Dimensional

2026 Communications Masterclass

Tenets of Effective Advisor Communication

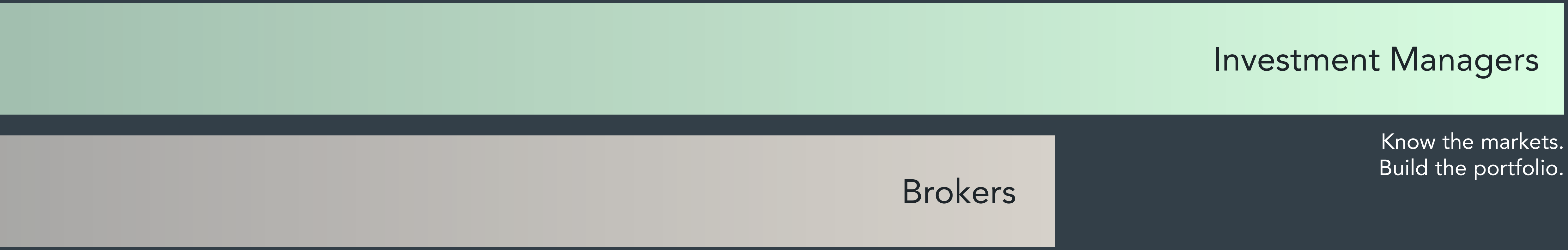
Apollo D. Lupescu, PhD
Vice President

July 30, 2026

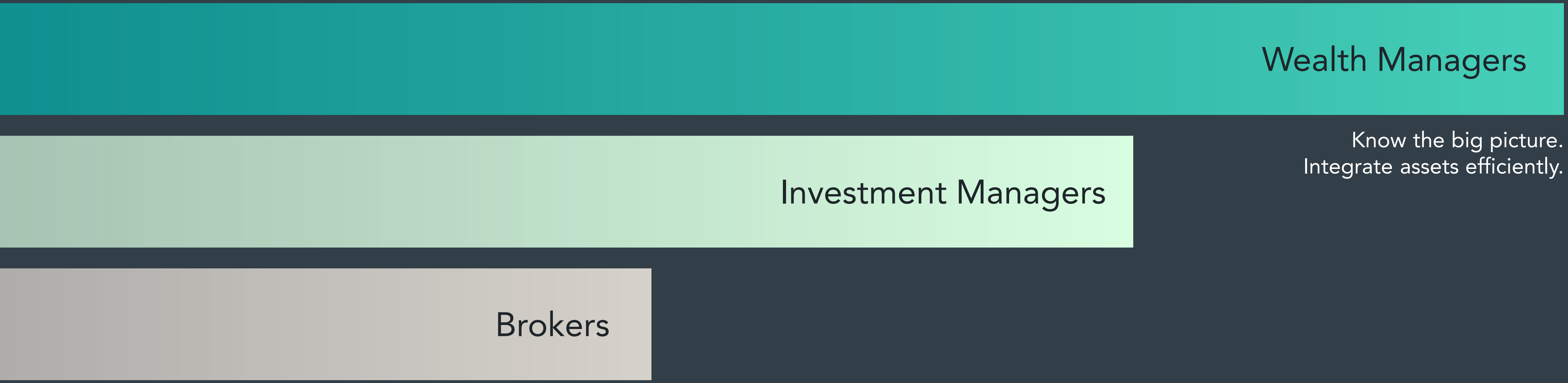
Brokers

Know your product.
Make your pitch.

