

# Why Planning Fails: Four Key Obstacles and the Confidence Formula Solution

by Scott Fithian and Todd Fithian

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Every seasoned financial advisor has had clients who came close to implementing a plan, but never signed the paperwork. Countless wealthy families have engaged smart legal and financial counsel, yet are walking around with planning that is incomplete. Many families have completed documents they don't understand, or they've implemented complex strategies but can't articulate the goal the strategy was intended to achieve.

This article explores why financial planning sometimes fails. It examines five key reasons for such failure, and how, through what we call the Confidence Formula, advisors can diagnose and improve their approach in order to

## Executive Summary

- Most seasoned planners have experienced clients who failed to implement a well-designed plan. This article examines why planning sometimes fails and how planners can reduce such failures.
- To follow through with a plan, the client, or wealth holder, must have confidence in the planning. That requires four distinct elements: trust, clarity, competence, and management. These four elements compose the Confidence Formula™, an equation for creating positive planning results.
- Trust may be the most difficult of the four elements to achieve with wealthy clients because they're constantly approached by people who want something from them. Trust is more than "chemistry." Advisors also need a method for measuring trust.
- The client must have sufficient clarity about what he or she is trying to achieve. Especially among the affluent, the question is not the money but what to do with the money. They must be emotionally excited about their goals. That emotional clarity must be documented, and that documentation shared with the full advisory team.
- The client must be confident about the technical competence of the advisory team. This is usually the least common reason a plan fails.
- Lack of management can undermine a plan. One advisor or firm must take complete ownership of the wealth holder's ability to first achieve clarity and then achieve implementation and ongoing management of the result.
- Clients aren't looking just for solutions. They may not even know what the problem is. They first need clarity about the problem so they can confidently select a solution.

reduce the failure rate. The article is adapted from our newly released book, *The Right Side of the Table*.<sup>1</sup> The title introduces a metaphor regarding the proverbial conference room table. It suggests that as wealth increases in our society, wealth holders are demanding a different model for assembling their team of professional advisors. Team members will take specific seats at the table, next to or across from the wealth holder, based on the role they are best suited to play. As more and more advisors adopt authenticity in their selection of their place at the table, wealth holders will become savvier to those advisors trying to disguise their underlying relationship goals. Advisors must be clear about where they're meant to sit and why.

Whether you got to the table by accident or on purpose, through brilliance or sheer tenacity, every financial services professional has an obligation to consumers of financial products and services: to honestly and introspectively settle into their own right role. Change and innovation are good as long as they match your skills. We must evaluate what services we provide, how we are compensated for those services, and how these factors serve the consumer's ideal ultimate ends.

### The Confidence Formula

A group of high-powered, highly skilled advisors from multiple disciplines comes to the table on the client's behalf. The client is smart, wealthy, and has a desire to advance his planning. Conversations take place, numbers are modeled. Flow charts are skillfully drawn and presented. The wealth holder pays ample fees for best-in-class talent. Yet little or no progress is made. Why does planning for wealthy and high-wealth families so often start off with a bang and slam to a halt, only to be picked up again years

## Lack of Sufficient Trust as an Obstacle in Planning

- The wealth holder must have trust in every participant in the planning process, not just the key participants.
- Advisors often mistake good relationship chemistry for deeply rooted trust.
- Without a method for measuring trust, how do we know it's there?

later by a different team?

The industry contains countless advisors who possess the integrity, expertise, and people skills to get the job done. So why does every wealthy family we meet lack a complete plan? Why are their experiences so distasteful?

Some say that only advisors who get paid based on incentives will keep their eye on the ball long enough for the wealth holder to cross home plate. Some say that a lack of competence runs rampant, and that this is the reason so many families are left with substantial financial, legal, and tax exposure. If it's not being tended to, it must be that the advisors at the helm don't have the motivation, technical expertise, professionalism, or tenacity to get the job done.

Yet in prospecting, good advisors are frequently stopped cold by a lack of interest from a prospective new client. The wealth holder has already aligned himself with competent people he trusts and therefore considers the work to be done. He doesn't realize he has achieved only two of four elements required for a successful plan.

