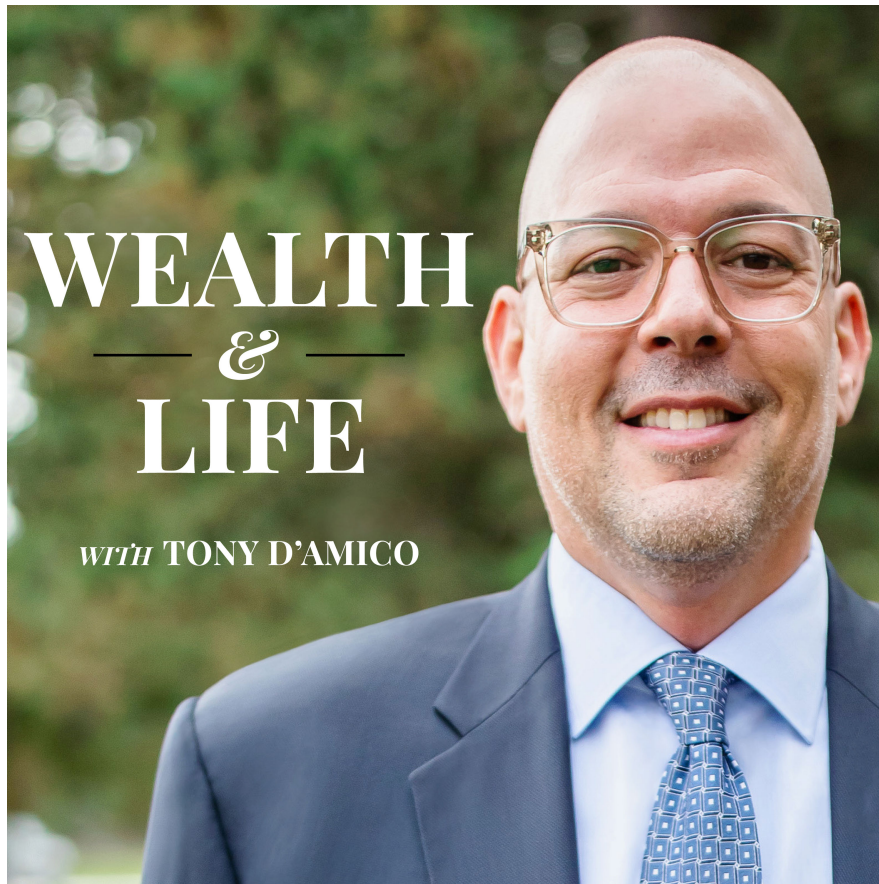


**Ep #16: The Importance of Quality Conversations  
Between a Client and Their Advisor When the Going  
Gets Tough with Marie Swift**



**Full Episode Transcript**

**With Your Host**

**Tony D'Amico**

***Wealth and Life with Tony D'Amico***

## **Ep #16: The Importance of Quality Conversations Between a Client and Their Advisor When the Going Gets Tough with Marie Swift**

Welcome to *Wealth and Life*, where you'll learn with financial planner, consultant, speaker, and business owner, Tony D'Amico. You'll hear stories from successful business owners and individuals about how they navigated the inevitable challenges that arose as they achieved each new level of success, and you'll get insights and strategies from leading wealth planning professionals on how to achieve your next level of success. Now here's your host, Tony D'Amico.

Tony D'Amico: Well, welcome to the Wealth & Life Podcast. And today, we have Marie Swift, who is the president and CEO of Impact Communications. And today, we're going to be talking about something important, having conversations with clients that matter and really make a difference for them.

And the onset of the global pandemic last year really created a big opportunity for advisors to step up and serve their clients and really have quality conversations. And communication was really the backbone for that to occur. And so much so that Marie did some very helpful research and report that she did called Conversations That Matter, which she covered how advisors fared in 2020 when the market had volatility and all the COVID lockdowns began. So, she will share some of the key things that she learned doing that report.

So, let me introduce today's guest, Marie Swift, who, again, is president and CEO of Impact Communications, which is a full service marketing and communications firm serving a select group of independent financial advisors

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and financial institutions. And her areas of expertise include public relations, social media, digital presidents, marketing, and of course, professional communications.

