marketing agency for 23 years, sold it in December 2018
- Opened March 1, 2019
- 77 clients
- $5.5M in AUM
- 100% virtual (no office)
- Clientele is "**Socially Conscious Financial Planning & ESG Investing**"
- Also lots of solo/small business owners
- No minimums / accessible to all

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My Goals

- Run a business that is scalable and efficient
- Provide great service
- Minimize wasted tech (and wasted money)
- Minimize “mental overhead”
- Nothing falls through the cracks
- Reduce time spent reinventing the wheel
- Take on more clients without more overhead

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Core Tech Stack

- DocuSign
- AdvicePay
- Wealthbox
- RightCapital
- Altruist
- Portfolio Visualizer
- Calendly
- Google Workspace
- Docket
- Jotform
- Holistiplan

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Pricing

One-time Planning Fee + Annual Investment Management Fee (billed quarterly directly from investments)

- ✓ $150 for clients with an annual household income under $50,000
- ✓ $300 for clients with an annual household income from $50,000 - $99,999
- ✓ $450 for clients with an annual household income of $100,000 and up

Transparent, all-inclusive pricing.

ASSETS UNDER MANAGEMENT	ANNUAL FEE
Up to $250,000	1.00%
$250,001 - $500,000	0.90%
$500,001 - $1,000,000	0.80%
$1,000,001 - $3,000,000	0.50%
$3,000,001 & above	0.45%

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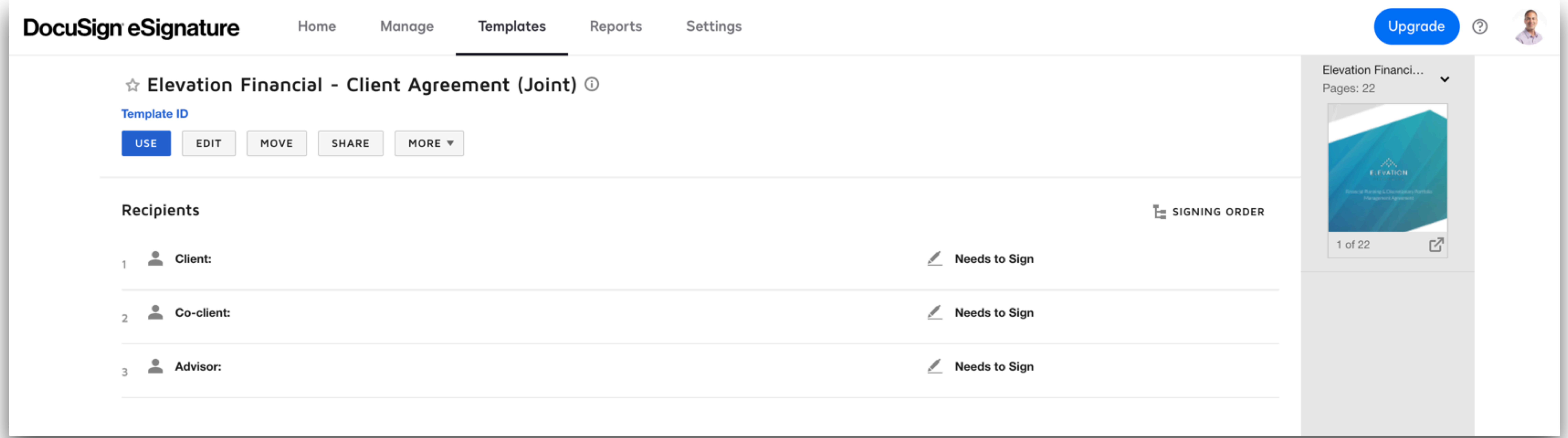
Prospect Becomes a Client



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Workflow Template Steps

- ★ Create client folder and save signed agreement
  Due: No due date **Assigned to:** Contact Owner
- ★ Link client folder to each contact
  Due: 1 day after previous step completed **Assigned to:** Contact Owner
- ★ Add to State Registration Tracker Spreadsheet
  Due: 1 day after previous step completed **Assigned to:** Contact Owner
- ★ Update client status in Wealthbox
  Due: No due date **Assigned to:** Contact Owner
- ★ Update client address and contact information
  Due: No due date **Assigned to:** Contact Owner
- ★ Check box for any business owners
  Due: 1 day after previous step completed **Assigned to:** Contact Owner
- ★ Add to email list
  Due: No due date **Assigned to:** Contact Owner
- ★ Send scheduling email
  Due: No due date **Assigned to:** Contact Owner
- ★ Confirm that first meeting is scheduled
  Due: 2 days after previous step completed **Assigned to:** Contact Owner
- ★ Send invoice for payment
  Due: 1 day after previous step completed **Assigned to:** Contact Owner
- ★ Send RightCapital onboarding email
  Due: No due date **Assigned to:** Contact Owner
- ★ Invite to RightCapital
  Due: No due date **Assigned to:** Contact Owner
- ★ Create thank you gift todo if client was a referral
  Due: No due date **Assigned to:** Contact Owner
- ★ MEETING #1: "Get Organized" Meeting
  Due: No due date **Assigned to:** Contact Owner

Start Onboarding

- Start workflow for onboarding in WB
- Enough detail so I don't have to think
- Specific and actionable

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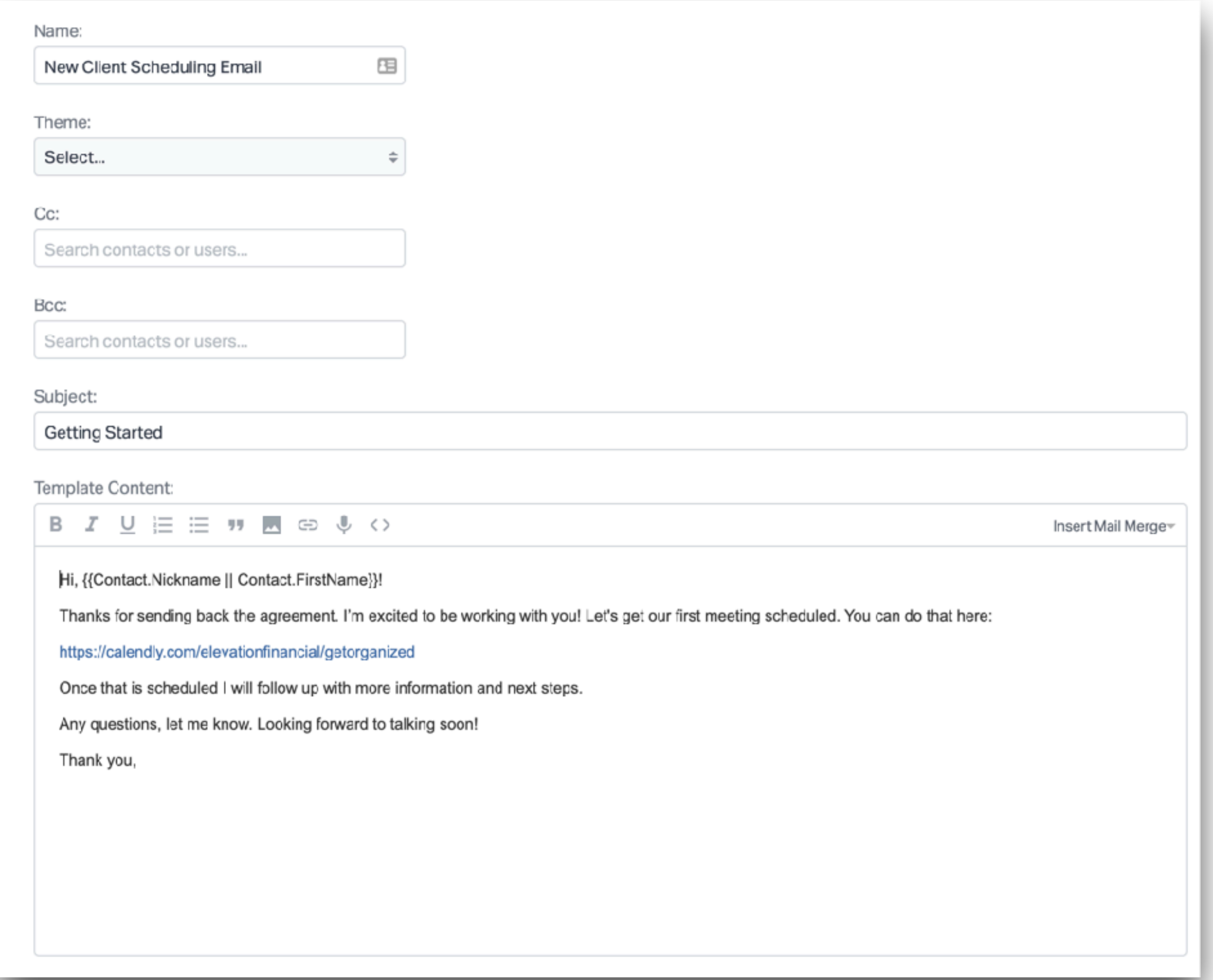

Scheduling Email

- Preset template in WB
- Click on email address to open and send
- No typing or thinking

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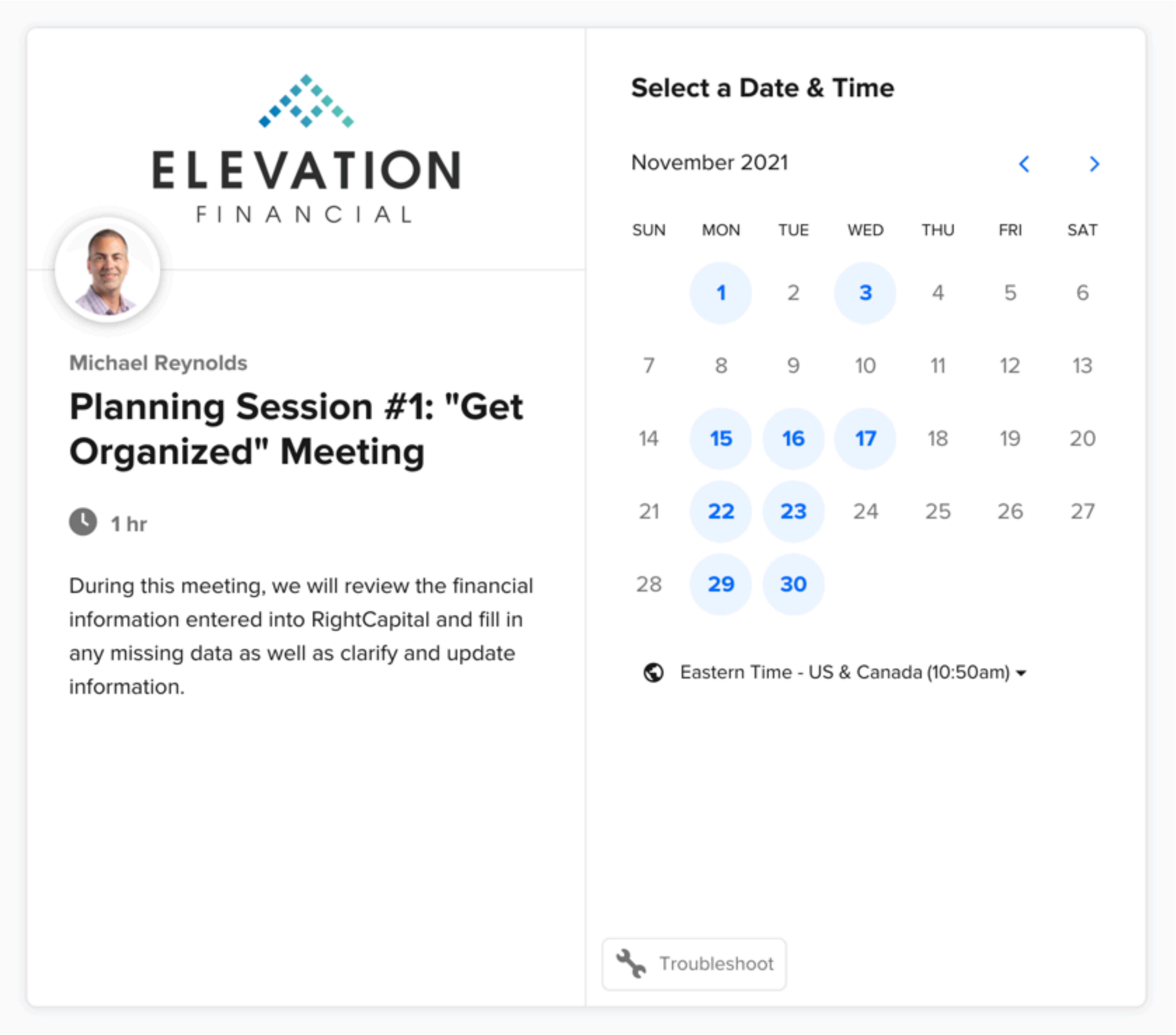

Calendly Event

- Dedicated event for this meeting
- Includes description for clarity

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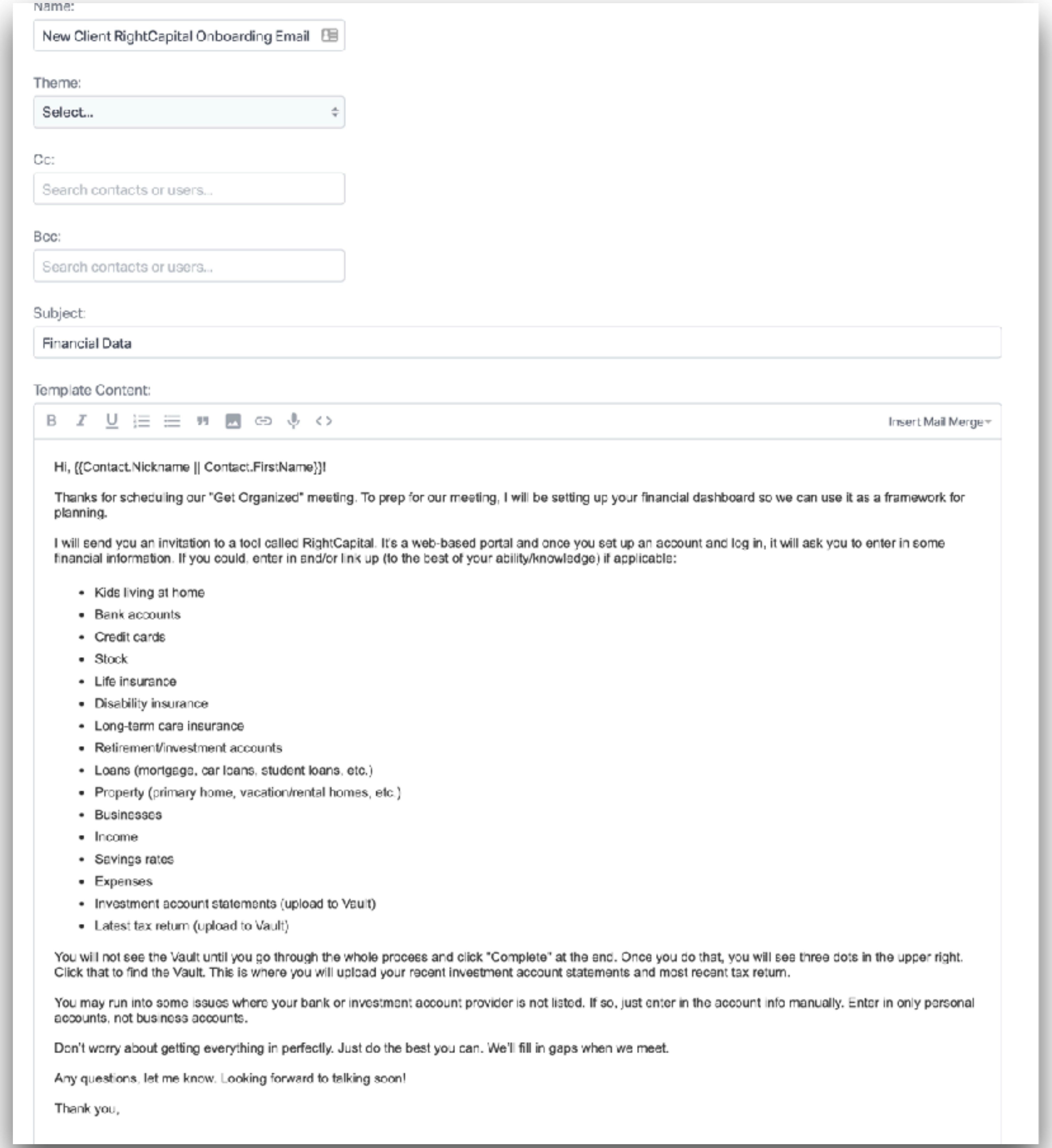
Name:

New Client RightCapital Onboarding Email

Theme:

Select...

