

Protocol for Communicating with Clients During a Natural Disaster

Ensure timely, clear, and empathetic communication with clients during a natural disaster, providing them with critical information while maintaining the trust and security of their financial plans.



Prepare Yourself



Crisis Communication Plan:

Establish a communication protocol for various disaster scenarios, including contact information, preferred communication channels, and escalation procedures.



Client Communication Preferences:

Review and document clients' preferred modes of communication (email, phone, text, etc.).



Disaster Response Kit:

Prepare a list of resources and contacts that can help clients before, during, and after a disaster.



Technology and Backup Plans:

Ensure that all systems (email, CRM, phone) are cloud-based or have an off-site backup plan. Test your ability to communicate if you are displaced or facing service interruptions.

Follow Communication Best Practices

Be Proactive

- Send an initial message to all clients, acknowledging the disaster and offering your support. Clearly state that you are monitoring the situation and are available to address any immediate concerns.
- Provide updates on how and when you can be contacted.
- Maintain empathy and sensitivity, offering assistance where appropriate, such as helping clients understand their emergency funds or insurance coverage.

Follow the “RIA” Framework

- Reassure: Emphasize your preparedness and commitment to supporting clients through the disaster. Reassure them that their financial plan is designed to withstand unexpected situations.
- Inform: Provide essential updates regarding government assistance, disaster relief programs, and any financial steps that may be needed.
- Avoid: Advise against making hasty investment decisions or altering long-term financial strategies due to short-term market volatility.

Utilize Multiple Communication Channels

- Email: Send regular updates on any changes that may affect their finances, investments, or immediate next steps.
- Phone/Voice Mail: If appropriate, consider making personal phone calls to clients who are directly impacted by the disaster or are vulnerable.
- Text Messages/Alerts: Send quick updates for immediate or urgent matters (e.g., market changes, emergency funds availability, business continuity updates).
- Social Media: Share general updates on your professional social media accounts regarding office hours, resources, and support options.

Prioritize Vulnerable Clients

- Identify clients who are in the disaster area, elderly, or have health concerns. Provide them with prioritized attention and help with immediate financial needs or concerns.

Deploy Communications Strategy

Pre-Disaster Communication

- Gather Important Information: Ensure that clients have up-to-date emergency contact information and financial planning documents such as emergency savings, insurance, and estate plans.
- Send Disaster Prep Kit: Now is the time to send over resources, checklists, and reminders to help clients protect themselves and their wealth.
- Offer Well Wishes: All communication should be delivered with empathy, ensuring clients feel supported and cared for. Avoid financial jargon or complex language that could cause confusion.
- Update Office Impact: Be transparent about any potential impact on operations (e.g., office closures, delays) and what clients can expect regarding response times.

Post-Disaster Communication

- Ensure Client Safety: Once the immediate threat has passed, send a message to all clients, offering reassurance and confirming their safety. Check in with those who may need extra support.
- Review Financial Status: Schedule meetings with affected clients to review their financial situation, including insurance claims, business recovery, and investment impacts.
- Address Financial Concerns: Address specific financial challenges that may have arisen as a result of the disaster, such as cash flow issues, insurance claims, or reallocation of assets.
- Update Financial Plans: Help clients adjust their financial goals or plans, if necessary, based on their current situation, including assessing emergency savings, new needs for retirement planning, or restructured business operations.

Ongoing Communication

- Continuing Updates: Keep clients informed about new developments in the recovery process, including policy changes, disaster recovery programs, and any government benefits that may apply.
- Regular Check-Ins: Continue regular communication until clients feel confident in their recovery. For clients with ongoing recovery needs, check in periodically to ensure their financial situation is stable.
- Evaluate Long-Term Adjustments: Discuss potential long-term adjustments to their plans, such as increasing emergency savings, reviewing insurance coverage, and revising risk management strategies.

Evaluate Your Process

Review the Communication Process: After the crisis has passed, evaluate how effectively communication was handled and identify areas for improvement.

Client Feedback: Solicit feedback from clients on how communication was handled and how you can better support them in the future.

Update Protocols: Make necessary changes to the crisis communication plan, technology infrastructure, and processes based on client feedback and your internal review.

Access Additional Resources in MarketingCentral

Cetera affiliated advisors have access to communication templates (email, text, and social) as well as ready-to-use client-facing resources in the Emergency Preparedness and Communications Kit (E-PACK) in MarketingCentral. Speak to us today about becoming affiliated with Cetera, where you will get exclusive access to these materials and more.

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