WORKSHEET · TEN MINUTES

The ten households you cannot afford to lose.

Jamie Lima put it plainly in *AdvintroEdge*: **"take inventory of the households in your book where you have never sat with both spouses. That is your real risk list."** He is right, and almost nobody does it. Here is the version that takes ten minutes.

LIST YOUR TEN LARGEST HOUSEHOLDS. TICK WHAT IS TRUE OF THE SECOND SPOUSE, THE ONE WHO DOES NOT SCHEDULE THE REVIEWS.

1. I have met them.
2. I have spoken with them without their spouse present.
3. I could name a financial priority that is *theirs*, not the household's.
4. They have contacted me directly in the last twelve months.

HOUSEHOLD (initials are fine)	1	2	3	4	SCORE	APPROX. AUM
	☐	☐	☐	☐		
	☐	☐	☐	☐		
	☐	☐	☐	☐		
	☐	☐	☐	☐		
	☐	☐	☐	☐		
	☐	☐	☐	☐		
	☐	☐	☐	☐		
	☐	☐	☐	☐		
	☐	☐	☐	☐		
	☐	☐	☐	☐		

Households scoring **0 or 1**: _____ × average AUM _____ × your fee _____ = $_____

That is annual revenue resting on a relationship you do not have. It does not leave when the marriage ends. It leaves when she finds an advisor who treated her like a client, and your growth number reports it as something else.

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