Cc:

Search contacts or users...

Bcc:

Search contacts or users...

Subject:

Financial Data

Template Content:

Insert Mail Merge

Hi, {{Contact.Nickname || Contact.FirstName}}!

Thanks for scheduling our "Get Organized" meeting. To prep for our meeting, I will be setting up your financial dashboard so we can use it as a framework for planning.

I will send you an invitation to a tool called RightCapital. It's a web-based portal and once you set up an account and log in, it will ask you to enter in some financial information. If you could, enter in and/or link up (to the best of your ability/knowledge) if applicable:

- Kids living at home
- Bank accounts
- Credit cards
- Stock
- Life insurance
- Disability insurance
- Long-term care insurance
- Retirement/investment accounts
- Loans (mortgage, car loans, student loans, etc.)
- Property (primary home, vacation/rental homes, etc.)
- Businesses
- Income
- Savings rates
- Expenses
- Investment account statements (upload to Vault)
- Latest tax return (upload to Vault)

You will not see the Vault until you go through the whole process and click "Complete" at the end. Once you do that, you will see three dots in the upper right. Click that to find the Vault. This is where you will upload your recent investment account statements and most recent tax return.

You may run into some issues where your bank or investment account provider is not listed. If so, just enter in the account info manually. Enter in only personal accounts, not business accounts.

Don't worry about getting everything in perfectly. Just do the best you can. We'll fill in gaps when we meet.

Any questions, let me know. Looking forward to talking soon!

Thank you,

RightCapital Onboarding

- Bulleted item will look like this
- Here is another
- Wow bullet points are awesome
- Nice Bullets make a slide look nice
- We love bullets
- Bullets are nice to see

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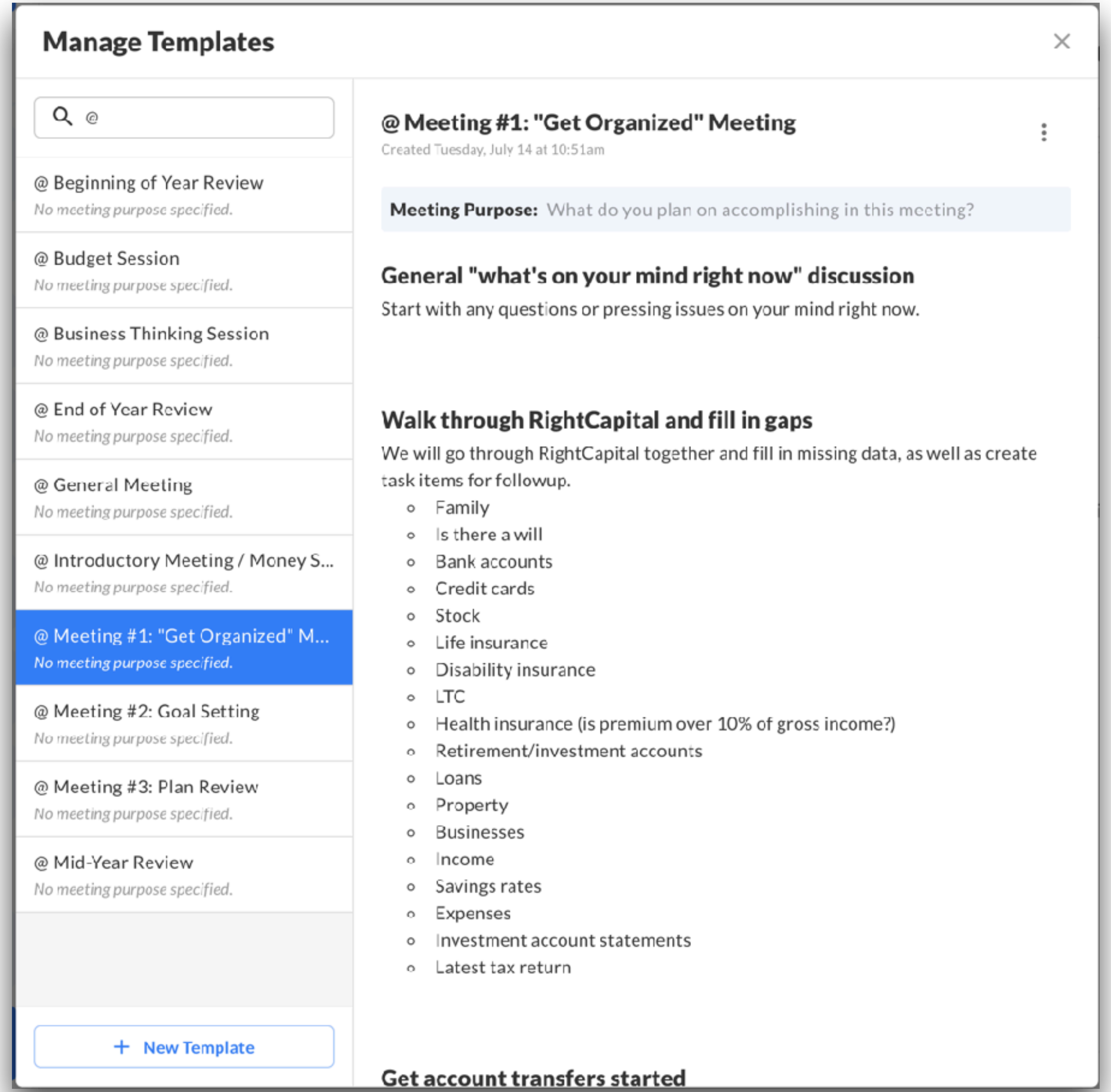

Docket for Meetings

- Preset agenda stored as template
- No typing or creating agendas

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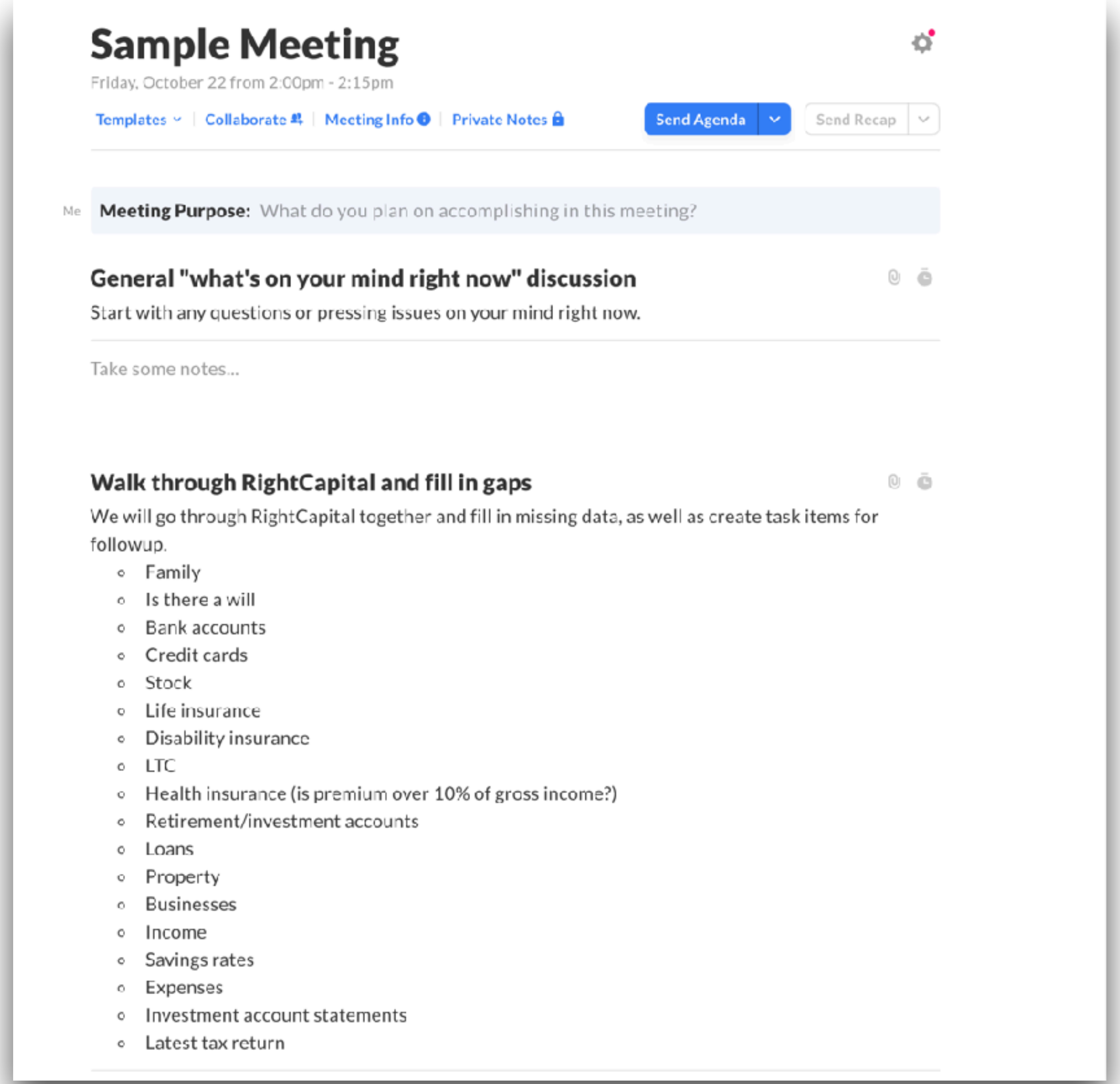

"Get Organized" Meeting

- Go through RightCapital together
- Fill in missing info
- Update date
- Ask questions
- Assign Tasks

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- MEETING #1: "Get Organized" Meeting
  Due: No due date **Assigned to:** Contact Owner
- Schedule Meeting #2: Goal Setting
  Due: No due date **Assigned to:** Contact Owner
- Update contact record(s) with date of birth
  Due: No due date **Assigned to:** Contact Owner
- Set up new accounts
  Due: No due date **Assigned to:** Contact Owner
- Upload tax returns to Holistiplan
  Due: No due date **Assigned to:** Contact Owner
- MEETING #2: Goal Setting
  Due: No due date **Assigned to:** Contact Owner
- Send Investment Questionnaire
  Due: No due date **Assigned to:** Contact Owner
- Schedule Meeting #3: Plan Review
  Due: No due date **Assigned to:** Contact Owner
- Apply fee billing schedule to household
  Due: No due date **Assigned to:** Contact Owner
- Create financial plan
  Due: 3 days after previous step completed **Assigned to:** Contact Owner
- Create Investment Policy Statement
  Due: Same day as previous step completed **Assigned to:** Contact Owner
- MEETING #3: Plan Review & Implementation Phase
  Due: No due date **Assigned to:** Contact Owner
- Place into Annual Client Service Calendar Workflow (pro-rate current year using tasks if necessary)
  Due: 1 day after previous step completed **Assigned to:** Contact Owner

Workflow Continues

- Fill in more data
- Set up accounts
- Upload tax return

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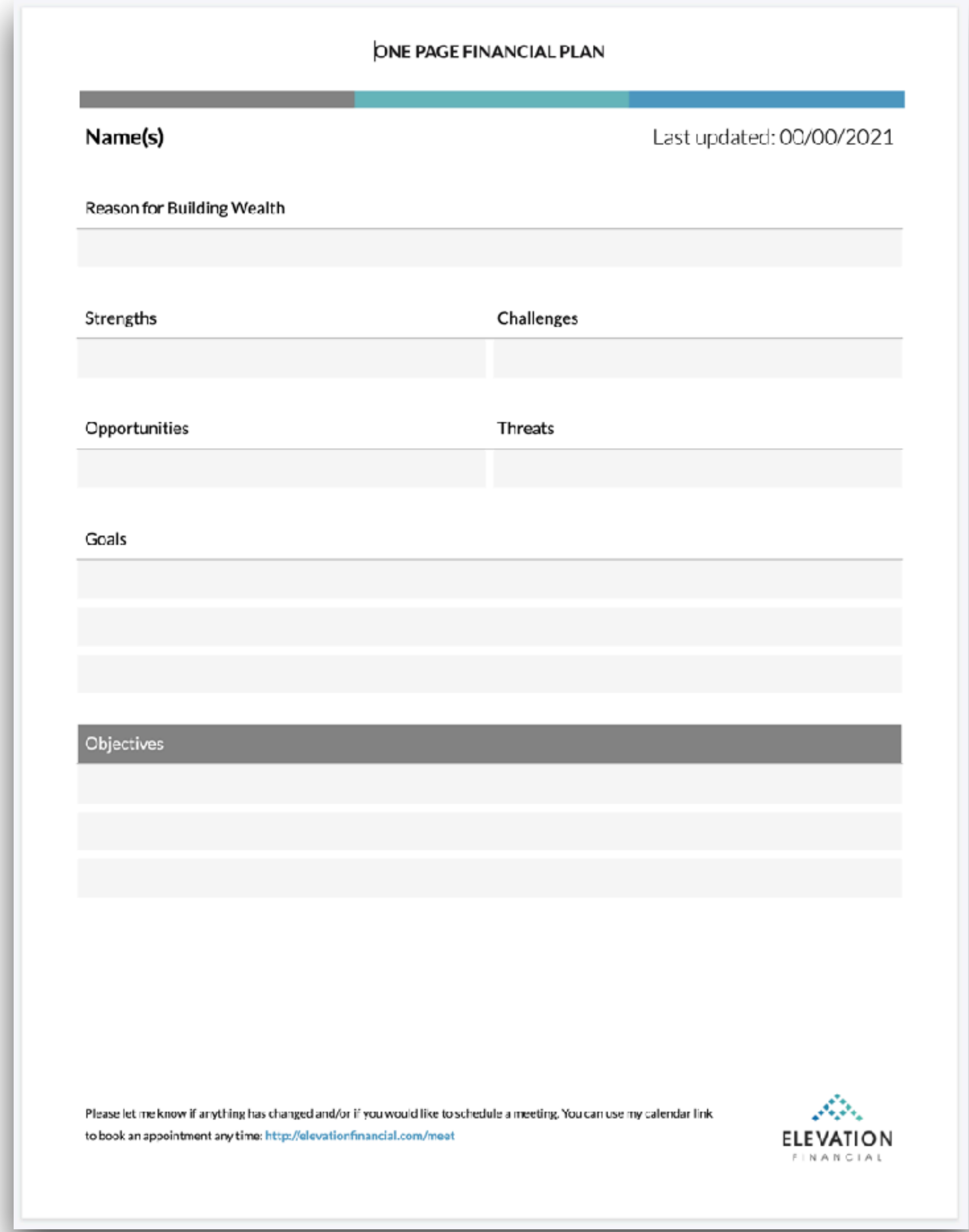

ONE PAGE FINANCIAL PLAN

Name(s) Last updated: 00/00/2021

Reason for Building Wealth

Strengths	Challenges

Opportunities	Threats

Goals

Objectives

Please let me know if anything has changed and/or if you would like to schedule a meeting. You can use my calendar link to book an appointment any time: http://elevationfinancial.com/meet

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Goal Setting Meeting

- Open up "One-Page Financial Plan"
- Work through questions together
- Complete all sections excerpt Objectives

