# Mastering the Art of Communicating Your Value Proposition

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Avantax by Cetera

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- Founding partner and financial advisor at **Gersch Wealth Partners** in Giddings, TX.
- Previously an advisor at Edward Jones and Regional VP at Ameriprise.
- Graduated from Sam Houston State University with a degree in Banking and Financial Institutions.
- Holds the following professional designations:
  - CERTIFIED FINANCIAL PLANNER™ (CFP®)
  - Retirement Income Certified Professional® (RICP®)
- Specializes in helping clients organize, design, and plan for their individual financial futures.
- Resides in Lincoln, TX with his wife Laura, their two boys, and two dogs.

GERSCH wealth partners

# Competency Model Focus



Client Communication and Care should be a key focus area to help deliver value to your clients.

Using a **competency model** helps you show up as the advisor your clients deserve—**focused**, **prepared**, and **equipped** to help support them with **clarity** and **confidence** at every step.

# Commitment to Clients



Client commitment is the cornerstone of long-term financial support—built on trust, nurtured through consistency, and rewarded with long-term relationships.

- Onboarding
  - Gather Information
  - Open Accounts and Transfer
  - Confirm and Review

- Ongoing
  - Annual Financial Review
  - Anytime Communications
  - Market Updates and Financial Opportunities

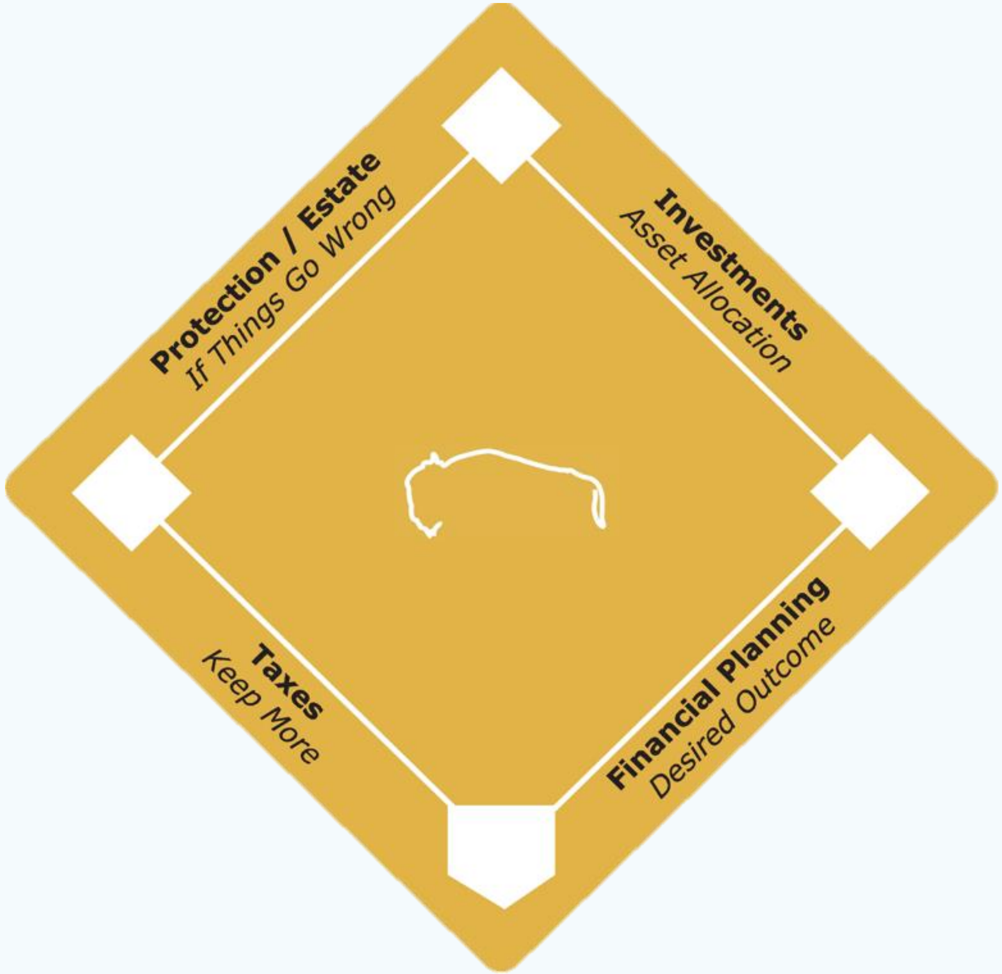
# Answer the Four Key Questions



1. Who are you?
    - Builds your personal connection and authenticity.
    - Helps clients understand your background, values, and approach.
2. What do you do?
    - Introduces your role and experience.
    - Sets expectations for how you support clients.
3. Who do you help?
    - Defines your ideal client profile.
    - Shows you are aligned and relevant to your audience.
4. How do you help?
    - Demonstrates your process and the value you provide.
    - Shows how you solve problems and address their needs.

# Wealth Diamond






**First Base - Financial Planning**

- Conduct discovery and analyze the client's family situation
- Establish financial goals and help uncover client concerns.

**Second Base – Investments**

- Gather datea cross all financial assets, including investments, bank accounts, retirement plans, real estate, and business interests.
- Clarify what the client owns and help define their long-term objectives.

**Third Base - Protection/Estate**

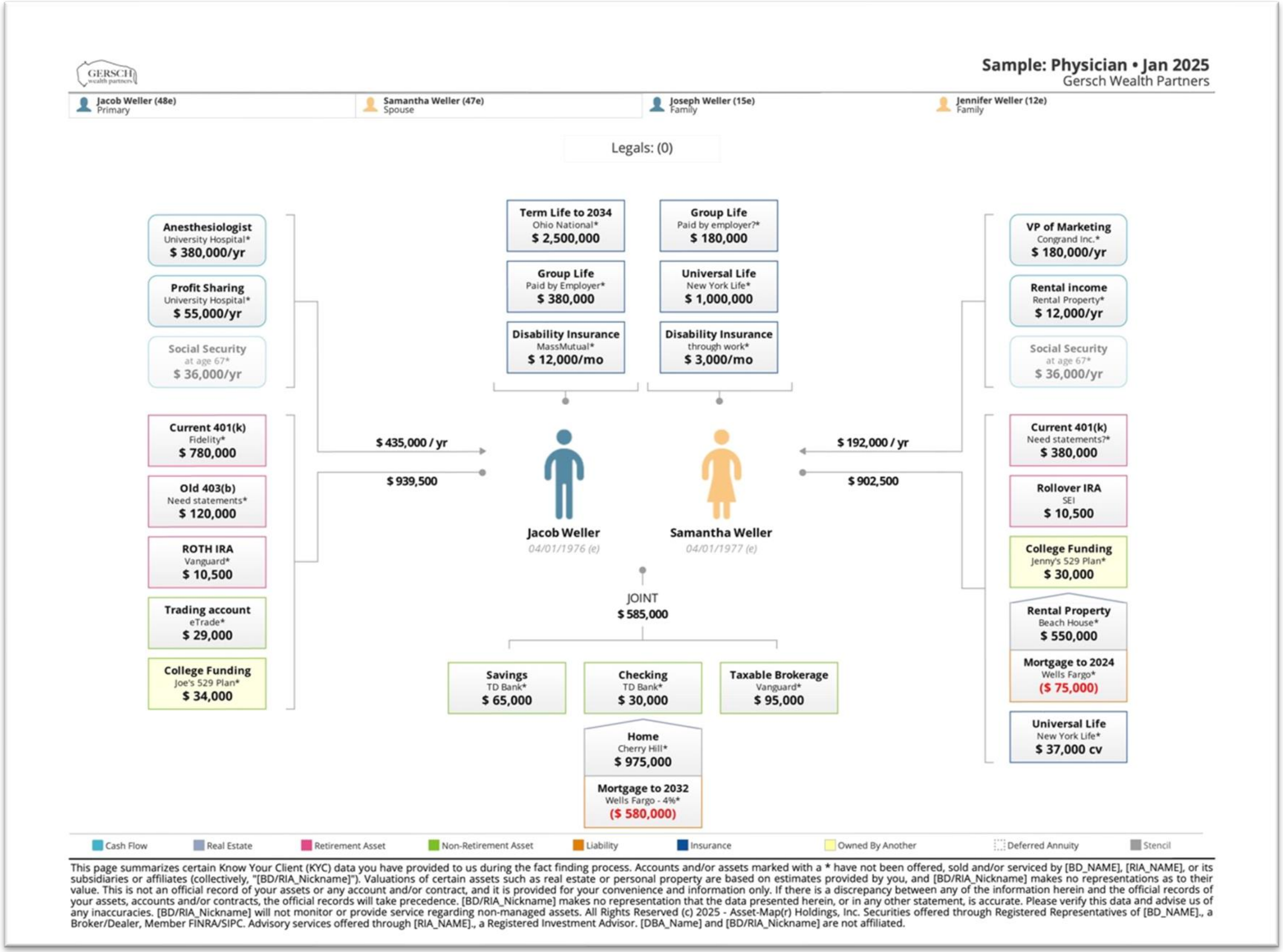
- Prepare for the unexpected through insurance and risk management.
- Develop strategies to leave a meaningful legacy for loved ones.

