

'DETERMINE YOUR CLIENT 'AVATAR'

Before you start thinking about referrals, you need to be absolutely crystal clear about 'WHO' your ideal referral would be...! Use this 'Cheat Sheet' to identify your ideal clients' fears, frustrations, wants and aspirations.

DEMOGRAPHICS

Male / Female
 Mums & Dad / Family / Single / Empty Nesters
 Professionals / White or Blue Collar
 Medical / Mining...
 SME - Trades / Professional
 Same background as YOU...

FEARS

No MONEY For Retirement
 No Cash Flow
 Family - Risk
 Mortgage Stress
 Good Income / No Savings
 "Out Live My Money..."

FINANCIAL PLANNING NEEDS

Increase Super
 Inv / Gearing
 T2R Strategies
 Cash Flow / Spending
 Reduce Debt
 Tax Planning
 Education
 Leadership / Guidance

FRUSTRATIONS

Uncomfortable Retirement
 Work Longer Than Planned
 Thought Further Ahead
 Worry About Future
 Friends Will Be Better Off
 Life Will SUCK!



UNMEET NEEDS

No Advice
 No Direction
 No Leadership
 No Guidance
 No Education
 Hand Holding...
 Business Advice / Sounding Board

WANTS

Better Lifestyle
 Consolidate Position
 Financial Security
 MORE MONEY!
 Better Business
 Less TAX
 Comfortable Retirement
 Protect Family

LIFE STAGE

Start Up
 Wealth Creator
 Married / Single / Divorced
 Accumulator / Disposable Income
 Kids / Education / Debt
 Retirees (Pre / Post / T2R)

ASPIRATIONS

Retire Early
 Financial Freedom
 More Holidays
 Private School Education
 Beat The 'Jones'...
 Great Business / Sell / Legacy