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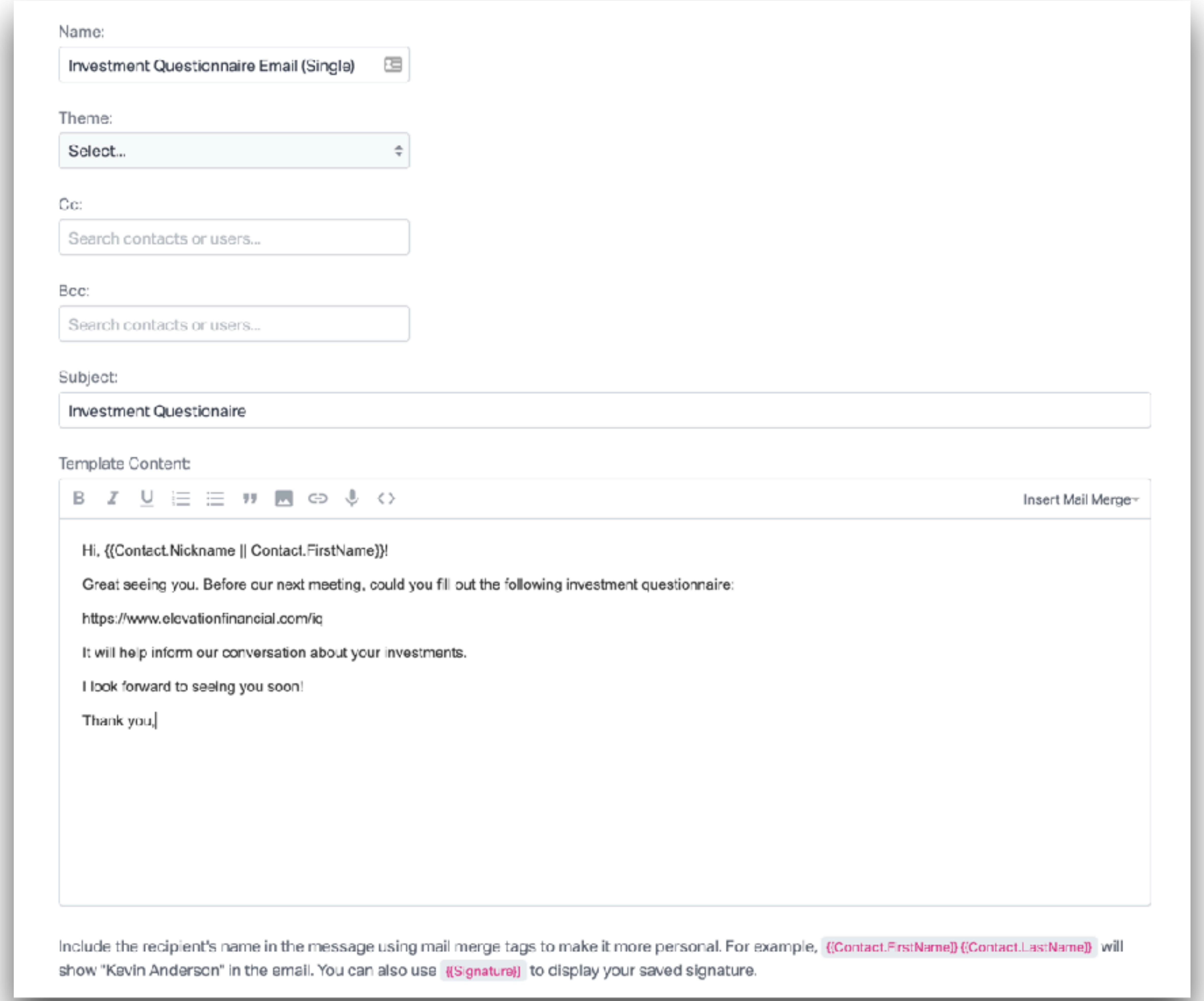

Investment Questionnaire

- Simple email with link to online questionnaire
- Location: elevationfinancial.com/iq
- Build in-house using JotForm

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- ★ MEETING #1: "Get Organized" Meeting
  Due: No due date **Assigned to:** Contact Owner
- ★ Schedule Meeting #2: Goal Setting
  Due: No due date **Assigned to:** Contact Owner
- ★ Update contact record(s) with date of birth
  Due: No due date **Assigned to:** Contact Owner
- ★ Set up new accounts
  Due: No due date **Assigned to:** Contact Owner
- ★ Upload tax returns to Holistiplan
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- ★ Apply fee billing schedule to household
  Due: No due date **Assigned to:** Contact Owner
- ★ Create financial plan
  Due: 3 days after previous step completed **Assigned to:** Contact Owner
- ★ Create Investment Policy Statement
  Due: Same day as previous step completed **Assigned to:** Contact Owner
- ★ MEETING #3: Plan Review & Implementation Phase
  Due: No due date **Assigned to:** Contact Owner
- ★ Place into Annual Client Service Calendar Workflow (pro-rate current year using tasks if necessary)
  Due: 1 day after previous step completed **Assigned to:** Contact Owner

Workflow Continues

- Fill in more data
- Set up accounts
- Upload tax return

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Create IPS

- Keep it simple
- Google Sheets for maximum scalability

Investment Policy Statement - [TEMPLATE]

File Edit View Insert Format Data Tools Add-ons Help Last edit was seconds ago

B9 1/19/1977

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Investment Policy Statement

Michael & Ariana Reynolds

Last updated: 10/19/2021

Investment Profile

Client	Date of Birth	Age	Risk Tolerance	Risk Preference	ESG Preference
Michael Reynolds	7/3/1976	45	Aggressive Growth	Aggressive Growth	Must Have
Ariana Reynolds	1/19/1977	44	Aggressive Growth	Growth	Somewhat Important

Investment Accounts

Account Name	Account Label	Account Number	Tax Status	Strategy
Michael Reynolds Roth IRA		****6310	Tax Free	Aggressive Growth
Ariana Reynolds Roth IRA		****6727	Tax Free	Aggressive Growth
Michael & Ariana Reynolds JTWROS	Long-term Investing	****5754	Taxable	Aggressive Growth
Michael & Ariana Reynolds JTWROS	Short-term Investing	****5239	Taxable	Moderate Growth

Notes & Special Instructions

TBD...

Investor Understanding & Acceptance

Receipt of this Investment Policy Statement certifies the following:

I have discussed my current financial situation, including my assets, debts, income sources and expenses, and my financial objectives with my advisor. I understand the risks inherent in investing. Investments are not guaranteed and may lose value. I agree to inform Elevation Financial LLC whenever my circumstances or preferences regarding these accounts change in order to determine if a revised Investment Policy Statement should be prepared.

Portfolio Categories

Aggressive Growth	This portfolio is appropriate for investors whose primary objective is maximum long-term capital appreciation and who are willing to tolerate more substantial, potentially large price uctuations. Generating current income is not a goal. Assets in this portfolio are invested entirely (or almost entirely) in equities (stocks) and may contain alternatives, depending on client preferences and financial situation.
Growth	This portfolio is appropriate for investors whose primary objective is long-term capital appreciation and who are willing to tolerate potentially large price uctuations. Generating current income is not a primary goal. Assets in this portfolio are invested primarily (and in some cases entirely) in equities (stocks).
Moderate Growth	This portfolio is appropriate for investors whose primary objective is capital appreciation and to whom current income is of secondary importance. A moderate growth investor is willing to tolerate short-term price uctuations. The assets in this portfolio are a mix of equities (stocks) and xed-income securities (bonds), with a higher weighting towards equities (stocks).
Conservative Growth	This portfolio is appropriate for investors who prefer a balanced mix of current income and capital appreciation, and are willing to tolerate some short-term price uctuations associated with equity (stock) investments. The assets in this portfolio are balanced among equities (stocks) and xed-income securities (bonds).
	This portfolio is appropriate for investors whose primary objective is current income. The majority of assets in this portfolio are

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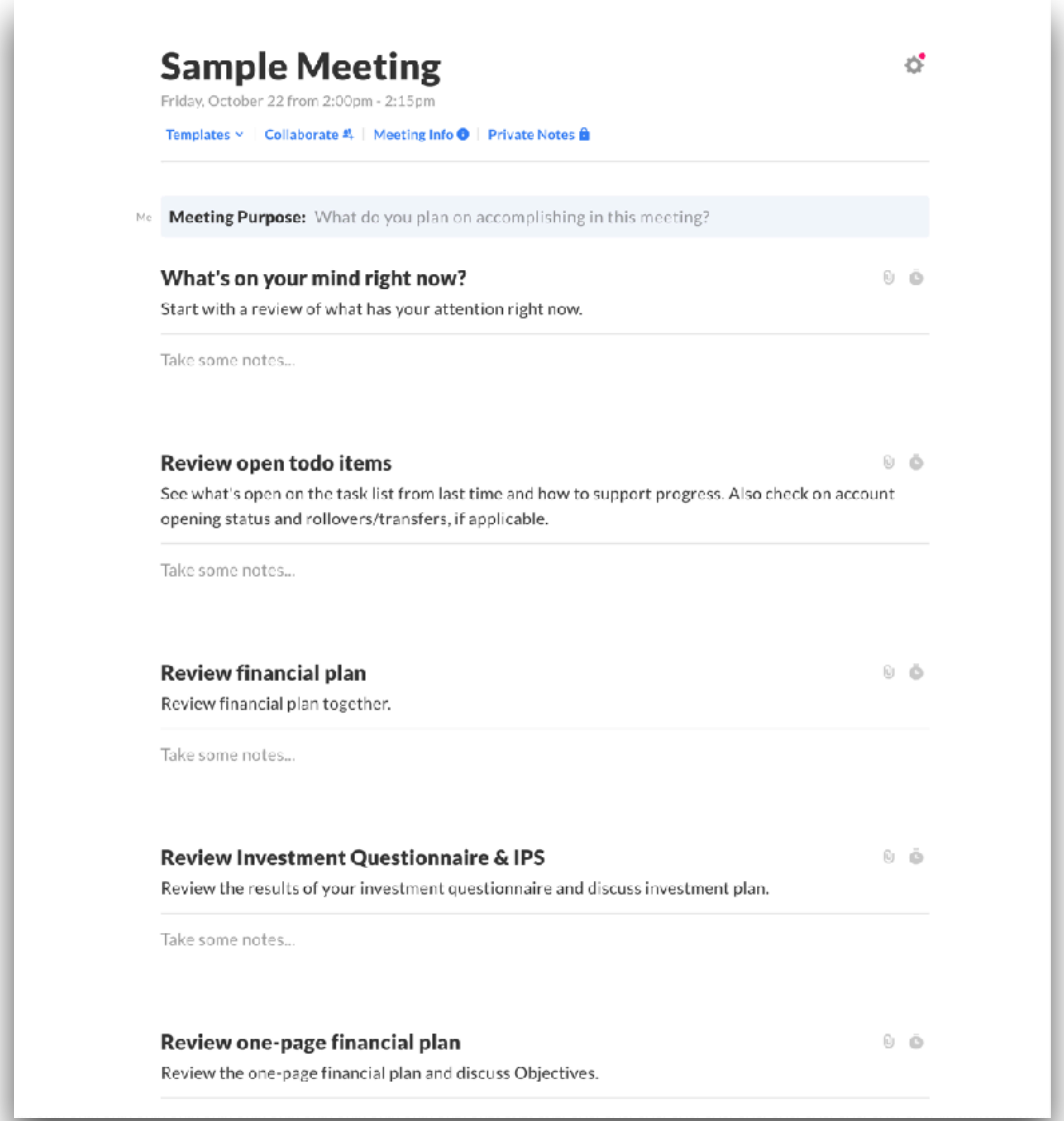

Plan Review Meeting

- Review the plan in RightCapital
- Review IPS
- Review One-Page Financial Plan
- Assign implementation items

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Last Step

Step Details

Place into Annual Client Service Calendar Workflow (pro-rate current year using tasks if necessary)

Workflow	Onboarding + Financial Plan Setup
Due	1 day after previous step completed
Priority	★ Medium
Assigned to	Contact Owner

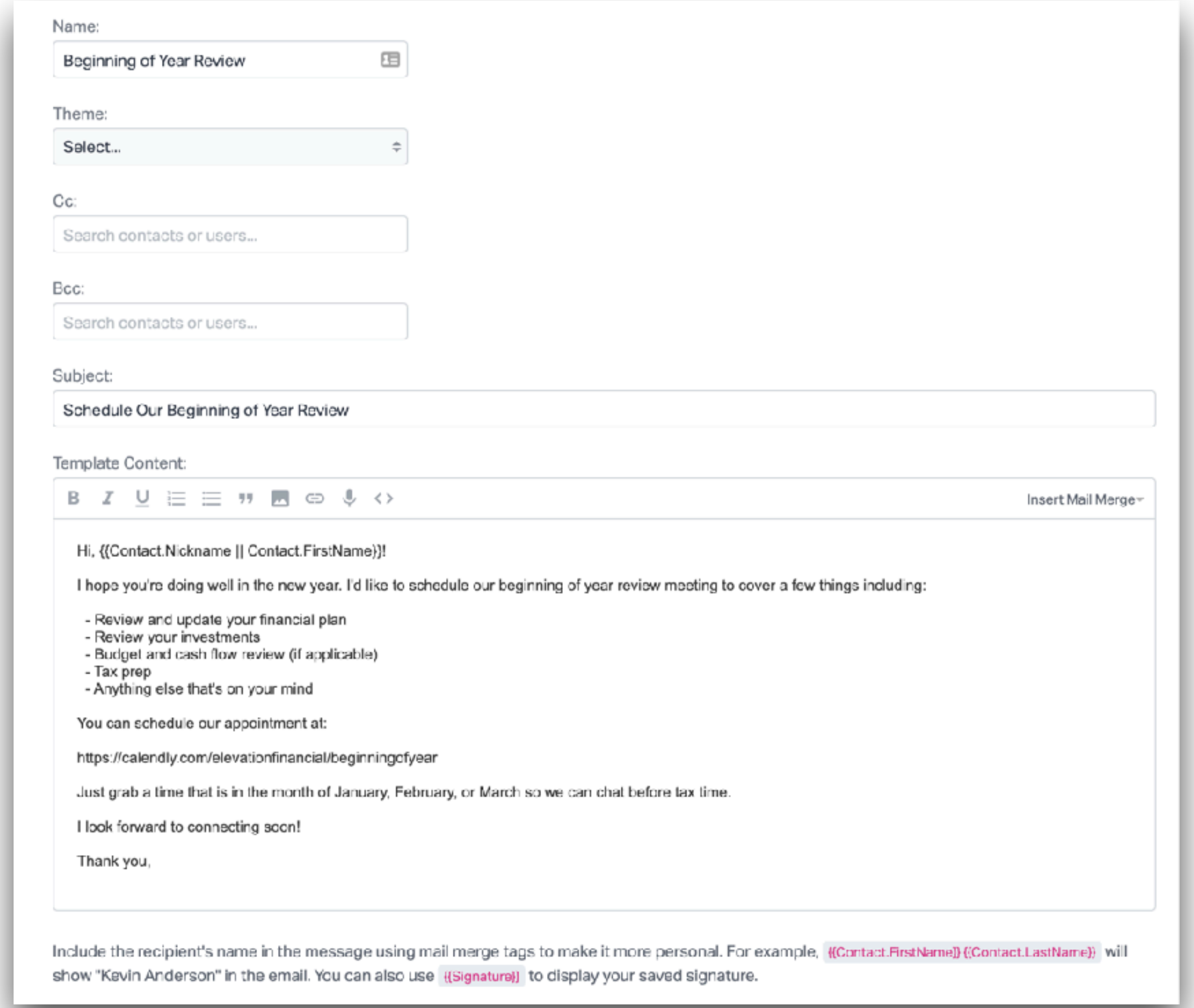
Annual Client Service Calendar

Actions

Start Workflow

Workflow Template Steps

- Beginning of Year Review
  Due: 3 days after workflow start or previous step completed **Assigned to:** Contact Owner
- Mid-year Review
  Due: 120 days after workflow start **Assigned to:** Contact Owner
- End of Year Review
  Due: 240 days after workflow start **Assigned to:** Contact Owner
- MAINTENANCE: Start Next Year's Workflow Dated January 1
  Due: 15 days after previous step completed **Assigned to:** Contact Owner


Name:

Beginning of Year Review

Theme:

Select...