To make a highly confident decision—one in which the confidence lasts over time—a wealth holder requires four distinct elements:

1. Trust
2. Clarity
3. Competence
4. Management

These four elements we call the Confidence

Formula™, an equation for creating positive planning results:

$$\text{Confidence Formula} = \text{Trust} + \text{Clarity} + \text{Competence} + \text{Management}$$

It is not sufficient for an advisor to excel in one area of guidance and handle the others by default. If the advisor doesn't possess expertise or a process in one of the four areas, the missing link must be outsourced to someone who does.

The formula dissects effective planning into four strategic layers. For scenarios in which planning has stalled or stopped, it helps us diagnose the reasons. It also offers a method for creating successful future scenarios. Let us start with the four strategic layers and five reasons planning fails.

### Reason #1: Lack of Sufficient Trust

Trust is the basis for all relationships and the level of trust a wealth holder is able to afford the advisory team has significant implications for achieving progress in planning. The wealth holder must trust everyone seated at the metaphorical conference room table, even those he may never personally meet (this could be a technical expert engaged backstage or an institution with whom an advisor is affiliated).

Consider the minds of the affluent. They are approached daily by people who want something from them. They wear skepticism as a protective coat of armor.

## Lack of Sufficient Clarity as an Obstacle in Planning

- Advisors must separate a client's intellectual acknowledgment of a great idea from their craving for emotional clarity about the broader intent for their planning.
- Tax reduction is an effective sales technique but is not always the wealth holder's key driver. It may get a conversation started but it often lacks sufficient emotional conviction to get a strategy implemented.
- Ask yourself whether tax reduction is the real reason the wealth holder came to you for help. What deeper quandaries are they contemplating?

Trust may be the most difficult thing they have to enlist in planning.

Add to this challenge the rampant abuses of trust in the financial services marketplace. Good, smart people are taken advantage of every day. The term *trust* is treated with the casual nature of an object you can buy at a store. Every advisor claims to have it and most say their ability to establish trust is better than the other guy's.

Having an innate ability to build trust is not enough. It is a skill we need to respect, analyze, and hone. The Trust Formula™ offers a way to quantify an advisor's ability to build trust. It gives us a method for establishing trust, and for introspectively examining how we, as individuals, can do a better job of establishing trust in professional relationships.<sup>2</sup>

The most trusted advisor of the future will possess a method for helping the wealth holder tangibly evaluate how trust is being earned and used by every member of the advisory team, as well as an ability to document changes and progress in the trust dynamics present at the planning table.

### Reason #2: Lack of Sufficient Clarity

Clarity is defined by the client's utmost confidence in what he or she is trying to

achieve. If a wealth holder is clear about the intent behind a particular planning strategy, it means his or her vision is so completely apparent, it feels as if it is common sense to the client. If you asked them 20 years from now why they acted on a particular strategy or bought a particular product, they would give you the same answer as today. Also, their answer would represent a vision, not a solution. Raising financially frugal children is a vision. Saving taxes so there's more to fund the family foundation is a solution.

As advisors, it's important to ask ourselves how frequently clients feel that way about a planning strategy we're about to implement. Is their implementation driven by clarity or fatigue? If they don't implement, what caused them to back away from the table?

A few decades ago, while we were still getting our arms around why planning fails and how to fix it, we had the following experience. Our client had a net worth of \$10 million. They owned several hundred acres of raw land and a substantial amount of a particular highly appreciated stock. Based on the fact pattern, we recommended implementing a charitable remainder trust (CRT). After 14 meetings, with each meeting considering a different variation of the plan, we were convinced they were ready to move

forward. They implemented a few aspects of the plan but they never pulled the trigger on the CRT.

A few years later, during a planning review, we asked them how they felt about their plan. They said, "We're not really sure—we don't understand it." Then we asked how they felt when we originally created the plan and their answer was the same: "We didn't really understand it. We were confused by it all." We asked another question: "If you were confused, why did you implement some of the recommendations?" Their answer: "We were tired and we wanted to stop."

The clients had used implementation as an exit strategy from the planning table. Fortunately, they are still clients and have helped us refine the basis for our methodology over many years. Our conversations are no longer driven by logical fact patterns that only serve to fix tactical issues. They start in a different place, looking at the greater vision for learning how the family wants to leave a mark on the world. As a result, they have implemented a greater quantity of complex strategies than any other client.