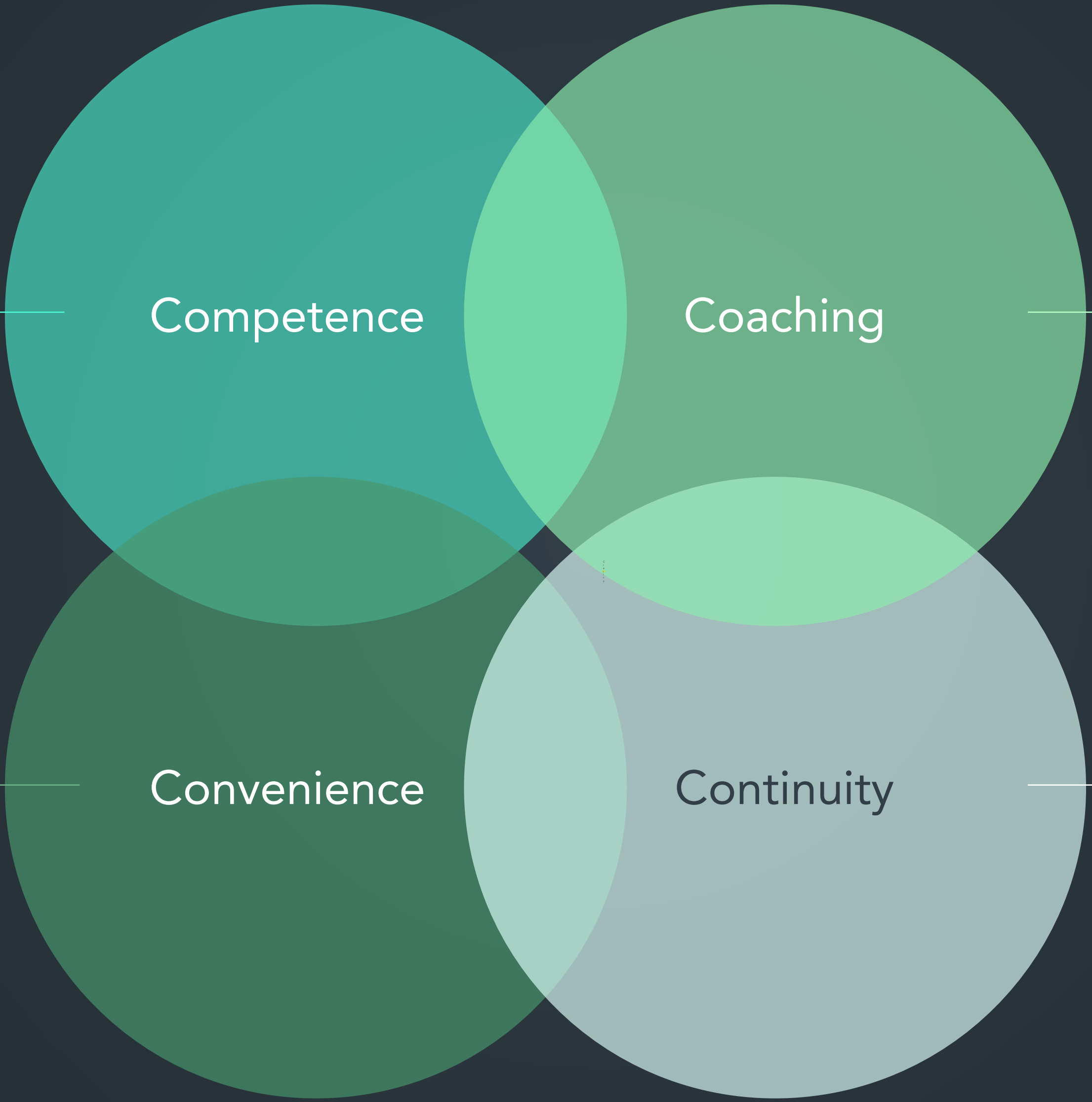
Dimensional



Know the markets.
Build the portfolio.



Know the big picture.
Integrate assets efficiently.



