Categorizing Clients

**A Clients:**

* Share agent’s investment philosophies
* Easy to work with – general agreement and acceptance of your advice
* Have significant investable assets – over some minimum
* Have significant invested assets with you already
* Client service contact every 3 months
* Meeting with agent as often as 2 – 4 times a year

**B Clients:**

* Agent has invested some of their assets in long-term conservative instruments
* They have additional investments that will be available at later dates, which could include current assets or retirement benefits that will be coming
* **OR** they have conservative securities that need to be managed
* Client service contact every 3 months
* Meeting with agent annually

**C Clients:**

* Agent has invested the primary portion of their assets in long-term conservative instruments
* They do not have significant additional assets to invest at this time
* Client service contact every 3 months
* Meeting with agent generally once every 2 years or by request

**D Clients:**

* Agent has all of their investable assets in long-term conservative investments
* There is really nothing else you can do for them other than address income needs, RMDs, etc.
* **OR** they have reached an older age where there is little additional business suitable for them
* Client service contact every 6 months
* Only meet with agent by request or if there is a significant change in their situation