Lack of clarity is what draws wealth holders toward or away from the planning table. Before there was any wealth to speak of, they anticipated that money would bring freedom. Instead they are faced with larger and more troublesome questions. Wealth has flooded their lives with an abundance of facts, circumstances, and intertwining decisions.

Their need for clarity is two-fold. First, the wealth holder must have clarity and it must be documented. Second, the documentation must be shared with the full advisory team, and the team must, as a group, possess clarity about the wealth holder's intentions. The document becomes the guidebook for the wealth holder's tactical planning. If the topic, product, or strategy doesn't match the

client's documented vision, it never makes it to the planning table.

Lastly, it is crucial to highlight the difference between intellectual acknowledgment of a bright idea and emotional excitement about the bigger goal a strategy achieves. This is the difference between intermediate acceptance of a logical set of facts and the true gut-level clarity that drives humans to take action. The primary flaw in planning for wealth and high-wealth families is the assumption that sound recommendations made by smart advisors should be implemented. It was a great plan design. Why didn't they implement? Because they never internalized the root need. They hadn't even clearly identified the problem. Not wanting money to mess up the kids isn't solved by stringent trust language. It's solved by wealth holders' clarity about what they do want the wealth to do for the kids. They didn't implement the obvious plan design because they didn't see it as a solution to their problems. They never bought into it with their hearts and souls and therefore their wallets and signatures. This is why planning fails.

### Reason #3: Lack of Competence

Once trust and clarity are present, the next factor in making a confident decision is competence. Does the current team have the technical expertise to help the wealth holder identify, select, and implement the solution, and manage the result over time? We have all seen decent recommendations poorly implemented, with a catastrophic result. If wealth holders do not perceive—consciously or subconsciously—that adequate competence exists in the seats that are filled, they will eventually retreat from the table without implementing.

Competence, believe it or not, is the least of the wealth holder's worries. It is

## Lack of Sufficient Competence as an Obstacle in Planning

- Every seat at the wealth holder's table must be filled by an advisor with sufficient competence in his or her particular discipline. With even one weak link, the wealth holder may halt all planning.
- Competence is the least frequent reason planning fails. Many advisors are preoccupied with obtaining additional technical designations instead of tending to their abilities in the realms of clarity and management.

not the primary reason planning fails. It is not the area in which seasoned advisors require the most self-improvement. In fact, we believe that many advisors have an overzealous preoccupation with improving their technical knowledge. The industry is abundant with tax, legal, insurance, and investment experts. Lack of information or quality information is the least common reason planning fails.

### Reason #4: Lack of Management

Effective management requires one advisor or firm to take complete ownership for the wealth holder's ability to first achieve clarity and then achieve implementation and ongoing management of the result. Often there are factions of tenacious, well-intentioned team members but no single advisor in whom the wealth holder has vested explicit authority to manage the team.

We know that an incompetent team will likely produce a poor result, but even worse, a competent team lacking adequate clarity and management will produce a poor result at a high cost. Effective management includes a systematic method for reevaluating clients' changing needs and mindsets on a regular basis. In the best-case scenario, in the affluent market and beyond, there should be an annual fee attached to this review so that it is perceived by the wealth holder as a deliberate exchange of value.

### Comprehensive Planning: Be Careful What You Wish For

In high-end planning, we often see self-appointed managers. These are advisors who are skilled at the technical side of creating a plan, commit to managing the pieces to fruition, and who typically have a core competency that becomes a part of the solution at some point—either insurance or investments. The challenge that surfaces is the overused and under-defined term *comprehensive planning*. The term is subjective at best, and unfortunately it is so often used in planning that we must assume it is used to describe a variety of intentions and support structures. To the high-end advisor, *comprehensive* is often defined as ensuring the insurance, investment, legal, business transfer, and tax planning work in harmony. This is a far better result for the wealth holder than they might achieve from juggling a variety of experts themselves.

Yet the most trusted advisor of the future will define comprehensive management as something altogether different. *Comprehensive* will include accountability for overseeing every insurance professional of every kind; every money manager, whether or not they manage the assets; all of the CPAs and attorneys; any specialist in play at any given time; the wealth holder's philanthropic advisors; and even their bankers.

