



Did You Know

Referrals & Testimonials:
Spot it, Ask, Showcase It

DID YOU KNOW?

Turning Happy Clients Into Your Best Growth Engine

How FMG customers turn surveys, reviews, and testimonials into a repeatable referral process, using tools already inside the FMG platform.

A Webinar for FMG Customers

Today's Flow

01

Why Referrals Matter

The stats behind advisors' highest-ROI growth channel

02

Why Reviews & Testimonials Matter

Including what AI search visibility now demands

03

The 5-Step FMG Process

Find It, Ask It, Work It, Expand It, Thank It

04

Your FMG Resource Library

Every template and tool available to you today

DID YOU KNOW

The Numbers Behind the Opportunity

~90%

of advisory firms rely on referrals to find new clients.

Kitces, 2024 survey via SmartAsset, 2026

48%

call referrals their single highest-return growth channel, yet more than half have no formal program.

AcquireUp 2026 Industry Index

6%→45%

AI tools' share of local business discovery in just one year. Reviews are the signal AI leans on most.

BrightLocal, Local Consumer Review Survey 2026

Why Referrals Matter

- 1 Referred clients arrive already trusting you. They heard it from someone they respect, so the sales cycle shortens and price resistance drops.
- 2 Referrals are advisors' highest-ROI channel by their own admission, but most treat it as luck instead of a system. That gap is the opportunity.
- 3 66% of financial professionals plan to grow their client base in the next 3 years. Referrals are the fastest, cheapest lever, if there's a process behind them.
- 4 The fix isn't asking harder. It's building a repeatable system so referrals show up on a schedule instead of by accident.

Why Surveys, Reviews & Testimonials Matter

97%

of consumers read
reviews before deciding

31%

now only choose
businesses rated 4.5 stars
or higher, up from 17% a
year ago

100%

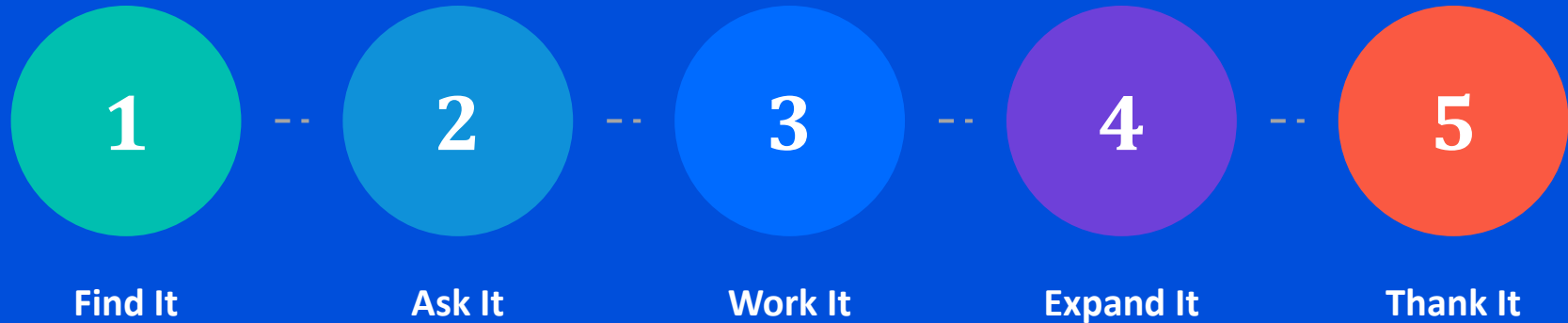
of Perplexity's
product/service answers
reference reviews, the
highest rate of any major
AI platform

Source: BrightLocal Local Consumer Review Survey 2026; Trustmary, 2026

How Testimonials Help AI Search Find You

- AI answer engines pull from the same trust signals people do: recency, volume, and specificity of reviews.
- A steady drip of new testimonials tells AI tools and Google you're active and trusted right now, not just once upon a time.
- Companies that actively collected fresh reviews saw AI visibility gains in about 3 weeks of consistent testing, with 65% of tested companies seeing a lift.
- Video testimonials carry extra weight, since they're crawlable and citable by AI platforms in a way static text sometimes isn't.

