12-Week High Performance Advisor Program

A STRUCTURED PROGRAM TO ELEVATE YOUR IMPACT, CLIENTS, AND BUSINESS

Presented by The Growth Group

12 WEEKS. STRATEGIC FOCUS. LASTING IMPACT.

For Advisors Who Are Committed to Growth and Excellence.

HIGH PERFORMANCE ADVISOR DEVELOPMENT EXPERIENCE

We believe that Advisors have more in them than they may currently be giving. This program unlocks it

12-Week Expanded Learning Guide

Learning Objectives | Key Takeaways | Reinforcement Assignments

Readings | Videos | Reflective Questions

The Growth Group, LLC

Mindset Matters | Possibility Thinking |Talent Optimization

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PHASE V: Integration

Week 12

Program Overview

The High-Performance Advisor Development Experience is a 12-week cohort-based program designed to build six core competencies that drive sustained production, client loyalty, and professional growth. Each week blends behavioral science, practical frameworks, and structured practice to move advisors from awareness to action.

Phase	Weeks	Core Competencies
Foundation	1–3	EQ: Self-Awareness, Self-Regulation, Empathy
Connection	4–6	Active Listening, Powerful Questions, Communication Styles
Performance	7–9	Prospecting Psychology, Referral Conversations, Pipeline Discipline
Leadership	10–11	GROW Coaching Model, SBI Accountability Conversations
Integration	12	Conflict Navigation (TKI) + 90-Day Capstone Commitment

How to Use This Guide

Each module in this guide contains the following sections to support both facilitators and participants:

- **Learning Objectives —** what you will know and be able to do by the end of the session
- **Detailed Explanation —** the "why" behind the topic and how it applies to advising
- **Major Takeaways —** the two or three ideas worth remembering long after the session
- **Reinforcement Assignment —** a structured between-session activity to build the skill
- **Handouts —** worksheets and reference tools to use during and after the session
- **Readings and Videos —** curated resources for deeper learning
- **Reflective Questions —** self-coaching prompts that connect the material to your real practice

PHASE I: FOUNDATION | Weeks 1–3

WEEK 1 | Emotional Self-Awareness

Learning Objectives

- Define emotional intelligence and explain why it matters in financial advising
- Identify personal emotional triggers that affect professional performance
- Complete an EQ Trigger Map linking situations, emotions, and behavioral responses

Overview

Emotional self-awareness is the foundation of every high-performance competency. Before you can regulate emotions, empathize with clients, or navigate conflict, you must first recognize what you feel and why. In financial services, unexamined emotions drive reactive decisions — snapping at a prospect who pushes back, avoiding a difficult conversation with a client, or shutting down when results disappoint. This module introduces Daniel Goleman's Emotional Intelligence framework and applies it directly to the daily work of advising. Participants map their personal trigger patterns — the specific situations that provoke fear, frustration, impatience, or avoidance — and begin building the habit of naming emotions before they act on them.

Major Takeaways

- Self-awareness is the gateway skill — without it, every other competency stalls.
- Triggers are predictable and manageable once they are named and mapped.
- Emotional reactions are not failures; they are data about what matters to you.

Reinforcement Assignment

Complete a 7-day Emotional Awareness Log: each evening, record one situation that triggered a strong emotion, what you felt, how you responded, and what you would do differently. Bring the log to Week 2.

Handouts

EQ Trigger Map worksheet (situation / emotion / habitual response / preferred response)

Recommended Readings

- Daniel Goleman, Emotional Intelligence (Chapters 1–3)
- Travis Bradberry, "The Case for Emotional Intelligence in Financial Services" (Talent Smart article)

Recommended Videos

- Daniel Goleman, "The Case for EQ" (YouTube, 8 min)
- Brené Brown, "The Power of Vulnerability" (TED Talk, 20 min)

Reflective Questions

1. *What emotion do I most often suppress or ignore at work, and what does it cost me?*
2. *When was the last time an unchecked emotion led to a conversation I regret?*
3. *If I fully understood my emotional patterns, how would my client interactions change?*

WEEK 1 Emotional Self-Awareness

EQ Trigger Map

Instructions: Identify five situations that consistently trigger a strong emotional reaction in your professional life. For each, name the emotion, describe your habitual (automatic) response, and then write the intentional response you want to practice instead. Review this map weekly and update it as your awareness grows.

Triggering Situation	Emotion I Feel	My Habitual Response	My Preferred Response

Post-Exercise Reflection

What patterns do you notice across your triggers? Are there common emotions, situations, or people involved?

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WEEK 2 | Self-Regulation Under Pressure

Learning Objectives

- Distinguish between emotional reaction and intentional response
- Practice a regulation script for high-stress professional moments
- Build a personal Pause–Label–Choose protocol for real-time use

Overview

Self-regulation is emotional intelligence in action. Where Week 1 focused on awareness (seeing the trigger), this week focuses on the critical gap between stimulus and response. Financial advisors face pressure daily — market volatility, client anxiety, production targets, and interpersonal friction. The advisors who thrive under pressure are not those who feel less; they are those who have practiced managing what they feel. This module introduces the Pause–Label–Choose framework: pause before reacting, label the emotion you are experiencing, and consciously choose your next action. Participants build a personal regulation script they can use before client calls, difficult meetings, or any high-stakes moment.

Major Takeaways

- The gap between trigger and response is where your professionalism lives.
- Regulation is a skill that improves with deliberate practice, not a personality trait.
- A 6-second pause rewires your brain's default from reactive to intentional.

Reinforcement Assignment

Practice the Pause–Label–Choose protocol at least once per day in a real work situation. Log three instances where you used the protocol and note the outcome. Identify one recurring scenario where you will commit to using the protocol every time it arises.