This management role will account for

## Lack of Sufficient Management as an Obstacle in Planning

- In the wealthy and high-wealth markets, the team leader of the future will commit to managing all aspects of the wealth holder's affairs—not just the core disciplines of legal, tax, financial planning, and investment management.
- Management will include, for example, overseeing all of the client's money managers, whether or not you manage the assets.
- It will also include managing preservation of the family's intangible assets: documenting the wealth holder's value systems and decision-making patterns so they can be shared with future generations.

every facet of the wealth holder's financial life, but it won't stop there. It will address the manner in which their life intersects with their wealth. How will adult children manage and preserve the family's tangible and intangible assets? What mentorship is required? It will include documenting the wealth holder's value systems and decision-making patterns and then sharing them with future generations.

This manager will be appointed by the wealth holder and will therefore have the authority to keep the team in check. With a clear center point of authority, the egos of the brilliant remain at bay. He who allows his ego to flare and stall progress is quickly ejected from his seat at the table, or carefully put back in his proper place by the team leader.

This management concept may cause some to contemplate whether to strive for the most-trusted-advisor role. Being in this role does not mean you have to take phone calls 24 hours a day, or be interrupted on a sailboat in the Bahamas. It does mean you must have a team in place to manage the intricacies, and a high-level person who is accessible when you're not available. In the wealthy market, you will need a team that goes beyond an administrative or client service person. In the high-wealth market, and as you move up the net worth spec-

trum, advisors will have to build out a real back office with a variety of technical and support people.

### Reason #5: Lack of Confidence

Confidence is created through success in the previous four categories. When all four categories are addressed with skill and elegance, wealth holders achieve forward progress in planning. They make confident decisions that carry enough momentum to make it through even the most challenging and precarious of implementation obstacles.

Think back on some of the choices you've made in life that you made with confidence. They likely still feel like solid choices. Interestingly enough, if a client makes a confident choice that yields a poor result, they're typically willing to live with the consequences. They take ownership for their actions.

### Transference Plays Interference

Many advisors believe that if you have the right solution, the client will implement. Whose right solution is it? The judgment about what the advisor deems to be right for the client often carries baggage from previous planning experiences. Advisors have seen similar pain in so many families; they quickly arrive at

what looks like the best fix. Not only did they fall short of a full diagnosis, they borrowed a diagnosis from the illness of a different family.

The old saying, "If you have a hammer the whole world begins to look like a nail," warrants attention. Why is it that most life insurance agents wind up selling insurance as part of their planning recommendations? Why is it that attorneys always find documents that need drafting? And why is it that wealth holders often don't act on what's recommended?

### The Myth of Clarity—Logic Versus Ownership

Why is it that you can present a great idea to the right client and the planning goes nowhere? Their tax exposure is so thick you can almost picture Uncle Sam sticking his fingers into the pie. Their investments are so clearly misallocated you cringe at what opportunities they've already missed. Yet no action ensues. We believe it is because a great answer to the wrong question is useless.

Advisors go into planning thinking the client is looking for a solution. In reality they're not even sure what the problem is. They're simply overwhelmed with symptoms—a particular point of pain they want exorcised from their lives. What they really need is clarity about what's bugging them, what they want fixed and why, so they can confidently select a solution. They need help figuring out the shape of the hole before they can even consider what kind of peg will offer a snug fit.

Our profession often confuses logic with acceptance. Rationally, the idea seems like a perfect fit. But the client needs clarity—their own clarity, not the advisor's. They need to be stimulated to thoroughly think through the problem until they achieve their own ah-ha. This could take an hour, a week, or a year. When the strategy aligns with their point

of clarity, from an intellectual and an emotional perspective, smart wealth holders move forward with surprising momentum. This type of clarity is best achieved through deep, discernment-based discovery.

We believe that in the wealthy and high-wealth markets, the wealth holder will begin to demand a more participatory discussion in planning. They are not interested in having an advisor summarize the situation, recommend a solution, and press forward toward an outcome. They want the advisor to bring knowledge and wisdom to the conversation. The wealthy and high-wealth consumers are intelligent and effective decision-makers. They have been thinking about these issues for years, and they want to be part of the solution.

Advisors have a very specific responsibility here. If a wealth holder comes to the table with a definitive request—"I want to give \$5 million to each of my kids and the rest to charity"—the advisor must be willing to probe deeper and explore the solution.