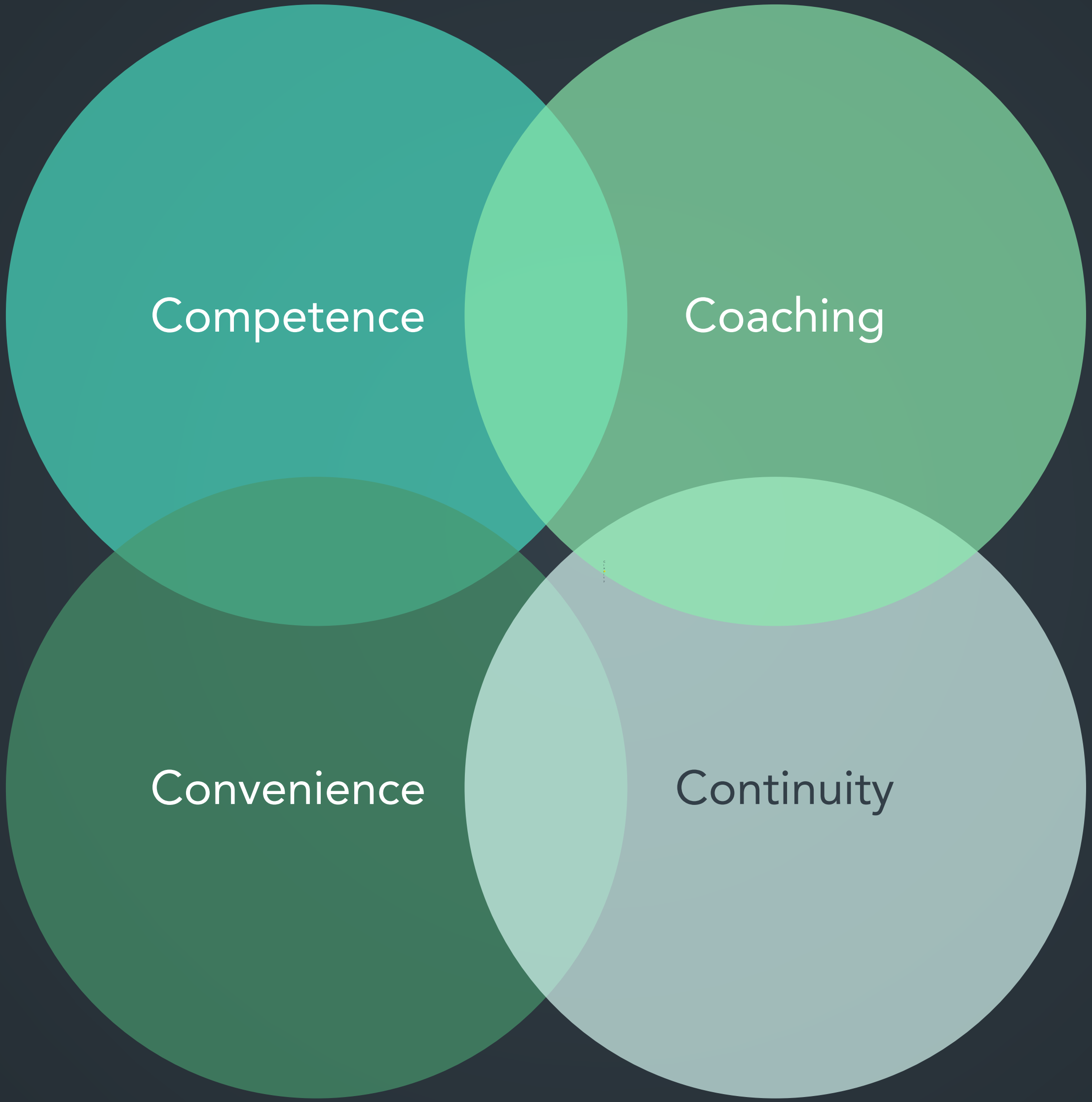
- Personalized financial planning
- Holistic asset integration
- Investment selection & monitoring
- Asset allocation & rebalancing
- Risk management
- Generating income strategies
- Long term care
- Tax/estate considerations
- Specialized expertise

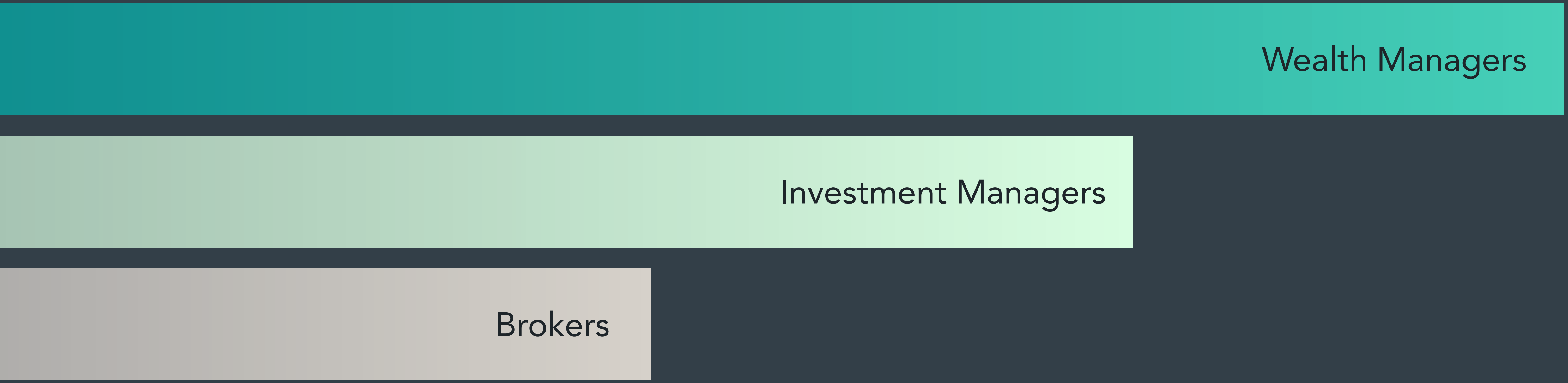
- Financial education
- Saving and spending
- Adherence to plan and goals
- Setting realistic expectations
- Emotions, biases and stress
- Maximize wellbeing
- Trusted second opinion
- Life/business transitions