Over the past 20 years, Marie's articles and expert comments have been published by Barron's, Forbes.com, Wall Street Journal, Executive Round Table Journal, Journal of Financial Planning, The NAPFA Advisor Magazine, TD Ameritrade's Practice Management Magazine, Financial Planning Magazine, Financial Advisor Magazine, and many, many others.

And she's also spoken at major industry conferences such as for the Financial Planning Association, NAPFA events and other national and digital conferences hosted by Barron's, Fidelity, TD Ameritrade Institutional, Schwab Advisor Services, Pershing Advisor Services, and I could just keep going so we'll cut it off there.

And prior to establishing her own marketing communications firm in 1993, she served as the director of corporate communications for an investment firm out of California where she managed a staff of 20 that supported two dozen very successful registered representatives, estate planners, and wealth managers.

And prior to entering the financial services world, Marie ran a catering company in Boulder, Colorado. So, today Marie lives in Leawood, Kansas, where she enjoys cooking wonderful meals for her friends and family. So, Marie, welcome to the podcast. We've been working together for almost seven years now, but I actually did not

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know that you ran a catering company. We have something in common.

Marie Swift: What is that? Tell me.

Tony D'Amico: Well, I actually ran a catering company as well. So, my father passed away after my junior year, or at the end of my junior year, in college, and they had a catering business. And so, I stepped in, helped my mom run the business from that point. So, that was one of my first, I guess, ventures into entrepreneurialism.

Marie Swift: That's great. And one of the things I've always said in hiring people is find somebody with a service background, especially in hospitality, because they really know how to look for, at least the good ones do, look for what's missing and needed and fill the gap, and do it with a cheerful attitude. Otherwise you wash out because you're compensated based on your performance, those tips, or getting those nicer catering gigs. So yeah, that was a long time ago, but I loved every minute of that.

And I was a Martha Stewart wannabe before Martha Stewart was really as famous as she got to be. So, I was buying her cookbooks and cooking for the well heeled people in Colorado in the Boulder area. And there were a lot of them back then, a lot of musicians that I got to know. And it was a ton of fun.

But I've enjoyed the past 30-some-odd years in the financial services industry. And when you were reading my bio, I thought, wow, who is that woman? How did she get all that accomplished? But you just keep at it and things work out.

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Tony D'Amico: That's awesome. Well, good. Well, Marie, I read your special report titled Conversation That Matters in which you really dove in and researched and talked to other advisors to determine how they fared and what worked well in 2020 when the market had one of the sharpest declines in U.S. history. And on top of that, all these lockdowns happened. So, a lot happening then. And really would love to talk to you today about what were some of your key findings, maybe why did you undertake the study, and really in your mind what constitutes a high quality conversation with a client.

Marie Swift: Yeah. So, we started the study in the fall of 2020. And it occurred to me after my business and I had recuperated from all that early shock in the early COVID crunch, that lockdown and the market drop, we recuperated. And I thought, I wonder how advisors are doing? I knew how my clients were doing. I had heard from you that you were doing quite well, and I would like to ask you some questions about that in a bit. But I thought, I'm going to go out with a survey and see if advisors will respond and if they'll talk to me, and boy, did they.

So, the survey was in the field from September 21st to October 13th. And I think I could've gotten even more than the 342 advisor responses that I did had I had more time to get this done. But I wanted to get it written and out there to make a difference for other advisors, because the stories that I heard through the survey mechanism, in fact, I got 178 essay responses, which is phenomenal, it just let me know that advisors were hungry to tell their story. Not to be like a glory hound, but to say, "Look, this

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was different than anything that we've experienced in the past."

Because we were all scared. We were scared what is this thing? Is it going to be like Night of the Living Dead? I mean, how long is this going to last? And so, we were all in this together. And I think that that was part of what bubbled up in the essays is the humanity, the authenticity, going the extra mile, really bonding with their clients in a deep, meaningful way.

And to cut to the bottom line of the survey, I asked them what made the difference in your communication? So, it was tone, it was cadence, it was frequency. But it was more about I care about you, not I know a bunch of stuff. This is about our whole country and even the world and our health and the people we love and adjusting.