The FMG 5-Step Referral Engine



A repeatable loop, not a one-time ask

1

Find It

Spot the signal before it slips by

- Watch for a strong testimonial or manual survey response.
- Listen for a client mentioning you positively in a meeting.
- Track engagement signals: opens your emails, attends your events, engages on social. These are your raving fans.

WHAT TO LOOK FOR

- A completed survey
- A verbal thank-you
- High email/social engagement

[Screenshot]
FMG Testimonials survey response
inbox

2

Ask It

Make the request easy, every time

- Use a template so asking never feels awkward or improvised.
- The advisors who get consistent referrals aren't more likable, they just ask consistently.
- Make it low-effort for the client to say yes on the spot.

FMG RESOURCES

- Email: Ask for Referrals
- Email: Standalone Referral Request
- Email: A Request for Valuable Feedback
- Downloadable: New Client Survey (Premium)

[Screenshot]

Ask for Referrals email template

3

Work It

Turn happy clients into a referral engine

- Turn happy clients and COIs into a referral engine that runs on relationships you already have, not extra time on your calendar.
- Automation means the ask happens on a schedule, not only when you remember.

FMG RESOURCES

- Referral automation
- Referral email sequence
- Guide: Four Steps to Endless Referrals
- Referral Intro Letter

*[Screenshot]
Referral automation sequence
builder*

4

Expand It

One testimonial, five channels

- Watch one testimonial do the work of five: your website, LinkedIn, email, and your AI search visibility, all from a single quote.
- DIFM advisors: testimonials are available if approved by your broker-dealer.

FMG RESOURCES

- Testimonial website example
- Testimonial social media example
- Social: Tip, Share the Knowledge

[Screenshot]
Same testimonial: website + email
+ LinkedIn

5

Thank It

Close the loop so it happens again

- Referrals and testimonials both dry up when the thank-you step gets skipped.
- A thank-you is the moment that makes a client refer you a second and third time.
- This is the step advisors most often forget, and the easiest one.

FMG RESOURCES

- Greeting Card: Referral Thank You
- Email: Referral Thank You

*[Screenshot]
Referral Thank You greeting card*

Your FMG Resource Library

Downloadables

- Referral Intro Letter
- Guide: Four Steps to Endless Referrals
- New Client Survey (Premium)

Greeting Card

- Referral Thank You

Email Templates

- Ask for Referrals
- Standalone Referral Request
- Referral Thank You
- A Request for Valuable Feedback

Social & Automation

- Tip: Share the Knowledge
- Referral email sequence / automation

Sources Cited

- Kitces, 2024 survey of ~1,000 advisory firms, via SmartAsset, 2026
- AcquireUp 2026 Industry Index, 500+ financial professionals surveyed
- Client Acquisition Strategies for Financial Advisors, 2026 Power Guide
- BrightLocal, Local Consumer Review Survey 2026
- Trustmary, 2026 AI visibility testing across 100+ companies

FMG Testimonials: How it Works

A short, automated survey does the work — you set it once, and collection, compliance, and publishing run on their own.



Get Client Feedback via Automated Surveys

You send a short survey to collect written feedback, star ratings, and client details — private by default, used internally or publicly.



