

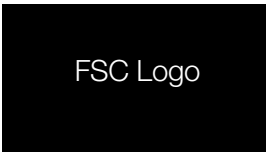


This guide was developed in collaboration with Kathleen Burns Kingsbury, wealth psychology expert, CEO of KBK Wealth Connection, and author of four books including *How to Give Financial Advice to Women* and *How to Give Financial Advice to Couples*. Kathleen serves on the CNBC Digital Financial Advisors Council and is an international speaker on the topic of women and wealth. For more information, visit [www.kbkwealthconnection.com](http://www.kbkwealthconnection.com).

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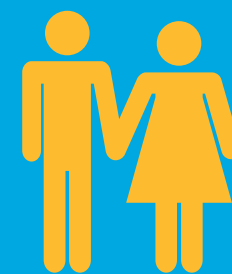
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Most advisors work with couples, but very few have had instruction on how to effectively *advise* couples. This lack of training on the advisor's part can result in one member of the couple—often the woman—being dissatisfied with the couple's advisor. She may bide her time, but once her partner no longer has control of the assets, she will walk out your door. This may happen if the couple divorces, or if her spouse dies. In fact, 70% of women fire their couple's advisor within one year of the death of her spouse.<sup>1</sup> To reduce this risk, you must learn to practice in a more female-friendly way and master balancing both partners' needs in the advisory relationship.



When it comes to couples, are you listening to both of their needs? It's time to become more couple-friendly.

<sup>1</sup> Harnessing the Power of the Purse Report, Center for Talent and Innovation, 2014



How many of your clients are couples?

Of those clients, how many times have you had both partners in the meeting at the same time?

Do you know what to do and say when the couple has a conflict when it comes to money?

In this guide, you'll learn more about working with couples, your role as their advisor, and practical tips for achieving balance and success with couples.

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# 1 5 Reasons for Becoming Couple-Friendly

Take a look at your book of business. How many of your clients are couples? Next, go through your schedule and note how often you meet with both members of a couple versus just one. If you are regularly meeting with both members of a couple, you are ahead of the game. If you are not, don't worry, you are not unlike your peers, and there are some steps you can take to remedy the situation and enhance your client relationships. By becoming more couple-friendly, you are doing yourself and your clients a favor. Learning the intricacies of working with couples will make you a better advisor, and help you design financial strategies that better meet their needs. If you're not convinced yet, here are five strong reasons for becoming a couple-friendly advisor.





1. You Can Increase BOTH Clients' Satisfaction and Retention

It may not be intentional on your part, but you may find that you conduct all of your meetings with just one partner... most likely the husband. And you're not alone. In fact, only 42 percent of couples jointly interact with their advisor, and when one member of the couple acts as a primary contact, it is three times more likely to be the husband in this role.<sup>2</sup>

You can set yourself apart by focusing on the couple. With this approach, you are more likely to meet the needs of your female client, who is commonly left out of the process. This is even more important when you consider the following facts:

90%

More than 90% of women surveyed believe they need to be more involved in financial planning<sup>1</sup>

85%

85% of women want to learn more about their financial life<sup>1</sup>

70%

70% of women fire their financial advisor upon the death of their spouse<sup>3</sup>, mainly due to a lack of trust with the advisor

MEN

Male clients often look for an advisor who connects with his female partner as he knows that statistically she may out live him and he wants her to be "taken care of"

By understanding the needs of both partners, you can help to build a better financial strategy for your clients.

