



# Tools and Techniques to Coach Licensed Bankers More Effectively

COACHING PROGRAM

## The Objective



To give you the coaching principles, process, techniques and tools to effectively raise the skill levels of your Licensed Bankers as you help them build their business.

# Four Keys to Successful Coaching



- 1 Make the connection between coaching and sales success
- 2 View yourself as more than a successful manager
- 3 Practice your coaching skills
- 4 Be accessible both physically and personally

# The Principles to Coaching Adults

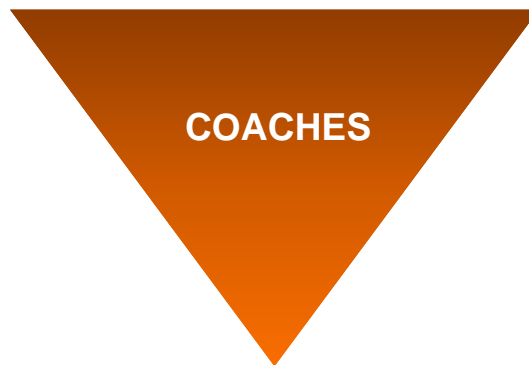


- Adults have expectations
- Tap into their life experience
- New knowledge builds on previous
- Establish control by giving it up

# The Coaching Pyramid



**MANAGER**



**COACHES**

**LICENSED BANKER**

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**LICENSED BANKER**



**TEACHER**

**SALES COACH**

**MOTIVATOR**

**MENTOR**

**MANAGER**

Goal →

Knowledge

Which ASKs  
does a  
Teacher  
focus on?

## All of the Knowledge-based ASKs:

- Product Knowledge (Annuities, Mutual Funds, Insurance, etc.)
- Investment Planning Concepts
- Paperwork and Procedures
- Technology
- Compliance

Goal →

Practice

Which ASKs  
does a  
Sales Coach  
focus on?

## All of the Skill-based ASKs:

- Identifying Potential Clients
- Profiling Clients for All Financial Needs
- Preparing Recommendations
- Presenting Solutions
- Managing Client Objections
- Asking for the Business
- Asking for Client Recommendations

Goal →

Encouragement

Which ASKs  
does a  
Motivator  
focus on?

## All of the Attitude-based ASKs:

- Driven, Self-Motivated, Ambitious, Goal Oriented
- Coachable, Able to Take Direction
- Resilient, Handles Rejection
- Self-Confident
- Good Work Ethic



# Becoming an Effective Mentor



**Goal** →

**Role Model**

**Which ASKs  
does a  
Mentor  
focus on?**

- Being a Good Role-Model
- Constant Awareness of Your Role as Mentor
- Being Accessible
- Listening Skills
- Sharing Your Wisdom and Experience
- Challenging Licensed Bankers to Set and Reach Higher Standards

# Controlling vs. Coaching



Are you Controlling or Coaching? Or are you a bit of each?

When you are acting as a coach, your primary role is to coach, not to control. Here is a comparison of the two approaches so you can better understand the differences.

Controlling	Coaching
<ul style="list-style-type: none"><li>▪ Directing and Telling</li></ul>	<ul style="list-style-type: none"><li>▪ Teaching and Challenging</li></ul>
<ul style="list-style-type: none"><li>▪ Rewarding Performance</li></ul>	<ul style="list-style-type: none"><li>▪ Rewarding Performance and Targeted Activities</li></ul>
<ul style="list-style-type: none"><li>▪ Inspecting Work</li></ul>	<ul style="list-style-type: none"><li>▪ Letting Licensed Bankers Inspect Their Work and Report Back to Their Coach</li></ul>
<ul style="list-style-type: none"><li>▪ Mandating Goals for Licensed Bankers</li></ul>	<ul style="list-style-type: none"><li>▪ Letting Licensed Bankers Establish Goals and then Making Adjustments if Necessary</li></ul>
<ul style="list-style-type: none"><li>▪ Providing Answers</li></ul>	<ul style="list-style-type: none"><li>▪ Asking Questions</li></ul>
<ul style="list-style-type: none"><li>▪ Dictating the Licensed Banker's Development Plan</li></ul>	<ul style="list-style-type: none"><li>▪ Guiding the Licensed Bankers as They Create Their Own Development Plan</li></ul>

# The 3-Step Coaching Cycle



1

## Self Assessment Worksheet

- Ask each Licensed Banker to fill out a Self Assessment Worksheet.

