TopReach

Call scripts for financial advisors

A good financial advisor call script opens with the disclosures your rules require, asks about the person's goals before talking about products, and never predicts returns. Below are scripts for event follow-up, referral introductions, business owners and client reviews, with the reason for each line, plus objections, voicemails, texts and the rules: FINRA Rule 3230 for telemarketing by broker-dealer reps, FINRA Rule 2210 and the SEC Marketing Rule for what a script can say. Have your compliance team approve any script before you use it.

gettopreach.com/scripts/financial-advisors · Last reviewed November 7, 2026 by the TopReach Compliance Desk

In this PDF

1. Seminar and event follow-up
2. Referral introductions
3. Business owners
4. Client reviews
5. Objections and honest answers
6. Voicemail scripts
7. Follow-up texts
8. The rules, with sources

How to read these scripts

Words in a box, like **First name**, are fields TopReach fills in on the call. Words in brackets, like *[street]*, are yours to fill in. Each line comes with the reason it's there, so you can change the words and keep what works.

Learn the opener and the ask close to word for word, and let the middle be a conversation.

How do good advisors use a call script?

- Say who you are, your firm and why you're calling at the start of every call.
- Ask about goals, timelines and worries before you mention any service.
- Talk about your process and how you're paid, never about returns you expect.
- Book a meeting rather than discussing specific investments on a cold call.
- Log the outcome and any do-not-call request before the next call. FINRA's rule gives firms 30 days to honor one, but sooner is better.

Seminar and event follow-up

People who attended a workshop, webinar or event you hosted, called within a few days.

Aim for: A first meeting to learn about their situation.

OPENER 1 · FRIENDLY

The thank-you

> "Hi **First name**, it's **My first name** with *[your firm]*. Thanks for coming to our *[topic]* workshop on *[day]*. I'm calling to see what you thought, and whether you'd like to talk about your own situation. Is now a good time?"
>
> **Why:** Your name, firm and the purpose of the call, up front, tied to an event they chose to attend.

> "What was the most useful part for you?"
>
> **Why:** Their answer tells you which topic matters most to them.

OPENER 2 · DIRECT

The follow-up question

> "Hi **First name**, **My first name** with *[your firm]*. You came to our *[topic]* session on *[day]*, and I'm calling to offer the one-on-one review we mentioned. This call is about our advisory services. Would you like to set one up?"
>
> **Why:** Clear about what's being offered and why you're calling, which also covers the disclosure that the call is about your services.

Questions to ask

> "What made you want to come to the workshop?"
>
> **Why:** The reason they came is usually the question they want answered.

> "What are you hoping your money will do for you in the next five to ten years?"
>
> **Why:** Goals first. Products come much later, and only if they fit.

> "Do you work with an advisor now?"
>
> **Why:** If they do and they're happy, respect it. If not, ask what's missing.

> "What worries you most about *[retirement / taxes / the topic of the workshop]*?"
>
> **Why:** A worry they name is something you can address in the meeting.

The ask

> "The next step would be a *[30-minute]* meeting to understand your situation. No recommendations until I know more. Would *[day]* or *[day]* work?"
>
> **Why:** Sets expectations that the meeting is to learn, not to sell, and gives two choices.

Referral introductions

People a client, attorney or accountant suggested you call, with their permission.

Aim for: A first meeting, with the referrer's name as the reason.

OPENER 1 · FRIENDLY

The introduction

> "Hi `First name`, it's `My first name` with *[your firm]*. *[Referrer]* suggested I call you. They mentioned you might be *[thinking about retirement / dealing with an inheritance / selling a business]*. Is now a good time for a few minutes?"
>
> **Why:** The referrer's name borrows their trust, and the situation shows the call is specific.

> "I'm a financial advisor, and I'm calling to see whether a conversation about our services might be useful to you."
>
> **Why:** States what you do and the purpose of the call plainly.

OPENER 2 · DIRECT

The direct ask

> "Hi `First name`, `My first name`, a financial advisor with *[your firm]*. *[Referrer]* thought we should talk. Could we set up 20 minutes to see if I can help?"
>
> **Why:** Short and specific, with the referrer as the reason.

Questions to ask

> "What did *[referrer]* tell you about how we work?"
>
> **Why:** Learn what they expect, and correct anything wrong.

> "What's prompting you to think about this now?"
>
> **Why:** Life events drive the need: retirement, a sale, a death, a windfall.

> "Who else would be part of any decisions, like a spouse or another advisor?"
>
> **Why:** Include everyone from the first meeting.