Consistent, Repeatable Process

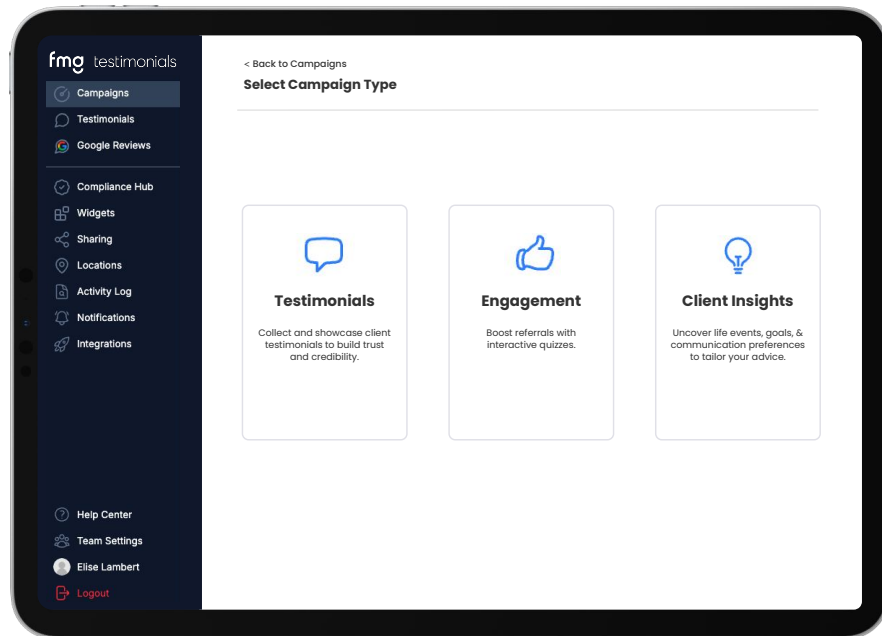
You define when the survey is sent (e.g., after onboarding or annual reviews). Once set, it runs automatically — no one-off or selective asks.



Compliance Review & Oversight

Survey language, disclosures, and testimonial usage are reviewed and approved by the home office, with full audit logs and recordkeeping.

***Check with your compliance if
FMG Testimonials is approved***



First-party testimonials you own and control — no third-party review sites required.



FMG Suite

The All-in-One Digital Marketing & Compliant Texting Solution

Have you experienced any major life events recently?

(select all that apply)



Got married



Welcomed a child or grandchild



Health change for you or a family member



Suffered a loss

Previous

Next



FMG Suite

The All-in-One Digital Marketing & Compliant Texting Solution

Have there been any significant money movements?

(select all that apply)



Received an inheritance, gift, or windfall



Helped family (college, home purchase, etc.)



Made large investments or purchase



Sold stock or a stake in a private company

Previous

Next



FMG Suite

The All-in-One Digital Marketing & Compliant Texting Solution

Has anything changed with your work or income?

(select all that apply)



Started a new job



Retired or stepped back from work



Started or sold a business



Received a promotion or raise

Previous

Next



FMG Suite

The All-in-One Digital Marketing & Compliant Texting Solution

Is there anything else that might be relevant for your financial plan?

Your answer here...

Previous

Finish

Registrants will also receive...

- Referral Reputation Checklist
- COI Referral Reference Sheet

COI Referral Reference Sheet

Referrals are a powerful source of new business. This worksheet helps you build stronger Centers of Influence (COI) relationships so you're top of mind when opportunities arise.

The Reframe

✗ **What Most Advisors Think**

"The lunches don't convert. There's no deal to be made."

✓ **The Reframe**

It's not a deal; it's a system for staying top of mind. When a CPA's client calls in a panic after a business sale, you want to be the name they say without thinking.

Who to Target

Use these suggested COI categories to build a list of 30–50 people connected to your ideal clients.

COI Type	Why It Overlaps With You
CPAs	First call when income spikes
Private Bankers	Engaged the moment wealth
Divorce Attorneys	Financial rebuild needed immediately
Real Estate Attorneys	Large lump-sum proceeds received
Business Brokers	Present at the owner's single point of exit
F&C Insurance Brokers	Shared client base, both
Business & M&A Attorneys	Meet your ideal client before
Trust Officers	Identify families already identifying
Estate Planning Attorneys	Overlap on estate and inheritance
Geriatric Care Managers	Entry point into the sandwich generation

Make Yourself Easy to Refer

Give your COIs the same one-liner, so they know how to position you.

YOUR ONE-LINE VALUE PROP

"We help [who you serve] turn [the complexity or event] into [the outcome they want] so they don't [the bad outcome they're avoiding]."

The Operating Cadence

Most advisors treat COI outreach as a one-time lunch. Make it a system.

Monthly: Content drops that are built around your ideal client.

Quarterly: Joint client events with 2–3 COI partners.