So, that was the bottom line. Anything around empathy and gratitude during times of crisis, especially through the COVID crisis in 2020, was really resonating with clients. And I know, Tony, you had done some work on navigating the crisis with your client. So, maybe you could share a little bit about that, too.

Tony D'Amico: Sure, yeah. Yeah, we did a video and email series called Navigating this Crisis. And there was a total of 16 different installments that we did. But just as you mentioned, yeah, I really think being an advisor is a serving profession. And so, obviously when that crisis hit, there was financial and nonfinancial concerns that clients had.

So, with Navigating this Crisis, it was a way for me to get out communications to our entire client base and provide

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videos and talk about what is happening economically. There was a sharp decline. And so, this revisiting some of the investment and financial planning principles that we already had in place for our clients, how their financial plans factored in events like this. And so, I guess first starting off with the financial piece of it and giving them solid, objective information in a timely manner, in a calm matter, too.

So, just at this point in my career, I've been through other severe market dips and crises before. This time my role was a little bit different just as managing partner of the firm. I would say there's three things that I focused on as providing that communication to clients. But just as important for me was providing calm leadership to our team and really being... My client is our client, but our team members are also our client.

And so, really putting them in a position, a positive position, and providing calm leadership with our transition to working remote and to help them focus on what needed to be focused on, and putting our advisors in a position where they had carved out time to make calls and call all of their clients that they're working with to have those conversations. So yeah, that was a little bit of my mindset back then.

Marie Swift: It's interesting. You said calm leadership. And one of the things that came out in my paper, the Conversations That Matter, when I spoke with some PhDs who this is their trade, this is their profession, they said that calm leadership was the thing that people need most. So,

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whatever you're providing as your direction or advice as a professional, the calm attitude is what is reassuring.

And we can think about this with our kids. Right? When there's a crisis, hugs first, lecture later. Or as Carl Richards, who is called the Sketch Guy from The New York Times, he said think of it like if you're in the position of leadership, like you're a guide in a changing landscape." And you've prepared for this. You know that things can happen out of the blue. A storm could come out out of the blue.

If you're hiking in Colorado and you've got people with you and you're the guide, the last thing they want to do or to see is for you to panic. So, he said, explaining, look, I checked the weather. I didn't know this was coming like this with this force or whatever this situation is. But I've been trained in this, and we will get there through this together. I have a plan, and we can walk through this storm together. And I think that's some of what you're saying.

Tony D'Amico: Yeah. Yeah, absolutely. It's funny. You mentioned parenting. For me personally, when there's a significant challenge, I'm very calm. We all make mistakes and maybe weren't calm about something that we should've been. Right? And I think, too, it's just letting people know, it's like, it's okay. Telling team members, "It's okay that you feel the way that you do," or "You don't have to be perfect." Right? I mean, it was an extreme situation. So, I think calm leadership. Giving people grace and space, I think, was also a key ingredient.

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Marie Swift: I love that, grace and space. And I was going to say something similar, but I liked the way you said it better. I started to back off on being a demanding entrepreneur with my staff. And I have 12 or 13 people working for me depending on how we're staffed. But through this, the grace and the space, as you put it, was what made the difference. Just allowing for people to take time to homeschool or to get their vaccines and to feel lousy or to care for aging parents.

And I think we've been talking about the dynamic with a advisor and clients. But the dynamic with the entrepreneur or the business owner and their staff, those people will stay with me and be grateful and loyal for much longer because I was empathetic. We all had to be empathetic.

Tony D'Amico: That's awesome. So, just out of curiosity, what would you say your biggest challenge was as an entrepreneur going through that really... I mean, you've been doing this a long time. You've seen market declines and help advisors with communications through those periods. But this one was a little bit different because it was a virus.

Marie Swift: Yeah. I'm one of those people who tends to think I'm invincible, and as I get older, I see that maybe I'm not. So, I was still traveling in early March. I had a couple commitments in New York City. And I decided, I'm just going to go. This isn't that bad. I never get sick.