Cc:

Search contacts or users...

Bcc:

Search contacts or users...

Subject:

Schedule Our Beginning of Year Review

Template Content:

Insert Mail Merge

Hi, {{Contact.Nickname || Contact.FirstName}}!

I hope you're doing well in the new year. I'd like to schedule our beginning of year review meeting to cover a few things including:

- Review and update your financial plan
- Review your investments
- Budget and cash flow review (if applicable)
- Tax prep
- Anything else that's on your mind

You can schedule our appointment at:

https://calendly.com/elevationfinancial/beginningofyear

Just grab a time that is in the month of January, February, or March so we can chat before tax time.

I look forward to connecting soon!

Thank you,

Include the recipient's name in the message using mail merge tags to make it more personal. For example, {{Contact.FirstName}} {{Contact.LastName}} will show "Kevin Anderson" in the email. You can also use {{Signature}} to display your saved signature.

Beginning of Year Review

- Template email with scheduling link
- Gives preview of what to expect

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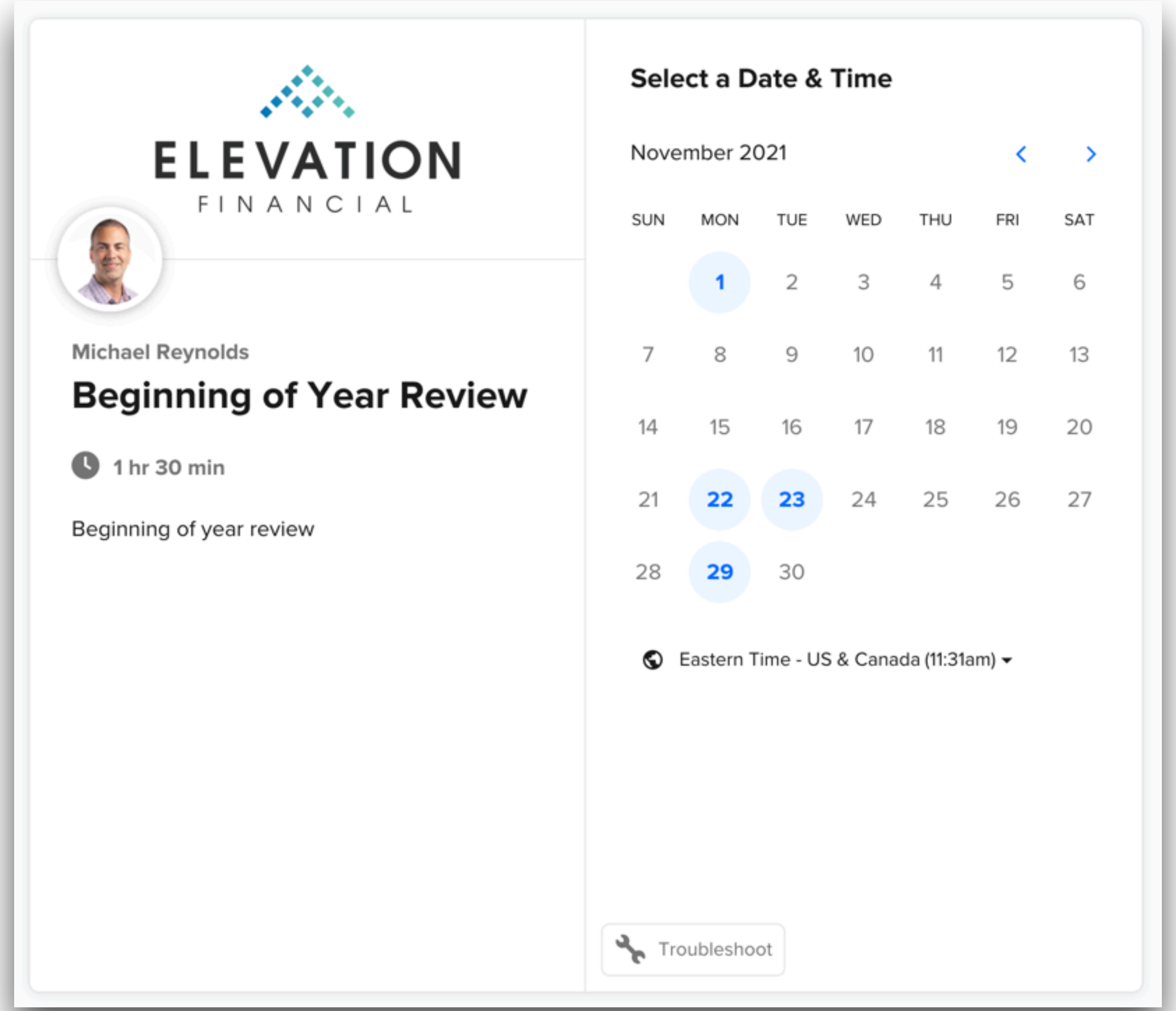
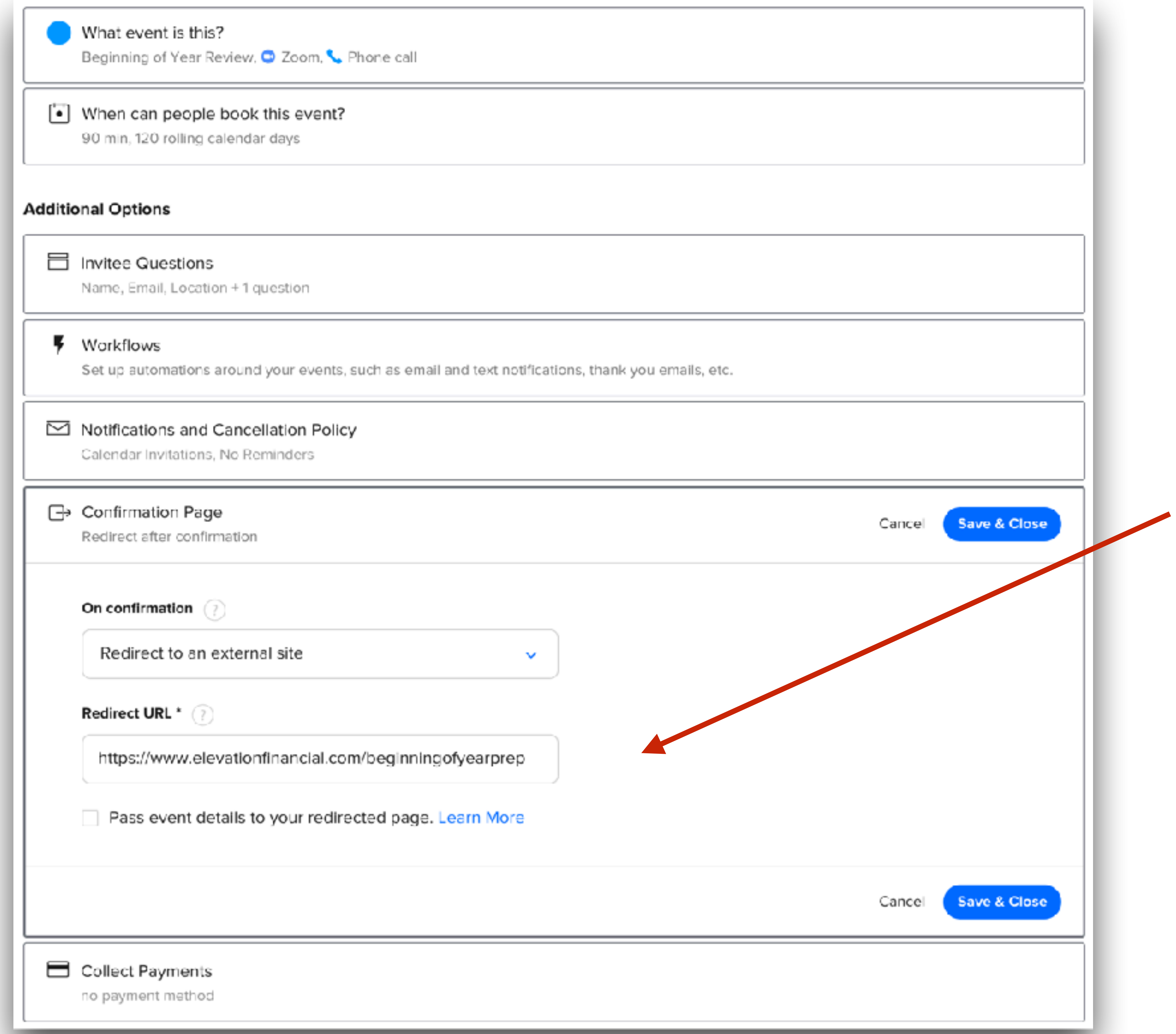


Specific Calendy Event

- Event is specific to beginning of year review



Deliver Checklist

- Confirmation page redirects to checklist
- Host on unique page so that it can be easily changed in one place if needed

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Pre-meeting Checklist - Beginning of Year Review

Thanks for scheduling a Beginning of Year Review! I look forward to seeing you soon. Before we meet, I'd like to ask that you complete a few things to prepare for our meeting. You can download the checklist here.

Download Checklist

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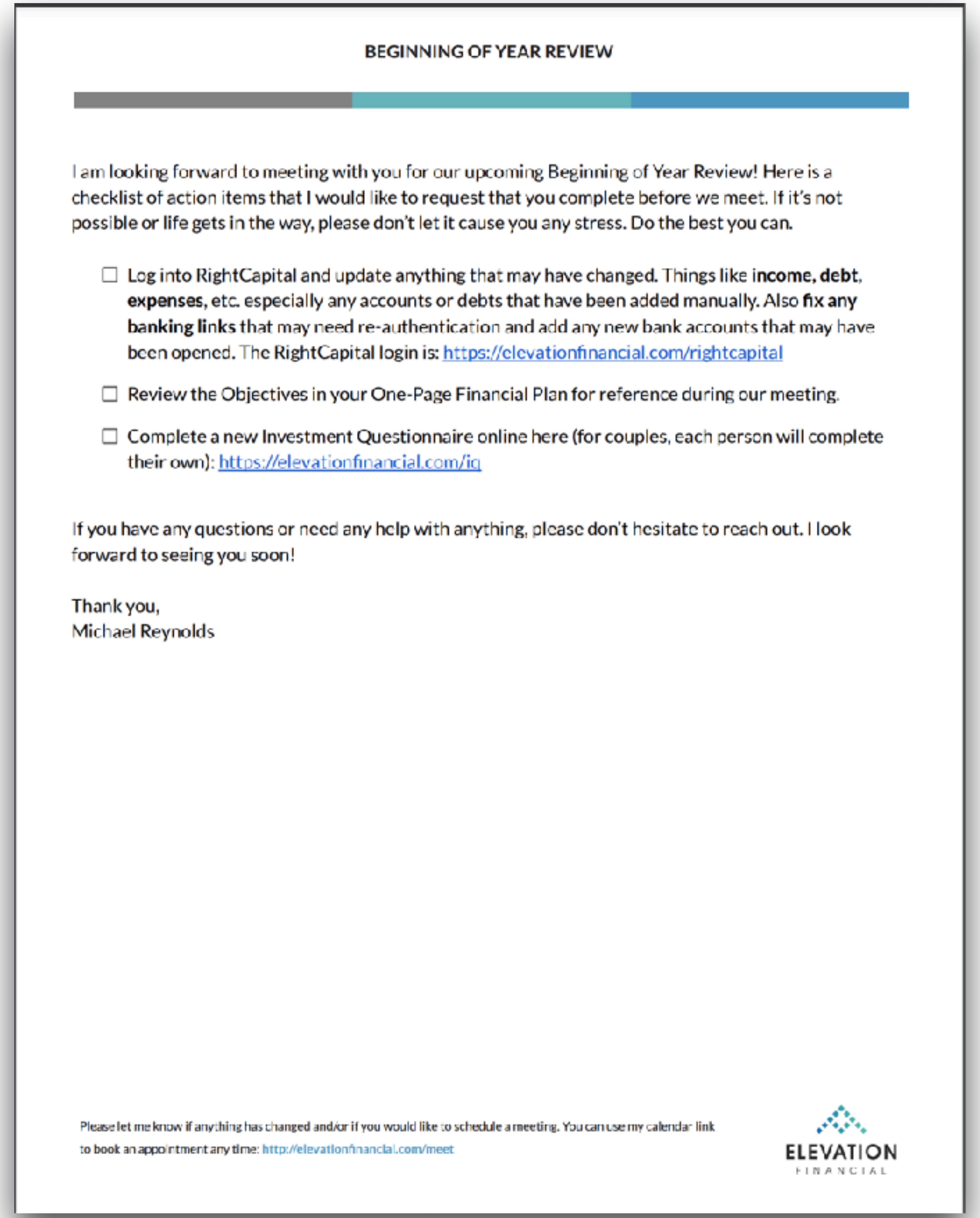

BEGINNING OF YEAR REVIEW

I am looking forward to meeting with you for our upcoming Beginning of Year Review! Here is a checklist of action items that I would like to request that you complete before we meet. If it's not possible or life gets in the way, please don't let it cause you any stress. Do the best you can.

- ☐ Log into RightCapital and update anything that may have changed. Things like **income, debt, expenses**, etc. especially any accounts or debts that have been added manually. Also **fix any banking links** that may need re-authentication and add any new bank accounts that may have been opened. The RightCapital login is: https://elevationfinancial.com/rightcapital
- ☐ Review the Objectives in your One-Page Financial Plan for reference during our meeting.
- ☐ Complete a new Investment Questionnaire online here (for couples, each person will complete their own): https://elevationfinancial.com/iq

If you have any questions or need any help with anything, please don't hesitate to reach out. I look forward to seeing you soon!