Twice a year: White-glove introductions, connecting COIs to your ideal clients.

Ready to put this into practice?

FMG has tools and resources to help, from ready-to-use email templates to [Muse AI](#) for customized content in minutes (for email and social media). Not sure what's available to you? Call 858-251-2420 and let us know.

Referral & Reputation Checklist

Most advisors aren't short on happy clients; they're short on a system for turning that happiness into referrals and testimonials before the window closes. This checklist gives you the guidance, small habits, and ready-made content to build a simple, repeatable process.

Use It

Spot the potential already at your fingertips before it slips by, and take the next step.

REFERRAL ASK SCRIPT

"I'm glad we were able to help with _____. If you know someone who's dealing with something similar, I'd be glad to have a conversation with them too."

TESTIMONIAL ASK SCRIPT

"What's the one thing that's been most helpful about working together?"

Want to avoid asking the awkward referral question? FMG's [Ask for Referrals](#) and [Request for Valuable Feedback](#) email templates do the asking for you. Find the full list on page 3.

Work It

Set up a Referral Email Automation once with FMG tools and/or FMG Testimonials and it keeps nurturing your best relationships automatically, no manual follow-up required. Learn more about [FMG Testimonials](#).

FMG Tools:

- ☐ [Seasonal Check-In & Referral Messages](#) - Email Automation (FMG Marketing Suite Premium)
- ☐ [Referral Email Automation](#) (FMG Testimonials)
- ☐ [Testimonial Website Widget](#) (FMG Testimonials)
- ☐ [Client Feedback Survey](#) (FMG Testimonials)

Pro tip: Already a Do It For Me customer? Your Broker Dealer's approval unlocks FMG Testimonials at no additional cost.

*Not all Broker Dealers have approved FMG Testimonials just yet. To see if you are approved, check with your compliance team or Broker Dealer directly.

fmg | 1

Recommended Content: September

10-Minute Marketing Calendar

Suggested content and direct links to easily find and use recommended content

Includes content recommendations for:

- Email marketing
- Social posts
- Downloadables
- Web content

You can find it in the Content Library!

10-Minute Marketing Calendar

September 2026

September brings a practical rhythm, making it a great time to help clients refocus on their financial goals. With themes like Life Insurance Awareness Month, College Savings, and annuities, September offers natural prompts to revisit protection and planning. We've also woven in thoughtful nods to the season—Labor Day, fall sports, Rosh Hashanah, and Patriot Day—so your outreach can be both timely and human.

Review the content below to decide which pieces you'd like to use.

Calendar Key

Greeting Card Automation Downloadable Email Social Web Content

Filter

Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	31	1	2	3	4	5
		Never too late to reinve...	Back to School Around L...	Life Insurance Awarene... Assess Life Insurance N...	Football Season is Here Monthly Market Insights	
6	7	8	9	10	11	12
	Celebrate Labor Day Labor Day [Post]	Weekly Market Insights	New Rules Just Made G...	Weekly Market Insights September is College S...	National 401(k) Day [C... Rosh Hashanah [Post] Patriot Day Greeting Co...	
13	14	15	16	17	18	19
National Assisted Livin...	Weekly Market Insights	Financial Focus National Hispanic Herit...	With College, Every Litt...	Split Annuity Strategy Mark Twain Had a Point...	Life Insurance Awarene...	
20	21	22	23	24	25	26
	Weekly Market Insights	Chart of the Month	Healthy Aging Month [...]	Life Insurance: Most Co...	A college savings rule h...	
27	28	29	30	1	2	3
	Weekly Market Insights	The Grandparent's Gul...	The Half Million Dollar B...			

