



37 (EASILY FIXABLE) THINGS THAT ANNOY CLIENTS

Summary

Affluent clients value advisors who **save them time**, **reduce friction**, and **handle details competently**. Technical skill is assumed; what differentiates great advisors is a **frictionless, convenient experience** backed by visible leadership and clear communication. Many irritants are tiny on their own but have a **big cumulative effect**.

[\[LINK TO RECORDING\]](#)

The 37 Annoyances (And What To Do Instead)

1. **Tardiness** — Being late reads as disrespect.
** Be on time or early.*
2. **Slow responsiveness** — Delays (emails/calls) unsettle clients.
** Define a Service Level Agreement (SLA) that you consistently meet.*
3. **Poor manners** — Missing apologies/etiquette.
** Own mistakes; mind protocol.*
4. **Dodging accountability** — Excuses vs. fixes.
** Accept responsibility and show consequences/next steps.*
5. **Breaking promises** — “I’ll send it Friday” ... and don’t.
** Commit carefully; deliver exactly when promised.*
6. **Unfinished work** — Stopping before the client’s finish line.
** Follow through until the client confirms “done.”*



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7. **Careless errors** — Misspelled names, wrong numbers.
** Tighten QC and proofreading.*
8. **Excess chit-chat** — Forced rapport wastes time.
** Open with purpose; keep small talk brief.*
9. **Inconsistency** — Irregular touches/reminders.
** Standardize client rhythms and stick to them.*
10. **Shallow/thin prep** — Recs change when new facts appear.
** Do full discovery before advising.*
11. **Weak leadership** — Handing tasks back to clients.
** Coordinate with CPAs/attorneys for them.*
12. **Low confidence** — Timid delivery breeds doubt.
** Project “leadership presence.”*
13. **Overconfidence** — Market predictions, promises you can’t control.
** Be prudent and probabilistic.*
14. **Visible incompetence** — Time-zone mix-ups, room errors.
** Confirm logistics; send clear details.*
15. **Being reactive** — Fast service after preventable problems.
** Proactively anticipate issues.*
16. **Missed deadlines** — Unreliability kills referrals.
** Track due dates publicly; escalate early.*
17. **No process** — Ad-hoc onboarding/requests.
** Map and share a step-by-step journey.*
18. **Poor horizontal comms** — Team not aligned.
** Internal notes/handoffs every time.*
19. **Poor vertical comms** — “We always recommend...” but client never told.
** Document and deliver advice clearly.*



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20. **Unhelpful statements** — Brokerage/FA reports that don't answer "Am I better off?"
* *Show net worth change, progress vs. goals.*
21. **No strategy** — Tactics without a plan.
* *Define an overarching strategy first.*
22. **No oversight** — Specialists uncoordinated.
* *Provide cross-check and integration.*
23. **Under-preparation for meetings** — Flipping through the file live.
* *Pre-read, pre-decide, come with a plan.*
24. **Meeting frequency off** — Too much/too little; next date not set.
* *Right-size cadence; always leave with the next meeting booked.*
25. **No reason to meet** — Calendar filler.
* *Meet only when there's meaningful business.*
26. **No agenda** — Sloppy structure.
* *Send a written agenda in advance.*
27. **Over-education** — Teaching tax code vs. telling what to do.
* *Translate to actions, not lectures.*
28. **Fact-finding in meeting** — Burning live time on basics.
* *Collect data asynchronously beforehand.*
29. **"Choose your adventure"** — Multiple options dumped back.
* *Make one strong recommendation.*
30. **Vague recommendations** — "Max your retirement accounts."
* *Specify exact accounts, amounts, timing, and how.*
31. **No supporting analysis** — Claims without math.
* *Attach side-by-side comparisons and assumptions.*
32. **Jargon/gibberish** — Alpha/beta-speak.
* *Plain language, client-level explanations.*



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33. **Undisclosed conflicts** — Hidden referral fees/affiliations.

** Disclose relationships upfront, in writing.*

34. **Opaque fees** — Client unsure how you're paid.

** Make compensation crystal-clear and simple.*

35. **No cost-benefit framing** — Risk without payoff math.

** Show costs, risks, and expected benefits.*

36. **Missing the big picture** — Selling products vs. client's true aim (e.g., safety).

** Anchor everything to their outcomes/values.*

37. **No on-track/off-track signal** — Clients leave unsure.

** End every meeting with a clear status and scoreboard.*

Quick Implementation Checklist

- Send agendas beforehand; end with next steps, owner, due date, and **on-track/off-track**.
- Standardize response times and meeting cadences.
- Pre-work everything you can; move data collection outside the meeting.
- Create QC checklists for names, numbers, and deliverables.
- Proactively coordinate with outside pros (CPA/attorney) and report back.
- Provide one recommended path, with math and plain-English reasoning.
- Publish fees, conflicts, and strategic plan on a single-page "Client Charter."