Handouts

Self-Regulation Script Builder (template with fill-in sections for triggering scenario, emotional label, default reaction, chosen response, and post-conversation reflection)

Recommended Readings

- Daniel Goleman, Emotional Intelligence (Chapter 5: "Managing Emotions")
- Viktor Frankl, Man's Search for Meaning (selected passages on stimulus-response gap)

Recommended Videos

- TED-Ed, "How to Practice Emotional First Aid" — Guy Winch (17 min)
- Headspace, "The Science of Self-Regulation" (YouTube, 5 min)

Reflective Questions

1. *What is my default reaction under pressure — fight, flight, freeze, or appease?*
2. *When I lose my composure, who pays the biggest price — me, my client, or my team?*
3. *What would change in my practice if I responded intentionally 90% of the time?*

WEEK 2 Self-Regulation Under Pressure

Self-Regulation Script Builder

Instructions: Choose three high-pressure scenarios you face regularly. For each, build a personal regulation script using the Pause–Label–Choose framework. Write the script in your own words so it feels natural. Practice reading it aloud before the situation arises.

Scenario 1

Describe the high-pressure situation:

Step	Your Script
PAUSE — What will you do to create a 6-second gap?	
LABEL — Name the emotion you typically feel:	
CHOOSE — What is your intentional response?	

Scenario 2

Describe the high-pressure situation:

Step	Your Script
PAUSE — What will you do to create a 6-second gap?	
LABEL — Name the emotion you typically feel:	
CHOOSE — What is your intentional response?	

Scenario 3

Describe the high-pressure situation:

Step	Your Script
PAUSE — What will you do to create a 6-second gap?	

LABEL — Name the emotion you typically feel:	
CHOOSE — What is your intentional response?	

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WEEK 3 | Empathy as a Business Skill

Learning Objectives

- Differentiate cognitive empathy, emotional empathy, and compassionate empathy
- Practice perspective-taking exercises relevant to client conversations
- Identify at least three ways empathy directly drives client retention and referrals

Overview

Empathy is often misunderstood as a soft, passive quality. In financial advising, it is an active, strategic skill. Cognitive empathy — the ability to understand what a client is thinking and feeling without being overwhelmed by it — is the engine behind trust, loyalty, and referrals. When a client feels genuinely understood, they stay longer, share more, and refer more freely. This module teaches advisors to move beyond surface-level rapport and into genuine perspective-taking: hearing what the client is not saying, reading the emotional context behind financial decisions, and responding in ways that make people feel seen. Participants practice empathy mapping exercises using real-world client scenarios drawn from their own books of business.

Major Takeaways

- Empathy is not agreement; it is understanding. You can empathize and still challenge.
- Clients make financial decisions emotionally first — empathy is how you access the real conversation.
- Empathy practiced consistently is the number-one driver of organic referrals.

Reinforcement Assignment

During three client or prospect conversations this week, intentionally pause and ask yourself: "What is this person feeling right now that they have not said?" Write down your observation and how it shaped what you said next. Bring your notes to Week 4.

Handouts

Empathy Map template (what the client says / thinks / feels / does) and a 3-scenario practice sheet

Recommended Readings

- Brené Brown, Dare to Lead (Chapter on Empathy)
- Michael Kitces, "Why Empathy Outperforms Product Knowledge" (Nerd's Eye View blog)

Recommended Videos

- Brené Brown, "Empathy vs. Sympathy" (RSA Short, 3 min)
- Simon Sinek, "Understanding Empathy" (YouTube, 6 min)

Reflective Questions

1. *When a client shares fear or frustration, do I lean in or shift to solutions too quickly?*
2. *How would my practice change if I spent the first 10 minutes of every meeting just listening?*
3. *Who is one client I have lost connection with — and what would empathy look like there?*

WEEK 3 Empathy as a Business Skill

Client Empathy Map

Instructions: Think of a real client or prospect. Based on your interactions, fill in each quadrant. The goal is to move beyond what the client says on the surface and explore what they think, feel, and do — especially the things they may not express directly. Complete one map per client for three different clients.

Client 1 (initials or pseudonym): _______________

What They SAY	What They THINK
What They FEEL	**What They DO**

What is the one thing this client needs most that they have not explicitly asked for?

Client 2 (initials or pseudonym): _______________

What They SAY	What They THINK
What They FEEL	**What They DO**

What is the one thing this client needs most that they have not explicitly asked for?

Client 3 (initials or pseudonym): _______________

What They SAY	What They THINK
What They FEEL	What They DO

What is the one thing this client needs most that they have not explicitly asked for?

____

____

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PHASE II: CONNECTION | Weeks 4–6

WEEK 4 Active Listening Mastery

Learning Objectives

- Identify the five levels of listening (ignoring, pretending, selective, attentive, empathic)
- Practice reflective listening, paraphrasing, and summarizing in pairs
- Complete a Listening Barriers Audit to diagnose personal listening weaknesses

Overview

Most people listen to respond, not to understand. Active listening is the discipline of being fully present, setting aside your agenda, and demonstrating to the speaker that their words matter. For financial advisors, listening is the most underutilized sales skill. Clients rarely tell you what they need in the first two minutes — the real concerns surface when they feel safe, and safety comes from being heard. This module teaches the mechanics of reflective listening (mirroring, paraphrasing, summarizing) and addresses the most common barriers: preparing your response while the client talks, jumping to solutions, filtering for information that supports your recommendation, and interrupting. Participants complete a Listening Barriers Audit and practice in structured dyads.

Major Takeaways

- Listening is not waiting to talk; it is creating space for the other person to think out loud.
- Reflective statements ("What I hear you saying is...") build trust faster than any product pitch.
- Most listening failures are habit-driven — awareness alone dramatically improves performance.

Reinforcement Assignment

In three conversations this week (client, colleague, or personal), practice listening without formulating your response until the speaker finishes. After each conversation, rate yourself 1–5 on presence. Identify one barrier from the Barriers Audit to deliberately work on.