Thank you,
Michael Reynolds

Please let me know if anything has changed and/or if you would like to schedule a meeting. You can use my calendar link to book an appointment any time: http://elevationfinancial.com/meet

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Pre-meeting Checklist

- Downloadable PDF
- List of items for client to complete before meeting

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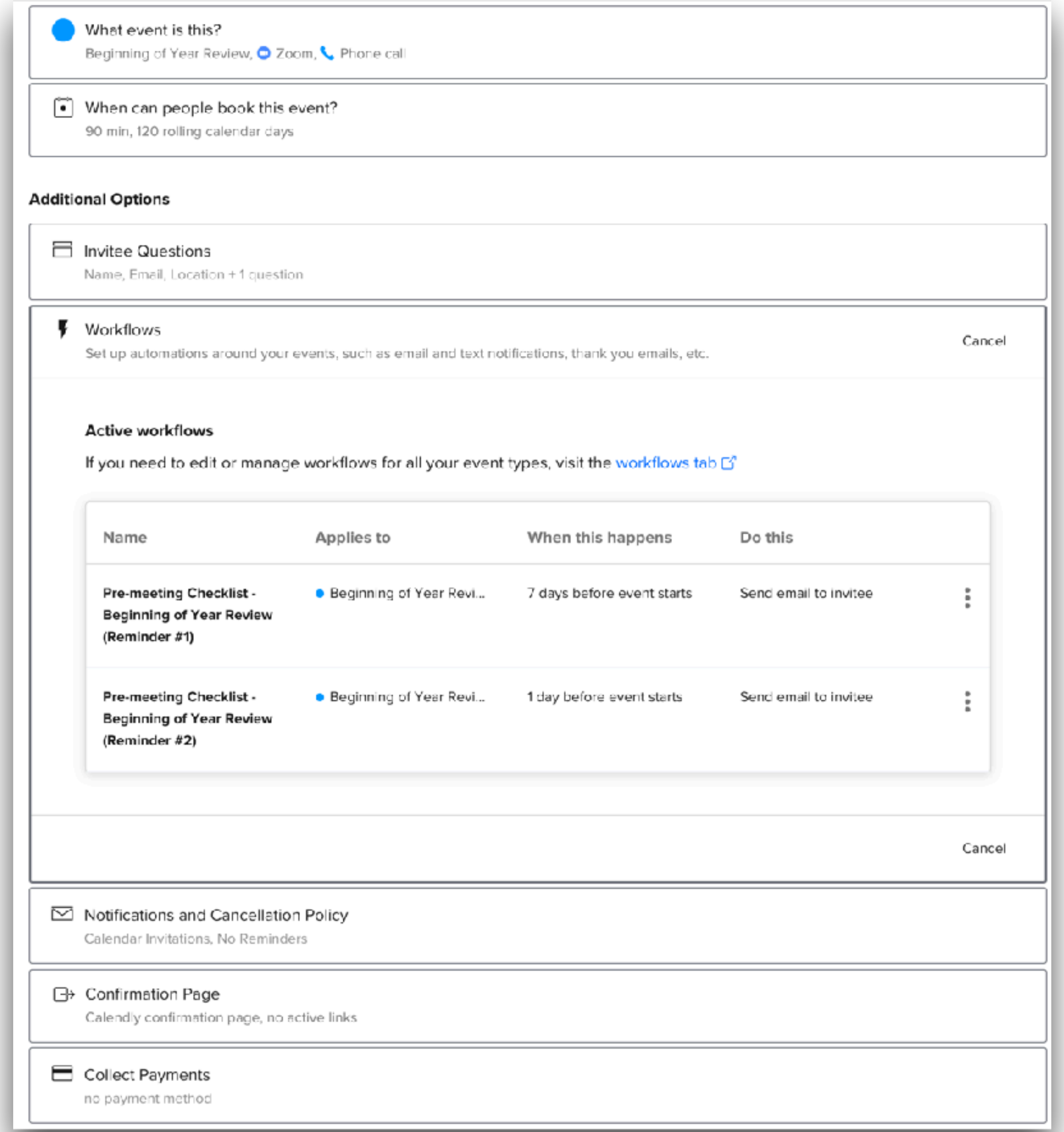
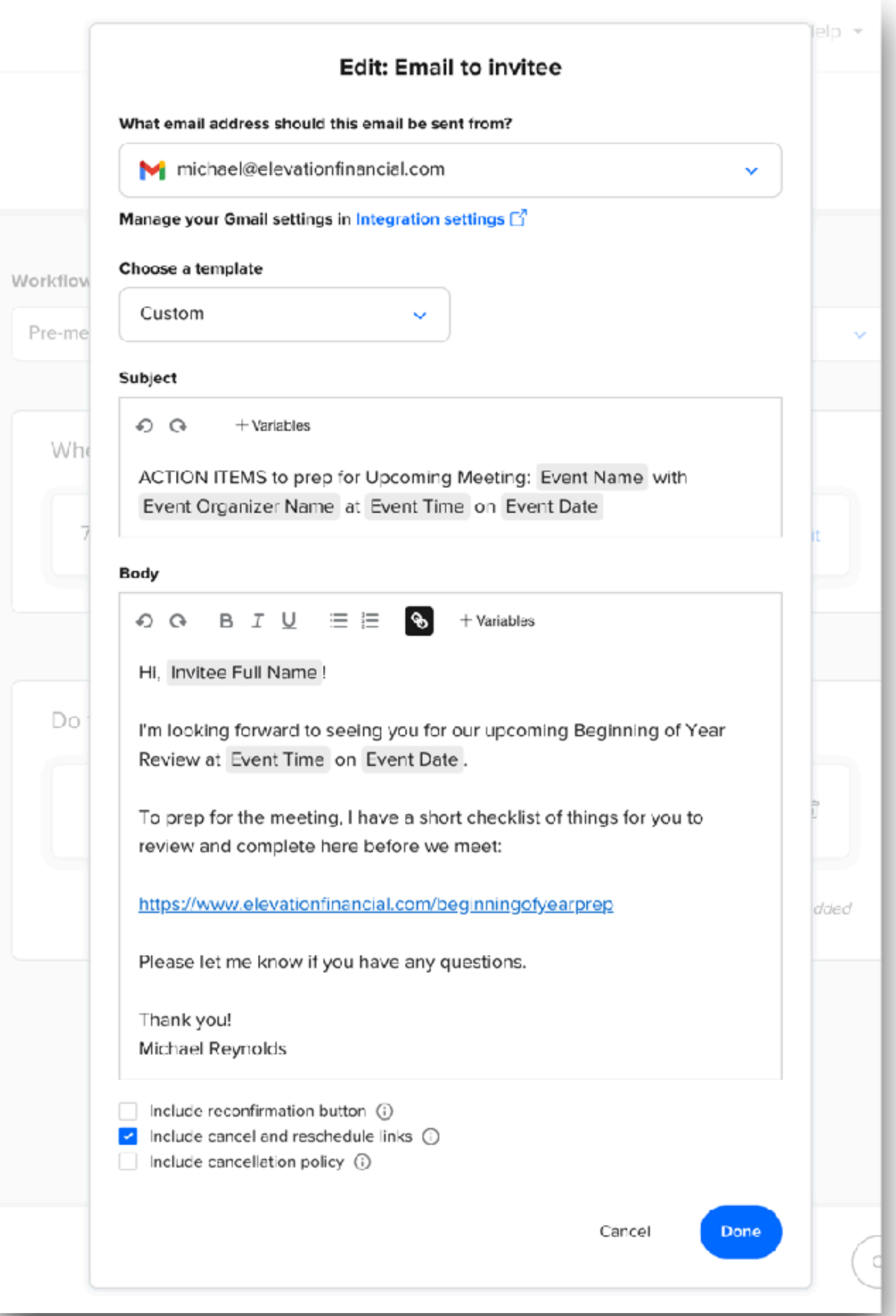


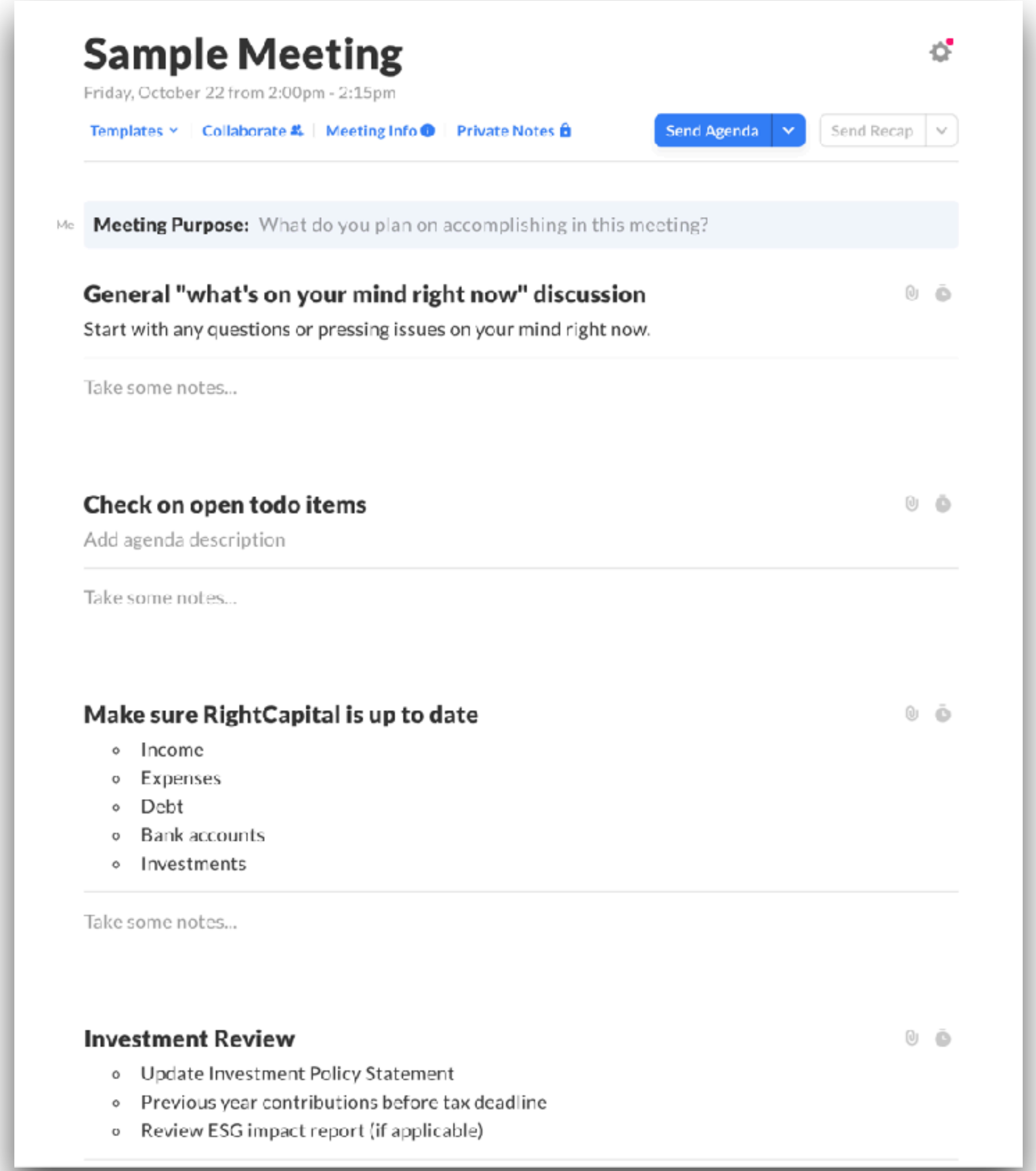
Calendly Reminders

- Calendly workflows prompt with reminders to complete checklist

Reminder Emails



- Reminder email links to checklist



Beginning of Year Review

- Agenda for beginning of year items to cover

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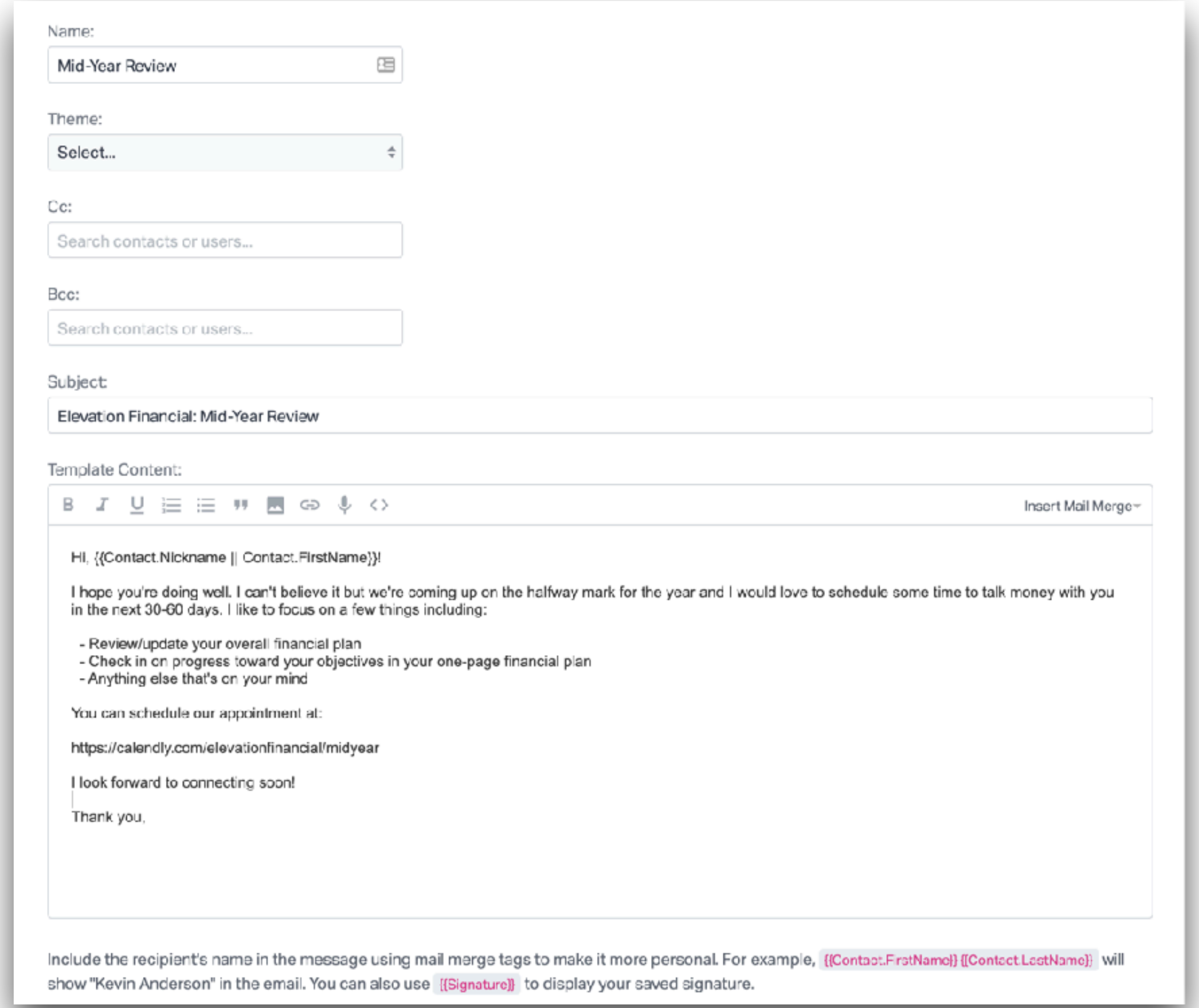

