

A photograph of a wooden table and chairs in a room with a large window. The scene is dimly lit, with light coming from the window, which shows a view of trees outside. The text is overlaid on the image.

DREAM ARCHITECT LIFE

The Four Meetings

The four questions Bryan Sweet opens with, and the structure that gives each of them somewhere to land.

A WORKING DOCUMENT. PRINT IT AND WRITE ON IT.



Why the conversation moves

A client of eleven years left one spring in the late nineties. He said his new firm had spent an hour asking what he wanted the money to do, and that nobody had ever asked him that.

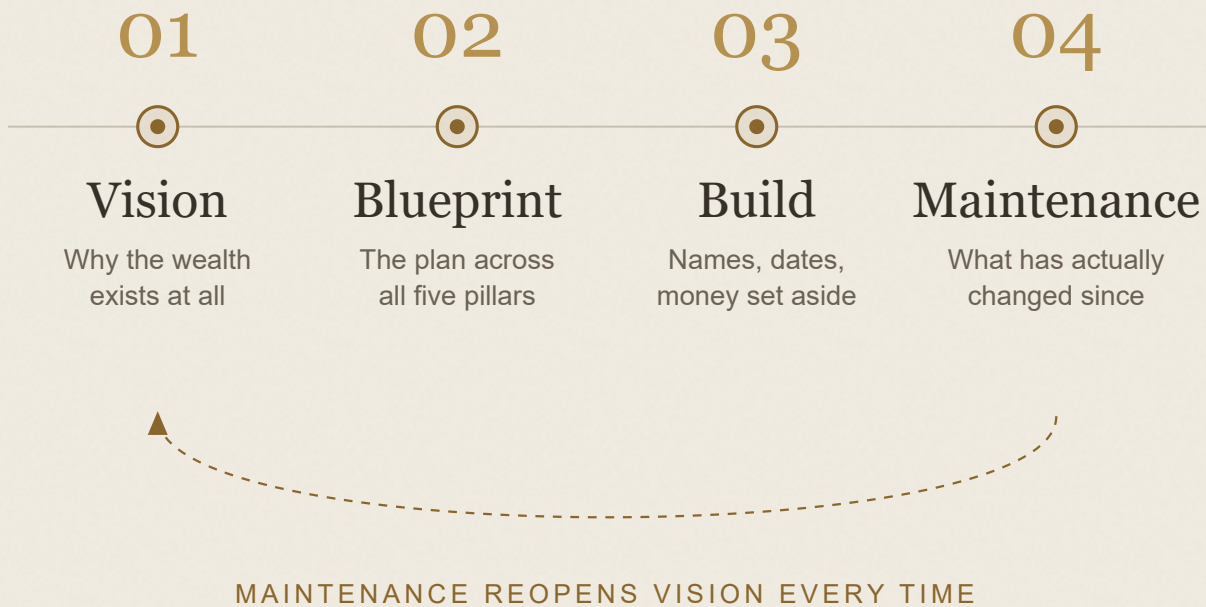
Somebody had. Three years running I had written down that I intended to. He had mentioned it once: acreage his family farmed and sold before he was grown. Then we got to the performance pages, and he had somewhere to be.

Every item on that agenda had a deadline attached or a form at the end. The land had neither. A conversation moves when nothing breaks if you move it. The only thing that happens is another year, and a year going by is not a sound anybody hears.

Four meetings, four questions. Each one gives an advisor somewhere to put an answer, which is the only reason any of it stops moving.

Four meetings, four jobs

They run in this order, and the order is the part people get wrong. Most practices start at Blueprint, because that is the meeting the profession trained them to run.



THE RULE THAT HOLDS ALL FOUR TOGETHER

The last five minutes of every meeting belong to the next meeting. A real date, and one sentence about what that meeting is for, said out loud before anybody stands up.

Without it these are four good conversations. With it the client leaves knowing when they are next in the room and what will be on the table.

The four questions

One per meeting. Ask it early, then stop talking. The silence after each of these belongs to the client, and the discomfort in it belongs to you.