Handouts

Listening Barriers Audit (10-question self-assessment) and Active Listening Quick-Reference Card (reflective stems, paraphrasing prompts, body language cues)

Recommended Readings

- Stephen Covey, The 7 Habits of Highly Effective People (Habit 5: "Seek First to Understand")
- Oscar Trimboli, Deep Listening (Introduction and Chapter 2)

Recommended Videos

- Julian Treasure, "5 Ways to Listen Better" (TED Talk, 7 min)
- Oscar Trimboli, "The Four Villains of Listening" (YouTube, 12 min)

Reflective Questions

1. *On a scale of 1–10, how present am I in my typical client conversation — honestly?*
2. *What is my most common listening barrier, and how does it show up with clients?*
3. *If I listened at Level 5 (empathic) in every meeting, what would my clients say about me?*

WEEK 4 **Active Listening Mastery**

Listening Barriers Audit

Instructions: Rate yourself honestly on each listening behavior using the scale: 1 = Almost Never, 2 = Rarely, 3 = Sometimes, 4 = Often, 5 = Almost Always. Total your score at the bottom. Any item scored 4 or 5 is a priority barrier to address.

#	Listening Behavior	Score
1	I find myself formulating my response while the other person is still talking.	____ / 5
2	I interrupt before the speaker has finished their thought.	____ / 5
3	I filter what I hear for information that supports my existing recommendation.	____ / 5
4	I get distracted by my phone, email, or surroundings during conversations.	____ / 5
5	I jump to solutions or advice before fully understanding the problem.	____ / 5
6	I assume I know what the person is going to say before they say it.	____ / 5
7	I listen more attentively to people I consider important or influential.	____ / 5
8	I become impatient when the speaker takes a long time to make a point.	____ / 5
9	I avoid asking follow-up questions that might extend the conversation.	____ / 5
10	I find it difficult to sit in silence after asking a question.	____ / 5

Total Score: ____ / 50 Scoring: 10–20 Strong Listener | 21–35 Average — Room to Grow | 36–50 Priority Development Area

My top two barriers to address this week:

Active Listening Quick-Reference Card

Keep this card visible during client meetings as a reminder of core listening techniques.

Reflective Stems (Mirror What You Hear)

- "What I hear you saying is..."
- "It sounds like..."
- "If I understand correctly, you..."
- "So the most important thing for you is..."
- "Let me make sure I have this right..."

Paraphrasing Prompts (Restate in Your Own Words)

- "In other words, you are looking for..."
- "So your main concern is..."
- "What you are really saying is..."

Summarizing Checkpoints (Every 10–15 Minutes)

- "Here is what I have heard so far... Did I capture that correctly?"
- "Before we go further, let me summarize to make sure we are aligned."

Body Language Cues

- Lean slightly forward — signals engagement
- Maintain comfortable eye contact (60–70% of the time)
- Nod occasionally to show understanding (not agreement)
- Keep hands open and visible — avoid crossed arms
- Match the speaker's energy and pace

The Silence Rule

After asking a question, count silently to five before speaking again. Let the client fill the space — the most important things are often said after a pause.

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WEEK 5 | Powerful Questions and Curiosity

Learning Objectives

- Distinguish closed, open, and powerful questions and know when to use each
- Construct questions that uncover client motivations, values, and unspoken concerns
- Practice a question-first conversation model in role-play scenarios

Overview

A powerful question changes the conversation. It moves a client from surface-level answers to genuine reflection and self-discovery. The best financial advisors are not those with the most polished presentations — they are the ones who ask questions nobody else asks. Powerful questions are open-ended, assumption-free, and aimed at the client's future, identity, and values rather than their current products or balances. This module builds on the active listening skills from Week 4 and introduces a framework for crafting questions that create insight. Participants practice moving from data-gathering questions ("What is your net worth?") to meaning-making questions ("When you imagine financial security, what does an ordinary Tuesday look like?").

Major Takeaways

- The quality of your questions determines the quality of the relationship.
- Powerful questions are short, open-ended, and focused on the other person's thinking.
- Curiosity is a competitive advantage — it is how you differentiate from every other advisor.

Reinforcement Assignment

In every client or prospect conversation this week, lead with three open-ended questions before making any recommendation. Track how the conversation changes when you ask more and tell less. Draft five powerful questions customized for your ideal client profile.

Handouts

Powerful Questions Library (25+ questions organized by category: discovery, values, future vision, decision-making, and motivation)

Recommended Readings

- Michael Bungay Stanier, The Coaching Habit ("The AWE Question" and "The Kickstart Question")
- Shelle Rose Charvet, Words That Change Minds — LAB Profile overview (Chapter 1)

Recommended Videos

- Michael Bungay Stanier, "Say Less, Ask More" (YouTube, 15 min)
- Tony Robbins, "The Power of Questions" (YouTube, 8 min)

Reflective Questions

1. *Am I asking questions to learn, or to steer the client toward my recommendation?*
2. *What question, if I asked it consistently, would most transform my client relationships?*
3. *When was the last time a question I asked surprised me with the answer?*

WEEK 5 Powerful Questions and Curiosity

Powerful Questions Library

Instructions: Use this library as a reference before and during client conversations. Circle or highlight five questions you will commit to using this week. Add your own customized questions in the blank rows at the bottom of each category.

Discovery

- What prompted you to reach out / agree to this meeting today?
- What is the most important financial decision you are facing right now?
- What has your experience been like working with a financial advisor in the past?
- What would need to be true for you to feel this meeting was time well spent?
- What are the top three things keeping you up at night financially?

Your custom question: ____

Values and Motivation

- When you think about money, what does security actually look like for you?
- If money were completely handled, what would an ordinary Tuesday look like five years from now?
- What matters more to you right now — growing wealth or protecting what you have?
- What is the legacy you want to leave for the people you care about most?
- When you imagine retirement, what does a great day look like?

Your custom question: ____

Future Vision

- Where do you want to be financially three years from today?
- What would change in your life if you achieved your most important financial goal?
- What are you most excited about when you think about the next chapter?
- If nothing changed from today, where would you be in five years?
- What is the biggest opportunity you see in your financial future?

Your custom question: ____

Decision-Making

- How do you typically make important financial decisions — head, heart, or gut?
- Who else is involved in decisions like this, and how do they see it?
- What would make you confident enough to move forward?
- What has held you back from making this decision before now?
- On a scale of 1–10, how ready are you to take action — and what would move you one number higher?

