

Ask the right questions and listen

Habits of highly effective financial professionals

During times of uncertainty, clients look to their financial professionals for guidance and reassurance. That's why it's critical to know which questions to ask your clients and how to actively listen to address their concerns.

What to say: Focus on the key elements of trust

Trust is essential to any relationship. A great way to deepen trust is by making the conversation about what's most important to your clients, and then actively listening to learn more.



Ask the right questions

Start with empathy – your clients want to know that they're okay. Focus on their family and what's most important to them right now.

"Thank you for taking my call during this very difficult time."

1. "What are you and your family doing to stay safe through all of this?"
2. "How are your kids, Tim and Dana, doing?"
3. "Do you have what you need?"



Listen to learn

Boost the emotional connection with your clients by listening and maintaining a calm presence.

"This is unprecedented, with so many factors influencing the market. We're staying on top of everything and assessing any impact to your financial objectives."

1. "What questions do you have?"
2. "What are your biggest concerns?"
3. "What can I do to help?"



Repeat back what you heard

Make notes and summarize what your clients tell you. Then confirm and help establish next steps.

"I completely understand. Let's review your objectives and the plan we crafted together before this all started. I'll answer your questions as we go along."

1. Discuss and summarize the current environment so they will understand.
2. Review the plan they have in place and actions you plan to take on their behalf.
3. Refocus them on the future with encouragement and optimism.



Lincoln has a wealth of tools and resources to help you take action and guide your clients through uncertain times.

Contact your Lincoln representative for more information.

Be there for them when it matters most

Staying the course in times of uncertainty can be challenging. And while this process is trying for us all, it's also an opportunity to strengthen and deepen your relationships.

48%

When surveyed in 2018, 48% of dissatisfied clients said they would consider changing their primary financial professional if asked.*

Keeping clients satisfied is now more important than ever. Taking the right actions in times like these can turn your clients into loyal advocates.

*The Cerulli Report, 2019 U.S. Retail Investor Advice Relationships 2019, Exhibit 6.09.



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LCN-3049445-042020

POD 4/20 **Z01**

Order code: LFD-PMGMT-FLI022



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