AllianceBernstein®

AB AdvisorInstitute®

Sub-Advisor Curriculum Guide

KEN HAMAN
Managing Director

The mission of AllianceBernstein's Advisor Institute is to deliver practical insights from the behavioral sciences to advisors to improve their commercial success. Each program is focused on a specific practice-management or market opportunity, is intentionally tactical and provides extensive guidance to support execution.

Observations from thousands of hours of consultations with client-facing advisors have revealed two major priorities:

1. **Growing their business:** How to make the most of the existing tools at their disposal (and build some new ones too!)
2. **Managing client relationships:** How to work with the ever-changing expectations of new and existing clients

ABAI offers an extensive curriculum of highly practical and executable programs that provide tactical guidance in each of these key areas, designed specifically for client-facing advisors.

Growing Your Business: How to make the most of the existing tools at your disposal (and build some new ones too!)

Standard of Care: Why Build One?

How to Determine What Problem Your Clients Are Trying to Solve

In today's competitive environment, financial professionals need to evolve to stay current. The status quo no longer works. Many firms that grow and stay successful do so because they develop a Standard of Care model, and every advisor in that business defines and memorializes their point of view about what clients need in each stage of life and at each level of wealth. This program reviews the financial-services industry and examines the concept of innovation. In particular, we consider how an advisor can know which trends to follow, which innovations to accept and which ideas are "flashes in the pan" that should be avoided. The bulk of the program focuses on looking at the advisor's role through the lens of Clayton Christensen's "job to be done" as a way to understand that clients hire advisors to solve a problem. We tie in the concept of a Standard of Care and help advisors understand why it is important to develop a personalized one.

How to Explain What a Holistic Wealth Advisor Does

How to Differentiate Yourself from the Pack

There are more than 600,000 client-facing representatives and brokers working in the US today. This is a significant problem for advisors who want to introduce their client-centered, holistic wealth-management value proposition. This program is for advisors who want to learn a simple but powerful step-by-step process for describing their holistic wealth-management business and introducing their new Standard of Care to existing clients, potential referral advocates and prospects.

The Professional Referral Method: Becoming the Trusted Advisor

How to Inspire Referrals

Today's advisors are marketing not only to clients, but also to professional intermediaries who serve as gatekeepers to wealthy families. This means advisors must change their messaging approach from one that is valuable to one that is referable. This program is designed for advisors who want to receive more referrals from other professionals. We discuss the five-step process: delivering a referable message, inspiring referrals, managing the meeting, closing the meeting and making the entire process part of the behaviors required for advisors to manage their business.

> **"In today's competitive environment, financial professionals need to evolve to stay current."**
>
> Ken Haman—Managing Director, AB Advisor Institute

Managing Client Relationships: How to work with the ever-changing expectations of new and existing clients

How to Get Clients to Take Action Now

How to Promote Rational Decision-Making by Your Clients

When faced with a complicated or challenging decision for which they cannot find an immediate answer, people use heuristics: mental shortcuts that allow them to answer a simpler question instead. These shortcuts often disrupt rational decision-making and prevent investors from taking action. This program teaches advisors how heuristics and natural biases interfere with good decision-making. It offers a six-step approach for communicating with clients that helps them maintain a logical mindset toward investing.

The Effective Client Review

How to Create a Memorable Client Experience to Help You Grow Your Business

The annual client review is one of the best times for an advisor to effectively communicate with an investor. Effective client reviews not only improve client service, but also bolster client retention and help turn satisfied clients into powerful referral pipelines. This program is for advisors who wish to communicate more consistently and effectively during a client review. It teaches how to prepare for a review, how to develop an informative capital-markets outlook and steps for conducting an effective client review.

ABOUT US

Our dedicated team of professionals is here for you.

Our insurance-industry experts can deliver a wide range of investment solutions and resources to meet your needs. In addition to our practice-management programs, we also offer:

- **Investment Solutions:** We embrace innovation to address increasingly complex investing challenges. Includes fact sheets, product briefs, commentaries and presentation decks.
- **Capital Markets:** From big-picture quarterly outlooks to in-depth white papers and timely blog posts, we feature regular updates from AB's investment teams and market strategists.
- **Investment Insights:** Our content connects market intelligence and perspectives to actionable investment strategies. Includes the Financial Wellness and Retirement Ed Series.
- **AllianceBernstein Research:** A unique combination of expertise across all asset-management strategies and our global network helps us offer differentiated insights.

Nashville
501 Commerce Street
Nashville, TN 37203
United States
(212) 969 1000

New York
66 Hudson Boulevard East
New York, NY 10001
United States
(212) 969 1000

London
60 London Wall
London EC2M 5SJ
United Kingdom
+44 20 7470 0100

Hong Kong
39th Floor, One Island East,
Taikoo Place
18 Westlands Road
Quarry Bay, Hong Kong
+852 2918 7888

Tokyo
Hibiya Parkfront 14F
2-1-6 Uchisaiwaicho,
Chiyoda-ku
Tokyo, 100-0011, Japan
+81 3 5962 9000

Toronto
200 Bay Street, North Tower
Suite 1203
Toronto, Ontario M5J 2J2
Canada
(647) 375 2803

Sydney
Level 32, Aurora Place
88 Phillip Street
Sydney NSW 2000
Australia
+61 02 9255 1200

Singapore
One Raffles Quay
#27-11 South Tower
Singapore 048583
+65 6230 4600

Learn More

alliancebernstein.com

TAI–8598–0126
alliancebernstein.com