Your custom question: ____

Deepening the Conversation

- Tell me more about that.
- What else?
- What is behind that concern?
- How does that affect you personally — not just financially?
- If you could change one thing about your financial situation today, what would it be?

Your custom question: ____

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WEEK 6 | Communication Styles (LAB Profile)

Learning Objectives

- Explain the core LAB Profile patterns (toward/away, internal/external, options/procedures)
- Identify communication-style patterns in real client language
- Adapt your messaging and presentation approach based on the client's dominant pattern

Overview

Not every client thinks the way you do — and speaking to them the way you like to be spoken to often backfires. The Language and Behavior (LAB) Profile, developed by Shelle Rose Charvet, reveals predictable patterns in how people are motivated, make decisions, and process information. Some clients are driven toward goals ("toward" motivation); others are driven to avoid risk ("away from" motivation). Some trust their own judgment ("internal"); others look for external validation. Understanding these patterns allows you to match your language to the client's operating system, making your communication land faster, your recommendations feel more relevant, and your closing rate improve. This module gives advisors a practical framework for reading and matching communication styles in real time.

Major Takeaways

- People are not difficult — they just process differently than you do.
- Matching your language to the client's motivation pattern builds instant rapport.
- A few simple pattern observations can transform how persuasive and clear your communication becomes.

Reinforcement Assignment

During five conversations this week, listen for the client's primary motivation pattern (toward vs. away from) and decision style (internal vs. external). Record your observations and note how you adapted your language. Prepare a brief case study for Week 7.

Handouts

LAB Profile Quick-Reference Card (six key patterns, listening cues, and matching language examples)

Recommended Readings

- Shelle Rose Charvet, Words That Change Minds (Chapters 2–6)
- Robert Cialdini, Influence: The Psychology of Persuasion (Chapter on Social Proof — connects to external pattern)

Recommended Videos

- Shelle Rose Charvet, "Understand & Motivate Anyone" (YouTube, 18 min)
- Chris Voss, "The Power of Tactical Empathy" (YouTube, 10 min) — connects empathy to language matching

Reflective Questions

1. *What is my own dominant LAB Profile pattern, and how does it shape the way I sell?*
2. *Which client have I struggled to connect with — and could a style mismatch explain it?*
3. *If I matched my language to each client's pattern, what would change in my conversion rate?*

WEEK 6 Communication Styles (LAB Profile)

LAB Profile Quick-Reference Card

Instructions: Use this card to identify your client's dominant patterns during conversation. Listen for the cues, then match your language to their style. Practice identifying one pattern per conversation until it becomes natural.

Pattern	What to Listen For	Matching Language
Toward	Talks about goals, achievements, gains, getting, attaining	"This will help you achieve..." "Here is what you gain..." "Imagine reaching..."
Away From	Talks about problems to avoid, risks, what could go wrong	"This protects you from..." "You won't have to worry about..." "This prevents..."
Internal	Decides based on own judgment; says "I just know," "I decided"	"Only you can decide..." "You'll know when it's right..." "What do you think?"
External	Needs data, references, testimonials; asks what others do	"Research shows..." "Other clients in your situation..." "The data confirms..."
Options	Wants choices, variety, possibilities; dislikes rigid steps	"Here are three approaches..." "You have several options..." "Consider the possibilities..."
Procedures	Wants a clear process, step-by-step, proven path	"Here is the proven process..." "Step one is..." "Follow this sequence..."

Practice Log

Record five conversations where you identified a client's pattern and adapted your language.

Client / Prospect	Pattern Observed	Language I Used	Result / Response

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PHASE III: PERFORMANCE | Weeks 7–9

WEEK 7 Prospecting Psychology (SPQ)

Learning Objectives

- Define call reluctance and identify the 12 types from the SPQ framework
- Diagnose your own primary call reluctance pattern through self-assessment
- Develop a personal prospecting commitment plan with specific weekly targets

Overview

Most advisors do not have a knowledge problem or a skill problem — they have a prospecting avoidance problem. The Sales Call Reluctance framework (Dudley & Goodson) identifies 12 distinct patterns of emotional hesitation that prevent salespeople from initiating contact with potential clients. These patterns — from Hyper-Professionalism (over-preparing instead of calling) to Social Self-Consciousness (fearing judgment from high-status prospects) to Yielder (reluctance to assert or close) — are the invisible ceiling on production. This module moves prospecting from willpower-based to awareness-based. When you can name the pattern, you can manage it. Participants take a self-assessment, identify their top two patterns, and build an accountability-based prospecting plan. This is also the week accountability partner pairings are introduced.

Major Takeaways

- Call reluctance is the number one limiter of production — more than skill, knowledge, or market conditions.
- Reluctance is not a character flaw; it is a learned emotional habit that can be unlearned.
- Accountability + awareness + daily activity targets is the formula for breaking through avoidance.

Reinforcement Assignment

Complete 10 intentional prospecting contacts this week (calls, meetings, referral asks). Track each contact and note any moments of hesitation — what pattern showed up? Share results with your accountability partner at mid-week check-in.

Handouts

SPQ Self-Assessment Summary (simplified 12-type description with personal scoring grid) and Weekly Prospecting Activity Tracker

Recommended Readings

- George Dudley & Shannon Goodson, The Psychology of Sales Call Reluctance (Chapter 1)
- Jeb Blount, Fanatical Prospecting (Chapters 1–3)

Recommended Videos

- Jeb Blount, "Why Salespeople Fail" (YouTube, 12 min)
- George Dudley, "Understanding Call Reluctance" (YouTube, 15 min)

Reflective Questions

1. *What story do I tell myself to justify not prospecting more consistently?*
2. *If I prospected with zero emotional hesitation for 90 days, what would my business look like?*
3. *Which SPQ type describes me most honestly, and what is one action I can take to counteract it this week?*

WEEK 7 Prospecting Psychology (SPQ)

Call Reluctance Self-Assessment

Instructions: Review the 12 call reluctance types below. For each, rate how strongly it applies to you on a scale of 1 (Not Me) to 5 (Strongly Me). Your highest-scoring types are the patterns most likely limiting your prospecting activity.