So, I hopped on an airplane on March 3rd and flew out and did a big thing at one of the publications in Manhattan. But it started to feel like a Stephen King

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movie as I went through the airports. I'm like, I didn't get the memo here. I should not be here. It was like a ghost town. It was really weird.

And I got back from that trip, and I started to feel bad. And who knows if I actually had COVID or if it was just anxiety. But dealing with my own humanity and fear. I went ahead and self quarantined. There were no tests back then. But I felt horrible and I worked through it.

And then clients of mine who were advisors of financial services firms started to call and say, "We need to talk about our agreements. We need to cut back. We need to pull the plug." So, there was panic in some of the financial firms that I was serving, and that caused a sense of more anxiety. Wow, what's really happening here, and how do we get through this together?

So, my strategy was to be, as you said, a calm leader, and to talk to those who were afraid, and including my clients who were afraid for their revenue dipping, and say, "Let's just pause for a minute. Maybe we can negotiate something to see us through until we can get clear on what's happening." And then, of course, we saw that the PPP loans started to happen, and some people took advantage of that as a lifeline. And then things weren't as bad as far as the market drop being prolonged.

So, that was the biggest challenge for me is just all of that uncertainty and not felling well myself, and needing to deal with my staff who were also scared who were also scared, and my family. And we didn't know what this thing was. Remember when we were like all sanitizing our

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groceries and leaving our mail out for three days before we touched it?

Tony D'Amico: Yeah.

Marie Swift: It was just weird. So, that was it for me. How about for you?

Tony D'Amico: Boy. Like I said, I tend to do really well in crisis situations. And I'm thankful. I have a really good team as well, 10 of us currently. And just everyone really stepped up and did a good job. So, it was a lot of, I would say, blind faith just that things tend to work out, people are good people, and everyone pitched in.

So, it was obviously just like for everyone, even our listeners whatever their career was, everyone's career got exhausting. And there's still, I think, a lot of impact on operations. Whatever business that you're in, operations have had to adjust. Virtual meetings and all those things that... There's a lot of things that have to happen operationally to make those things possible.

But for me, it was just, I would say, blind faith, and just each day trying to do the right thing. And if there was something that was bothering me or concerned, I would just try to deal with it, have conversations with my wife and try to keep, I hate to say this, but try to keep a positive face as much as possible for our team members and clients. And so, I just chose to let my guard down with my wife, Amy. And I know that you've met Amy. You know that I've married up. It's likely the second time I've said that on the podcast. So, our partnership really got us through that.

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Each severe decline that I've been through, there's studies that show the best days in the market happened after the worst days. So, we relied upon that financially for financial planning, and I've been through that. So, just really we jumped on rebalancing for our clients. Let's say they were 60% stocks, 40% bonds. Well, the 60% stocks probably became 50% stocks or 45%. So, we really jumped on that rebalancing to take advantage of the drop to buy the stocks as they were cheaper. And I applied that mindset to everything because those opportunities only come by every so often.

And just thankfully, I think for me, part of that solution was really relying upon my trusted advisors. So, I'm very grateful to have our relationship. And there's other RA owners that I work with that I collaborate with. And one of them has that... I've been in financial services for about 20 years. Well, this person's been in it for 40 years. So, to have some time with him for him to reinforce... We both have been through it, but he's been through it way more. So, just relying upon, I guess, my trusted peers and advisors, something that I'm extremely grateful for. Without that network, I think it would've been more difficult.

Marie Swift: Some of the things that came out in the Conversations That Matter study is about the need to give yourself some care. So, the pilot when there's a nosedive happening, he needs to put his own oxygen mask on first and then go attend to whatever's happening. And Dr. Sonia Lutter, who is a professor at Kansas State University, teaches the personal financial planning curriculum there. So, at K-State, she's helping to mint some of those new CFPs, so

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certified financial planners who are coming into the profession.

And the other thing that she does is she teaches crisis communications. And she said to me, "Marie, advisors need to consider themselves first responders, because they're one of many first responders when something like this happens. And they're going to be on the frontlines dealing with a lot of concern, activity, could be a lot of emotion." And so, she actually has a course for any kind of a professional, but particularly for professional financial advisors to do, which is around self care and client care, crisis communications. And I had not thought of that before.