<sup>1</sup> Allianz, Women, Money and Power Survey, 2013  
<sup>2</sup> "Engaging Wives: How To Drive Greater Growth with Married Clients," Jylanne Dunne, Financial Advisor Magazine, May 15, 2014

2. Because it Pays to be Female-Friendly

If you endeavor to be more effective with couples, you will be learning a female-friendly approach to advising. This will make you equipped to work with an emerging segment that is positioned to inherit a large amount of wealth in the coming decades. While women control the majority of wealth in the US<sup>4</sup>, there are even more startling statistics that should have advisors taking notice, and adjusting their approach:

43%

43% of the wealthiest people in the US are women<sup>3</sup>

22 Trillion

Women control \$8 Trillion in assets now, and by 2020 will control \$22 Trillion in assets<sup>4</sup>

Women are Creating Wealth in Their Own Right:

- Women own 40% of businesses, with an annual economic impact of nearly 3 trillion<sup>4</sup>
- Women are primary breadwinners in four out of 10 households<sup>5</sup>
- More women hold graduate and bachelor's degrees than men, meaning they are more educated and positioned to earn more in the future.<sup>6</sup>

Keep in mind, women are often disconnected from their advisor not because they are disinterested, but because they simply trust their spouse to "take care of it." Only 15% of women surveyed in Fidelity's Couples Retirement Survey cited a lack of interest in interacting with their financial advisor. By including her in the conversation, you are building a meaningful relationship with both clients, and increasing your chances of keeping their business in the future.



<sup>3</sup> US Trust WomenPower, Bank of America 2014  
<sup>4</sup> Harnessing the Power of the Purse Report, The Center for Talent and Innovation, 2014  
<sup>5</sup> Financial Experience and Behaviors Among Women" Prudential Study 2014-2015  
<sup>6</sup> US Trust Women Power, Bank of America, 2014

3. Great Referral Sources

It's simple: **when women are content and feel there is good chemistry with their advisor, they make twice as many referrals as satisfied male clients.**<sup>7</sup> And in general, women are consultant-friendly, meaning they are receptive to recommendations and feedback from advisors. Finally, women statistically live longer than their male counterparts. This means they are more likely to control the assets longer, and in theory, be your client longer than the male member of the partnership.

An advisor focused on advising couples is more likely to have happy female clients who spread the word, creating a win-win situation for advisor and clients.



<sup>7</sup> Leyes, Maggie, "What Women Want," NAIFA Advisor Today, accessed website January 27, 2015. <http://www.advisortoday.com/archives/article.cfm?articleID=100>

4. Builds Your Book of Business

One of the most important conversations you can have with your clients is the one concerning the next generation. What seems like a natural topic is sometimes inadvertently avoided when you work with just one of the partners, and opportunities are missed for both the family and the advisor. By involving both parties in a couple, you can more naturally start the discussion about their desires for their heirs, and possibly get an introduction to the children and/or grandchildren. When you are couple-friendly, your meetings are more family-focused. You can easily begin the conversation about children and passing down wealth when both mom and dad are in the room. Your focus on wealth transfer builds a more comprehensive strategy for your clients, while building a bridge to the next generation, which can lead to keeping the business on your book.

Keep in Mind...

90%

90% of advisors lose the family assets during difficult family transitions<sup>8</sup>

70%

70% of families fail to successfully pass down wealth over three generations due to failure to effectively communicate about money and prepare the heirs<sup>9</sup>



<sup>8</sup> Vasan, Paula, "5 Ways To Hold Onto Next Generation of Clients" Financial Planning, May 6, 2013

<sup>9</sup> Sullivan, Missy, "Lost Inheritance," Wall Street Journal, March 8, 2013



5. Increases Your Success in Building Financial Strategies and Investment Strategies that Work

Your end goal is building the strategy that is comprehensive and satisfies your client needs start to finish. This is why a focus on the couple is so important: input from both partners is essential in factoring each person’s risk tolerance, financial goals and objectives, and understanding what motivates them to create wealth and pass it on.

When partners don’t agree—which happens often when discussing retirement—advisors can help resolve these conflicts and design solutions

that work for both parties. If a couple does not meet jointly with an advisor, there is no place for them to proactively discuss differences. Consider this: 38% of couples disagree on the lifestyle they expect to live in retirement and 32% don’t agree on whether to continue working in retirement.<sup>10</sup> A meeting that involves advisor and both partners can begin productive discussions to overcome a difference like this, and build a strategy that works for both of them.

