

# Breakthroughs & Best Practices

One Advisor's Journey to \$1B in AUM



**Scott Ferguson**

Financial Advisor @ Financial Concepts

# The Three Pillars that Drive Our Success

1. Make Everyone Feel Recognized and Special
2. Clear, Consistent, Memorable Communication
3. Every Individual has the Exact Same Quality of Experience, Every Single Time



PILLAR 01

# Make Everyone Feel Recognized and Special

# Digital Welcome Sign

We personalize the experience before the conversation even starts.

- ✓ Personalized Client Greetings
- ✓ Consistent Brand Presentation
- ✓ Enhanced Client Engagement



# Dedicated Room for Gifting

The First Pillar in action.

- ✔ Organized Inventory and Storage System
- ✔ Streamlined Gift Assembly Workflow
- ✔ Quality Control and Presentation



# Referral Boxes

Empowering Client Advocacy

- ✓ Reward Clients for Referral
- ✓ Strengthen Client Advocacy
- ✓ Build Organic Business Growth



# Get Well Baskets

We show up in clients' hardest moments, not just their best ones.

- ✔ Thoughtfully Curated Contents
- ✔ Demonstrates Our Genuine Empathy
- ✔ Strengthens Client Relationships



# Vacation Baskets

Celebrating life's moments while deepening client relationships

- ✔ Celebrate Client Milestones
- ✔ Premium Travel Essentials Included
- ✔ Strengthens Lasting Relationships



# Male & Female Retirement Baskets

Reinforcing our commitment as clients move into their next phase of life

- ✓ Tailored to their Interest
- ✓ Premium Quality Items
- ✓ Celebrates New Chapter



# CPA Baskets

Thoughtful gestures that transform professional referrals into lasting partnerships built on mutual appreciation and trust.

- ✔ Strengthens Partner Relationships
- ✔ Shows Appreciation for Referrals
- ✔ Shows Value We Place on Relationship





PILLAR 02

**Clear,  
Consistent,  
Memorable  
Communication**

# Internal Script Book

*Verbiage for clients who may be worried*

The markets are down today due to Trump's recent comments about Greenland and additional tariffs. Given the markets have been mostly up for over a year now, I doubt we get many calls on this yet... but it doesn't hurt to be prepared.

This is a great example of the markets having a quick knee jerk reaction to a world current event. We've seen this before. The markets can't go straight up... they will always eb and flow.

We have money managers at capital group whose job is to make the most of the circumstances at hand and I have full faith they will.

This is the time to remind clients they are invested around a plan that is built around their dreams and goals. We factored in that the market wouldn't always go up, and knew that down days would come. Staying invested has continually proved to be the right course of action time and time again.

**Jan 2026**



Some interesting news out today: The Supreme Court just ruled 6-3 that Trump's Tariffs are not constitutional; GDP slowed dramatically in the 4th Q. The market has been up today, mainly based on the Tariff ruling. GDP slowing isn't completely unexpected given all the headlines we've seen over the past 3 months, but it certainly slowed more than anticipated. It's too early to tell whether this is the beginning of a slowdown (which could lead to market declines) or a short-term bump in the road... either way, it doesn't matter to a long-term investor. This is the crisis of today. Tomorrow, next month, next year, we will have a new crisis. What matters is focusing on the plan, making sound investments, and not reacting to emotion; instead, making plan-based decisions.

**THIS IS WHERE WE EARN OUR KEEP.** Helping our clients take emotion out of the picture. Being their guide, their emotional sounding board, the caring voice on the other end of the line, or face across the table.

**Feb 2026**



Nobody knows how this AI story ultimately plays out. Nobody knows how or when things will settle down in places like Iran. And when you're dealing with unknowns like that, you don't build an investment plan around guesses. But we believe it's important to remember that we are not managing your portfolio based on headlines. Never have, never will. Part of the plan... and this is important... is knowing that about every five years or so, it's going to feel like a chunk of your portfolio just disappeared. That's not a flaw in the plan. That's how the market works.

Whether this current downturn turns into something bigger... nobody knows. And we don't pretend to. But what we do believe... and what history has shown us over and over... is that when the dust settles, markets go back to doing what they've always done: pricing earnings, rewarding ownership, and creating returns for patient investors.

**March 2026**



# Letter Samples



January 2026

### What do a rocket ship, a bubble, and a balloon all have in common?

All three are analogies I've heard used recently to describe the markets. Which one is right? No one knows. And that's the beauty of it. The markets have always been filled with uncertainty, and I feel confident that uncertainty won't go away anytime soon. But what does this mean for us as long-term investors?

It means more than ever that the time is to focus on the plan, rather than the instruments (your investments) we use to get from point A to point B.

Since January 2023, the broader markets have marched straight upwards for the overwhelming majority of the time. Yes, we recall the almost 'Bear Market' of 2025 (the tariff-induced decline in March & April 2025, during which the S&P 500 declined by 19.5%), which you may or may not remember. However, if you exclude that event, we've essentially seen the markets march upwards for the better part of 36 months. Could they continue to march forward for the next twelve? Absolutely! But is that a foregone conclusion? Hardly.

I do not want this letter to read as if I'm saying the markets and our investments will falter in 2026, but instead, I want it to read as a reminder that our investments have always fluctuated. That the good times have historically more than made up for the bad, and that staying the course has unequivocally been the right course of action for long-term investors.

In the short term, we know that there is absolutely no way of knowing what will happen in the markets or the economy as a whole. History has shown that to be the case time and time again. However, history has also shown us that even with the vast volatility and uncertainty that come from investing in equity-based mutual funds, time is the key.

As we head into this New Year, while we may not know what the year will hold, we do know that we have a financial and investment plan built around your dreams and goals. A plan designed with the understanding that there will be ups and downs along the way, but still a plan built for you!