Mid-Year Review

- Template email with scheduling link
- Gives preview of what to expect

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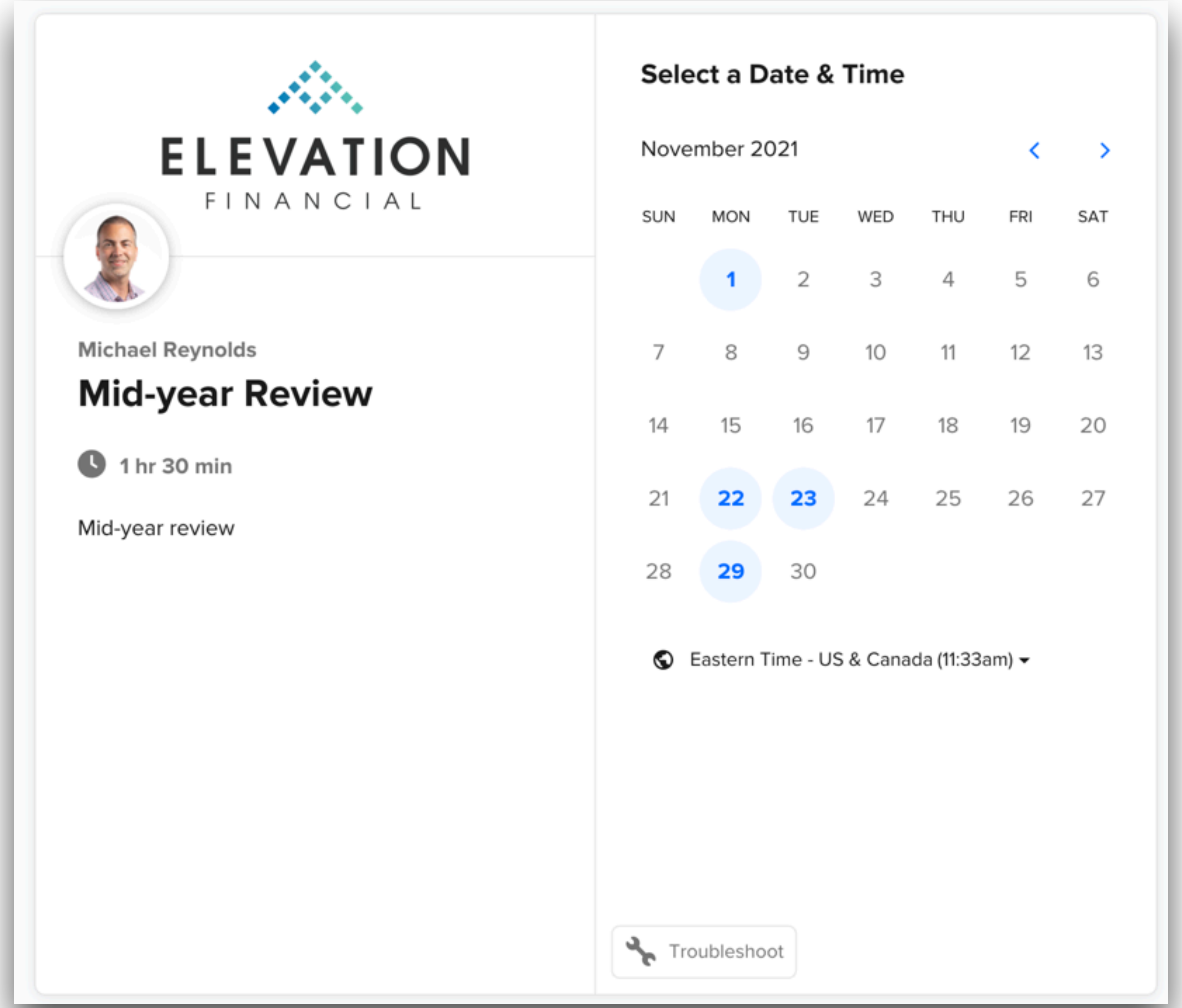
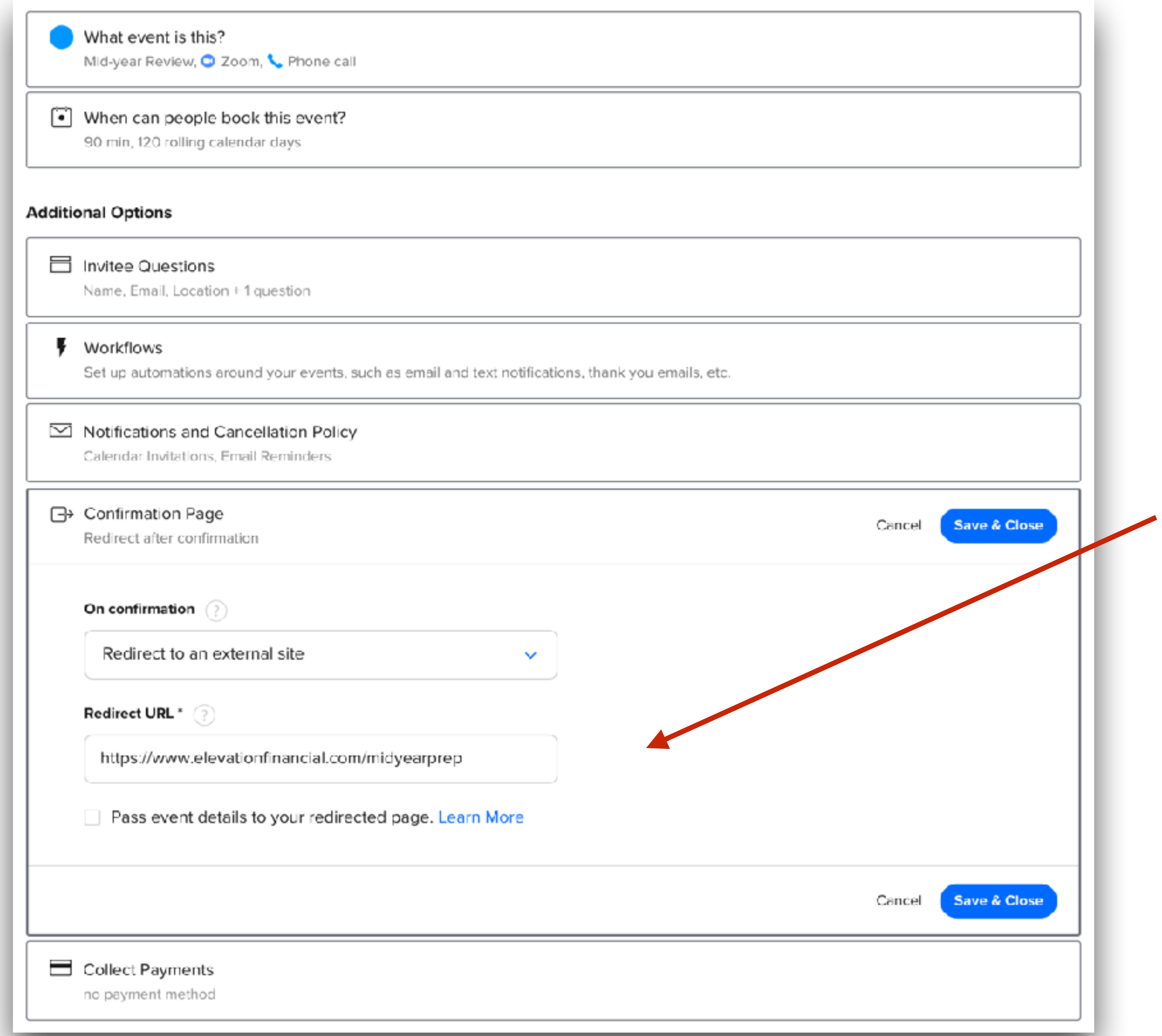


Specific Calendy Event

- Event is specific to mid-year review



Deliver Checklist

- Confirmation page redirects to checklist
- Host on unique page so that it can be easily changed in one place if needed

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Pre-meeting Checklist - Mid-Year Review

Thanks for scheduling a Mid-Year Review! I look forward to seeing you soon. Before we meet, I'd like to ask that you complete a few things to prepare for our meeting. You can download the checklist here.

Download Checklist

MID-YEAR REVIEW

I am looking forward to meeting with you for our upcoming Mid-Year Review! Here is a checklist of action items that I would like to request that you complete before we meet. If it's not possible or life gets in the way, please don't let it cause you any stress. Do the best you can.

- ☐ Log into RightCapital and update anything that may have changed. Things like **income, debt, expenses**, etc. especially any accounts or debts that have been added manually. Also **fix any banking links** that may need re-authentication and add any new bank accounts that may have been opened. The RightCapital login is: https://elevationfinancial.com/rightcapital
- ☐ Review the Objectives in your One-Page Financial Plan for reference during our meeting.
- ☐ Upload your prior year tax return to the RightCapital Vault.

If you have any questions or need any help with anything, please don't hesitate to reach out. I look forward to seeing you soon!

Thank you,
Michael Reynolds

Please let me know if anything has changed and/or if you would like to schedule a meeting. You can use my calendar link to book an appointment any time: http://elevationfinancial.com/meet

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Pre-meeting Checklist

- Downloadable PDF
- List of items for client to complete before meeting

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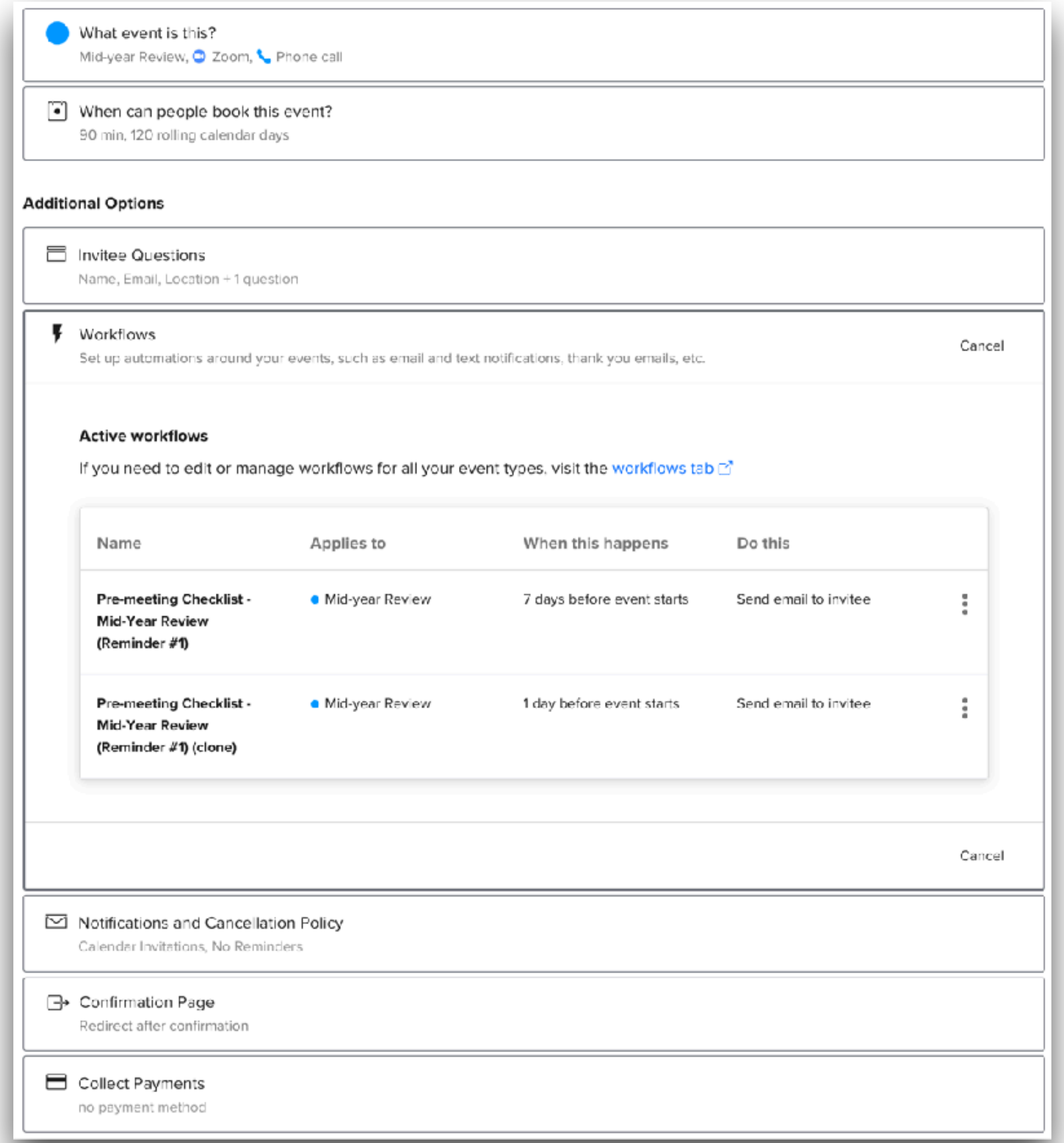
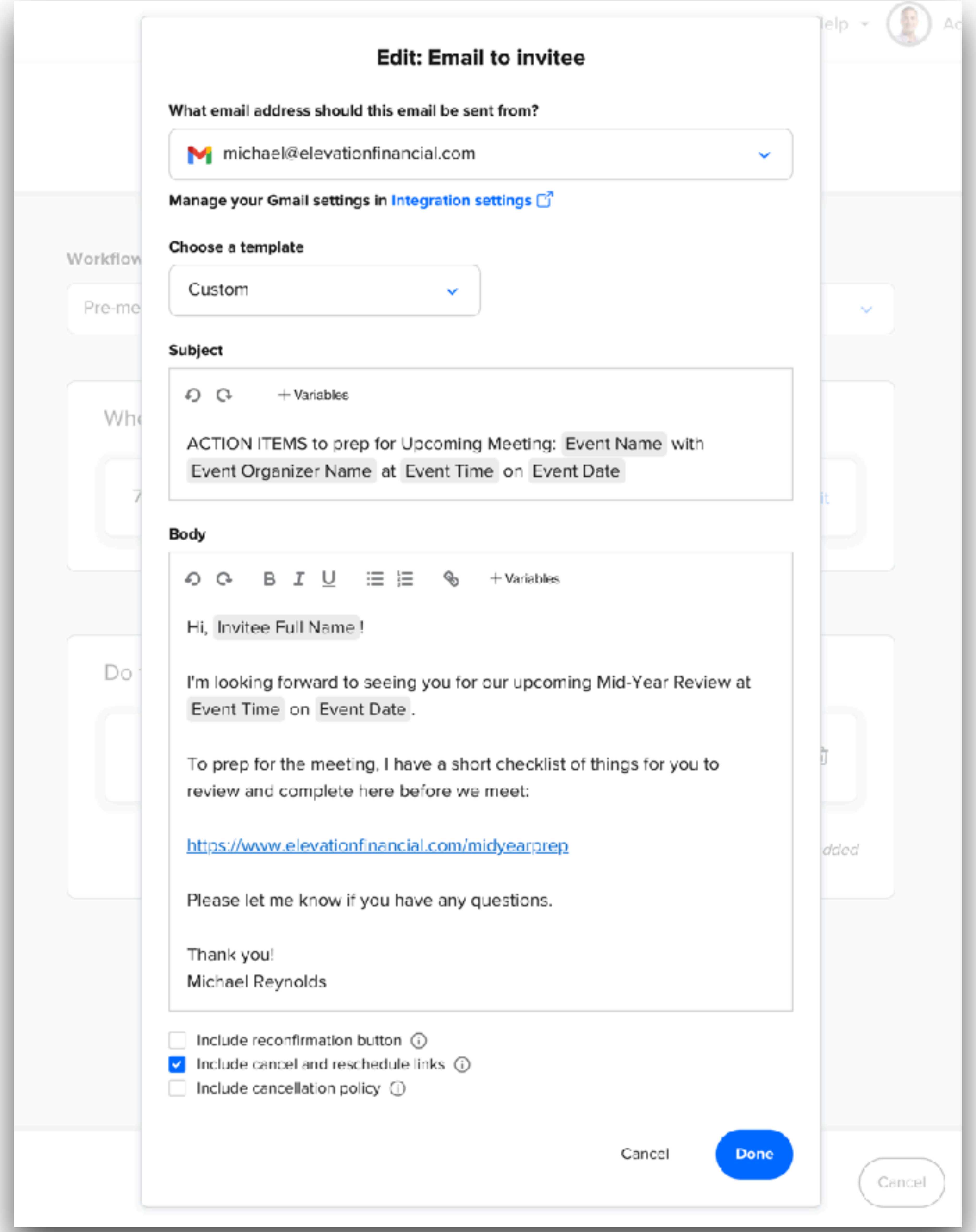