38%

38% of couples disagree on the lifestyle they expect to live in retirement AND...<sup>10</sup>

32%

... 32% don’t agree on whether to continue working in retirement.<sup>10</sup>



If a couple does not meet jointly with their advisor, there is no place for them to proactively discuss differences.

<sup>10</sup> Fidelity, Couples Retirement Study, 2013

Beyond the Five Reasons

The bottom line: it’s your responsibility to serve both clients. When a client is part of a couple, it’s not enough to just work with one partner. Both deserve a relationship with the advisor.







## 2 Couples, Money and the Advisor

Have you stopped to think about the meaning of money to your clients? Beyond dollars and cents, money symbolizes love, respect, freedom, independence, power, control, and self-worth. When couples talk about money and their financial future together, it is often about more than assets.

Advisors need to be aware of what money may symbolize and how each couple may use money or the withdrawal of money as a way to express emotions or intimacy.

**For example:** the husband who won't let his wife make financial decisions. His intentions may be based on his need to protect, but it may also be rooted in his need to control. Or the wife's preference to have her own separate account may represent her desire to have some financial freedom. While the advisor does not help the client understand these deeper meanings, it is vital that they appreciate how money and financial discussions may represent more than return on investment and net-worth for their clients.



# The Modern Couple

Today, demographics are shifting away from traditional couples toward non-traditional couples as the new majority.<sup>11</sup> A traditional couple is defined as heterosexual couples in their first marriage, with kids. Non-traditional couples include same-sex couples, blended families with kids from previous marriages, and unmarried and cohabitating couples.

Along with this shift, advisors need to modify their approach to working with couples, keeping in mind that we are no longer working with the 1950s model of marriage: he earns the money, she takes care of the kids, and he makes the financial decisions. Today, you're more likely to be working with dual income households, those with female breadwinners, same sex couples, and blended families.



<sup>11</sup> Allen, G, Lowrance, J. & Savage, T. The New Love Deal: Everything You Must Know Before Marrying, Moving in or Moving On!, 2013

With such diversity in today's families, it's best to take on a new strategy when it comes to working with couples: **Don't assume, ask.**

- **Don't assume** he is the primary breadwinner.
  - You need to ask, since 4 out of 10 women are the primary breadwinners for the family and this trend is on the rise.<sup>12</sup>
- **Don't assume** all clients are heterosexual. Gay couples need skilled advisors who are knowledgeable about the changing marriage laws and also comfortable asking questions about sexual orientation.
  - It's important to find out how accepting their families are of their relationship, as this can have far-reaching financial consequences relative to children and inheritances.
- **Don't assume** that all of their children are from one marriage. Blended families are commonplace. With divorce and remarriage, financial questions abound.
  - Ask clients about custody matters and alimony if the couple has merged families.

## EXERCISE



With the modern couple comes increased complexity. This is an opportunity for advisors to encourage couples to answer the following key questions:

1. How will the money in our home be earned? Will one of us be the primary breadwinner? Both of us? Will we take turns?
2. How will we manage the money for the family? Will we make decisions together? Why or why not?
3. What bills do we pay jointly? What bills do we pay individually?
4. How do we make investment decisions? Is there one person who takes the lead and if so, why?
5. Who holds what assets and how does this work for the couple now? In the future?
6. When children from a previous marriage are involved, how do we handle their expenses, their inheritance(s), and other financial matters?

<sup>12</sup> Torabi, When She Makes More, 2014.

Common Traps in Working With Couples and How to Avoid Them

Part of working with couples is learning how to navigate through the complicated world of relationships and mediate financial differences. As an advisor for couples, you need to be aware of the common traps inherent in working with couples and how to avoid them. The following outlines the most common of these dynamics:

Triangulation

This may be the most common situation for an advisor of couples. When the couple disagrees, you may find yourself in the middle of that disagreement. This is called triangulation. By putting you in the middle, the couple is not directly resolving conflict.

**SOLUTION:** Stay neutral, don't take sides.

Projection

This dynamic happens when you overly identify with one or both of the partners. This leads to assumptions about the client or couple's relationship that may not be accurate. Partners also fall into this trap and when they do, it can lead to frustration and miscommunication.