The ask

> "Let's find 30 minutes to understand where you are. I'll explain how I work and how I'm paid, and you can decide if it's worth continuing. Does *[day]* work?"
>
> **Why:** Promises transparency about fees, which builds trust.

Business owners

Owners of local businesses who may need retirement plans, succession planning or personal advice. These are business calls, but FINRA's telemarketing rule still applies.

Aim for: A meeting to understand the business and the owner's goals.

OPENER 1 · DIRECT

The specific reason

> "Hi First name, it's My first name, a financial advisor with *[your firm]*, *[firm phone or address]*. I work with owners of *[type of business]* in *[area]*, and this call is about our services. Do you have two minutes?"
>
> **Why:** Name, firm, a way to reach the firm, and that the call is a solicitation: the disclosures FINRA Rule 3230 lists, said naturally.

> "Does Company offer a retirement plan to your team today?"
>
> **Why:** One concrete question about the business, easy to answer.

OPENER 2 · CONSULTATIVE

The owner's-goals opener

> "Hi First name, My first name with *[your firm]*. I'm a financial advisor calling about our services for business owners. Have you thought about how you'll eventually step back from Company, and what that means for your own finances?"
>
> **Why:** A real question every owner faces eventually, asked without assuming anything about their situation.

Questions to ask

> "What's your plan for the business in the next five to ten years?"
>
> **Why:** Succession, sale or growth each lead to different needs.

> "How are you saving for your own retirement outside the business?"
>
> **Why:** Owners often reinvest everything. The question surfaces a real gap.

> "Who helps you with this today: an accountant, an attorney, another advisor?"
>
> **Why:** Maps the team and possible referral partners.

The ask

> "Could we take 30 minutes at your office on *[day]*? I'll come with questions, not a pitch."
>
> **Why:** Low pressure, at their place, with an honest framing.

Client reviews

Existing clients, called to schedule an annual review or check in after a life event.

Aim for: A review on the calendar, and an introduction when it's natural.

OPENER 1 · FRIENDLY

The annual review

> "Hi `First name`, it's `My first name` from *[your firm]*. It's time for your annual review. Before we book it: has anything changed in your life since we last met?"
>
> **Why:** Life changes shape the review, and asking first shows you care about more than the account.

OPENER 2 · DIRECT

The scheduling call

> "Hi `First name`, `My first name` from *[your firm]*. I'm calling to schedule your annual review. Would *[day]* or *[day]* work better?"
>
> **Why:** Clients expect this call. Get to the point.

Questions to ask

> "Any changes at work, in your family or in your health?"
>
> **Why:** Each can change goals, risk and beneficiaries.

> "Is there anything you'd like us to cover at the review?"
>
> **Why:** Lets them set part of the agenda.

> "Do you know anyone who's been asking for help with their finances?"
>
> **Why:** A light referral ask from someone who trusts you.

The ask

> "Great, you're booked for *[day]* at *[time]*. I'll send a confirmation and anything to bring."
>
> **Why:** A confirmed time and what to prepare.

Objections and honest answers

Agree with what's true, ask one question, and offer a small next step. Never argue, and stop when someone asks you to.

“I already have an advisor.”

That's good, and I'm not asking you to switch. If you ever want a second opinion on your plan, I'd be glad to help. Would it be OK to stay in touch?

Why: Respect the relationship and ask permission for future contact.

“What kind of returns do you get?”

I can't promise or predict returns, and you should be careful with anyone who does. What I can tell you is how I build a plan around your goals and how I manage risk. Can I walk you through that in a meeting?

Why: Answer honestly within the rules, and move to your process.

“I don't trust advisors.”

That's fair. You can look up any advisor's background and disciplinary history on FINRA BrokerCheck and the SEC's adviser search. I'll also tell you exactly how I'm paid before we do anything.

Why: Point to public tools they can check themselves.

“How do you get paid?”

Good question, and you should always ask. I'm paid *[by fee / by commission / both]*, and I'll put it in writing before you decide anything.

Why: Answer directly. Hesitating here ends trust.

“I don't have enough money for an advisor.”

That depends on what you need. Some people start with a planning conversation. Can I ask what you're hoping to get help with?

Why: Don't qualify them out too fast, and don't overpromise.

“Send me something.”

Happy to send what my compliance team has approved. What would be most useful: how I work, how I'm paid, or the topics from the workshop?

Why: Only send approved materials, and find out what matters to them.

“Don't call me again.”

Of course. I'll add you to our do-not-call list now.