Type	Description	Score
Doomsayer	Worries excessively about worst-case outcomes before making calls	__ / 5
Over-Preparer	Spends excessive time researching and preparing instead of contacting	__ / 5
Hyper-Pro	Over-invests in appearing polished and professional at the expense of outreach	__ / 5
Stage Fright	Avoids group presentations, seminars, or public speaking situations	__ / 5
Role Rejector	Feels conflicted about being in a "sales" role; resists the identity	__ / 5
Yielder	Avoids being assertive, asking for commitments, or closing	__ / 5
Social Self-Conscious	Intimidated by high-status or wealthy prospects	__ / 5
Separationist	Reluctant to prospect friends, family, or personal contacts	__ / 5
Emotionally Unemancipated	Reluctant to prospect family connections or mix personal/professional	__ / 5
Referral Averse	Uncomfortable asking existing clients for introductions or referrals	__ / 5
Telephobia	Avoids or delays making prospecting phone calls	__ / 5
Oppositional Reflex	Reflexively resists coaching, scripts, or prescribed prospecting methods	__ / 5

My top two call reluctance patterns: 1) ____________________ 2) ____________________

One specific action I will take this week to counter each pattern:

Weekly Prospecting Activity Tracker

Instructions: Track every prospecting contact for the week. Record the type of outreach, the outcome, and any hesitation you noticed. Review with your accountability partner at mid-week and end of week.

Week of: ______________ Accountability Partner: ______________ Weekly Target: ______ contacts

Day	Contact Name	Type of Outreach	Outcome	Hesitation Noticed?

Total Contacts This Week: ______ Appointments Set: ______ Referrals Asked: ______

Weekly Reflection: What pattern showed up most? What will I do differently next week?

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WEEK 8 | Referral Conversations

Learning Objectives

- Overcome the psychological barriers to asking for referrals consistently
- Learn and practice a natural, non-awkward referral conversation framework
- Build a Referral Formula specific to your practice and client base

Overview

Referrals are the highest-quality, lowest-cost source of new clients — yet most advisors ask inconsistently or not at all. The barrier is rarely about skill; it is about comfort. Advisors fear rejection, feel transactional, or wait for the "perfect moment" that never comes. This module normalizes the referral conversation and reframes it as an act of service — connecting people you care about to the help they need. Participants learn a simple, repeatable referral framework: Express Gratitude, State Your Mission, Make the Ask Specific, and Make It Easy. They build a personalized Referral Formula and practice it in role-play pairs with their accountability partners.

Major Takeaways

- A referral ask is not a favor — it is an extension of the service you already provide.
- Specificity beats generality: "Who do you know..." is weak. "Who in your office is about to..." is strong.
- Consistency beats technique — advisors who ask every time outperform those who ask perfectly sometimes.

Reinforcement Assignment

Ask for at least three referrals this week using your Referral Formula. Record the exact language you used, the response you received, and what you would refine. Check in with your accountability partner on progress.

Handouts

Referral Formula Builder (template: gratitude statement, mission framing, three specific ask scripts, follow-up language) and Referral Tracking Sheet

Recommended Readings

- Bill Cates, Radical Relevance (Chapters on referral language and positioning)
- Bob Burg, The Go-Giver (full book — foundational mindset for referral-based practice)

Recommended Videos

- Bill Cates, "How to Get More Referrals" (YouTube, 12 min)
- Bob Burg, "The Go-Giver Way" (YouTube, 18 min)

Reflective Questions

1. *What is the real reason I do not ask for referrals more often — fear, habit, or belief?*
2. *If my best clients knew I wanted more people like them, would they help? Why haven't I asked?*
3. *What would my practice look like one year from now if I asked for one referral per client interaction?*

WEEK 8 **Referral Conversations**

Referral Formula Builder

Instructions: Build your personal referral formula using the four-step framework below. Write each element in your own words so it sounds natural. Practice saying it aloud until it flows without hesitation.

Step 1: Express Gratitude

Example: "I really enjoy working with you, and I appreciate the trust you have placed in me."

Write yours:

Step 2: State Your Mission

Example: "My goal is to help more people like you feel confident and in control of their financial future."

Write yours:

Step 3: Make the Ask Specific

Example: "Who in your office is going through a life change — new baby, promotion, nearing retirement — who might benefit from a conversation like the ones we have?"

Write three specific asks tailored to your client base:

Ask 1:

Ask 2:

Ask 3:

Step 4: Make It Easy

Example: "Would it be easier for me to reach out to them directly, or would you prefer to introduce us first?"

Write yours:

Referral Tracking Sheet

Track every referral ask and its outcome. Review weekly to identify what language and timing works best.

Date	Client Who Referred	Referral Name	Ask Language Used	Outcome / Next Step

Monthly Summary: Referrals asked ____ | Names received ____ | Meetings booked ____ | Clients gained ____

NOTES

WEEK 9 | Pipeline Discipline

Learning Objectives

- Distinguish between activity and productivity in pipeline management
- Build and maintain a Pipeline Dashboard with clear stage definitions
- Establish weekly pipeline review habits that drive consistent production

Overview

A healthy pipeline is a predictable practice. Too many advisors confuse being busy with being productive — they have meetings, send emails, and attend events, but they cannot tell you how many qualified prospects are actively moving toward a decision. Pipeline discipline means having a structured, visible system for tracking every prospect through defined stages: identified, contacted, meeting scheduled, needs assessed, proposal delivered, and committed. This module teaches advisors to treat their pipeline like a business operating system, not a to-do list. Participants build a personal Pipeline Dashboard and establish a weekly review cadence that becomes a non-negotiable part of their practice.

Major Takeaways

- What gets tracked gets done — visibility creates accountability and momentum.
- A pipeline without defined stages is just a list of names and wishful thinking.
- The weekly pipeline review is the single most important 30 minutes in your business week.

Reinforcement Assignment

Set up your Pipeline Dashboard (spreadsheet or CRM) with defined stages and populate it with every current prospect. Conduct your first weekly pipeline review using the provided checklist. Share your pipeline status with your accountability partner and identify the three prospects most likely to advance this week.