**SOLUTION:** Ask open-ended questions and know that every client has a unique perspective. Learn more about the clients' money mindsets (the thoughts, beliefs and attitudes they have toward money) and don't assume you know their experience. Likewise, teach clients to identify their money mindsets to help them understand their behavior and their partner's behavior relative to spending, saving, gifting and investing. Finally, prompting your clients to ask, instead of assume, will move them toward a more productive conversation.

Personalization

Working with couples can trigger strong feelings for advisors. When couples disagree, question your value or become angry, you may be tempted to defend yourself. It is vital to stay focused on understanding the client and maintain professionalism. Later examine your reaction to learn and grow from it.

**SOLUTION:** Get curious and ask open-ended questions to learn more about their thoughts, feelings and perspective. Put yourself in their shoes and role model active listening as a way to move toward resolution. Remind yourself, the goal is not to be right, but to understand your client and help them see that differences can be worked through.

The Advisor's Mindset:  
Identifying **Your** Mindset When It Comes to Couples

In order to explore and understand your mindset when it comes to couples and money, complete the following exercise. Complete each of the following sentences with the first thought that comes to mind. Be sure to write down your immediate thoughts, and do not edit. There are no right or wrong answers!

Once you've completed these sentences, review your answers and note any themes. You may be able to see how your beliefs about couples match up with the types of couples you advise and see in your office. Or, you may discover that your thoughts are out of sync with your clients.

When I think of couples and money, I feel: \_\_\_\_\_

In my opinion, the perfect couple to advise is: \_\_\_\_\_

The most important lesson my parents taught me about couples and money is: \_\_\_\_\_

My mother taught me that women in couples are: \_\_\_\_\_

My father taught me that men in couples are: \_\_\_\_\_

Men who control the family finances in a couple are: \_\_\_\_\_

Women who control the family finances are: \_\_\_\_\_

Couples who fight about money are: \_\_\_\_\_

Couples who don't fight about money are: \_\_\_\_\_



Making Your Mindset Work for You

Review your responses to The Advisor’s Mindset and jot down a summary of your couples mindset below. List a few ways that this mindset helps you with your business, and a few ways it may hinder your practice.

My couples mindset is: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

The mindset helps me: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

This mindset may hinder me: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



The above activity is an excerpt from Kingsbury, *How To Give Financial Advice to Couples* (McGraw-Hill, 2014) page 27-28





# 3 How to Engage Couples: Step-by-Step

Lets take a look at how you can best engage couples through the following step-by-step guide.