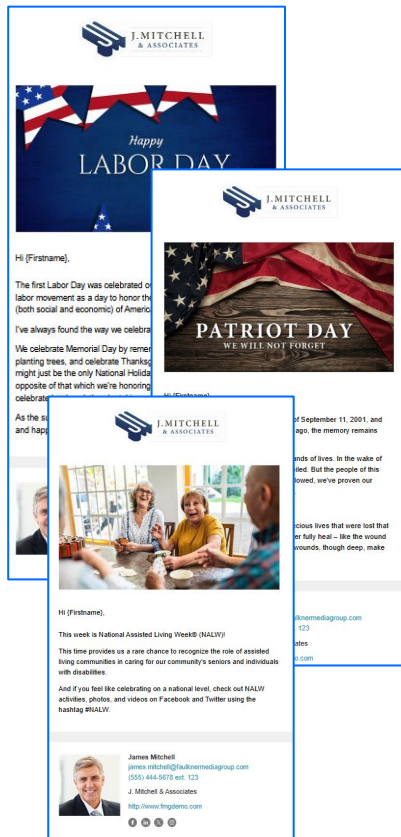
Content Planning

Sept. Holidays/Observances:

- Labor Day
(Social Post, Instagram Carousel, Do It For Me Social, Cards & Email)
- Rosh Hashanah
(Social Post, Email, Cards, Instagram Carousel & Do It For Me Social)
- Patriot Day
(Social Post & Email)
- National 401(k) Day
(Social Post)
- National Assisted Living Week
(Social Post & Email)
- First Day of Fall
(Social Post, Instagram Carousel & Email)

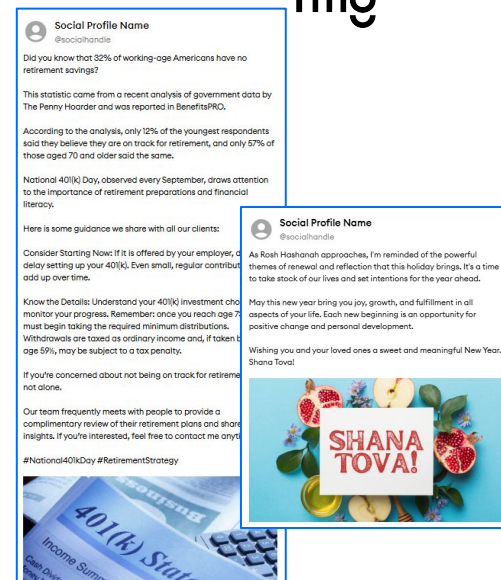
fmg

Email



Social

fmg



Greeting Card



Sept. is the month of:

- Fall Sport Kickoff (Football)
(Social Post)
- Life Insurance Awareness Month
(Email & Instagram Carousel)
- College Savings Month
(Social Post, Instagram Carousel
& Email)



**J. MITCHELL
& ASSOCIATES**

Dear (Firstname),

Life is an amazing journey full of challenges and triumphs. And although no one can know what the future may bring, preparation can often be a key part of success.

The top 3 reasons for not owning life insurance



Don't know how much they need to buy

54%

Based on the life insurance cost estimate on "get a quote" website, it's a "wild guess."



Too expensive

52%

Cited that life insurance is "too expensive" as their primary reason for not having enough life insurance.



Overestimated the true cost of a basic term life insurance policy

78%

LIFEinsurance.org, 2024

September is Life Insurance Awareness Month, so it's a good time to review the role life insurance can play in your financial strategy.

- **Dependent Support** - Life insurance may be able to provide support for those who depend on you most.
- **Coverage Choices** - It can be structured to help address outstanding obligations, from housing costs to education expenses.
- **Legacy Strategy** - Life insurance can also help support loved ones or causes that matter to you, extending your impact beyond your lifetime.

This month, take the time to review your current life insurance coverage or, if you do not yet have life coverage, consider what role it could play in your personal finances. If you want more insights, we can show you the pros and cons of how life insurance works, and help you determine if a policy might align with your long-term goals.



James Mitchell
james.mitchell@fullinformedmediagroup.com
 (888) 454-8878 ext. 123
 J. Mitchell & Associates
<http://www.fingthem.com>






[illegible]

NEW CONTENT

Financial Focus Email Automation

Now you can connect with clients by sending them this compelling newsletter that breaks down complex financial topics into clear, engaging insights, educating them while reinforcing your role as a trusted guide. This email sends mid-to-late every monthly.

