



CHALLENGE THEM TO EXPLORE AND TO UNDERSTAND CHOICES AND TRADE-OFFS.

INTERVIEW & DISCOVERY

IT ALL STARTS WITH A GREAT CONVERSATION

The Wealthcare process fosters deeper conversations and offers insight into your clients' life goals and priorities. Forget inconveniencing your clients with invasive financial audits (cable bills, every single financial record, etc.) while ignoring the big picture. Instead, you encourage them to explore and get excited about the life they truly hope to live.

IDEAL AND ACCEPTABLE GOALS

Goals are not data points. Everybody has a range for each goal they have, and it stretches from what would be a complete fulfillment of their aspirations (Ideal) to a minimally acceptable standard (Acceptable). During the discovery conversation, you'll uncover this range between your clients' Ideal and Acceptable goals.

After having stretched every goal to aspirations beyond what the client would ever envision, you can move to the next step

of determining what goals demand the greatest priority by understanding what other goals the client is willing to sacrifice.

GOALS EXCHANGE

The Wealthcare Goals Exchange is a straightforward way for clients to express their preferences for each goal relative to the others and, as importantly, relative to the risk required to achieve it. Clients simply identify their relative priorities for each goal using the plain questions in the Goals Exchange matrix as shown below:

IN ORDER TO	I'D BE WILLING TO				
	TAKE MORE RISK	SAVE MORE	RETIRE LATER	REDUCE ESTATE SIZE	REDUCE RETIREMENT SPENDING
REDUCE PORTFOLIO RISK	N/A			✓	
SAVE LESS AND LIVE BETTER NOW	✓	N/A	✓	✓	
RETIRE EARLIER		✓	N/A		
LEAVE A LARGER ESTATE				N/A	
INCREASE SPENDING IN RETIREMENT		✓	✓	✓	N/A
FUND GRANDKIDS' EDUCATION	✓			✓	