The Invitation

The Meeting

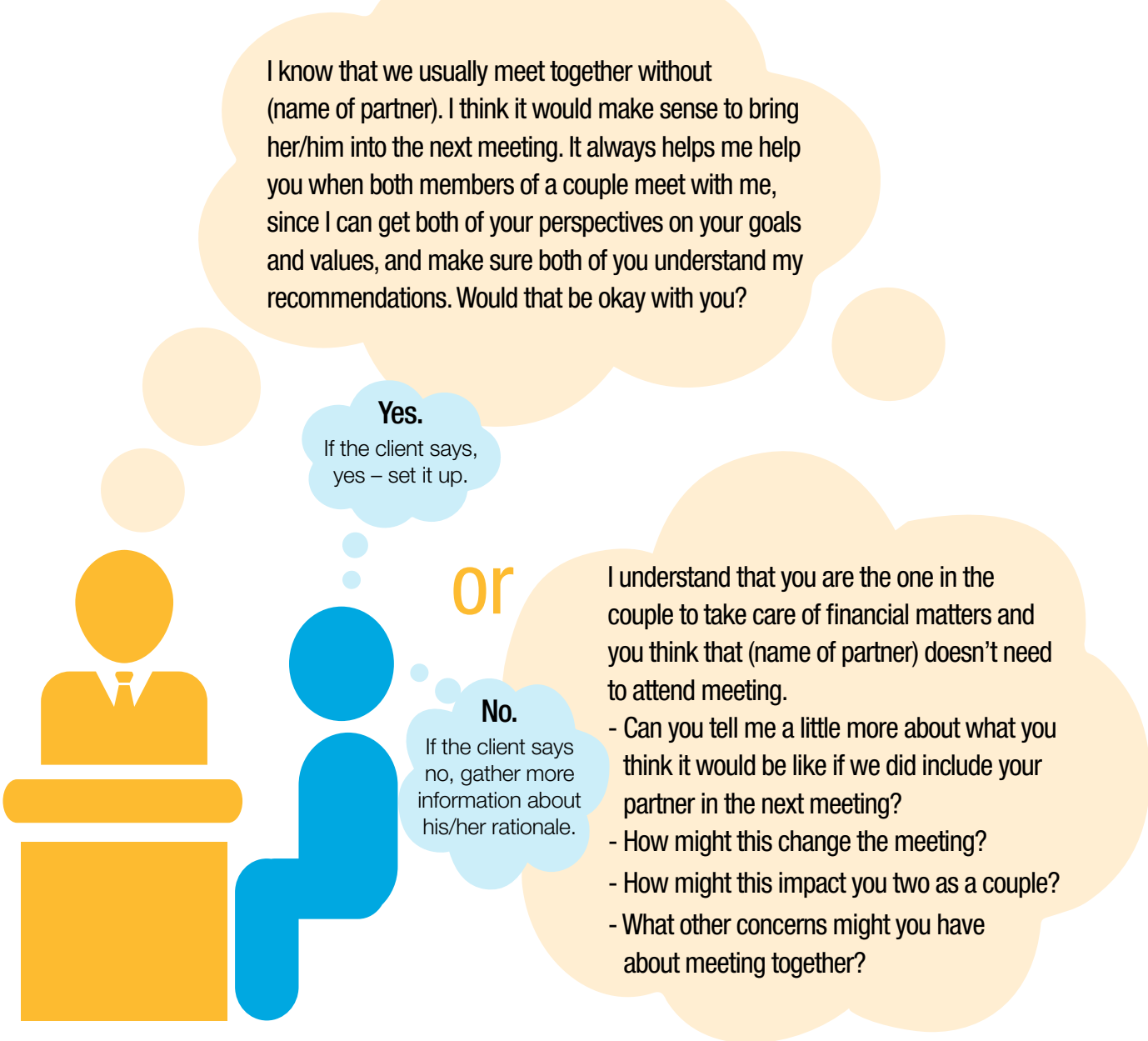
The Follow Up



# The Invitation

When possible, start all engagements by inviting both partners and educating them on how important it is for you to gather input from both of them in your meetings. Even if one partner is more dominant when it comes to managing their investments and financial life, it's critical that both are there, and both know that they are welcomed to the meetings.

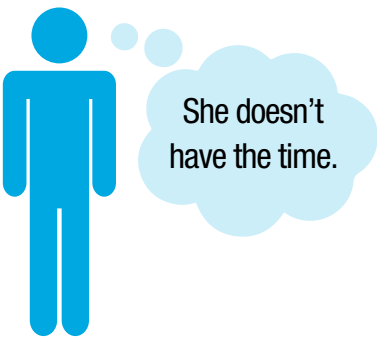
If you have already engaged only one partner, then at the next meeting, introduce the idea of inviting the other client/partner not in attendance. Try working from the scenario below:



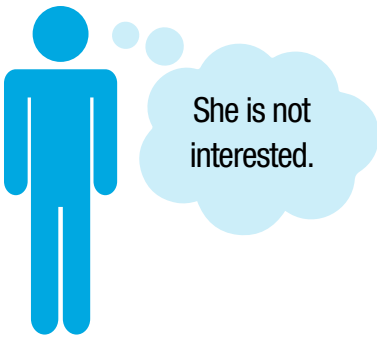
Once you have uncovered the motivation for the no, then address the roadblock.