Tony D'Amico: That is awesome. That is a really awesome distinction. You have to put your own mask on first before you help others. The other thing that I remember when I read your report, one of the other things that jumped out to me, which I thought was awesome, was just the importance of the nonfinancial aspect of the conversation. Do you want to talk a little bit about that?

Marie Swift: Yeah. I did interview a number of advisors in addition to what I saw in the survey, and they all said universally that what made the difference is letting their clients know that they cared. And so, there are two kinds of communications, the I know communication, which is I know my stuff as a professional. That's reassuring. But also the I care, that this is not just business for me. I actually care about you, your hopes, your dreams, your fears, your concerns, and we're going to get through this together.

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I think that that was the main thing that I heard from the advisors is how do you show that you care. Well, you're available. You give people your home number, your cellphone number. Some of the advisors that I spoke with or heard from said that they were actually helping clients who did not know how to use DoorDash or home delivery figure that out, clients who didn't know how to use Zoom or GoToMeeting figure that out. People who could not find toilet paper or hand sanitizer or Clorox bleach, they had it delivered. So, I think that the whole authenticity humanity aspect, I know versus I care, you needed a little bit of that both to be that calm leader.

Tony D'Amico: Yeah, that's awesome. I remember reading that story about how one of the advisors that you interviewed actually had toilet paper, shared some of their toilet paper or something like that. I mean, that, I think, is just so huge. It's like those little things. Like maybe they need help learning how to use Zoom.

I think you brought up another point, that everyone stepped up. Clients stepped up. Everyone's become a Zoom expert. Right? Everyone knows how to do video conferencing whichever platform you use. And advisors had to as well. I mean, I remember now. It's like I almost don't want to remember because it was so uphill. But we had to really relearn how to effectively communicate on Zoom in an authentic manner where when I know when I'm meeting with somebody in person, I do make eye contact, and those things make a difference.

It was interesting. I think about a month into it, I said, "Wow, I can really maintain relationships with people on

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video conference." So, I was surprised by that. So, with the study, I guess what from it would you say maybe indicates that video conferencing was a viable way to communicate? And any tips on communication through video conferencing?

Marie Swift: Yeah. I think we were all getting our arms around the virtual realm and using video conferencing like what we're doing right now through Zoom, you and I. And I was just like, okay, it was common business practice, emerging business practice. Not everybody wanted to do it. But then when we were really hungry for that human contact and to see each other, it was really the next best thing to being there.

And so, I started doing Zoom calls with my mother who is in her 80s. I live in Kansas City. She lives in Utah. She'd never used a webcam. I was able to get one. They were all back ordered, as you can imagine, everybody rushing to work from home. I finally got a webcam for my mother and her, sending adapters and all sorts of folderol to get it hooked up to her old PC. And we've been having a ton of fun just seeing each other and having birthday parties or social things.

I know that many firms like yours have done things to be more social, not just educational and business oriented. So, I think that the video chatting, the video conferencing, has helped us keep that human connectivity together. And now we're talking about do we have Zoom fatigue? Well, maybe. But I think that for me, if I were to leave a tip with our viewers, our listeners, today is think of the camera as your friend.

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Right now, I'm talking to you, Tony, through the green dot that says we're recording and we're live and I'm talking with you. So, I want you to see me talking to you. And so, I'm looking at the green dot more than I'm looking at myself or glancing down to see how you're reacting to what I'm saying. So, I would just say include the green dot as another person or entity in the conversation, and don't be afraid to look at that green live dot.

Tony D'Amico: That's really interesting. So, right now I'm actually looking at you on my monitor. I'm actually not looking into the camera. So, I'm going to use this for my benefit a little bit, this podcast. When I look at you this way, when I'm just looking at you on the screen, does it appear that I'm just making eye contact or is it a little off?

Marie Swift: It's a little off. And I think that if you're animated, you don't have to stare at the green dot.

Tony D'Amico: Right, right, right.

Marie Swift: Like I'm really trying to—

Tony D'Amico: Yeah, like too much eye contact is weird, right?