Handouts

Pipeline Dashboard template (stage definitions, prospect tracking grid, weekly review checklist) and Pipeline Health Diagnostic (red/yellow/green scoring for flow, velocity, and volume)

Recommended Readings

- Jeb Blount, Fanatical Prospecting (Chapters on pipeline management)
- Mark Hunter, High-Profit Prospecting (Chapter on pipeline velocity)

Recommended Videos

- HubSpot, "How to Build a Sales Pipeline" (YouTube, 10 min)
- Jeb Blount, "Pipeline = Lifeline" (YouTube, 8 min)

Reflective Questions

1. *If I looked at my pipeline right now, would I feel confident or concerned about next quarter?*
2. *Am I spending more time on prospects who will never close than on those who are ready?*
3. *What would change in my business if I reviewed and acted on my pipeline every Monday without exception?*

WEEK 9 Pipeline Discipline

Pipeline Dashboard

Instructions: Populate this dashboard with every active prospect. Assign each to a pipeline stage. Review and update weekly — every Monday, move prospects forward, remove stalled contacts, and identify your top three priorities for the week.

Pipeline Stage Definitions

Stage	Definition
1 — Identified	Name and contact info gathered; no outreach yet
2 — Contacted	Initial outreach made (call, email, introduction)
3 — Meeting Set	First meeting or discovery conversation scheduled
4 — Needs Assessed	Discovery complete; needs, goals, and situation understood
5 — Proposal Delivered	Recommendation or plan presented to the prospect
6 — Committed	Prospect has agreed to move forward; paperwork in progress

Active Pipeline

Prospect Name	Stage	Last Action	Next Step	Date

Pipeline Health Diagnostic

Score each dimension Green (healthy), Yellow (watch), or Red (urgent action needed).

Dimension	Diagnostic Question	Red / Yellow / Green
Volume	Do I have enough prospects at each stage to hit my targets?	
Flow	Are prospects moving forward through stages, or are they stuck?	
Velocity	How long does it take a prospect to move from Stage 1 to Stage 6?	
Quality	Are the right prospects in my pipeline (fit, need, ability)?	
Activity	Am I adding new prospects weekly, or living off an aging pipeline?	
Follow-up	Am I following up consistently, or letting prospects go cold?	

My biggest pipeline gap right now:

Three actions I will take this week to improve pipeline health:

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PHASE IV: LEADERSHIP | Weeks 10–11

WEEK 10 The GROW Coaching Model

Learning Objectives

- Explain the four stages of the GROW model (Goal, Reality, Options, Will/Way Forward)
- Conduct a structured GROW conversation with a peer using real development scenarios
- Identify how to use GROW as both a self-coaching and team-coaching tool

Overview

The GROW model, developed by Sir John Whitmore, is the most widely used coaching framework in the world — and one of the most practical tools a financial advisor or sales leader can master. GROW provides a simple, repeatable structure for any development conversation: start with a clear Goal, explore the current Reality honestly, generate Options without judgment, and close with a specific Will or Way Forward commitment. Whether you are coaching yourself through a challenge, helping a junior advisor find their footing, or leading a team meeting, GROW gives you a spine for the conversation. This module teaches the mechanics of each stage, the types of questions that unlock each phase, and the common mistakes that derail coaching conversations (jumping to advice, skipping Reality, or ending without a commitment).

Major Takeaways

- Great coaching is structured curiosity — GROW gives you the structure; your questions supply the curiosity.
- The most common coaching mistake is jumping from Goal directly to advice, skipping Reality and Options entirely.
- Will without a deadline and a specific next action is just a wish.

Reinforcement Assignment

Conduct one full GROW conversation with your accountability partner this week — each person takes a turn as coach and coachee. Use the GROW Rubric to score yourself. Identify one real professional challenge to bring to Week 11 for a live coaching demonstration.

Handouts

GROW Conversation Rubric (quality indicators for each stage, common pitfalls, and powerful question stems for Goal, Reality, Options, and Will)

Recommended Readings

- Sir John Whitmore, Coaching for Performance (Chapters 5–8: the GROW model explained)
- Michael Bungay Stanier, The Coaching Habit (entire book — complements GROW with practical application)

Recommended Videos

- John Whitmore, "Introduction to the GROW Model" (YouTube, 10 min)
- Mind Tools, "The GROW Model of Coaching" (YouTube, 5 min)

Reflective Questions

1. *When I try to help someone, do I coach or do I advise — and what is the difference in outcome?*
2. *What is one challenge in my practice right now that I have not honestly assessed the Reality of?*
3. *If I used GROW as a weekly self-coaching tool, how would my goal clarity and follow-through change?*

WEEK 10 The GROW Coaching Model

GROW Conversation Rubric

Instructions: Use this rubric to prepare for and evaluate GROW coaching conversations. Before a conversation, review the quality indicators and question stems. After a conversation, score yourself on each stage and note what you would improve.

G — GOAL

Quality Indicators	Clear, specific, measurable outcome stated. Coachee owns the goal. Time-bound commitment identified.
Common Pitfalls	Goal too vague. Coach imposes the goal. Skipping to action without clarity.
Question Stems	"What do you want to achieve?" "What would success look like?" "By when?" "How will you know you have reached it?"

R — REALITY

Quality Indicators	Honest assessment of current state. Facts and feelings explored. Coach asks, does not assume.
Common Pitfalls	Rushing past Reality to get to solutions. Coachee minimizing or exaggerating. Coach offering opinions.
Question Stems	"Where are you now in relation to that goal?" "What have you tried so far?" "What is really getting in the way?" "How do you feel about where things stand?"

O — OPTIONS

Quality Indicators	Multiple options generated without judgment. Creative thinking encouraged. Coach resists giving advice.
Common Pitfalls	Coach jumps to their own solution. Only one option explored. Options dismissed too quickly.
Question Stems	"What could you do?" "What else?" "If there were no constraints, what would you try?" "Who could help?" "What has worked for you before in a similar situation?"