## Beware of Potential Roadblocks for Clients

Below are typical responses you may hear from clients when you request both of them to attend meetings and practical tips for gently encouraging dual participation. In these examples, we feature the female client resisting the client meeting, as it's a more common scenario.



Your women clients may be your busiest clients. Between work, home, civic and social responsibilities, women are known to evoke the phrase “I don’t know how she does it.” But you can still get her interested in attending meetings that concern her, her future, and her family. Politely challenge the idea that the female client doesn’t have time to discuss her financial future. Explain why she needs to be involved (i.e. unexpected life events leave her in control of the assets, this is her financial future too, and, if applicable, it may positively influence her children). Also, communicate that it will help you, as their advisor, to be more successful in making recommendations and strategies that make sense for their family.

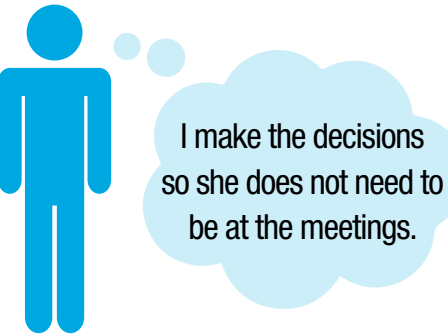


In this case, probe to find out more information. What has she said specifically that contributes to her not being interested in a meeting? If it is the content of the meetings, find a way to alter the agenda so she is getting her needs met in the meeting as well. For example, if she is interested in raising financial fit children, include this in the dialogue along with a discussion about technical topic such as portfolio risk or return on investments. If she does not feel financially “smart” enough to join in the meetings, educate her partner as to how you educate other women financially and why this would be a great reason for her to join the next meeting.

**Ask yourself:** Is this really the female partner’s perspective or does the male partner not want to share the decision-making? You want to be respectful of the dynamics of the couple and also encourage her participation, because this makes for a better long-term outcome for both you and the couple.

**Ask her partner:** Find out if you can you talk to her directly to find out more information. By making this extra effort you are showing that you care about her and her family’s financial future. She may still say no, but you clearly communicated that she matters.

**Think outside the box:** Consider setting up a more casual meeting with both partners, i.e. coffee, lunch or an activity that taps into both of their interests.



If this is the case, reassure the male partner that he can still be the primary decision maker even if she attends meetings as well. Educate the couple on the importance of getting both partners' input on financial matters that impact them both.

You may want to discuss the statistical likelihood that he will die first, and it is important that you have a good working relationship with his partner if this unfortunate event occurs. This conversation is delicate, of course. Be sure to discuss the facts, and not scare your client. Consider the following facts to aid your discussion:

80%

80% of men die married, 90% of women die single<sup>13</sup>

80%

80% of widows/ widowers are women<sup>14</sup>

15 YRS

On average, women will outlive their husbands by 15 years<sup>15</sup>



Talk to your client about how attending financial meetings together can actually help in resolving conflicts. Explain that having a neutral party present can help both parties in the couple talk calmly about financial matters and how you can provide tools to assist them in more openly communicating about money.

Mediating Financial Differences

- Remember there is no right or wrong, just different perspectives
- Helping couples identify their Money Mindsets can help defuse and refocus couples
- Act as a translator and neutral party; never takes sides.
- Knowing your couple mindset can help you recognize your strengths and challenges mediating differences with couples.

<sup>13</sup> Thakor and Kedar, On My Own Two Feet: A Modern Girl's Guide To Personal Finance

<sup>14</sup> US Census Bureau, 2013

<sup>15</sup> Candace Bahr, "Why Women Need Retirement Planning More Than Men Do," accessed January 29, 2015, wife.org

Potential Roadblocks for Advisors

There also might be some resistance on your part since this is a new way of conducting meetings.

**Scheduling:** You may discover that you are concerned about scheduling two people versus one. Scheduling a meeting for two clients is often harder than just one, and you may need to be more flexible with your time. But this investment of time will build loyalty, help safeguard your book of business and may even help you close the sale more quickly since both clients are in the room at decision time.