MEETING ONE

Vision

“What do you want the next twenty years to look like?”

Nothing on the table. No statements, no illustration, nothing to hide behind on either side.

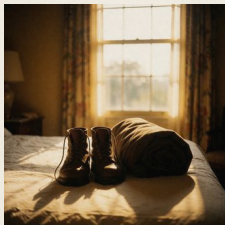


MEETING TWO

Blueprint

“Which of these would you move up if you could?”

Ask it before you show anything. The answer names the constraint they actually feel, which is rarely the one the software flagged.

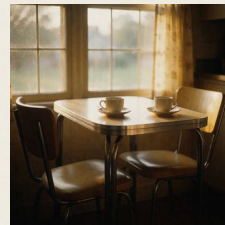


MEETING THREE

Build

“What month?”

Not what year. A year is a wish. A month has a flight in it, and the flinch you get asking is the useful part.



MEETING FOUR

Maintenance

“What has changed since we last sat here?”

In their life. Statements stay face down for twenty minutes and no number gets said until they are turned over.

ONE RULE FOR ALL FOUR

Ask the question, write the answer down in their words, and resist finishing their sentences. Count to ten before you speak.

It is uncomfortable for about four seconds, and then they start again. The second thing they say is the one you came for.

What to do with the answers

Everything the four questions turn up goes on one page in front of the client, with a season and a year beside each line. A dream with no date on it is a preference, and preferences lose to whatever is urgent.

Then sort it, and never by cost. I once asked a couple to rank their list cheapest first because I thought I was being useful about cash flow. They put the river trip with his brother near the bottom because it was the expensive one. His brother had a stroke the following spring and they never went.

Needs a body
that still works

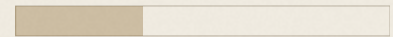
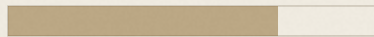
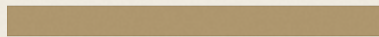
The walking trip. The dive.
The house with the stairs.

Needs a particular
person to still be here

The trip with his brother.
The wedding. The handover.

Will genuinely
keep

The letters. The foundation.
The house on the coast.



FUND FIRST

CAN WAIT

Years of life and years of capability are two different numbers.

TWO RULES

It gets read back out loud, item by item, at every meeting after the one where it was built. Not referred to. Read.

It belongs to the client. If it lives in your CRM and they have never held a copy, you have built a record rather than an instrument.

What to do on Monday

The last five minutes of every meeting belong to the next meeting.

AN AUDIT WORTH AN HOUR

Go back through your notes from your last ten client meetings. Your own notes, the margins, the thing you underlined. Count how many contain something you meant to come back to and did not. Most advisors find three or four.

Then ask where in your meeting structure that was supposed to go. Almost always the honest answer is nowhere.

THEN PICK ONE CLIENT

The one you could already picture while reading that. Call them and say you have been carrying something since the spring and you would like twenty minutes on it, separately from the review.

Do not attach it to an agenda that has numbers on it, because it will move again.

A practice runs on talent. A business runs on a system. What lives in one head leaves with it.



WHO WROTE THIS

Bryan Sweet

Bryan entered the profession as a college student with no clients and built one of the top advisory practices in the country from a town of ten thousand people. Over a billion dollars in assets, and client retention above ninety nine percent across forty years. He founded the EWAS Conference and travels sixteen weeks a year.

He built Dream Architect Life because after four decades the pattern was obvious. People do not want a financial plan. They want to see the thing they imagined actually happen.

WHAT THIS LEAVES OUT

The four agendas themselves. What to do with what comes back. How to hold a room when somebody finally says the thing they have never said in front of their family.

That is an hour, and Bryan runs it himself. Thirty minute walkthroughs on Thursdays, nine to one Central, or bring the question you are stuck on to the next Lunch & Learn.

dreamarchitectlife.com/book

This document describes how one advisor runs client meetings. It is not investment, tax or legal advice, and nothing in it is a recommendation or a promise of any outcome.