W — WILL

Quality Indicators	Specific next action committed. Deadline set. Accountability mechanism identified. Confidence checked.
Common Pitfalls	Ending with a vague intention. No timeline. No accountability. Skipping confidence check.
Question Stems	"What will you do?" "When will you do it?" "On a scale of 1–10, how committed are you?" "What could get in the way, and how will you handle it?" "Who will you tell?"

Post-Conversation Self-Score

Rate yourself 1–5 on each GROW stage after your practice conversation:

Goal: ___ / 5   Reality: ___ / 5   Options: ___ / 5   Will: ___ / 5   Overall: ___ / 20

One thing I did well and one thing I will improve next time:

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WEEK 11 | SBI Accountability Conversations

Learning Objectives

- Explain the SBI (Situation–Behavior–Impact) feedback model and its application
- Practice delivering developmental feedback that is specific, behavioral, and forward-focused
- Build confidence holding accountability conversations without damaging relationships

Overview

Accountability is not about confrontation; it is about caring enough to be honest. The SBI model — Situation, Behavior, Impact — gives advisors and leaders a clean, non-personal framework for delivering feedback that drives change. Instead of vague criticism ("You need to step it up") or personality-based labels ("You are not a closer"), SBI anchors feedback to a specific situation, an observable behavior, and the impact that behavior had on clients, the team, or production. This module teaches participants to use SBI both upward (with managers), laterally (with peers), and downward (with team members). It also addresses the emotional side of accountability — the discomfort of speaking up, the fear of damaging a relationship, and the discipline of following up to ensure the conversation produces change.

Major Takeaways

- Feedback is a gift when it is specific, behavioral, and delivered with respect.
- The SBI framework removes personal judgment — it focuses on what happened, not who you are.
- Accountability without follow-up is just a speech. The conversation after the conversation is what drives change.

Reinforcement Assignment

Deliver one SBI-structured feedback conversation this week — with a colleague, a team member, or even yourself (self-directed SBI). Document the three parts (Situation, Behavior, Impact) in writing before you deliver. After the conversation, note what worked and what you would adjust. Prepare your SBI Builder for the Week 12 capstone exercise.

Handouts

SBI Builder worksheet (three-column template with space for situation description, observable behavior, measurable or relational impact, and planned follow-up) and Accountability Conversation Prep Sheet

Recommended Readings

- Center for Creative Leadership, "SBI Feedback Model" (CCL white paper — free online)
- Kim Scott, Radical Candor (Chapters 1–2: the framework for caring personally and challenging directly)

Recommended Videos

- Center for Creative Leadership, "Giving Feedback with SBI" (YouTube, 6 min)
- Kim Scott, "Radical Candor in 6 Minutes" (YouTube, 6 min)

Reflective Questions

1. *Who is one person I owe honest feedback to but have been avoiding — and why?*
2. *When I receive feedback, do I listen to learn or listen to defend?*
3. *How would my team or practice improve if accountability conversations were normal, not rare?*

WEEK 11 **SBI Accountability Conversations**

SBI Feedback Builder

Instructions: Before delivering feedback, prepare your message using the SBI framework. Write each component clearly. Focus on observable behavior and measurable impact — never personality or character. Prepare two versions: one for a current feedback need, one for practice.

Feedback Conversation 1

Person receiving feedback: ________________________ Date planned: ________________

S — SITUATION When and where?	
B — BEHAVIOR What did I observe?	
I — IMPACT What was the effect?	

Planned follow-up action and date: ____

Feedback Conversation 2

Person receiving feedback: ________________________ Date planned: ________________

S — SITUATION When and where?	
B — BEHAVIOR What did I observe?	
I — IMPACT What was the effect?	

Planned follow-up action and date: ____

Accountability Conversation Prep Sheet

Use this checklist before any accountability conversation to ensure you are prepared and focused.

- ☐ I have identified a specific, observable behavior to address (not a personality trait).
- ☐ I can describe the situation clearly — when, where, and what was happening.
- ☐ I can articulate the impact on the client, team, or production in concrete terms.
- ☐ I have considered the other person's perspective and possible reasons for the behavior.
- ☐ I have planned my opening sentence using the SBI structure.
- ☐ I have a clear outcome in mind — what I want to happen after this conversation.
- ☐ I am prepared to listen and ask questions, not just deliver a message.
- ☐ I have scheduled a follow-up to check on progress and reinforce the conversation.

My opening line for this conversation will be:

If the person becomes defensive, I will:

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PHASE V: INTEGRATION | Week 12

WEEK 12 Conflict Navigation + 90-Day Capstone Commitment

Learning Objectives

- Identify the five conflict-handling styles (TKI model) and your default pattern
- Practice navigating a realistic professional conflict scenario using a structured approach
- Create a 90-Day Integration Plan synthesizing all 12 weeks into a personal development commitment

Overview

Conflict is inevitable in any practice — with clients, team members, partners, and even within yourself. The Thomas-Kilmann Instrument (TKI) identifies five conflict-handling modes: competing, collaborating, compromising, avoiding, and accommodating. None is inherently right or wrong but overusing one pattern limits your effectiveness. This final module teaches advisors to diagnose their default conflict style, understand when each style is most appropriate, and practice the collaborative approach that preserves relationships while protecting outcomes. The second half of this session shifts to integration. Participants create a personal 90-Day Integration Plan that synthesizes the skills, habits, and commitments from all 12 weeks into a single, actionable document — designed to be revisited at a 90-day follow-up session.

Major Takeaways

- Your default conflict style is a strength when used intentionally and a liability when used on autopilot.
- Collaboration is the highest-value conflict mode — it demands more effort but produces the strongest outcomes.
- A 90-day plan bridges the gap between learning and lasting behavior change — it is your personal operating system.

Reinforcement Assignment

Complete the 90-Day Integration Plan using the provided template. Share it with your accountability partner and schedule a 30-day and 60-day check-in. Identify one conflict situation you will navigate differently using your new TKI awareness within the next two weeks. Bring your completed plan to the 90-day follow-up session.