**Slower sales and decision-making process:** Women do take longer to make hiring, buying and investment decisions. But once they do, they tend to be very consultant-friendly (meaning they make the investment, stick to it long term, and follow your recommendations). Investing time in your female clients who are members of a couple is well worth it: they are loyal, refer more often than men, and make 85% of the buying decisions for the family (including some financial matters).<sup>16</sup>

**Fear of Conflict:** Advisors, just like clients, may have apprehensions about couples discussing money and disagreeing in their presence. Examining your mindset and how you feel about couples disagreeing in your meetings will help you understand your resistance.



<sup>16</sup> <http://she-economy.com/facts-on-women>



## The Meeting

### Set Up a Couple-Friendly Office

Does your waiting room have magazines that speak to both partner's interests? Do you have a conversational area separate from your conference room to meet with couples in? Do you have some personal touches in your office that communicate who you are outside of work? These are things you want to consider in order to make your office couple-friendly.

### Balance the Conversation

It is vital that you make both partners feel welcome and included in the conversation. This means you must balance what the female partner may want from you with her partner's goals. More of an art than a science, balancing the conversation fosters trust with both members of the couple. Be sure to ask questions of both partners, understanding there may be key gender differences in how couples connect, communicate, listen, and collaborate with advisors.

**Connecting** with a couple involves building a relationship with each partner and observing and respecting the dynamics between them. You need to make sure you are aware of her need to talk and build trust more slowly (on average) than her male counterpart. Your female client may need to have 2-3 interactions before hiring you. In contrast, a man might only need one meeting to "size you up."

In your first interactions with your female client or prospect, foster trust with her by being thoughtful, detail-oriented and relationship-focused. During the connecting phase, don't use any aggressive sales tactics, which may fall flat for most women. Instead, invest adequate time to learn more about her and her partner's life, and then you can ask about their assets and financial goals.

**Communicating** encompasses your verbal and non-verbal language, active listening and paying attention to the human side (emotions) of finance. Women may notice when you are not making good eye contact and often find those advisors who don't, to be suspicious. Maintain an open body posture (no crossed arms, good eye contact, and a pleasant smile). Know that when a woman is nodding, she is listening and when a man is nodding, he is agreeing. This is an important distinction, so make sure you get a verbal, "I agree" from her and don't misread her body language.

**Listen** not to sell, but to understand both partners' experiences in the world and how financial matters fit into their life goals and values. The number one complaint of women clients is that their advisors don't listen. Active listening is the key in learning about all clients, but it's vital when it comes to your relationship with your women clients.

**Collaborating:** Make learning a dialogue, not a lecture. Women want advisors who are coaches, not just experts. An expert lectures and tells, a coach asks curious questions, offers options and guides the client to make their own decisions. Taking a coaching stance when working with couples is a good approach. This is a more collaborative model and speaks specifically to the female's need to connect on a personal level with the advisor. It's often very useful with men too. Remember to also use collaborative language. Women often use collaborative language (we, are us), while men tend to use authoritative language (me, I). When working with a couple, use the collaborative language.

### Tactics for Balancing the Conversation

- Ask each partner to contribute an agenda item at the beginning of the meeting.
- Ask the same questions to each partner.
- From time to time, shift your body language and your eye contact to the non-dominant, less engaged partner.
- Ask the less verbal client for their input, i.e. "John just shared that he thinks you should invest more heavily in ETFs, what do you think?"
- Use stories and analogies that both partners can relate to.

### Pay Attention to Learning Styles

The second most important thing women want from advisor, after good listening skills, is an advisor who can educate them about financial matters. Often women learn best through discussion. Therefore, allow enough time in your meeting for her to ask questions about what you are recommending. Also know that when a woman asks a question, her intent is usually not to challenge you (as it may be with a man), but to find out more information so she can make informed decisions. Women-only seminars can be useful, since they allow for this discussion and include connection with other women who are similar in terms of their careers and interests. Men tend to learn more individually and often don't feel comfortable showing vulnerability in group settings. If a male partner gets impatient with a female partner's need for questions and discussions, you may want to offer a one-time educational meeting with just the female client.



