# Contents

Preface xi  
Acknowledgments xxv  
How to Use This Book xxvii  
Introduction xxix  

## Chapter 1  An Introduction to Applied Communication

**Introduction**  
Financial Planning Outcomes  
Communication Defined  
The Theory of Communication  
The Importance of Feedback  
Conclusion  
Summary  
Chapter Applications  
Notes  

## Chapter 2  Structuring the Process of Interpersonal Communication

**Introduction**  
Social Penetration Theory  
Orientation  
Exploration  
Affective Exchange  
Stable Exchange  
Relationship Benefits and Costs  
Accounting for Stress  
Building Client Trust: An Appreciative Inquiry Example  
Summary  
Chapter Applications  
Notes
Chapter 3  Structuring the Process of Communication through the Office Environment  37
Introduction
Identifying Target Clientele
Understanding the Office Environment
Stress and Communication: Bringing the Pieces Together
Summary
Chapter Applications
Notes

Chapter 4  Listening Skills  57
Paying Attention to the Client
Attending to What Is Said
Interpreting What Is Heard
Transference and Countertransference
Passive versus Active Listening and Responding
Silence: A Stressful Time for Client and Financial Planner
Responding to “I Don’t Know”
Summary
Chapter Applications
Notes

Chapter 5  Questioning  75
Introduction
Open-Ended Questions
Closed-Ended Questions
Choosing Between Open and Closed-Ended Questions
Question Transformations
Swing Questions
Implied and Projective Questions
Scaling Questions
Summary
Chapter Applications
Notes

Chapter 6  Nondirective Communication  91
Why Nondirective Communication?
Outcomes Associated with Nondirective Communication
Clarification
Summarization
Reflection
<table>
<thead>
<tr>
<th>Chapter 10</th>
<th>Financial Planning—A Sales Perspective</th>
<th>173</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sales Models</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The Challenger Model</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The Consultative Model</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Manipulation versus Persuasion</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Consultative Selling and Compensation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Understanding Client Behavior</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Dealing with “No”</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The Ethics of Selling</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Summary</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Chapter Applications</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Notes</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Solutions</th>
<th>189</th>
</tr>
</thead>
<tbody>
<tr>
<td>About the Authors</td>
<td>193</td>
</tr>
<tr>
<td>About the Companion Website</td>
<td>195</td>
</tr>
<tr>
<td>Index</td>
<td>197</td>
</tr>
</tbody>
</table>