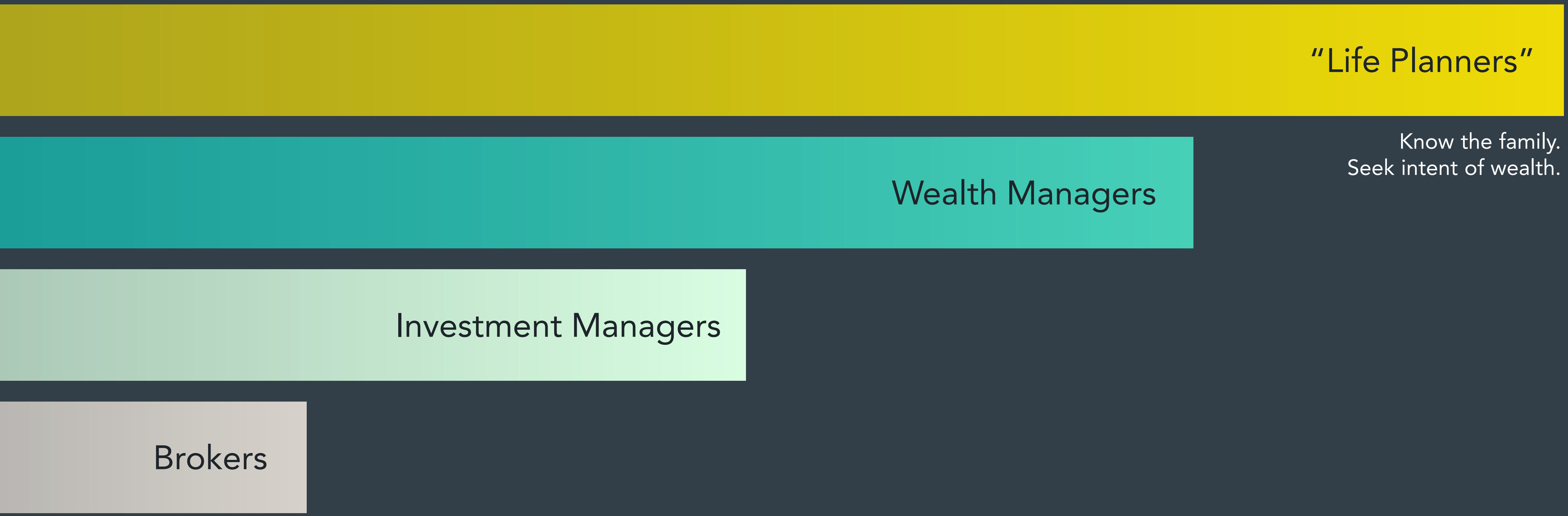
- Time savings
- Great personalized service
- Coordinate trusted professionals
- Integrated asset oversight
- Holistic wealth view
- Elegant simplicity
- Vendor selection and monitoring
- Secure technology

- Spouse involvement
- Joint financial goals
- Wealth transfer
- Children engagement and literacy
- Family values
- Multigenerational planning
- Legacy
- Donations and philanthropy

Dimensional




Wealth Managers
Investment Managers
Brokers


"Life Planners"
Know the family.
Seek intent of wealth.
Wealth Managers
Investment Managers
Brokers

Brokers

Know your product.
Make your pitch.

Investment Managers

Know the markets.
Build the portfolio.

