



5 REASONS FINANCIAL REPORTS WILL CHANGE YOUR BUSINESS

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At one time, financial services professionals didn't need anything more than a yellow notepad and a carrier illustration. And, believe it or not, some financial services professionals still live "back in the day." Yes, there are plenty of excuses for not adapting to current technology and presentation techniques, everything from "I'm old school" to "I like to keep it simple."

But client software and reports have revolutionized the game for financial services professionals and consumers. If you're already losing interest in reading this, do something else for a few minutes, and come back to it with an open mind. Remember that life, technology, and certainly business, won't wait for anyone and there are very compelling reasons for you to adapt to case design software and reports.

If just one of the following matches the direction you want your business to go, or inspires you to begin using case design software, then I've accomplished my goal. Also, these aren't my opinions, but rather the opinions of many of the top financial services professionals I work with every day.

PEOPLE BUY SOLUTIONS, NOT PRODUCTS

When reviewing a prospect's information during the first appointment, how many times have you had to ask them why they purchased or invested in certain products only to find out they often don't have any idea why they purchased a certain product or strategy? Sometimes it seems like they randomly spun the financial product wheel.

So there you are, asking about their goals and objectives, when what they really want is a plan. A plan for a legacy, retirement income, or overall strategy that accomplishes what they want for their retirement. So you agree to help them craft their plan.

So how do you show them you're different? How do you show them the products and strategies you offer will actually help them accomplish their goals and that you're not just another shark trying to sell them something?

Case design software can do just that. You can show them how lowering their risk profile may help their retirement income last longer or how an annuity with a GLWB might be a solution. Or you could show them how using their retirement accounts to purchase life insurance might leave a bigger legacy while also lessening their heir's tax burden. Either way, good software might be the thing that convinces your prospects that you have the tools to help them, and that you are not just another salesperson.



IF YOU WANT REFERRALS, BE REFERABLE

You'd be crazy not to want to work solely off referrals. For many, this wouldn't be consistent enough, but what if you could increase referrals by even 10%? It isn't one thing that makes you referable. It's the customer's overall experience with your business.

Consider Starbucks. They sell coffee but that's not what makes them a titan. Amazon, Apple, and Nike all have great products, but just as importantly, they all provide an experience people enjoy. It's about the feeling they give their customers.

Giving a professional presentation to your clients and prospects will not only shorten the sales cycle through trust and understanding, it will enhance their experience with your firm. That enhanced experience might lead them to tell their friends and family about their positive experience.

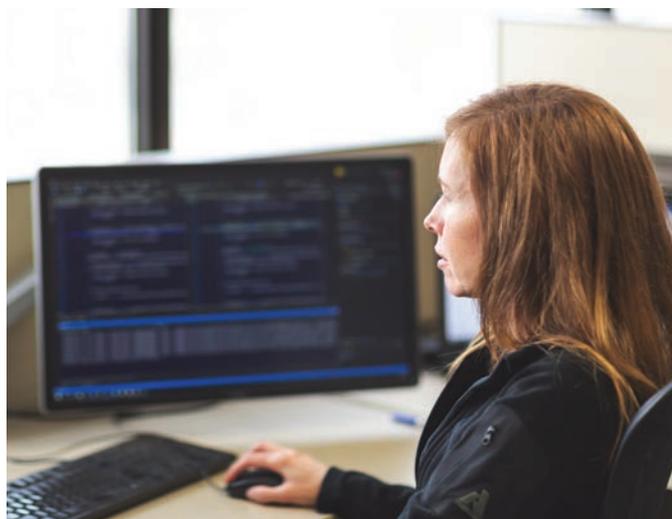


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PEOPLE WANT TRANSPARENCY ... AND SO DO REGULATORS

Let's say we use a risk tolerance software of your choice, an investment analyzing software, and an income planning software. Not only can a client or prospect clearly see how you arrived at the solutions you recommended, but so can a regulator.

Often, in a situation involving a regulator, like a complaint or audit, you're asked to recreate the events that led to your recommendation. If you used software and reports, you could easily recreate the scenario that informed your recommendation and you'd also likely be able to look at the dates in the software to determine when they were created. I'm not implying you shouldn't also keep good records and notes, but reports would be easier to read than trying to decipher three-year-old chicken scratch on a yellow notepad.



Case Central, just one of the Gradient Family of Companies, is staffed by CFP® professionals that provide comprehensive analysis, product illustrations and financial reports to support case design.

TIME IS MONEY

Let's say you try and build things out on an Excel spreadsheet to save money. How much time would you spend preparing for each client presentation? What happens when you need to make revisions at the client's request? Much of today's software allows you to save client data. So creating a new report, an addendum report, or making corrections is a matter of a few clicks instead of recreating tables and double-checking math.

Working closely with clients and listening to their goals and objectives to come up with a plan is as important as creating spreadsheets and mastering the math. That isn't to say those skills aren't important, but focus on where you're most valuable and outsource the rest.

MAYBE IF I DON'T CHANGE SOMETHING MAGICAL WILL HAPPEN

Earlier, I gave you some examples of how and why some financial services professionals don't want to adapt but, ultimately, the only real reason is that some people hate change. You might hate the idea of a change to your process, you might be afraid of learning new technology, or you might object to taking on the expense that may come with new tools. But the fact is dynamic technology is here and it's here to stay.

Your clients and prospects expect you to use relevant technology because it provides clarity about their bigger picture. They also like it because the efficiencies technology provides allows them to spend less time planning and more time doing the things they enjoy. Just as importantly, it builds their confidence in you because a financial services professional who embraces technology is a professional who will use whatever tools are available to make their client's experience better.

If you're already using these tools, that's great, and I hope you're proud of the direction you're heading. If you aren't using these tools, I hope I gave you reason enough to embrace them so you can avoid becoming a "back in the day" agent or advisor.



MEET BRIAN LUCIUS

CMO of GRADIENT FINANCIAL GROUP

Brian began his career in financial services with a leading field marketing organization, where he quickly became a top performer and a highly regarded industry leader.

In 2005, Brian put his passion and creativity to work in helping establish Gradient Insurance Brokerage (GIB). In various roles during his time at Gradient, Brian has utilized his deep industry knowledge to direct Gradient's creative and design teams in producing prospecting tools and marketing campaigns.

Brian has spoken to thousands of elite financial professionals across the country on a variety of industry topics. He has also published several articles and is a featured expert on ProducersWeb *The Art of Prospecting*.

The best thing about being part of Gradient:

“Watching our business, our people, and our advisors grow.”

He has played an integral role in establishing numerous platforms and business-building entities for the Gradient Financial Group family of companies including: RIA Registrar, Gradient Advisors, Gradient Securities, Gradient Investments, LLC, Gradient Insurance Brokerage, Gradient Tax, LLC, and Ascentium Insurance Solutions. Brian's work with Gradient's top agents and advisors has had a proven impact on their positioning and fueled a dramatic increase in their production and overall profits.



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