WINGS FOR WIDOWS
Clearing the Path Forward.™

MEET. Assess. Consult. Refer.

1. Introductions

- We encourage you to have a family member, friend or clergy with you today and throughout our time together if possible. "Two heads are better than one" applies. Is there someone you trust that can/could join you?
- Angel Team
    - Why we're organized this way
    - Who does what – CFP and Case Manager
- Did you take our online Needs Survey yet? (If yes, we should already know the score.)
    - If no, encourage it.

2. Purpose of today's meeting

"Our goal is to help new widows embrace their financial future with confidence. For you that may begin today. Today we'd like to learn about your current situation, explain what we do, and how we might help you get back on your financial feet. Every survivor's situation is unique, so we don't assume to know anything. If you are willing to work with us through our process, which may take a few meetings, or many, depending on your circumstances and ability to stay the course, we will learn about your situation and will be able to assist you. You will feel more confident about your finances and your future. We will insure that you've taken all the possible steps to feel secure about your finances, your assets, and your identity. We will educate you as we go and encourage you to take control of those things you can control. And as you take control, you will find clarity and confidence. And our ultimate goal is that you will find a future filled with hope and possibility and fulfillment."

"If any time after today you decide this isn't for you, simply let us know, and we'll disengage from working together. There is no obligation once we begin – no obligation to begin at all – but if you do decide we're going to work together we have a brief Agreement we'll have you review and sign before our next meeting. I have a copy to leave with you that you can review.

Any questions so far?

3. Could you tell us a little about (deceased's name) and how and when he died?

- Thank you for sharing. We're so sorry for your loss.

- As a married couple who and how did you manage finances?
- How do you feel about managing your finances on your own? (Explore)

4. How have you been coping – what is working for you? What do you like to do? What energizes you?

- Thank you for sharing. (Comment as appropriate)

5. Would you like to hear about our process? (Show website page or slide)

"Assessing your financial situation is done in three parts. The purpose of our first meeting (and perhaps additional follow-up) is to inventory and organize your information - all to help us learn about your situation. Subsequent meeting(s) will focus on prioritizing those tasks that need to be done immediately, reviewing your household budget (income sources and expenses) and cash flow, and claiming benefits. Finally, as we work to stabilize your situation, we will review those items that protect you, your family, and your assets. We will review asset ownership and legal documents you need to have or have updated, specifically. Our data gathering addresses nine important areas (not every widow requires help with all nine) and takes from a few weeks to a few months to complete the assessment."

"Again, some situations are very simple and can be reviewed in a few days or weeks; others may require a few months. Our commitment is to work with you for up to 12 months – this is usually more than enough time to accomplish our goals (i.e., getting you on your financial feet and in full control of your financial future)."

"We also like to mention that we work at <u>your</u> pace. Some women want to get it all done in a few weeks; others simply need more time. If we have a meeting scheduled and you're having a bad day that day, we'll reschedule. If we're in the middle of a meeting and you can't continue for any reason, we'll reschedule. We understand that talking about your beloved spouse can, and probably

will, stir up memories. You may need a moment. No problem. You may need more than that, and we'll understand, and we'll reconnect when you're ready to move forward. Okay?"

Any questions?

"6. Okay, that's our data gathering process. We use a tool to guide us, we ask a lot of questions, and record the information. The tool uses that information to generate a report for you. We call it a Personal Action Plan. It's your "roadmap" to help you get from where you are today to where you need to be, much like Google Maps. If you follow Google Maps' directions, you usually get to where you want to go, right? Likewise, using our roadmap as your guide, you will get to where you want to go."

"Your Action Plan is simply a checklist of the things you need to do and the order in which you need to complete them. And as you check off the "to do" items, you move closer to your financial future. You're getting things done. You're taking control. You're gaining confidence."

"If you reach a point in your Action Plan where you have additional questions, you simply reach out to (Angel name), your case manager. For example, you may need to update your Will (a common "to do" item), but don't have an estate planning attorney you know or trust. Again, you simply reach out to (Angel name). We have vetted professionals that we can refer you to. They will probably charge you (like any other atty would), but the fee would most likely be discounted, because they want to work with us. And they want to help you."

"The important point is that if you get stuck, we're still here to help. Our job isn't over when we hand you your Action Plan. In fact, it's not over until you've completed every "to do" item. (Angel name) will be checking in with you periodically to ensure you're making progress. We monitor your progress by checking in with you at 30, 60, and 90 days, 6 months and 12 months if it takes that long. You may be working your Action Plan by yourself, but you're never alone. We're with you every step of the way."

Any questions about our process and how we can assist you?

7. Next Steps

- If you would like to move forward with us, as I mentioned, we have you sign a Service Agreement. Here is a copy of that. Please review it and let us know if you have any questions about it.
- We have a brochure for you to help you prepare for our next meeting, if you decide to move forward – the first part of our process, called "Let's Get Organized." We need you to find and compile as much information for us as possible. This brochure will walk you through it. Our names and contact info is inside the flap.

- Online Needs Survey. Please take it before our next meeting (if you haven't already).
- Schedule next meeting (if it's clear she wants to move forward) or let her contact us once she's taken the Needs Survey and has decided to move forward with us.

8. Questions. Wrap up. Closing prayer, if appropriate.