1. **Client Onboarding (ASHLEY/LOGAN)**
   - *What steps have you found most effective when onboarding a new client?*
     - *Using CRMs (Redtail being most common) is a useful tool since they have evolved to include workflows. They allow you to update individuals from prospects to clients and send them information.*
     - *Templates (ex: within email) help efficiency in reaching out to prospects and clients. Once aboard, pre-filled paperwork helps to streamline/expedite processes. Quik! Is a resource for this.*
   - *How do you set expectations for new clients regarding communication and service?*
     - *It's important to check in regularly, usually once a quarter.*
     - *Establish an open-door policy to make them comfortable contacting you anytime.*
     - *Email workflows as mentioned above allow you to keep in touch easier and provides them information on what to expect through the onboarding process.*
     - *Being transparent with them goes a long way in gaining their trust.*
   - *What tools or technology have improved your onboarding process?*
     - *CRM's and workflow assist to automate onboarding processes.*
     - *Calendly is great software for appointments.*
     - *AI, in general, has helped along with integration into CRMs. This has helped with efficiency and how much manual work needs to be done.*
     - *Schwab's Digital onboarding is very helpful.*
   - *How do you personalize the onboarding experience for each client?*
     - *After a client meeting, document notes involving personal details/facts they provided.*
     - *Once onboarded, welcome packages, cookies, thank you cards etc. are a nice touch.*
   - *What common onboarding challenges do you face, and how do you overcome them?*
     - *Objections to providing personal info, fee amounts, broker-dealer relationships (why do they need all their information) are common.*
     - *Building trust in earlier stages of the relationship is key. Be transparent with reassurance to build trust. Knowing how the lead was generated is also helpful.*
2. **Client Interactions & Client Experience (BEN/BRANDY)**
   - *What are some small touches that have made a big difference in client satisfaction?*
     - *First interactions are important. Greeting them promptly upon their arrival and offering a beverage/refreshment.*
     - *Create small talk with the client if there's any waiting time.*
     - *Guest names can be displayed on a screen to welcome them, another alternative is a map with pins they can use to mark their location.*
     - *While they're waiting, provide the client with some paperwork/materials to read through (and take home).*
     - *Survey of financial changes.*
   - *How do you ensure a consistent and positive client experience across your office?*
     - *Make sure all experiences are consistently conducted in case clients speak with each other.*
     - *Make the client feel warm and welcome with the tips from question 1.*
   - *What strategies do you use to handle difficult client interactions?*
     - *Use calming techniques and phrases the client will understand.*
     - *Listening and letting them vent can help calm themselves down.*
     - *Ideally, calm client before turning over to advisor.*
   - *How do you gather and implement client feedback?*
     - *Listen to what is going on in the client's life and note it in a CRM.*
     - *Client surveys can be sent out electronically or a comment card by the receptionist can help too.*
   - *What role does technology play in enhancing the client experience?*
     - *Jump AI for notetaking purposes is another tool that makes a great efficiency. It allows you to make eye contact with the client vs. prioritizing taking notes.*
     - *Refer back to these notes to add information provided by the client to the CRM.*

Client Reviews/Meeting Prep/Paperwork Prep (CYDNEY/BLAKE)

- *How do you prepare for client reviews to ensure they are meaningful and efficient?*
    - *Running reports with all client info and beneficiaries, transactions ahead of time.*
    - *Having a "Cheat sheet" for meeting prep is helpful.*
    - *Review the last meeting notes before their appointment.*
- *What documents or reports do you always have ready for client meetings?*
    - *Disclosures should be printed & ready for the client prior to their appointment or if they are willing to receive them via e-mail, this can also be sent prior to the appointment.*
    - *If you know what type of paperwork they're coming in to complete, pre-fill what you can and highlight what you need to obtain from them.*
    - *A report of current client holdings (from Morningstar) is helpful.*
    - *If they are of RMD age, a RMD report should also be generated.*
- *What strategies help streamline paperwork preparation and reduce errors?*
    - *Client meeting checklists and/or paperwork intake form are useful.*
    - *Workflow checklists are helpful. Also review the client file to see if a CIP needs to be updated.*
- *How do you ensure compliance while maintaining a smooth client experience?*
    - *Reviewing everything we need is already on file, including CIPs.*
    - *Try to find out what type of paperwork they're coming in to sign so you can be sure the appropriate Harbour forms are ready for them to sign as well.*
- *What's one thing you've done to make client meetings more productive?*
    - *Jump AI is very useful as well, particularly the note taking ability/efficiency it provides.*