**Licensed Banker Coaching Program**  
**Self Assessment Worksheet**

Name \_\_\_\_\_ Date \_\_\_\_\_

With the number that best describes your current level of performance for each of the items listed below, be honest with yourself and make an accurate assessment of your skills as the critical first step to improving them.

Attitude	1	2	3	4	5	6	7	8	9	10
1. Great, enthusiastic, energetic, like to work	1	2	3	4	5	6	7	8	9	10
2. Capable, able to take direction	1	2	3	4	5	6	7	8	9	10
3. Pleasant, friendly demeanor	1	2	3	4	5	6	7	8	9	10
4. Team player	1	2	3	4	5	6	7	8	9	10
5. Good team player	1	2	3	4	5	6	7	8	9	10

**Skills**

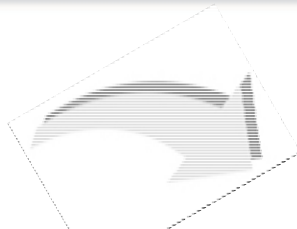
1	2	3	4	5	6	7	8	9	10	
1. Identifying Potential Clients	1	2	3	4	5	6	7	8	9	10
2. Profiling Clients for All Practice Needs	1	2	3	4	5	6	7	8	9	10
3. Preparing Presentations	1	2	3	4	5	6	7	8	9	10
4. Presenting Solutions	1	2	3	4	5	6	7	8	9	10
5. Managing Client Expectations	1	2	3	4	5	6	7	8	9	10
6. Asking for the Business	1	2	3	4	5	6	7	8	9	10
7. Asking for Client Recommendations	1	2	3	4	5	6	7	8	9	10

**Knowledge**

1	2	3	4	5	6	7	8	9	10	
1. Attitudes	1	2	3	4	5	6	7	8	9	10
2. Major Products	1	2	3	4	5	6	7	8	9	10
3. Insurance	1	2	3	4	5	6	7	8	9	10
4. Investment Planning Concepts	1	2	3	4	5	6	7	8	9	10
5. Retirement	1	2	3	4	5	6	7	8	9	10
6. Technology	1	2	3	4	5	6	7	8	9	10
7. Compliance	1	2	3	4	5	6	7	8	9	10

Which skill would you like to improve most?  
 Why do you need this skill?

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2

## Personalized Coaching Plan

- Ask each Licensed Banker to complete a Coaching Plan.
- This will be the focus of your coaching discussion.
- Licensed Banker and Coach both maintain a copy.

**Licensed Banker Coaching Program**  
**Personalized Coaching Plan**

How to Complete Your Personalized Coaching Worksheet

1. START WITH YOUR STRENGTHS 2. FOCUS ON ONE SKILL 3. DEVELOP A S.M.A.R.T. MONITORING PLAN

Name \_\_\_\_\_ Date \_\_\_\_\_

Start with Your Strengths  
 What are your best/best/most skills?

Why are these your best/best/most skills?

Focus on One Skill  
 What skill would you most like to improve (S.M.A.R.T.)?  
 Why do you want to improve this skill? How will you, your clients, business, and bank benefit if you improve this skill?

Develop a S.M.A.R.T. Monitoring Plan  
 How will you track this skill change? What specific actions will you take? What resources can be utilized to support these actions? Who will be responsible for what?

Follow the S.M.A.R.T. guidelines

Specific: What are you going to do?  
 Measurable: How will you know if you've succeeded?  
 Actionable: What are you going to do?  
 Realistic: How long will it take?  
 Timely: How often will you track it?  
 Responsible: Who will be responsible for what?