Marie Swift: Obsessed with how does my hair look or did the dog just come on or something behind me. Remember that BBC thing where the guy was broadcasting and the baby came in? That was so hilarious> I always have that, is that going to happen? I don't have a baby, but I have a dog and I have a family here. I lock the door and I tell them, "Listen, I'm going to be on some important business meetings. Please try to keep it down on the floors below

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me," because I'm still working at home. Just be transparent if something happens.

The internet goes out, dogs bark, fire alarms. Tornado sirens where I live go off. And so, just be authentic. Things happen. And people will understand and say, "Gosh, I'm really sorry, but it's Tuesday and the tornado sirens are going off and I forgot to tell you. We shouldn't have had this call."

Tony D'Amico: No, that's great. And as usual, Marie, I always learn from you, so thank you for that. So, that's really cool. And I think the biggest thing there is, like you said, it's just that understanding. So, the dog starts barking. Who cares? One of our employees, she always would feel really bad if her dog would... And for some reason, when I'm on a Zoom call with this particular employee, the dog starts getting really happy, excited, blah blah blah. I'm like, "Oh, your dog likes me." And she's like, "Oh, I'm so sorry." I'm like, "I don't care. Let the dog, whatever, be happy," you know what I mean? So, I think that's just another way to, I guess, number one, be yourself.

Number two, I guess, extending... I mean, that's a sign of a good relationship, right? When it doesn't matter if the dog is barking. It doesn't matter if my... I've silenced my phone but I haven't quite figured out how to silence the chime when I get an email. Who cares, right? It's not the end of the world.

But that's funny, because our son Anthony, he's doing virtual school until the fall. He'll go back in person. But he really excelled, so he's doing that. But before a podcast, I

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actually went into his little study area and I said, "Anthony, I'm going to be doing a podcast." And I said, "I'll need to be outside of my office for the next hour." And he just thinks podcasts are cool, so he's at that age, so he was all in.

Marie Swift: I was just participating in a study that someone else did and is called new frontiers in wealth management. And Bob Veres, who you know, is like the sage of all sages in our financial services world. And a fellow named Matthew Jackson did this study, and they interviewed 16 experts, and I was one of them. And they talked about what makes the difference, that next frontier in wealth management services. So, if you haven't seen it, Tony, I think you'll be interested. But one of the things that came out is this term called pro personal.

So, as business professionals, we're starting to shift from business and personal, and we're blurring that line. And people appreciate knowing who you are as a human being, I think, and letting your guard down a little bit to have it be okay if the dog barks or to let you into my home office. What better opportunity to get to know each other than to see into someone's kitchen or their living room or their garden or their home office?

So, I think it's been a blessing. In retrospect, it's been a tough year. I don't dismiss the fact that many people have had a lot harder time losing loved ones, which I have not, fortunately. But we've had some scares. And I think that for many of us, this has been a blessing in disguise because we've had deeper conversations.

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My kids have been home having dinner table dinners with us so much this last 13, 14 months. The boyfriend comes around. Now we know what Julie will be marrying into if she decides to get married to this guy, and he's a good guy and we wouldn't have known that. So, I think this whole blurring of the lines between being a professional and being a human being is a good thing, and social media and digital is bringing that all to life.

Tony D'Amico: Yeah, that's awesome. Yeah, that's great. I think there has been a lot of positives as well, like you just mentioned, getting to know... We were chatting before we hit the record button, and I was commenting about how nice your office looked and things like that. And even doing video calls with you and my other key members of my advisory team has been great.

And I would say the same thing with us, too. I mean, having Anthony home and really just I get to see him and how he goes about his school day. And I'm like, wow, I really learned a lot about my own son, because I typically wouldn't see him at school, but I got to see how he organizes his day, he writes out a list, he finishes his list before he starts playing and doing other things. And those mealtimes, too, it's been tremendous.

One of the things that I've recently done is I actually surveyed our employees. And I asked them what has worked well working remotely, what has not worked well. And then also what worked well when we are working out of the office full-time and what didn't work well. And I also asked them what do they think is the best, I guess, plan

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for the long term. And that really revealed that people have enjoyed... there are benefits to working from home.