3. **Post Meeting Actions (DAWN/CHA'MARIA)**

- *How do you document and follow up on action items from client meetings?*
    - *Having a specific follow-up actions sheet, which includes steps needed before the next meeting.*
    - *Email summaries and task assignments after the appointment are helpful.*
    - *Again, Jump AI can also provide meeting summaries.*
- *What's your system for tracking and completing post-meeting tasks?*
    - *AI tools (like Jump AI) generate post-meeting activities that are pushed to staff/clients.*
- *How do you communicate the next steps to both the client and your team?*
    - *Communicate with the advisor to ensure what they expect done is accomplished.*
    - *Document updates, changes needed and follow up tasks. Review them weekly until completed.*
    - *Implement, design, execute, amend.*
- *What challenges do you face in ensuring timely follow-up?*
    - *Numerous follow-ups to clients with no answers. The best you can do is to try various means of communication between texts, emails, calls.*
    - *CRMs like Redtail have the ability to track this communication activity and schedule the next time to reach out.*
- *What tools or processes help keep post-meeting workflows efficient?*
    - *Redtail CRM activities/notes, otherwise using notebooks to track follow-ups.*

4. **Tracking – what systems or tools do you use to track important tasks like RMDs, NIGOs, birthdays, and follow-ups? (JEANNE)**

- How do you ensure nothing falls through the cracks—especially with time-sensitive items like RMDs and NIGOs?
    - NIGOs need to be worked on as soon as they occur.
    - RMDs are tracked (by some offices) on a separate spreadsheet but some companies will send a list if you request it. These should be discussed at annual reviews.
- What methods have you found most effective for tracking personal touches like client birthdays or anniversaries?
    - Beware of anniversaries, they can be tricky with divorce etc.
    - Use reports to track anniversaries/birthdays and send a card/gift certificate.
- How do you prioritize and organize tracking across multiple clients and team members?
    - Use the workflows/SOPs to assist you in keeping track.

        - Checklists are helpful for different scenarios.
    - What's one process you've implemented that has made tracking easier or more accurate?
        - Redtail has workflows, the ability to tweak processes and use whole office meetings for tracking.
    - How often do you review or audit your tracking systems to make sure they're working effectively?
        - This is each office's discretion. Ideally monthly so issues don't get out of hand.

5. **Office Culture** **(TIFFANY/JACOB)**
    - *What makes your office culture unique, and how do you maintain it?*
        - *Weekly meetings with the team and have agenda documents to work through.*
        - *Share positivity that has occurred. Ask questions if you have them.*
        - *Quarterly team outings including lunch or other events.*
        - *Being flexible, open, and honest overall. When in doubt talk it out.*
        - *Using Harbour's website and training videos to further educate staff.*
        - *Promote personal growth with a work life balance.*
    - *How do you onboard new team members to fit into your office culture?*
        - *Meet with new staff before the start date and communicate resources and core values.*
        - *Offer Harbour resources so they feel comfortable.*
        - *Introduce them to SharePoint to collaborate on files at the same time.*
    - *What strategies help foster collaboration and a positive work environment?*
        - *When in doubt, talk it out, be flexible.*
        - *Keep communication open via emails or calls.*
        - *Be accepting of questions being asked.*
        - *Encourage personal growth, books and podcasts.*