

How advisers can identify and approach a faltering client relationship

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Hindsight is 20/20. But if you want to identify a faltering client relationship before it's too late, there are some tell-tale signs you can keep an eye out for.

If you know what you're looking for, you can always take steps to give the relationship a little loving care, says psychologist Alison Hill.

"It doesn't mean the writing's on the wall and they're going to leave," says Hill, the Founder and Director of behaviour and motivation strategy company, [Pragmatic Thinking](#).

Here are some warning signs to look out for:

1. Avoidance

A breakdown in communication or a change to the usual dynamic may be a sign your client is considering going elsewhere.

"When you feel like you're chasing the client more than they're chasing you, and they're not replying to your phone calls or emails," Hill says.

2. Distancing

A client becoming extremely nice all of a sudden may actually be a sign your relationship is faltering, Hill suggests.

"Sometimes people want to avoid the tough conversations so they become very, very nice. They also have shorter, less personal conversations," she says.

3. Questioning

If you're fielding more questions from a particular client than usual you may want to examine the health of your relationship, Hill says.

"It could be a client asking more questions around the products you're offering, or your fee structure and what benefits you're delivering," she notes.

How you should respond

How you choose to respond to these warning signs can not only make or break your relationship with the client, but can also impact your wider reputation and referrals.

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Keeping you on the front foot

Hill's first piece of advice is not to take it personally.

"If you take it personally you can jump into survival mode very quickly and either become defensive or come across as being a bit aggressive," Hill says.

Instead, remember that in essence your job is to support people.

"So bring a mindset of curiosity, rather than fear and defensiveness," Hill suggests.

What that can mean in practice is starting a conversation that goes well beyond your client's immediate financial situation.

"Ask things like: How are things going? What sort of things have shifted or changed? What pressures are you under at the moment? What are you excited about?" Hill prompts.

How to have tough conversations

In some instances you may want to address concerns more directly. When it comes to having tough conversations Hill has the following advice.

Talk face-to-face

It's always best to have tough conversations face-to-face but that may be particularly difficult if a client is avoiding you. In that case, Hill suggests sending an email or text message along the following lines.

"It's been a while since we caught up so – at no cost to you – I'd love to make time to check in. I'm happy to come to a cafe near you. I'm thinking next Wednesday at 3pm. Let me know if that fits your schedule," she advises.

"That allows them to then go 'okay well Wednesday doesn't work but I could do Thursday'."

Prepare mentally

Your state of mind can have a huge impact on how the conversation goes.

"So take three deep breaths, really ground yourself where you are, and pay attention to having a good posture that shows you're open to the conversation," Hill says.

Discuss behaviour and your experience of it

For example, if a client is distancing themselves, don't say: "Last Tuesday when we spoke we had a very short conversation and that's quite unusual", Hill counsels.

Instead you could say: "After we spoke last Tuesday I got to thinking and I'm wondering is there something else going on? Can I help you with anything else in terms of your financial support?"

Go visual

If you're having a tough conversation and maintaining eye-contact the whole time, people can become defensive and uncomfortable, Hill says.

"So focus on a visual medium – whether you write something down on a notepad or have a report you want to talk to," Hill says.

Final word

Despite your best efforts, sometimes a client will leave you.

"You want the best for them so accept that they may have outgrown you and there will be other clients out there," she says.

And keep in mind, it's possible to lose a client graciously (so they might come back to you).

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