Handouts

TKI Conflict Style Self-Assessment (simplified 15-question version), 90-Day Integration Plan template (one-page commitment document covering all six competency areas: EQ, communication, prospecting, coaching, accountability, and conflict), and Accountability Partner Agreement for ongoing follow-through

Recommended Readings

- Kenneth Thomas & Ralph Kilmann, "Thomas-Kilmann Conflict Mode Instrument" (TKI overview — available online)
- Patrick Lencioni, The Five Dysfunctions of a Team (Section on "Fear of Conflict")
- Brené Brown, Dare to Lead (Chapter on "Rumbling with Vulnerability")

Recommended Videos

- TKI Assessment Overview, "5 Conflict Handling Styles Explained" (YouTube, 8 min)
- Patrick Lencioni, "The Importance of Conflict" (YouTube, 12 min)

Reflective Questions

1. *Which conflict style do I overuse, and what does it cost me in relationships and results?*
2. *Looking back over 12 weeks, what is the single most transformative insight I gained about myself?*
3. *What three commitments, if I honored them every day for the next 90 days, would make this program the turning point in my career?*

WEEK 12 **Conflict Navigation + 90-Day Capstone**

Conflict Style Self-Assessment

Instructions: For each pair of statements, choose A or B based on which response is most typical of you in a conflict or disagreement. There are no right or wrong answers. Be honest — choose how you actually behave, not how you think you should.

1.

☐ **A:** I try to find a position between theirs and mine.
☐ **B:** I press for my own point of view.

2.

☐ **A:** I try to address all concerns — mine and theirs.
☐ **B:** I try not to hurt the other person's feelings.

3.

☐ **A:** I let the other person take the lead if it matters more to them.
☐ **B:** I seek a fair compromise.

4.

☐ **A:** I try to postpone the issue until I have time to think.
☐ **B:** I give up some points in exchange for others.

5.

☐ **A:** I consistently pursue my goals in the discussion.
☐ **B:** I try to find a solution that makes everyone comfortable.

6.

☐ **A:** I try to avoid creating unpleasantness for myself.
☐ **B:** I try to win my position.

7.

☐ **A:** I try to find a combination of gains and losses for both sides.
☐ **B:** I share my ideas openly and invite the other person to share theirs.

8.

☐ **A:** I sometimes sacrifice my own wishes for the other person's.
☐ **B:** I feel that differences are not always worth worrying about.

9.

☐ **A:** I am firm in pursuing my goals.
☐ **B:** I am concerned with satisfying all of our wishes.

10.

☐ **A:** I try to find a mutually agreeable solution.
☐ **B:** I try to deal with all of the other person's and my own concerns.

11.

☐ **A:** I sometimes avoid taking positions that would create controversy.
☐ **B:** I try to work with the other person for a mutually satisfying outcome.

12.

☐ **A:** I attempt to get all concerns and issues immediately out in the open.
☐ **B:** I try to soothe the other's feelings and preserve our relationship.

13.

☐ **A:** I make sure we each give up something.
☐ **B:** I tell the other person my ideas and ask for theirs.

14.

☐ **A:** I try to show the other person the logic of my position.
☐ **B:** I try to do what is necessary to avoid tensions.

15.

- ☐ **A:** I give in to the other person's viewpoint if it makes them happy.
- ☐ **B:** I try to find a creative solution we both feel good about.

Scoring Guide

Count your responses and plot your tendencies across the five styles:

Conflict Style	Description	Your Count
Competing	Assertive + uncooperative — pursuing your own goals at the expense of others	
Collaborating	Assertive + cooperative — working to find a solution that fully satisfies both parties	
Compromising	Moderate assertiveness + moderate cooperation — finding an acceptable middle ground	
Avoiding	Unassertive + uncooperative — sidestepping or postponing the conflict	
Accommodating	Unassertive + cooperative — yielding to the other person's position	

My dominant style: ____________________ My underused style: ____________________

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90-Day Integration Plan

Instructions: This is the capstone of your 12-week experience. For each of the six competency areas, write one specific commitment you will honor over the next 90 days. Be concrete — include what you will do, how often, and how you will measure progress. Share this plan with your accountability partner.

Name: ______________________________ Date: ______________ 90-Day Target Date: ______________

Emotional Intelligence

Self-awareness, self-regulation, empathy (Weeks 1–3)

My 90-day commitment:

How I will measure progress:

Communication

Active listening, powerful questions, communication styles (Weeks 4–6)

My 90-day commitment:

How I will measure progress:

Prospecting & Business Development

Prospecting psychology, referral conversations, pipeline discipline (Weeks 7–9)

My 90-day commitment:

How I will measure progress:

Coaching & Leadership

GROW coaching model, SBI accountability conversations (Weeks 10–11)

My 90-day commitment:

How I will measure progress:

Conflict & Collaboration

Conflict navigation, difficult conversations (Week 12)

My 90-day commitment:

How I will measure progress:

Personal Operating System

Daily habits, weekly rhythms, accountability structures

My 90-day commitment:

How I will measure progress:

Accountability Partner Agreement

This agreement formalizes a mutual commitment to support each other's growth beyond the 12-week program.

Partner 1: ________________________________ Partner 2: ________________________________

Date of Agreement: _______________ Duration: 90 days (through ________________)

Our Commitments

- ☐ We will meet or speak at least once per week for 15–30 minutes.
- ☐ We will share our 90-Day Integration Plans and hold each other accountable to the specific commitments.
- ☐ We will start each check-in with wins, then discuss challenges and next actions.
- ☐ We will be honest, direct, and supportive — using what we learned in this program.
- ☐ We will maintain confidentiality about anything shared in our conversations.
- ☐ We will schedule 30-day, 60-day, and 90-day milestone reviews to assess progress.

Preferred Meeting Cadence and Format

Day/Time: ________________________________ Format (phone/video/in-person): ________________________________

Milestone Check-In Dates

30-Day: _______________ 60-Day: _______________ 90-Day: _______________

Signature (Partner 1): ____________________________ Date: _______________

Signature (Partner 2): ____________________________ Date: _______________