As always, know that the entire team at Financial Concepts is here for you! If you have any questions or want to review your plan, please do not hesitate to let us know!

Sincerely,



July 2022

### Statements are no fun in a Bear Market

As we have taken a quick turn in 2022 into Bear Market Territory, after high inflation, geopolitical events, supply chain issues, and an ongoing global health issue, we've now finished the 2nd down quarter.

This means your statement will show the second decline in a row. Notice, I said decline, not loss. Loss requires action. A deliberate change. And my job is to remind you that these temporary declines are just that, temporary. And as long as you take the most important action, doing nothing, this too shall pass.

Of course, we know how concerning this is. We know how this feels. We know it's scary and nerve-racking. Financial Concepts has been through many bear markets in 35 years! They all have different reasons. But they all have the same emotions. And they all have the same result. They end. The market turns back upward, on its way to a new high. There is no crystal ball, there is no magic fix. Timing or avoiding won't work.

Once, in 2001, when we were in the second year of a Bear Market, we did a seminar. An older lady, asked should I be opening my statements? Is something wrong? We explained what she would see if she looked. And she said well, I think I'll just keep not opening them. If only it was that easy! After a very long bull market, it's fun to open each statement and see the new increases. Notice I didn't say gain, because it's not a gain until you act. But if you are troubled when you open them this week...go back and look at the graph. See where you were 5 years ago. 10 years ago. Longer ago. Notice how much you added or withdrew. Or call us and have us go through that with you.

Another lady raised her hand at the workshop and asked, can you take financial news off my television? We laughed and thought...what a great idea!

So we aren't telling you not to open your statements, or to turn off your television, but we are saying keep your perspective on the rest of your investing life and your plan.

And if you'd like to talk, We are Here to Help.

Sincerely,

PILLAR 03

**Every Individual has  
the Exact Same Quality  
of Experience, Every  
Single Time**

# New Office Tour




# Our Process

Systematic excellence through detailed workflows that transform our three pillars into tangible, repeatable client experiences.

✓ **Client Journey Mapping and Tracking**

✓ **Communication Protocols**

✓ **Service Delivery Excellence Standards**

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- Prospect First Appointment
  - Prospect Second Appointment
  - CCT - 60 Day Rollover Reminder
  - CCT - Account Maintenance - Bank/Bene Change/ TA-POA/Name Change
  - CCT - Account Opening
  - CCT - Qualified Charitable Distribution
  - CCT - Rollover or Transfer of Assets
  - CCT - Rule of 55 Distribution
  - CCT - Statement Call
  - Client Review Appointment
  - Portfolio Review / Fund Replenish
  - Uncashed Check Call
  - Walk-in Scheduled
  - Communications - 1 Year Anniversary Check in Call!
  - Communications - No Contact - Annual Project
  - Communications - Senior Investor - Due Inquiry
  - Communications Appointment call
  - Communications Team 1st Call!
  - Communications Tier Call Template
  - DATABASE - Address Change
  - DATABASE - Client is Retiring!
  - DATABASE - Email and Phone Change
  - IRP - Cybersecurity Incident Documentation & Response
  - Third Party Vendor - Onboarding
  - \*ALERT Incoming Funds / Assets Received
  - \*ALERT Transaction Needed
  - 2026 RMD Review
  - Auto Transaction - Follow Up
  - Divorce Protocols
  - Beneficiary Claim
  - Management Review
  - Marketing – Testimonial Use Agreement
  - Red Flag
  - Red Flag Follow up
  - Silver Flag
  - FI - HOLIDAY - OFFICE CLOSED
  - Gift
  - High School and College Graduate Gift
  - RPC - Open Enrollment Scheduled
  - RPC - Prospect First Appointment
  - Silver Flag
  - SIMPLE - Enrollee
  - SIMPLE - New Plan
  - SIMPLE Contribution Follow Up
  - Sponsorship
  - 401(k) - Allocation Change Follow Up
  - 401(k) - Annual Plan Notices
  - 401(k) - Loan/Withdrawal
  - 401(k) - Money Out Confirmation
  - 401(k) - New Plan
  - 401(k) - Review Participant's Allocations
  - 401(k) Contribution Follow Up
  - 401(k)/403(b) Plan Notices
  - BCP - Capture when Business is Disrupted

# Our Process

## Web Submission

- Client submits form online
- Automatic Email sent to Scott & Chief of Staff
- Scott reviews and responds and copies Outreach
- A call is made within 45 minutes
- Discuss needs, gathers information and adds prospect to our CRM
- Schedules meeting

## Red Carpet

- Add to New Client Blotter
- Confirm information in RedTail
- Assign Value Keyword
- Create/move client folder (Sharepoint)
- Add to New Account Log
- Link to Tier Workflow
- Add Fincon Families tag

### Initial Touchpoints

- Send Thank You Letter (Day 1)
- Send client paperwork + Welcome Box

### Ongoing Communication

- 30-Day: Intro call + follow-up letter
- 90-Day: Online Access Email

### Anniversary Follow-Up

- 1-Year: Check-in call
- Send anniversary gift

## Red Flag

- Add Silver Flag keyword + date
- Note in Important Info (initial)
- Email STF/CW/FO (SILVER FLAG – Client Name)
- Confirm documents: Trusted Contact, Trading Auth, POA, Beneficiaries
- If POA received → AF POA Self-Certification
- Create tasks for missing items
- Update Silver Flag Spreadsheet

# The Personalized Process



# Questions?

Please **raise your hand** and wait for the microphone to be brought to you **before** asking your question.





# NASHVILLE

★ TENNESSEE ★

“FORCE MULTIPLIERS”