Master the Non-Technical Aspects of Finance

When it comes to money, there are most often thoughts rooted in emotion. For example, women want to discuss more than the technical aspects of money. They want a place to discuss their fears, worries, and concerns with you and their partner. Make sure you approach not only the technical aspects of finance with couples, but also the emotional aspects. Lean in to the feelings don't skip over them.

For example, a prevalent fear among boomer women is the "bag lady syndrome", which is the fear of running out of money or becoming a "bag lady" when their husband dies. Many advisors have trouble understanding this concern, since it often does not correlate with the client's investable assets or net-worth. Instead, it is an emotionally-based concern—not a rational one—that keeps many baby boomer women up at night. It is especially pronounced for widows and divorcees. Instead of showing a chart or graph and telling her she will be financially fine, follow these steps:

**Explore** – Ask open-ended questions to find out how the client is feeling.

**Clarify** – Ask clarifying, open-ended questions to gather more details about her feelings.

**Validate** – You may find your client's emotions to be difficult to relate to, but it's important that you do not judge. Instead, validate his/her emotions by repeating them back to the client, and inquiring on those feelings.

Keep this non-technical approach in mind even when you discuss performance results with your couple clients. It's likely he wants to beat the market and she wants to know how the results relate to real life goals and objectives. So include both in your communication. For example, "Your returns were favorable this year and in line with our goals. Because your portfolio returns were slightly better than projected, this means you are on track to be able to fund your daughter's college fund and still travel to Europe, as you wanted to this year."

# The Follow-Up

## Balance Partner Communication Outside of the Office

- Always copy both partners on emails.
- Address envelopes correctly, and be aware of blended family situations. Keep in mind that women may not have taken their partner's name. Be sure to verify their names.
- If you are leaving a message, be sure to do so on both partners' cell phones and wait to act until you hear back from both of them.

Include both partners in financial decisions that are made outside of a meeting.

## Engage Both Partners Between Appointments

- Notice and remember details (kids' names, pet names, job titles, etc.) This is a very female-friendly tactic.
- Celebrate important events and milestones. Be thoughtful. You can stand out in the crowd by noticing not only birthdays but also other important events, i.e. a promotion at work, a grade school graduation, etc.
- Give the couple the red carpet treatment every time you interact with them to build loyalty, facilitate referrals and foster a foundation of trust that helps female clients stick during times of difficult family life transitions like illness, divorce and death.







# 4 Taking Action

By making the decision to be more couple-friendly, you are committing to helping your clients create financial strategies that work for their family...whether that family is traditional or modern. Your willingness to learn a new approach and embrace shifts in your tactics can result in long-lasting, rewarding relationships with your couple clients, their next generation, and even their friends and extended family through referrals. Now is the time to get started.

By working through the methods in this guide, you can begin to modify your practice to be more couple-friendly. Below are some additional tools to help you as you work with couple clients:



**Client Seminar** – this is great way to share your message with current clients and prospects. Protective Life offers a turnkey program, “The Financially Fit Couple”, complete with a scripted seminar and consumer workbooks for your guests.



**How to Give Financial Advice to Couples, by Kathleen Burns Kingsbury** – this book tackles the issues from start to finish, and is a great resource for advisors focused on becoming “couple-friendly”.



**Client Workbook** – This helpful workbook will guide your clients toward being “Financially Fit” and can be a good takeaway for both partners following your first meeting together.



**Couples Card Exercise** – since it’s often difficult to start and guide conversations with your couple clients, this interactive card exercise is fun and engages both partners in an easy and informal way. Key questions help to reveal important information about money mindsets and promote mutual understanding.

Are you ready to take action? Talk to your Protective Life representative about the materials available, or about hosting an event.

Resources available at [myprotective.com](http://myprotective.com).

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Tomorrow.  
Embrace  
Today.™