**Home Plate – Taxes**

- Focus on tax efficiency: *"It's not what you make, it's what you keep".*

# Case Study




Sample: Physician • Jan 2025
Gersch Wealth Partners
Jacob Weller (48e)
Primary
Samantha Weller (47e)
Spouse
Joseph Weller (15e)
Family
Jennifer Weller (12e)
Family
Legals: (0)
Anesthesiologist
University Hospital*
$ 380,000/yr
Profit Sharing
University Hospital*
$ 55,000/yr
Social Security
at age 67*
$ 36,000/yr
Current 401(k)
Fidelity*
$ 780,000
Old 403(b)
Need statements*
$ 120,000
ROTH IRA
Vanguard*
$ 10,500
Trading account
eTrade*
$ 29,000
College Funding
Joe's 529 Plan*
$ 34,000
Term Life to 2034
Ohio National*
$ 2,500,000
Group Life
Paid by Employer*
$ 380,000
Disability Insurance
MassMutual*
$ 12,000/mo
Group Life
Paid by employer?*
$ 180,000
Universal Life
New York Life*
$ 1,000,000
Disability Insurance
through work*
$ 3,000/mo
$ 435,000 / yr
$ 939,500
Jacob Weller
04/01/1976 (e)
Samantha Weller
04/01/1977 (e)
$ 192,000 / yr
$ 902,500
JOINT
$ 585,000
Savings
TD Bank*
$ 65,000
Checking
TD Bank*
$ 30,000
Taxable Brokerage
Vanguard*
$ 95,000
Home
Cherry Hill*
$ 975,000
Mortgage to 2032
Wells Fargo - 4%*
($ 580,000)
VP of Marketing
Congrand Inc.*
$ 180,000/yr
Rental income
Rental Property*
$ 12,000/yr
Social Security
at age 67*
$ 36,000/yr
Current 401(k)
Need statements?*
$ 380,000
Rollover IRA
SEI
$ 10,500
College Funding
Jenny's 529 Plan*
$ 30,000
Rental Property
Beach House*
$ 550,000
Mortgage to 2024
Wells Fargo*
($ 75,000)
Universal Life
New York Life*
$ 37,000 cv
Cash Flow
Real Estate
Retirement Asset
Non-Retirement Asset
Liability
Insurance
Owned By Another
Deferred Annuity
Stencil
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# Questions?



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