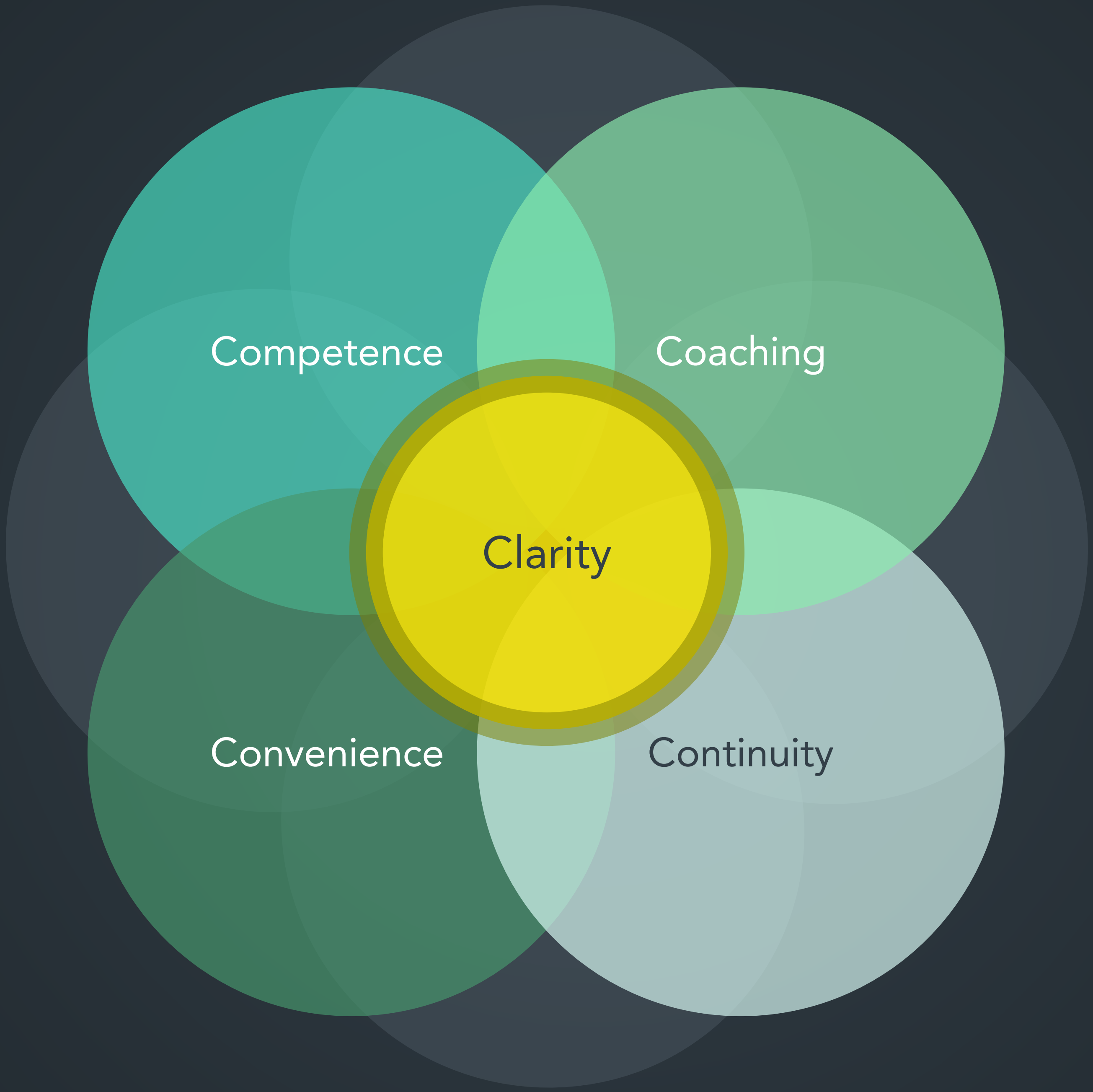
Wealth Managers

Know the big picture.
Integrate assets efficiently.

"Life Planners"

Know the family.
Seek intent of wealth.


Competence
Coaching
Convenience
Continuity


Competence
Coaching
Clarity
Convenience
Continuity

THE FOUNDATION:

AUTHENTICITY

TENETS OF EFFECTIVE
ADVISOR COMMUNICATION

Be Curious

Listen, if you want to be heard.

Dimensional

SOCIAL

"Who are we?"

EMOTIONAL

"How do we feel?"