Need meeting (or phone call) \_\_\_\_\_ Date \_\_\_\_\_  
 Licensed Banker Signature \_\_\_\_\_ Date \_\_\_\_\_  
 Financial Advisor Signature \_\_\_\_\_ Date \_\_\_\_\_

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3

## Progress Worksheet

- Record and review your progress. Then celebrate!
- Licensed Banker and Coach both maintain a copy.
- Start another Coaching cycle.

**Licensed Banker Coaching Program**  
**Progress Worksheet**

Name \_\_\_\_\_ Date \_\_\_\_\_

What are the most exciting parts of your self-assessment worksheet, and your performance sheet for each skill at the first meeting? What are your goals? Are you happy and motivated about your progress? What are you going to do? (S.M.A.R.T. Monitoring Plan) with the one skill at the first meeting of the Progress Worksheet. Why? This worksheet will be a great history of your progress and accomplishment as it records your progress throughout the cycle. The tracking of getting better makes sure you are on the right path and that you are on track. This Progress Worksheet will ensure that you are on track with your self-assessment.

Attitude	1	2	3	4	5	6	7	8	9	10
1. Great, enthusiastic, energetic, like to work										
2. Capable, able to take direction										
3. Pleasant, friendly demeanor										
4. Team player										
5. Good team player										

**Skills**

1	2	3	4	5	6	7	8	9	10	
1. Identifying Potential Clients										
2. Profiling Clients for All Practice Needs										
3. Preparing Presentations										
4. Presenting Solutions										
5. Managing Client Expectations										
6. Asking for the Business										
7. Asking for Client Recommendations										

**Knowledge**

1	2	3	4	5	6	7	8	9	10	
1. Attitudes										
2. Major Products										
3. Insurance										
4. Investment Planning Concepts										
5. Retirement										
6. Technology										
7. Compliance										

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# Step 1: Self Assessment Worksheet



- Licensed Banker completes
- Not about “accuracy”
- Looking for gaps
- Licensed Banker selects skill to improve

### Licensed Banker Coaching Program

#### Self Assessment Worksheet

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Name \_\_\_\_\_ Date \_\_\_\_\_

*Write the number that best describes your current level of performance for each of the skills listed below. Be honest with yourself because an accurate assessment of your skills is the critical first step to improving them.*

	LOW LEVEL	MID LEVEL	HIGH LEVEL
<b>Attitude</b>			
• Driven, Self-Motivated, Ambitious, Goal Oriented .....	1	2	3 4 5 6 7 8 9 10
• Coachable, Able to Take Direction .....	1	2	3 4 5 6 7 8 9 10
• Resilient, Handles Rejection .....	1	2	3 4 5 6 7 8 9 10
• Self-Confident .....	1	2	3 4 5 6 7 8 9 10
• Good Work Ethic .....	1	2	3 4 5 6 7 8 9 10
• _____	1	2	3 4 5 6 7 8 9 10
• _____	1	2	3 4 5 6 7 8 9 10
<b>Skills</b>			
• Identifying Potential Clients .....	1	2	3 4 5 6 7 8 9 10
• Profiling Clients for All Financial Needs .....	1	2	3 4 5 6 7 8 9 10
• Preparing Recommendations .....	1	2	3 4 5 6 7 8 9 10
• Presenting Solutions .....	1	2	3 4 5 6 7 8 9 10
• Managing Client Objections .....	1	2	3 4 5 6 7 8 9 10
• Asking for the Business .....	1	2	3 4 5 6 7 8 9 10
• Asking for Client Recommendations .....	1	2	3 4 5 6 7 8 9 10
• _____	1	2	3 4 5 6 7 8 9 10
• _____	1	2	3 4 5 6 7 8 9 10
<b>Knowledge</b>			
• Annuities .....	1	2	3 4 5 6 7 8 9 10
• Mutual Funds .....	1	2	3 4 5 6 7 8 9 10
• Insurance .....	1	2	3 4 5 6 7 8 9 10
• _____	1	2	3 4 5 6 7 8 9 10
• Investment Planning Concepts .....	1	2	3 4 5 6 7 8 9 10
• Paperwork .....	1	2	3 4 5 6 7 8 9 10
• Technology .....	1	2	3 4 5 6 7 8 9 10
• Compliance .....	1	2	3 4 5 6 7 8 9 10
• _____	1	2	3 4 5 6 7 8 9 10
• _____	1	2	3 4 5 6 7 8 9 10