This is also why the advisors applying the advice style in the wealthy and high-wealth markets will find their seats placed at the left and right ends of the table, kitty-corner to the wealth holder, not beside him. The wealth holders in the upper two markets are savvy. They're beginning to wonder why advisors think they have all the answers. They don't want to be told what to do. They want to be engaged in a dialogue, and if the dialogue is facilitated by discernment-based questions, there's an excellent chance they'll come to a new conclusion. They might even sign that paperwork you've been saving for years.

### Management = Process + Methodology

Management can be defined as the way in which you systematically deliver the

## A Client's Dream Sets Sail

Charles Hollander, owner of Applied Strategies & Counsel, Inc. in Scottsdale, Arizona, used a true management process to help a client identify and achieve his life dream. Says Hollander:

"He was a self-made man who had amassed assets of \$17 million through the growth of his business. He was referred to me because he wasn't happy with the management of his liquid portfolio of \$5 million. At the time, he had investments with three different advisors and he was acting as the point person. I explained to Steve that we would be happy to eventually manage his investments but that we don't make investment recommendations in a vacuum of the bigger picture. I explained our process for strategically managing a person's entire situation in context by first getting clarity about their vision.

"Steve was intrigued enough to engage us and we began the discovery process to identify his vision. It turned out that he had always loved the water and had a lifelong dream to buy a large yacht and sail around the world. He had never said this out loud. He hadn't even really admitted it to himself. He wasn't sure he could afford it and couldn't begin to figure out how to get away from the business for a long enough time.

"With his vision firmly in place, we communicated it to the rest of the team. The investment advisors were a bit surprised to find out that beating the market wasn't Steve's primary goal. The CPA was taken aback to learn that extensive tax planning wasn't number one on Steve's radar. It is worth noting that Steve had done a great job engaging best-in-class advisors. They were all extremely technically competent. Yet now there was a common goal to manage to and it had all the momentum of being Steve's life dream.

"My firm coordinated communication and execution between the logical players—the core CPA and attorney—but we also oversaw the three existing money managers, a business valuation expert, a real estate attorney, and an additional attorney who was a specialist in exit strategies. Once we had built a sound technical plan, we met with Steve's philanthropic advisors to discuss how his vision might affect his charitable commitments. Next we engaged a property and casualty expert to educate Steve and the team about proper insurance coverage from the standpoint of the yacht itself, and liability issues inherent to having guests aboard.

"I will never forget how it felt to watch the look on Steve's face as his vision developed into a reality before his eyes. He was nice enough to express the fact that he would have never gotten to this point without a real management process. Someone needed to stimulate and manage his vision while at the same time being willing to look at the myriad pieces required to achieve it. Years later, we were asked to manage all of Steve's investments. That was just the icing on the cake."

client's ultimate result. Having a process means that you do the same thing the same way every time. Certainly, planning should be sensitive to the unique person-

ality and communication style of the client. But if we're running a business, most aspects should be rooted in process and the processes must be documented.

## Clarifying a Client's Vision

Gwen Harvey of BridgeWater in Toronto, Ontario, helped a wealth holder stalled in planning gain clarity about her overall intent for her wealth. Says Harvey:

"Mary was a major shareholder at a public company here in Toronto. She had been hired ten years earlier to help the manufacturing company drive shareholder value and had done a tremendous job. Now, with a substantial portion of her shares about to become liquid, she knew that her financial situation would become far more complex. She proactively sought out a great tax accountant and well-regarded tax lawyer and engaged them both. They began to suggest strategies for asset protection and to defer and minimize tax. She was confident the advisors were exceptionally smart and she knew that on paper the ideas were sound ideas, but she didn't have conviction about executing them. The strategies under consideration seemed to separate her from the wealth, and the numbers that were identified for the kids and the family foundation were tax wise but philosophically overwhelming. To make matters more confusing, the accountant and the lawyer had different ideas about how to structure things, and Mary had no context for how to choose. When she shared her struggles with a friend in financial services, he suggested she contact me.

"I shared our process for clarifying vision first and Mary visibly began to relax. She engaged my firm and we used our wealth intentions process to help her develop an overall plan. I explained that her vision would become a filter through which we could pass specific strategies to assess if each one is the right fit.