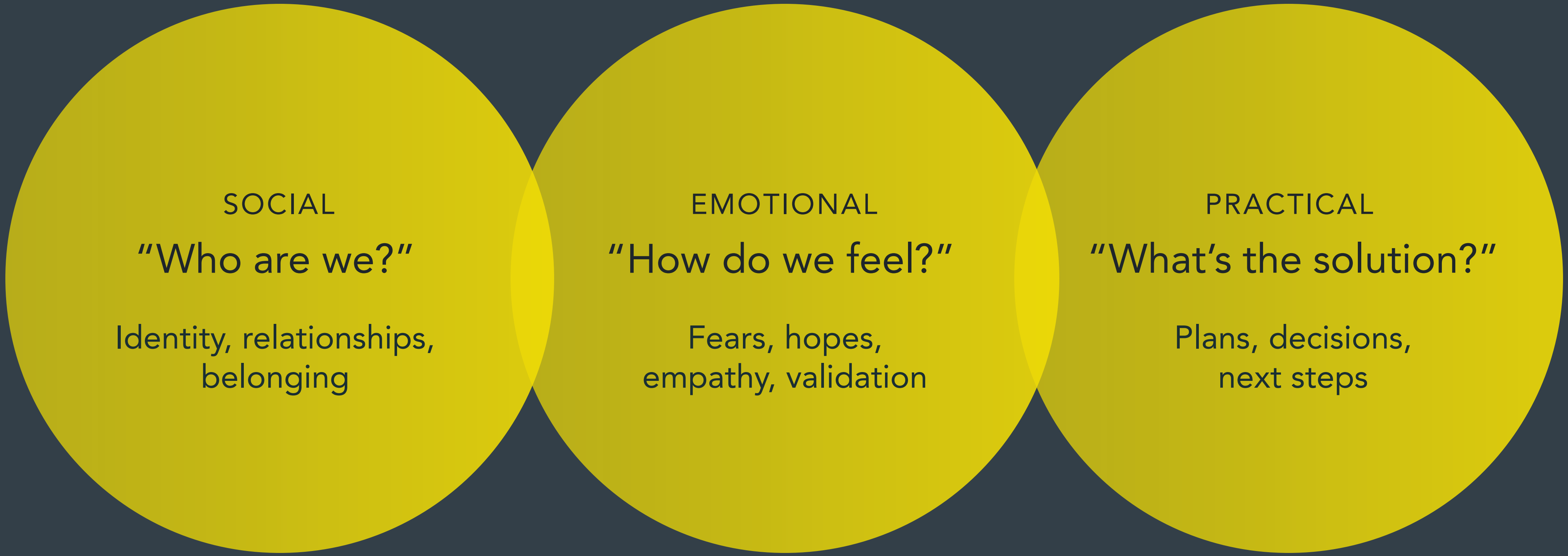
PRACTICAL

"What's the solution?"

Aligning Conversations

Establishing shared understanding

Dimensional



Formulating Engaging Open-Ended Questions

Move the client into story mode

1. **PAIR HOPES WITH FEARS**

   "What is your greatest hope for your children?"

   "What is your greatest fear?"

2. **GO REARVIEW BEFORE FORWARD**

   "What is your first memory of money?"

   "What informs your relationship with wealth?"

3. **CALIBRATE TO THE CLIENT**

   "How would you like to impact your community?"

   "How wealthy do you want your kids to be?
   Can each child accept that wealth productively?"

Formulating Engaging Open-Ended Questions

Move the client into story mode

1 **PAIR HOPES WITH FEARS**

"What is your greatest hope for your children?"

"What is your greatest fear?"

2 **GO REARVIEW BEFORE FORWARD**

"What is your first memory of money?"

"What informs your relationship with wealth?"

3 **CALIBRATE TO THE CLIENT**

"How would you like to impact your community?"

"How wealthy do you want your kids to be?
Can each child accept that wealth productively?"

ADDITIONAL CONSIDERATIONS

- Use follow-up questions
- Pause and resist urge to fill silence
- Practice reflective listening

TABLE DISCUSSION:

Reframing Common Questions

TABLES A

- "What are your goals?"
- "Why are you leaving your current advisor?"

TABLES B

- "What is your risk tolerance?"
- "Are you worried about the election/war?"

TABLES C

- "When do you want to retire?"
- "Are you concerned about a market crash?"

TENETS OF EFFECTIVE
ADVISOR COMMUNICATION

Be Aware

Know your audience and meet them where they are.