Find it in your FMG platform under: **Automated Marketing > Financial Focus**



J. MITCHELL
& ASSOCIATES

Financial Focus of the Month August 2026

Moving Beyond Retirement Headlines

The finalized 2026 Social Security adjustments and the Full Retirement Age of 67 (now fully in effect for anyone born in 1960 or later) have dominated headlines, leading many to question what they should be focused on.¹

The Compounding Advantage

☑ **Reality check:** Many investors believe they can "make up for lost time" by saving more aggressively or adjusting their risk profile as they approach retirement. However, the loss of time is a mathematical cost that can be challenging to overcome with effort alone.

☑ **Between the lines:** For those who won't reach full retirement age at all in 2026, earning over the annual limit can result in the government temporarily withholding a portion of your benefits. Those reaching full retirement age during the year get a higher limit before the same rule applies. This isn't a permanent loss, but it can disrupt your immediate income strategy.

Strategic Working In Retirement

☑ **Smart move:** If you anticipate working in retirement, understanding the "Social Security Earnings Test" is an essential part of your strategy to manage your monthly benefits and cash flow.

☑ **Between the lines:** For those under full retirement age, earning over the annual limit can result in the government temporarily withholding a portion of your benefits. This isn't a permanent loss, but it can disrupt your immediate income strategy.

Suggested Resources

Retirement strategies are constantly evolving. Staying grounded in the past way to keep moving forward with confidence.



The Cost of Procrastination [Video]

We've all thought about bumping up our savings "eventually." This breakdown shows the mathematical reality of waiting, and why starting where you are right now is the best move you can make.

[Watch This Video Now](#)



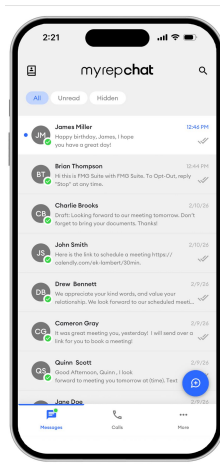
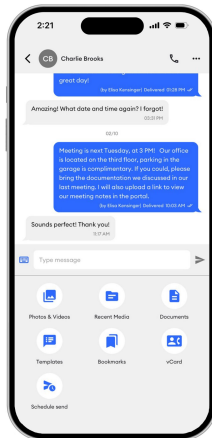
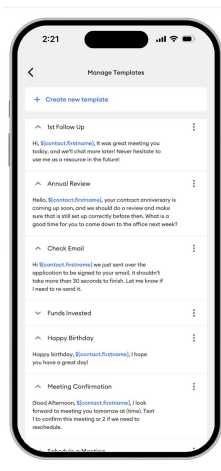
How Will Working Affect Social Security Benefits? [Article]

Semi-retirement is becoming the new normal, but the rules for working while collecting benefits can be tricky. Use this guide to understand the earnings limits so you aren't surprised by your check amount.

[Read More Now](#)

We're better together.

myrepchat



Text and email are a strong marketing pair for financial advisors to contact clients directly while following regulations. Discover **MyRepChat**, a compliant text messaging platform that enhances and streamlines business communication*.

Text-Messaging - Fast Facts:

- 98% open rate
- Read rate within three minutes of delivery
- An average person in the US only completes six phone calls per day, but sends or receives 32 texts



FMG Customers get special promotional pricing! Learn More

fmg testimonials

FMG Testimonials is not approved for everyone, please check with your compliance. If you are registered with the state, be sure to check with your regulator if testimonials are allowed.

A simple, compliant way to collect, manage and publish testimonials.



Stay visible when prospects search

Reviews and client stories help power the signals AI tools use to decide which firms to recommend.



Build trust instantly

Let real client experiences answer prospects' questions and reduce hesitation.



Win more business

Authentic stories give prospects the confidence to choose you over other advisors.



Scale without adding work

Set up your testimonial process once and let FMG Testimonials run in the background — collecting and refreshing social proof automatically.

FMG Customers get special promotional pricing! [Learn More](#)



AI-driven search converts more than 4x better than traditional search — and testimonials are now a direct input into how AI tools decide which advisors to recommend.

Download the FMG App!



fmg

