

INVESTMENT EXECUTIVE

CANADA'S NEWSPAPER FOR FINANCIAL ADVISORS ■ JUNE 2005

25 SHEPPARD AVENUE WEST, SUITE 100, TORONTO, ONTARIO M2N 6S7 PUBLICATIONS MAIL AGREEMENT NO. 40064924

COMMUNICATING BY WENDY CUTHBERT

How to make sure the message gets through

Much of what people say to others is not communicated by their words, but by their posture, tone and eye contact

EFFECTIVE COMMUNICATION is critical when dealing with something as complex as financial matters, yet many advisors may find it hard to determine how much of what they say is actually reaching clients.

Consider this: in person, words provide only 7% of the meaning of a person's message. The remaining 93% is provided by non-verbal cues, such as posture, eye contact and tone, says Karen Brunger, director of **International Image Institute**, an image-consulting firm in Richmond Hill, Ont. Vocal cues (tone, pitch, rhythm) and visual cues (posture, dress, eye contact) account for 38% and 55%, respectively, of a message's impact on a person, she says.

Even on the phone, words only confer 15% of meaning, while vocal cues become even more significant, accounting for 85% of a message, according to Dr. Albert Mehrabian, a U.S. psychologist and pioneer in the field of body language and psychology.

So what does it mean? "We are primarily non-conscious, and most of the messages we get are non-conscious," says Brunger. In other words, you'd better have a clear idea of what your body and tone are "saying" apart from your actual words — or you might be sending

out the wrong messages to your clients.

One of the biggest recurring problems for many individuals, says Kimberly Law, image professional and director of **Personal Impact Image Management** in Burnaby, B.C., is that their verbal cues don't align with their non-verbal cues. "Everything should be in sync with one another," she says. "If you are saying one thing, but your body language and the way you're dressed is saying something else, it's not going to come through and people won't consider your message credible."

There are ways advisors can ensure that their non-verbal communication is congruent with what they're saying. Here are some tips from the pros:

■ **PREPARE.** Although you don't want to rehearse every single thing you're going to say, you do want the meeting to have a point and flow smoothly, says Joanne Ferguson, a partner with **Advisor Pathways**, a consulting firm in Stratford, Ont. "You need a goal," she says. But go no further than knowing what you want to accomplish — so you don't

have a one-sided conversation, she warns.

■ **LISTEN.** Too many advisors walk into a meeting and launch into overprepared presentations. While it's important to have some idea of where you want to take a conversation, it's also critical for advisors to add some flexibility to their communication style. "It's important to go in with a clean slate," Ferguson says.

■ **REPEAT.** Asking questions and calmly relaying back a client's answers, with little inflection, indicates to clients that you're interested in what they're saying and want them to understand everything fully before moving on. It's also a

good way to make sure the conversation is moving forward at a speed with which both parties are comfortable, says Brunger.

■ **PAUSE.** Don't be afraid of pauses. The rule of thumb is that, after saying something significant — something you want a client to absorb — count to three slowly.

■ **USE POSITIVE LANGUAGE.** "A lot of words show judgment," Brunger says. Simply switching one word for another can eliminate any sub-

conscious negative triggers. For example, she says, advisors should stress that clients are signing an agreement rather than signing a contract.

■ **USE CLEAN TONALITY.** Aim to match your client's tone. If it's negative, work on shifting it to a calmer area by downplaying inflection altogether, says Law. One common mistake that people make is to use an upward inflection at the end of sentences, mimicking a question. It makes the speaker sound unsure and shifts power to the other person.

■ **THINK ABOUT YOUR BODY.** Sitting at a desk literally separates you from a client and may unconsciously state that you're on a different team, says Brunger. Better to sit side by side, either in chairs or on a couch. Another no-no: crossed arms and legs. "They send a negative energy to the client," she says.

■ **USE AND UNDERSTAND EYE CONTACT.** The ideal level of eye contact is 70%-75% of the time, and a soft gaze is best, says Brunger.

It's natural to look away each time you process information, she adds. But if a client is always looking around, that can be a signal he or she is distracted or overwhelmed by what you are presenting. In that case, slow down and find out "where the client is" by asking some non-judgmental questions. If a

client is staring too intensely with little eye movement, that, too, can be a sign of being lost, she adds.

There are more eye tricks. According to neurolinguistic programming research, looking up stimulates the visual part of the brain, looking to the side is auditory and looking down is kinesthetic or "feeling." So, a client who tends to look up might respond better to visual language: "I see what you mean" or "I get the picture." If a client looks to the side, an advisor can say: "I hear what you're saying" or "I like the sound of that." And if a client tends to look down, a more appropriate question may be: "Does this feel right to you?"

■ **PRACTICE.** Whether or not you hire an image consultant, it's a good idea to practise these techniques on someone. When coaching advisors, Ferguson hires actors to play the role of a client on the phone or in person, and provides feedback to advisors on their communication skills. Image consultants often use video to show people when one of the three communications cues — verbal, vocal or visual — is somehow out of line.

There are always surprises, especially when people hear how they sound, says Brunger. "Most of my clients have no idea of their own tonality," she says. "It's funny that what they hear inside their heads is so different."