

Client Engagement and Technology

Relationships are the basis of our practice. Beyond providing financial planning and investment advice, we all truly care about our clients as people.

Our desire to build relationships increases as we empathize with each of our client's goals, needs, concerns, and hopes, giving us the privilege of building strong rapport. Personally, this is why I have dedicated my life to this career.

Innately, I care about people and I am a disciplined hard worker. As a result, I can create a space for clients to be vulnerable, speak freely of past investment mistakes, and articulate where they want to do better. I am part of a team where quality comes before quantity. It's important to slow down and become a better listener and specialist, as a CERTIFIED FINANCIAL PLANNER™.

This approach to client interaction is what helps to drive meaningful success that has a lasting impact. Each client has unique goals, driven in part by the current life stage. Some are focused on accumulating wealth or striving for the next promotion while others are transitioning out of full-time employment to a less demanding work schedule. There are clients who are saying "yes" to a lifelong passion as a second career or volunteer work, and parents balancing the demands of raising a family and contributing to household income. There are also retirees choosing to travel more as they visit their grandchildren living in a different state, or want to explore more destinations with their spouse overseas.

Each life stage brings joy, new experiences and unique challenges. There are numerous studies that show a positive correlation between overall client satisfaction and proactiveness of financial advisors. This correlation becomes stronger when we contact a client knowing their interests, planning needs and communication preferences. Over time, I have observed that face-to-face meetings with clients have become less of a mandate. I have learned that trust is earned and built over time. As a person who loves having a knee-to-knee conversation in a conference room, office, and even over a coffee table, I have needed to find more creative ways to make this a reality, especially during our stay-at-home order.

Communication comes in many ways — including in person, phone calls, emails, text messaging, and social media.

As a professional who cares about seeing a person's facial expression so that I can empathize with their needs, struggles and goals, I have embraced technology for customer engagement. After experiencing a client confirm trade orders through his Apple watch, and being told by a former New Jersey resident who now resides in Florida, "I miss seeing your face, let's do Skype," I knew implementing client reviews using video conferencing was the way back to stronger rapport. I now offer investment reviews and even introductory conversations over ZOOM or Skype, which are two free, user-friendly options for video conferencing. Clients receive an email confirming the date and time of our appointment with a link to our conference call. Clients can access the platforms from their desktop computers, laptops, and even cell phones, as both conferencing platforms work seamlessly across all operating systems. With one click we can join from anywhere and play video with audio without any uploading requirements. We can see one another and communicate.

The feedback I have received has been overwhelmingly positive because it is straightforward and brings us back into a coffee table conversation. For many families, there is a desire for important conversations to be in-person. Meanwhile, retirees may find themselves living in Florida while their adult children and grandchildren live in the northeast. ZOOM and Skype have provided a platform for all family members to collaborate no matter which zip code they choose to reside in. Retirees find the one click, easy to use, and the next generation expresses appreciation for the ability to meet easily without taking a drive or flight. Baby Boomers, Generation X, and Millennials all seem to be managing changing life demands at a very high

fast pace. They share a desire to be more involved with important conversations on financial matters, yet they simply do not have the flexibility to allocate the time.

Beyond having audio and “face- time,” video conferencing allows for screen sharing, making collaboration easy. As a financial advisor, I enjoy using visuals to tell a story. For every investment review, I highlight performance, asset allocation, equity sector analysis, and fixed income ladders through various charts and other educational visuals

to help convey more than a narrative. With integrated screen sharing, I can show a client what is on my computer, whether it be a PowerPoint presentation, videos, or photos. Client satisfaction has improved since implementing technology as a way to stay connected.

For a few years now, John Burke has been appearing live as an expert guest on such TV networks as Fox Business, Forbes, Yahoo Finance, CNBC, Associated Press, CNN Money, The Wall Street Journal, Canada MSN, and BNN. The networks, of course, have studios, complete with professional lighting, cameras and make-up. The amount of time and energy to prepare for a well-executed interview is extensive. The efforts certainly pay off as our team is viewed as experts in the field. Referrals tend to be at their highest after a video clip and market commentary gets sent to our clients. Receiving a referral from a loyal client is a compliment and taken with great pride. As our practice continues to grow and we serve more families, technology has become a way to provide efficiency when it comes to accepting television invitations.

Recently, John was interviewed by TD Ameritrade (available on our website). He appeared from our conference room live through my Apple iPhone 12 and a tripod station. We have committed to enhancing these capabilities as a way of improving the client experience.

It turns out that our adoption of these technologies occurred just in time. As COVID-19 has required social distancing, preventing face-to-face meetings for the foreseeable future, we have started employing this technology daily. Circumstances have led us to establish these capabilities in our homes, just as many of the network broadcasters have. We ask your patience as we work through some of the growing pains associated with this change.

I am thankful to be on a team where creative ideas can be voiced, current processes can be evaluated, and enhancements implemented.

Thank you for your trust and loyalty. We look forward to seeing you!



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