Which skill would you like to improve now? \_\_\_\_\_

Why did you pick this skill? \_\_\_\_\_

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# Step 2: Personalized Coaching Worksheet



- Licensed Banker completes with guidance of Coach
- Start with strengths
- Focus on one skill to improve
- Develop a plan
- Obtain signatures to increase accountability

### Licensed Banker Coaching Program

#### Personalized Coaching Plan

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*How to Complete Your Personalized Coaching Worksheet:*

START WITH  
YOUR STRENGTHS

➔

FOCUS ON  
ONE SKILL

➔

DEVELOP A  
S.M.A.R.T.  
MENTORING PLAN

Name \_\_\_\_\_ Date \_\_\_\_\_

**Start with Your Strengths**  
What are your best/strongest Skills? \_\_\_\_\_  
\_\_\_\_\_

Why are these your best/strongest Skills? \_\_\_\_\_  
\_\_\_\_\_

**Focus on One Skill**  
What skill would you most like to improve right now? \_\_\_\_\_  
Why do you want to improve this skill? How will you, your clients, branch, and bank benefit if you improve this skill?  
\_\_\_\_\_  
\_\_\_\_\_

**Develop a S.M.A.R.T. Mentoring Plan**  
How will you make this skill stronger? What specific actions will you take? What resources can be utilized to support these actions? Who will be responsible for what?  
\_\_\_\_\_  
\_\_\_\_\_

**Follow the S.M.A.R.T. guidelines:**

<b>Specific</b> * What are you going to do? * Why is this important? * How are you going to do it?	
<b>Measurable:</b> If you can't measure it, you can't manage it.	
<b>Attainable:</b> Stretch yourself, but don't set goals too far out of reach.	
<b>Realistic:</b> This does not mean "easy" – it means "do-able."	
<b>Timely:</b> Set a timeframe that is measurable, attainable, and realistic.	

Next meeting (or phone call) \_\_\_\_\_

Licensed Banker Signature \_\_\_\_\_ Date \_\_\_\_\_

Financial Advisor Signature \_\_\_\_\_ Date \_\_\_\_\_

Manager's Initials _____
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# Step 3: Progress Worksheet



- Coach completes and maintains
- Records and tracks progress
- Useful record for new coaching relationships

### Licensed Banker Coaching Program

#### Progress Worksheet

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Name \_\_\_\_\_ Date \_\_\_\_\_  
 Name \_\_\_\_\_ Date \_\_\_\_\_

When you have finished your first Self Assessment Worksheet, write your performance level for each skill in the first column below. Also, enter the date. As you review and reassess your skill levels every time you start a new Self Assessment Worksheet, write the new scores in the next column of this Progress Worksheet.  
 Over time you will build a history of how you have improved your various skills. This history will be a great source of pride and encouragement as it records your progress throughout the years. The feeling of getting better every day is one of the most satisfying feelings people experience. This Progress Worksheet will always be there to remind you of your achievements.