“The biota exhibited a one hundred percent mortality response.”

"All the fish are dead."

Speaking the Client’s Language

Avoiding the “curse of knowledge”

Dimensional

1

START WHERE THE CLIENT IS, NOT WHERE YOU ARE

The power of translating jargon into understandable, visual, “first degree” words.

Inside Jargon vs. First Degree Words

"We need to modify your asset allocation and lower the volatility in your portfolio to match your risk tolerance."	"We want to smooth out the roller coaster. Your money will still grow over time, but the dips won't feel as sharp or alarming when you check your balance."
"We consider that public fixed income provides better liquidity than private credit."	"Public bonds give you quicker access to cash if you need it. Private lending is more restrictive and might tie up your money."
"We maintain a strategic tilt to small-cap value given the persistent premium associated with that asset class."	"We emphasize smaller, relatively lower-priced companies because history shows they tend to have a greater payoff over time."

Speaking the Client’s Language

Avoiding the “curse of knowledge”

1. **START WHERE THE CLIENT IS, NOT WHERE YOU ARE**

   The power of translating jargon into understandable, visual, “first degree” words.

2. **BLEND EDUCATIONAL NARRATIVES WITH DATA**

   SHAQ makes ideas intuitive, memorable, human. NERD delivers credibility and rigor.

3. **FIND COMMON GROUND RATHER THAN DEBATE**

   Uncover something mutual agreeable, rather than challenging clients’ entrenched ideas.

TABLE DISCUSSION:

Translation drill—what does it mean?

Take the most used pieces of jargon used with clients and produce a translation that stands on its own.

TABLES A
- Volatility
- Rebalancing

TABLES B
- Asset allocation (stocks/bonds)
- Diversification

TABLES C
- Valuations
- Tax loss-harvesting

TENETS OF EFFECTIVE
ADVISOR COMMUNICATION

Be Engaging

Content and delivery:
what you say, how you say it.

Delivering an Experience

Dimensional

1. **VERBAL/VOCAL/VISUAL**

   Content signals expertise, delivery signals confidence and conviction.

2. **MAINTAIN ENGAGEMEMENT WITH THE AUDIENCE**

   Keeping the attention focused on you, and strategies to use collateral effectively.

3. **THE PHYSICAL ALLOCATION OF ATTENTION**

   Where your eyes go, whose name you use, whose comment you build on—they signal whose input matters.

Dimensional

TENETS OF EFFECTIVE
ADVISOR COMMUNICATION

Be Prepared

The 4S Framework and beyond.

The 4S Framework and Beyond

1. **THINK OF QUESTIONS, NOT ONLY ANSWERS**

   Prepare questions to encourage deeper conversations.

2. **DESIGN THE AGENDA FOR THE ENTIRE FAMILY**

   Involve all family members and consider perspectives from all generations involved.

3. **FLEXIBLE PLAYBOOKS FOR “EVERGREEN” AND TOPICAL ISSUES**

   Know your point before you speak, start with most important first.

TABLE DISCUSSION:

Top-of-Mind Investor Topics

Develop "playbooks" for various topics that use the different facets of the 4S Framework.

TABLES A	▪ Artificial Intelligence (AI)
TABLES B	▪ Large IPOs (SpaceX, etc.)
TABLES C	▪ Potential market downturns

TENETS OF EFFECTIVE ADVISOR COMMUNICATION

Be Curious

Listen, if you want
to be heard.

Be Aware

Know your audience, meet
them where they are.

Be Engaging

Content and delivery:
what you say, how you say it.

Be Prepared

The 4S Framework and
beyond

For illustrative purposes only.

The Path Forward: Mastering the Four Tenets

Dimensional

Start with one tenet

Practice deliberately

Seek feedback

Be patient with yourself

Role play

THE 30-DAY CHALLENGE

Sample Path Forward: Mastering the Four Tenets

- **WEEK 1**

  Ask one better and one follow-up question in your client meetings.

- **WEEK 2**

  Replace your three most-used jargon terms with “first-degree” words.

- **WEEK 3**

  Plan and execute a meeting only using sketches (notebook/board) and the Matrix book.

- **WEEK 4**

  Build meetings around questions and put one quieter voice's item on the agenda.

TABLE WORKSHOP

Take a minute to write your own path forward, then share with one or two advisors at your table.

Consider exchanging contact information, and follow-up with each other on implementation in 30 days.