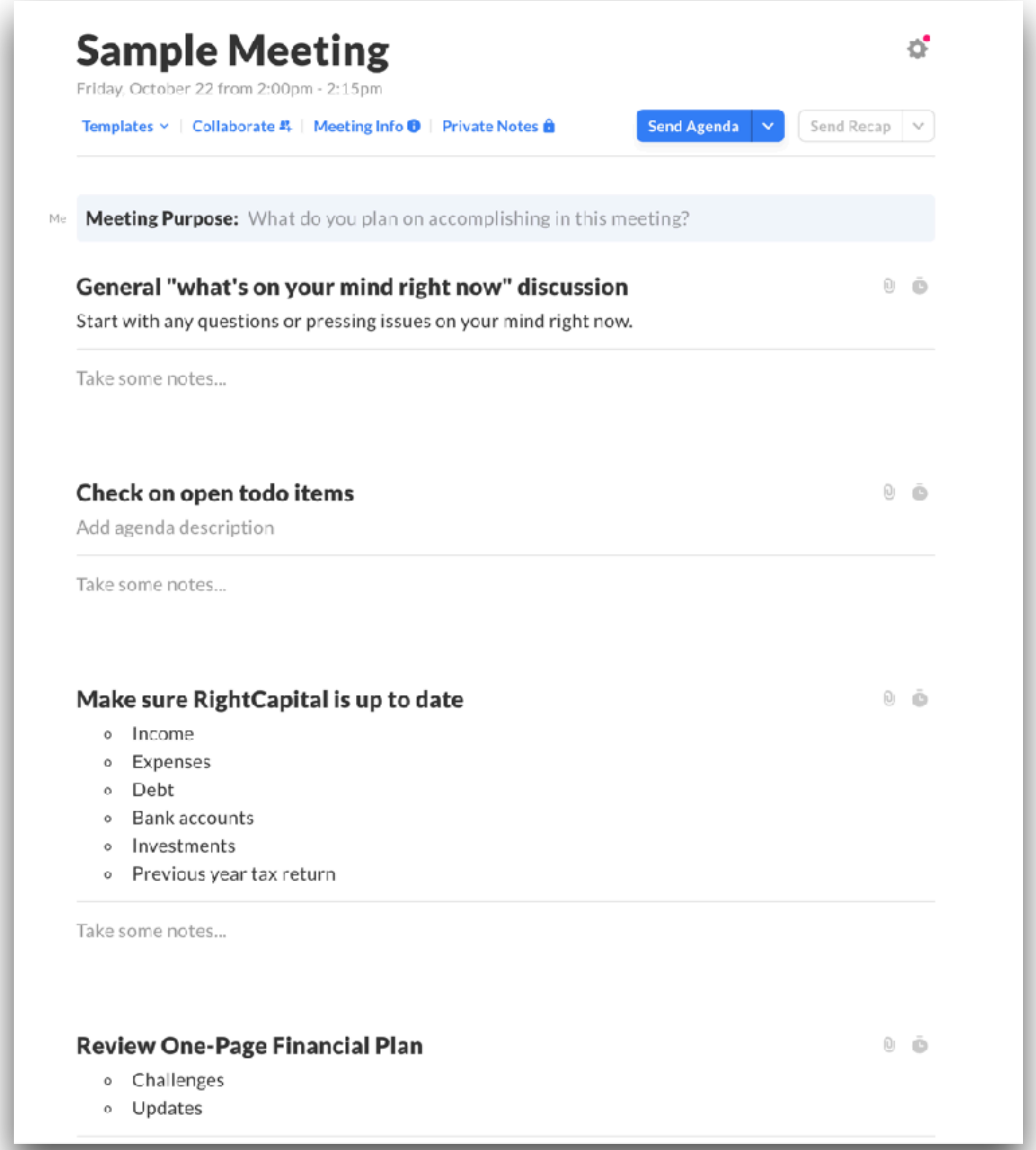
Calendly Reminders

- Calendly workflows prompt with reminders to complete checklist



Reminder Emails

- Reminder email links to checklist



Mid-Year Review

- Agenda for year-end items to cover

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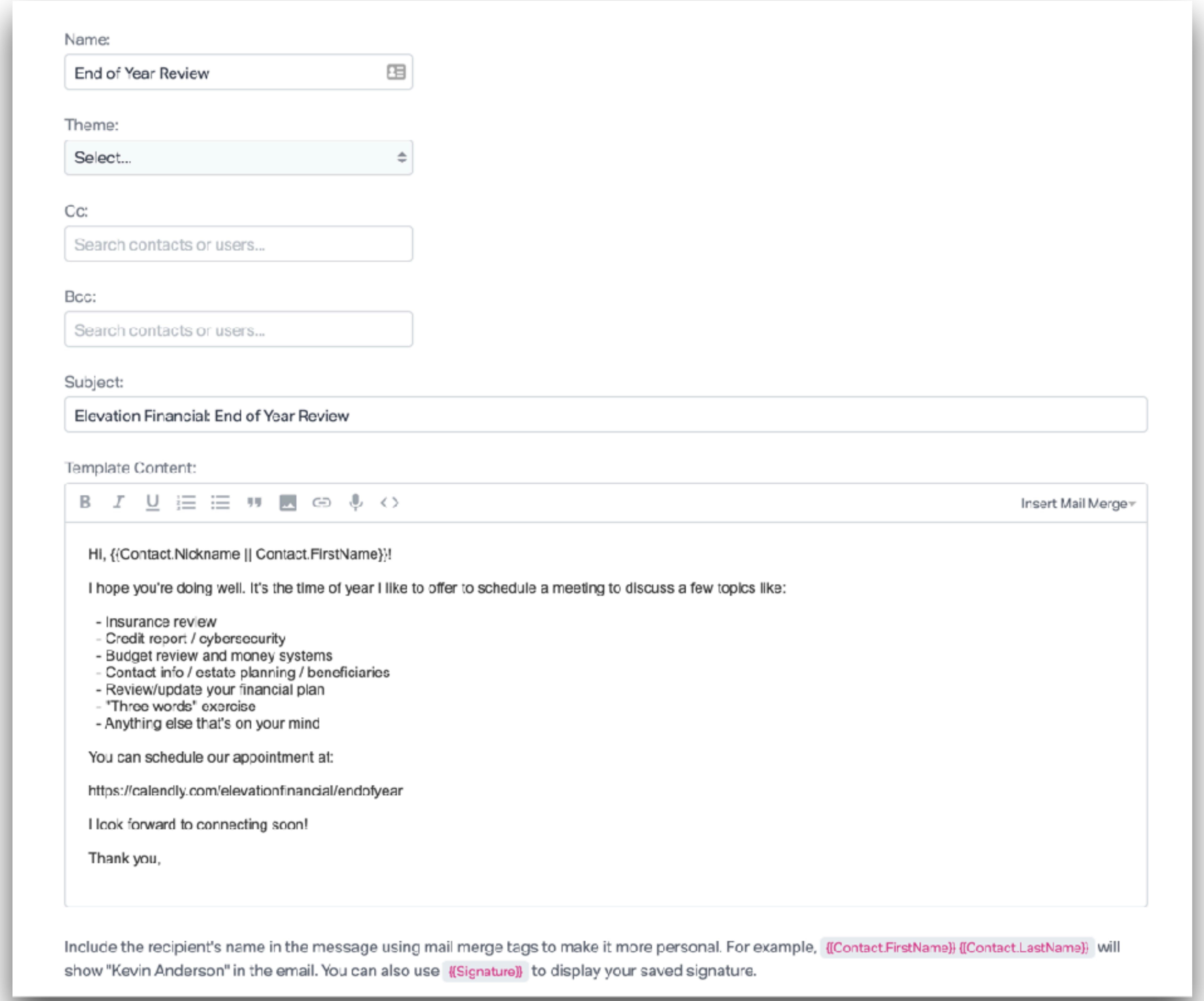

Name:

End of Year Review

Theme:

Select...

Cc:

Search contacts or users...

Bcc:

Search contacts or users...

Subject:

Elevation Financial: End of Year Review

Template Content:

Insert Mail Merge

Hi, {{Contact.Nickname || Contact.FirstName}}!

I hope you're doing well. It's the time of year I like to offer to schedule a meeting to discuss a few topics like:

- Insurance review
- Credit report / cybersecurity
- Budget review and money systems
- Contact info / estate planning / beneficiaries
- Review/update your financial plan
- "Three words" exercise
- Anything else that's on your mind

You can schedule our appointment at:

https://calendly.com/elevationfinancial/endofyear

I look forward to connecting soon!

Thank you,

Include the recipient's name in the message using mail merge tags to make it more personal. For example, {{Contact.FirstName}} {{Contact.LastName}} will show "Kevin Anderson" in the email. You can also use {{Signature}} to display your saved signature.

End of Year Review

- Template email with scheduling link
- Gives preview of what to expect

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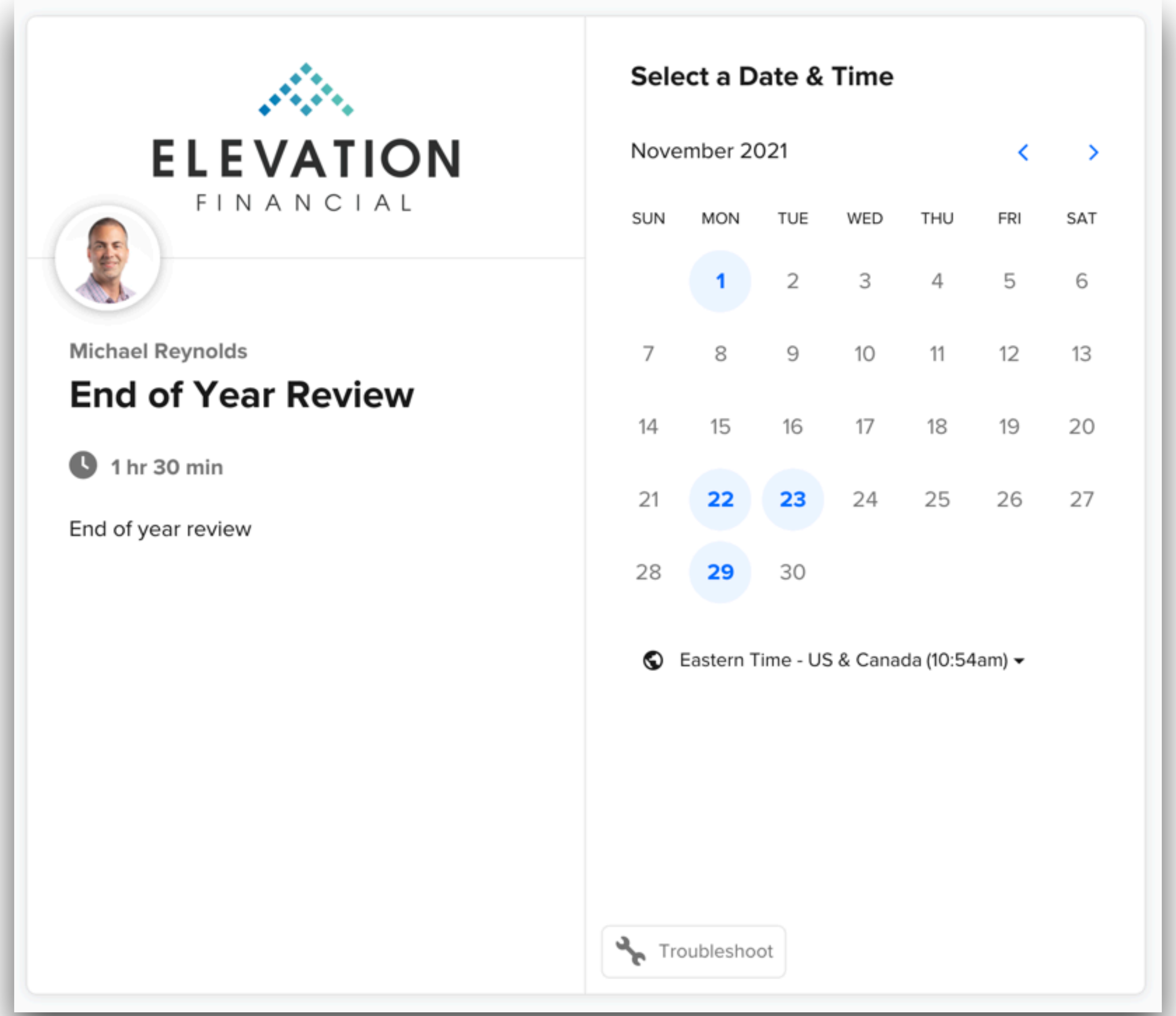
Specific Calendy Event

- Event is specific to end of year review



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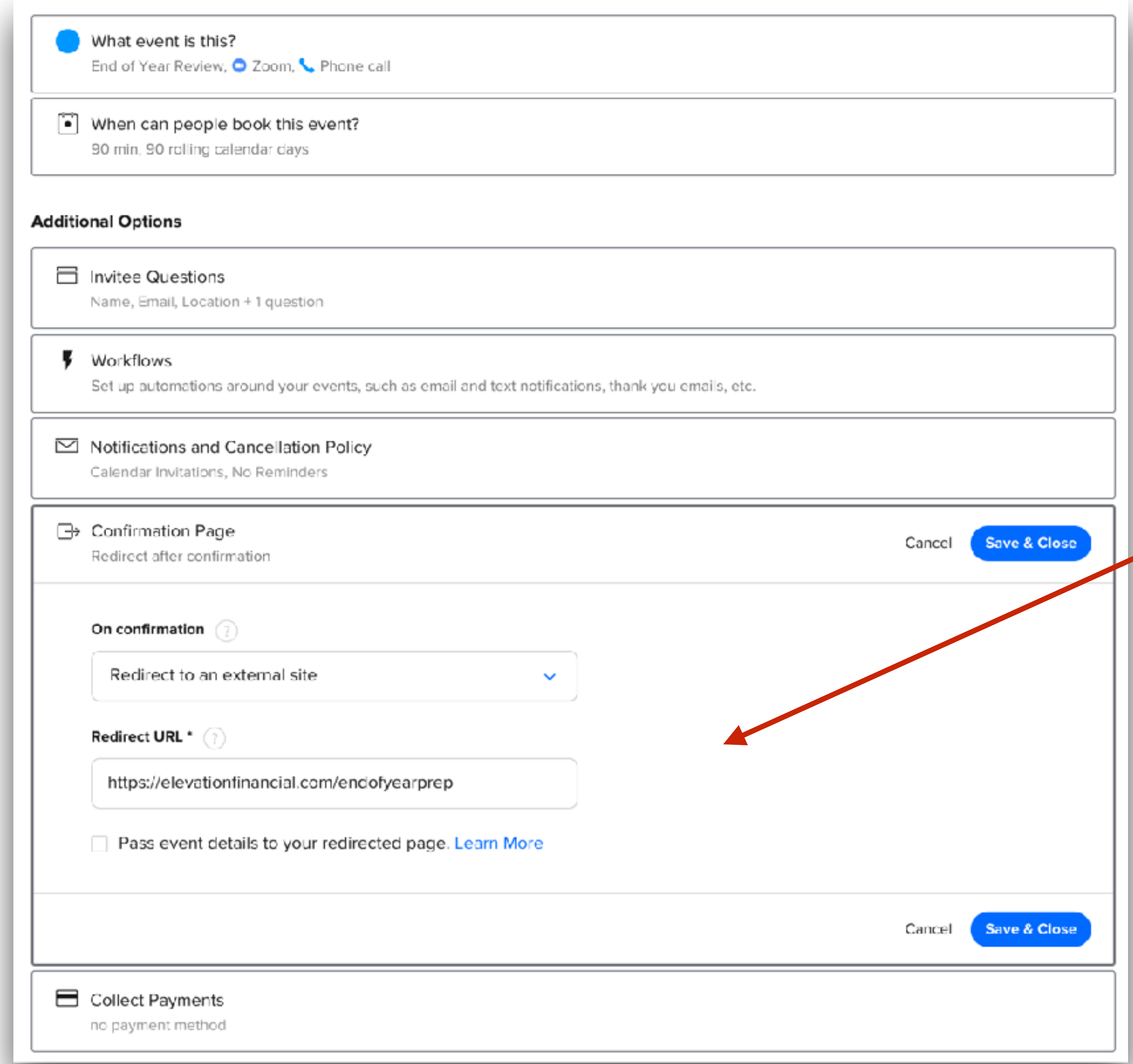

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Pre-meeting Checklist - End of Year Review

Thanks for scheduling an End of Year Review! I look forward to seeing you soon. Before we meet, I'd like to ask that you complete a few things to prepare for our meeting. You can download the checklist here.

Download Checklist

Pre-meeting Checklist

- Downloadable PDF
- List of items for client to complete before meeting

END OF YEAR REVIEW

I am looking forward to meeting with you for our upcoming End of Year Review! Here is a checklist of action items that I would like to request that you complete before we meet. If it's not possible or life gets in the way, please don't let it cause you any stress. Do the best you can.

- ☐ Log into RightCapital and update anything that may have changed. Things like **income, debt, expenses**, etc. especially any accounts or debts that have been added manually. Also **fix any banking links** that may need re-authentication and add any new bank accounts that may have been opened. The RightCapital login is: https://elevationfinancial.com/rightcapital
- ☐ Request a copy of your credit report(s) at: https://www.annualcreditreport.com. Upload the reports from **all three credit bureaus** into the RightCapital Vault.
- ☐ Take a look at your will and basic estate documents and review the wishes and preferences outlined. Upload a copy to the RightCapital Vault if they are not there already.
- ☐ Determine if it has been more than two years since you shopped for rates on auto and home insurance. If so, upload your declarations pages to the RightCapital Vault.
- ☐ Review the Objectives in your One-Page Financial Plan for reference during our meeting.
- ☐ Consider listening to the explanation of the "three words" exercise here: https://www.elevationfinancial.com/e87-my-three-words-for-2021

If you have any questions or need any help with anything, please don't hesitate to reach out. I look forward to seeing you soon!