Date: 

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#### Attitude

• Driven, Self-Motivated, Ambitious, Goal Oriented									
• Coachable, Able to Take Direction									
• Resilient, Handles Rejection									
• Self-Confident									
• Good Work Ethic									
•									
•									

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#### Skills

• Identifying Potential Clients									
• Profiling Clients for All Financial Needs									
• Preparing Recommendations									
• Presenting Solutions									
• Managing Client Objections									
• Asking for the Business									
• Asking for Client Recommendations									
•									
•									

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#### Knowledge

• Annuities									
• Mutual Funds									
• Insurance									
•									
• Investment Planning Concepts									
• Paperwork									
• Technology									
• Compliance									
•									
•									

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# The 3-Step Coaching Cycle



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**Self Assessment Worksheet**

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2. Capable, able to take direction	1	2	3	4	5	6	7	8	9	10
3. Positive, optimistic, cheerful	1	2	3	4	5	6	7	8	9	10
4. Team player	1	2	3	4	5	6	7	8	9	10
5. Good team player	1	2	3	4	5	6	7	8	9	10

**Skills**

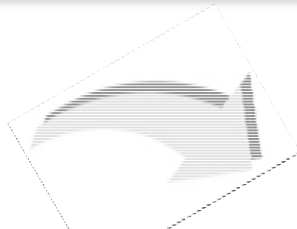
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**Knowledge**

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2. Major Products	1	2	3	4	5	6	7	8	9	10
3. Insurance	1	2	3	4	5	6	7	8	9	10
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5. Retirement	1	2	3	4	5	6	7	8	9	10
6. Technology	1	2	3	4	5	6	7	8	9	10
7. Compliance	1	2	3	4	5	6	7	8	9	10

Which skill would you like to improve most?  
 Why do you need this skill?

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2

## Personalized Coaching Plan

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- This will be the focus of your coaching discussion.
- Licensed Banker and Coach both maintain a copy.

**Licensed Banker Coaching Program**  
**Personalized Coaching Plan**

How to Complete Your Personalized Coaching Worksheet

1. START WITH YOUR STRENGTHS 2. FOCUS ON ONE SKILL 3. DEVELOP A SMART MONITORING PLAN

Name \_\_\_\_\_ Date \_\_\_\_\_

Start with Your Strengths  
 What are your best/best/most skills?

Why are these your best/best/most skills?

Focus on One Skill  
 What skill would you most like to improve (and why)?  
 Why do you want to improve this skill? How will you, your clients, business, and bank benefit if you improve this skill?

Develop a SMART Monitoring Plan  
 How will you track this skill change? What specific actions will you take? What resources can be utilized to support these actions? Who will be responsible for what?

Follow the SMART guidelines

Specific: What are you going to do?  
 Measurable: How will you know if you've succeeded?  
 Attainable: Is this goal realistic and achievable?  
 Relevant: How does this goal relate to your business?  
 Timely: How long will it take to complete? How often will you track progress?

Need meeting (or phone call) \_\_\_\_\_ Date \_\_\_\_\_  
 Licensed Banker Signature \_\_\_\_\_ Date \_\_\_\_\_  
 Financial Advisor Signature \_\_\_\_\_ Date \_\_\_\_\_

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3

## Progress Worksheet

- Record and review your progress. Then celebrate!
- Licensed Banker and Coach both maintain a copy.
- Start another Coaching cycle.

**Licensed Banker Coaching Program**  
**Progress Worksheet**

Name \_\_\_\_\_ Date \_\_\_\_\_

What are the most exciting parts of your self-assessment worksheet, and your performance goals for each skill at the time you completed this worksheet? As you review and measure your progress, what are you going to do to improve your performance? What are the most exciting parts of your progress? How will you track your progress? How will you celebrate your success? How will you track your progress? How will you celebrate your success?

Attitude	1	2	3	4	5	6	7	8	9	10
1. Great, enthusiastic, energetic, like to work										
2. Capable, able to take direction										
3. Positive, optimistic, cheerful										
4. Team player										
5. Good team player										

**Skills**

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1. Identifying Potential Clients										
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**Knowledge**

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5. Retirement										
6. Technology										
7. Compliance										

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Questions?



# Contact Information



## Websites

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[www.jackcramer.com](http://www.jackcramer.com)

## Contacts



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Contact us to receive copies of our Coaching Worksheets and a personalized tutorial on our Coaching Program.

The End