And there's some drawbacks, too, like not being able to... When you leave work, you leave things there. But if you have an office at home, sometimes you will work too late. So, that was something that they indicated. But it did reinforce that family connection, so that was really interesting.

So, we will resume in-person appointments at some point, hopefully in the near future, because the data keeps getting better and better, and our team is either vaccinated or in the process of getting vaccinated, which is all good things. I mean, there was a lot of positive things, too. Like you said, the bonding with clients, the bonding with your own family was really cool.

I mean, there was reports of pollution, with people not driving, right? I think it was Los Angeles, the smog was gone. And birds started chirping, too, in San Francisco that they never have heard before. So, a lot of positives. And thankfully, COVID has not impacted our family to date, and I know there's a lot of people that it has. But there's been definitely some things in the silver... it's kind of silver lining.

So, my goal is to how do we keep some of those positives. So, we're looking at a hybrid work schedule where when there's certain days of the week when there's not an in-person meeting in the office that employees have the flexibility of working from home. But I guess, Marie, as we maybe wrap up the conversation about the

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report, Conversations That Matter, what do you think are maybe a couple of the positives that you can take from it, and how do you think that will shape things for months to come?

Marie Swift: Yeah, I'll just mention my next project is called Mastering the Conversation. So, last year I did the Conversations That Matter. How is everybody doing and what made the difference for those who were not just surviving but thriving. This year, I'm working on something called Mastering the Conversation, which will be a toolkit for financial advisors. And I guess anybody could probably get it once it's published. So, anybody who's interested in communications like I am could get this. And it'll be a quiz to see where there are gaps in your communication style.

Just a sidebar. I spoke with Dr. Daniel Crosby who some of the best known behavioral finance guys in the nation. And he said, "Marie, everybody ought to know what personality types they have." And you're not just one personality. Typically, you've got a mixture. And so, there are five big personality types. So, if you go to my blog, marieswift.com, and just look down, you'll see my Swift Chat video series. Find the one with Daniel Crosby. And there's a link to this big five personality test. So, I thought that that was interesting.

To the point of what I'm doing this year, the Conversations That Matter and springboarding into the quiz, and then a new guide with 14 experts that I interviewed to find out, well, what makes the difference in communications and how do we master those communications. And one of the things that I thought was

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really interesting in my interviews there is I interviewed a couple of journalists who are communication consultants now, and they said, "Treat every conversation like a journalist." Listen intently and write everything down, because people will get that they are important and you're actively listening to them. You're not just a bobblehead nodding. You're actually writing down their words." Uh-huh. Oh, wow. Tell me more. Anything else?" Be inquisitive like that. So, that's a tip around communication.

I think I lost your original question here, Tony. But I'm really jazzed about my next project around Mastering the Conversation.

Tony D'Amico: Yeah, that answers my question completely, so that's great. Well, Marie, as we wrap up this podcast, this podcast is about achieving success where wealth and life intersect. And really, each person has their own definition of what it means to be wealthy. And success really means different things to different people at different stages of their life.

And Marie, you and I have worked together, again, for about seven years. And you've accomplished what most people would call a very successful career, and you also have a very successful firm. But when you think about the intersection of wealth and life at this stage for you, what does success look like for you moving forward?

Marie Swift: What a great question. I think it all boils down to freedom, the freedom to do what's important to me, to be there for my family. Sometimes we get caught up in work, and we need to be focused and dedicated on our work and

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keeping our work promises. And I get a great sense of fulfillment from that and a sense of pride building this firm over the past 28 years.

But for me, now that I'm a first time grandmother, I love just saying, "You know what? I'm going to take Friday afternoon off and I'm just going to go down and be grandma and play with Jamie and see him try to crawl, and get him laughing, and help him stop fussing, and just get out and go for a walk." So, for me, I think that wealth and life, the intersection of that is the freedom, the ability to prioritize and to not be a slave to the business.

Tony D'Amico:     Awesome. Well, thanks, Marie. You've been a great guest today, and I really appreciate you sharing your insights.

Marie Swift:       Thanks for having me, Tony.

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