Thank you,
Michael Reynolds

Please let me know if anything has changed and/or if you would like to schedule a meeting. You can use my calendar link to book an appointment any time: http://elevationfinancial.com/meet

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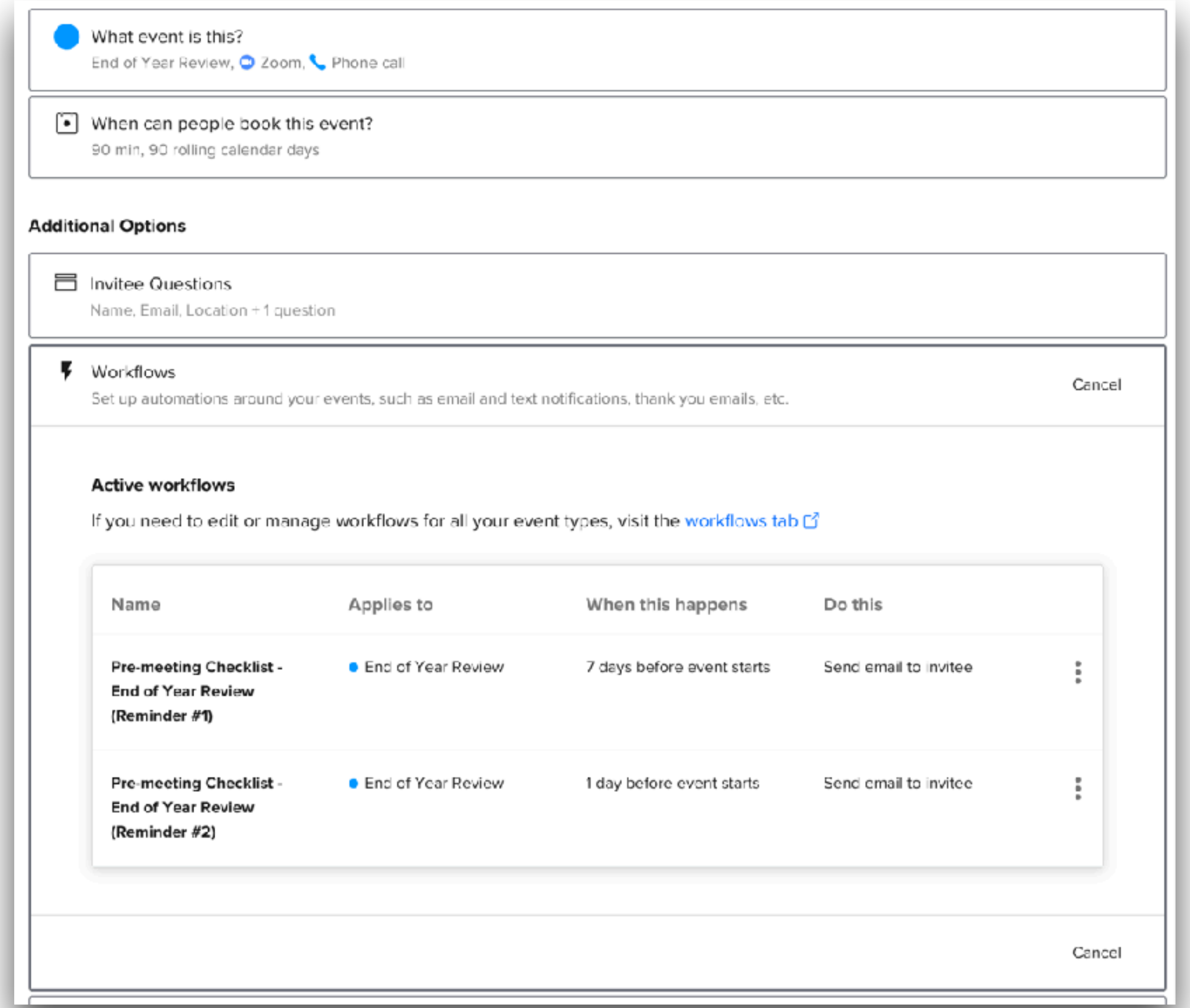

Calendly Reminders

- Calendly workflows prompt with reminders to complete checklist

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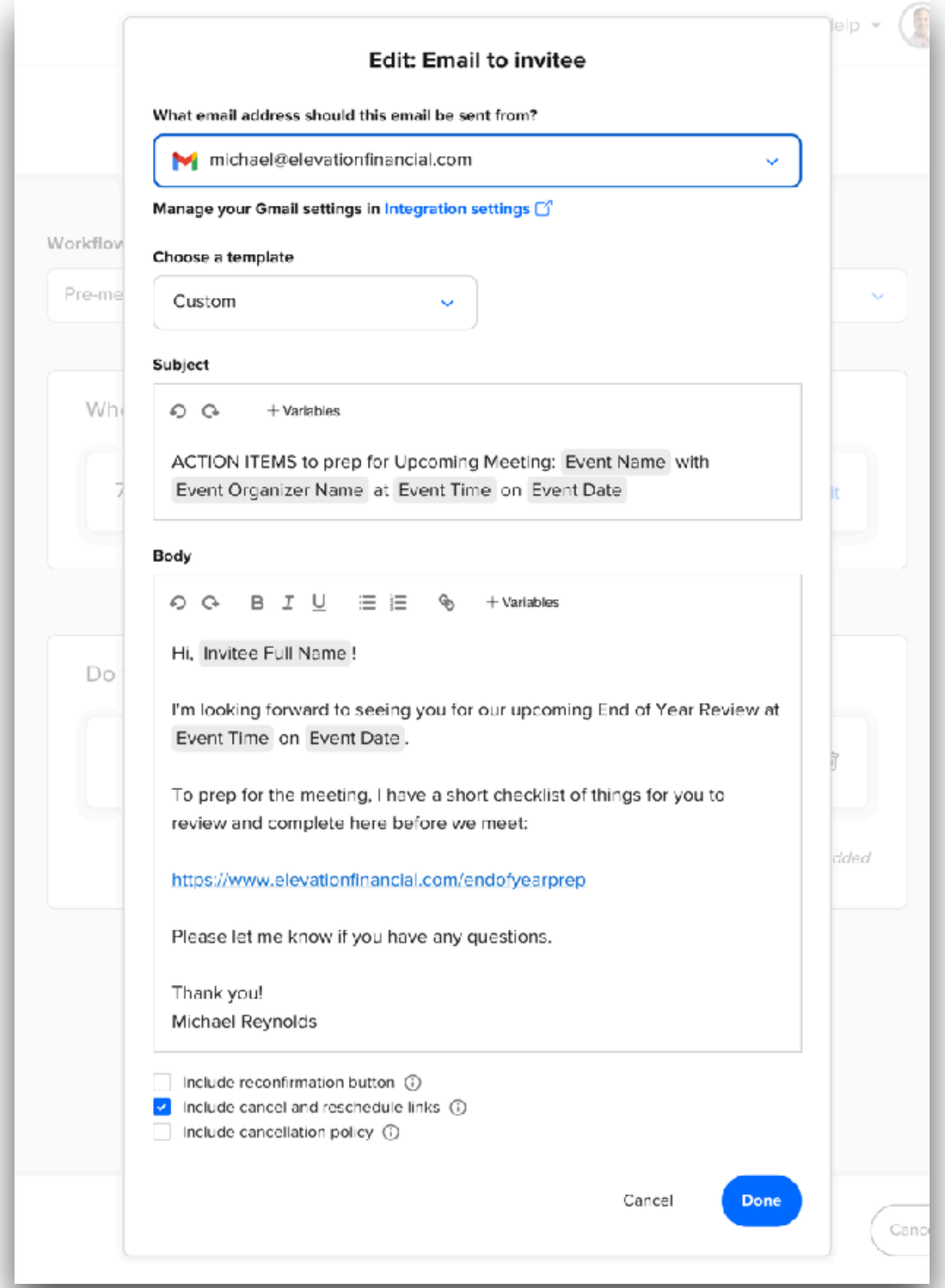
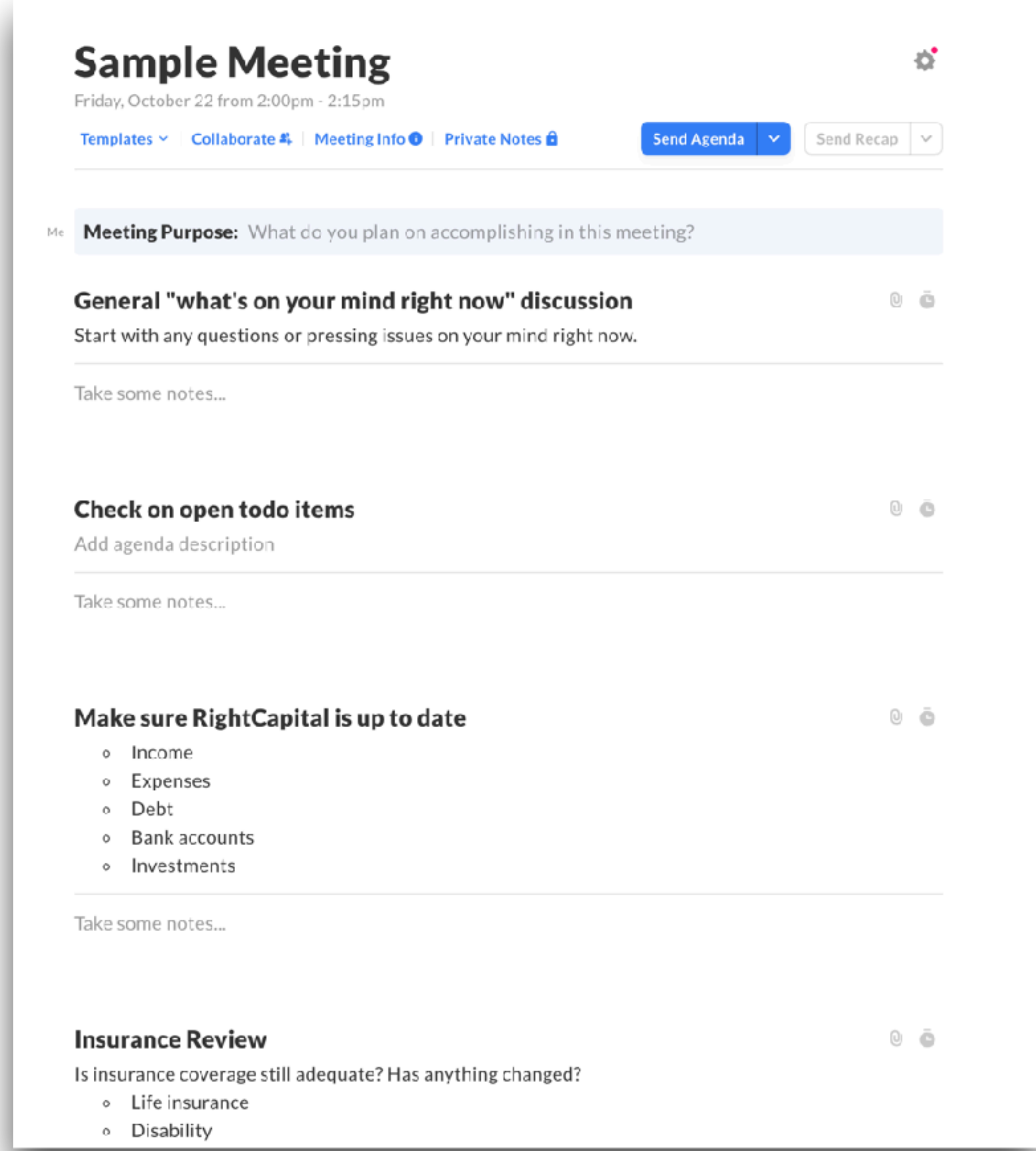


Reminder Emails

- Reminder email links to checklist

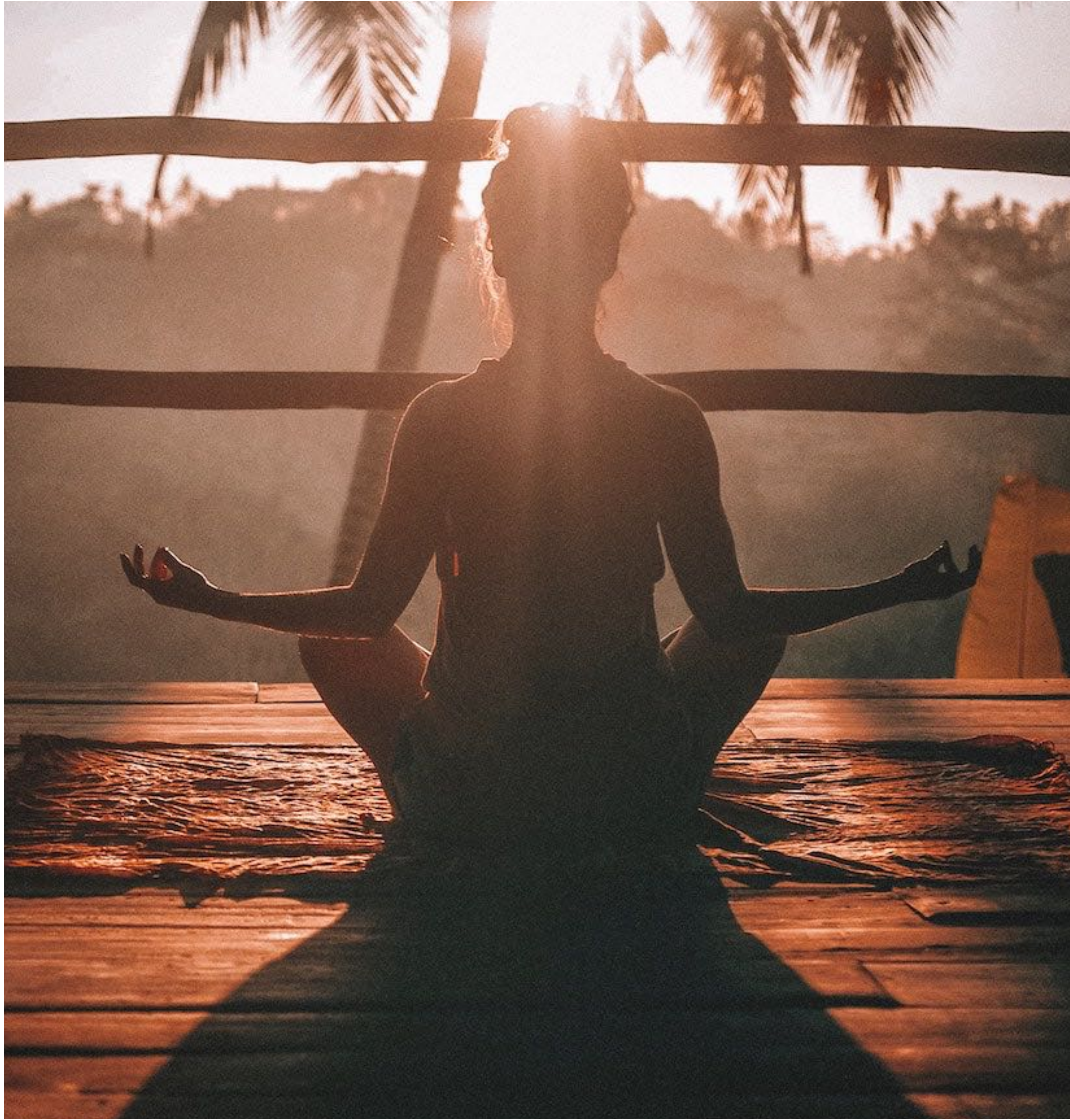


End of Year Review

- Agenda for year-end items to cover

Process = Happy Place

- When decisions and systems are decided in advance, mental cycles are free to focus on the client.
- Tight systems lead to extreme scalability.
- Tweak individual pieces to improve overall service.



HAVE QUESTIONS?

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