"Using discernment-based discovery, we explored how she wanted to use the wealth. We talked about protecting her financial independence and then worked through her vision for the children and her community. Mary felt confident her needs would be met, yet she was unsure about her adult children's ability to handle large sums. We documented her intent with a written family financial philosophy and included a mentorship structure for the children. We began some of the programs immediately so that if she were to die prematurely, some of their learning would already be underway. Additional phases of mentorship were outlined for the next decade so that ultimately the children would be ready to receive the substantial sums outlined in the will. We also worked through her philanthropic vision and she decided to reduce the initial allocation for the family foundation. While philanthropy was paramount to her broader intent for the wealth, she wasn't ready to make all of the long-term decisions right then.

"Recently over lunch, Mary reflected on the events of the previous few years. She shared that she felt very at peace with the planning process, including the decisions she made and the legal and tax structures she chose to support them. She felt great about being able to utilize the brilliant ideas offered by the accountant and lawyer she had selected, instead of completely walking away from the table."

Methodology is the framework that supports process. It provides the step-by-step marching orders for how you imple-

ment processes. Done well, it also provides the advisor and the team with the discipline to use the processes that have

been created. As entrepreneurs we tell ourselves innovation is the root of our success. This buys us time and allows us to justify life without process. The wealth holder of the future will smell it a mile away.

Many advisors brag to prospective clients about having a planning process. There is a grave difference between describing how a client moves through the food chain of planning and actually having a repeatable process. Do you have a list of the questions you ask at every first discovery session? What do you do when you get back to the office after a meeting? And then what? What is the agenda for the second, third, fourth, and fifth meetings? Is it the same every time or does your staff prepare for each meeting from scratch? How do you know if you missed a question or skipped a step? Without documentation, the people we employ to keep us in line have no measurement as to whether we even executed the process.

Most good advisors execute in each of the four categories at some level. We each exceed or recede in our abilities at particular times with particular clients. The key is finding that last little bit of potential improvement and stepping toward it. The marketplace is becoming more demanding. The wealth holder of the future will expect more than intuitive ability. This requires taking your greatest strengths and systematically working to improve them.



### Endnotes

1. *The Right Side of the Table*, Denver, CO: FPA Press, 2007.
2. The Trust Formula provides a measurement of accountability for trust in relationships and a structure for wealth holders to evaluate trust in their existing, often longstanding

## An Exercise in Overcoming a Stalled Plan

Consider approaching a situation in which the planning has stalled and using this exercise to determine why. Have a conversation with your client about the Confidence Formula. For example: "Jim, we've spent a lot of time reviewing this issue and these solutions. My experience is that every good decision requires confidence. In planning we find that confidence is the sum of a quality experience in four realms: trust, clarity, competence, and management. Let's circle back and diagnose where the gaps are."

Walk the wealth holder through each of the four areas as defined here. Ask probing questions to identify which of the four areas is on shaky ground. When you receive an answer, ask a follow-up question. Delve deeper until you feel you're on ground that has not been covered in previous conversations.

After the meeting, take a few minutes to document the client's thinking and the ah-ha's they had during the conversation. Why did a particular thought come to the surface during this conversation, when it hadn't previously? What aspects of your behavior caused the wealth holder to reach a deeper level of clarity?

advisory relationships. It is a mathematical formula that measures the four layers of behavior that make up trust. The Trust Formula:

$$\frac{C + R + I}{SO}$$

C = Credibility. Credibility represents

accuracy and completeness. It also accounts for the ability to anticipate needs and articulate insights.

R = Reliability. Reliability represents repeated links between promise and action. It also includes communicating in the client's preferred medium of communica-

tion, and the frequency of contact.

I = Intimacy. Intimacy represents a willingness to discuss tough topics, and the ability to do so in a manner that is palatable and even welcome.

SO = Self-orientation. Self-orientation represents anything that draws focus away from the client and toward the planner. It quantifies the advisor's underlying motivation for being in the relationship. It includes a verbal tendency to spend too much time relating the client's stories to your own stories. Note that self-orientation is the denominator and is therefore significant to the total score. It has the ability to break down successful ratings in the other elements of trust. In this category, a low score means the adviser is not self-oriented.

The Trust Formula allows advisors to rate themselves in each category based on the score they believe their clients would give them. Each category receives a score of between one and ten.



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