Why: FINRA Rule 3230 requires firms to keep a do-not-call list and honor requests. Do it immediately.

“I'm busy right now.”

No problem. When would be a better time for five minutes?

Why: Respect their time and ask for a specific callback.

Voicemail scripts

About 20 to 30 seconds: your name and number first, one reason tied to them, then the number again, slowly.

Event follow-up

> "Hi **First name**, it's **My first name** with *[your firm]*, **My number**. Thanks for coming to our *[topic]* workshop. I'm calling to offer the one-on-one review we mentioned. If you'd like one, call me at **My number**. Again, **My number**."
>
> **Why:** Ties to the event, states the offer, and leaves the number twice. Have compliance approve any prerecorded version.

Referral

> "Hi **First name**, **My first name**, a financial advisor with *[your firm]*. *[Referrer]* suggested I call. I'd like to see if a conversation would be useful to you. My number is **My number**. That's **My number**."
>
> **Why:** The referrer's name earns the callback.

Business owner

> "Hi **First name**, it's **My first name**, a financial advisor with *[your firm]*. I work with owners of *[type of business]* in *[area]*, and I'm calling about our services. If you'd like to talk, my number is **My number**. That's **My number**."
>
> **Why:** Name, firm and the purpose of the call, as the telemarketing rules expect. Have compliance approve any prerecorded version.

Client review

> "Hi **First name**, it's **My first name** from *[your firm]*. It's time to schedule your annual review. Call me back at **My number**, or reply to the text I'm sending with a day that suits you."
>
> **Why:** Gives the client two easy ways to respond.

Follow-up texts

Text only people who agreed to texts, and keep an opt-out line in a first message.

Event follow-up

Hi *[first name]*, it's *[your name]* with *[your firm]*. Thanks for attending our *[topic]* workshop. Would a one-on-one review be useful? Reply STOP to opt out.

Why: Have compliance approve text templates, and text only with consent.

Meeting confirmation

Hi *[first name]*, *[your name]* at *[your firm]*. Confirming our meeting on *[day]* at *[time]*. Reply here with any questions.

Why: A confirmation, nothing about investments.

Business owner meeting

Hi *[first name]*, *[your name]* with *[your firm]*. Confirming our meeting at *[business]* on *[day]* at *[time]*. Reply here with any questions.

Why: A confirmation only, nothing about investments.

Review scheduling

Hi *[first name]*, *[your name]* here. Time for your annual review. Does *[day]* or *[day]* work better?

Why: One clear choice for a client who expects it.

The rules for financial advisor calls

Broker-dealer reps follow FINRA Rule 3230 for telemarketing and Rule 2210 for what scripts say; investment adviser representatives follow the SEC Marketing Rule. Everyone follows the TCPA. Never predict returns, and get scripts approved before using them.

- FINRA Rule 3230: call between 8 a.m. and 9 p.m. in the person's local time, keep a firm do-not-call list and honor requests within 30 days, check the National Do Not Call Registry, and transmit caller ID.
- At the start of the call, give your name, your firm's name, a phone number or address where the firm can be reached, and that the call is to solicit the purchase of securities or a related service (FINRA Rule 3230(d)(4)).
- FINRA treats a script used with more than 25 retail investors within 30 days as a retail communication, which a principal must approve before use.
- Don't predict or project performance, call anything safe or guaranteed, or present benefits without risks. FINRA Rule 2210 bars predictions and projections, with narrow exceptions.
- Under the SEC Marketing Rule, live, extemporaneous conversations aren't advertisements, but the SEC has said remarks delivered from a script aren't extemporaneous. Treat an adviser script as marketing: no untrue or unsubstantiated claims and no performance figures your compliance team hasn't approved.
- Autodialed or prerecorded calls and marketing texts to cell phones need prior express written consent under the TCPA.
- Florida, Oklahoma and Maryland limit telephone sales calls to 8 a.m. to 8 p.m. and three calls in 24 hours on the same subject.
- Keep every version of a script. Your firm may need to show what was used and when.

If you record calls: the consent line

“Before we start, I record my calls so we have an accurate record of our conversation. Is that OK with you?”

If they say no: Say “No problem, I won't record this,” and only carry on if your firm's rules allow an unrecorded call and you can turn recording off. If not, offer to meet in person or by video.

When it's required: Required before you record in states that need everyone's consent: California, Florida, Illinois, Maryland, Massachusetts, Montana, New Hampshire, Pennsylvania and Washington, plus Connecticut and Nevada for phone calls. Courts disagree about Delaware and Michigan. Federal law and most other states need only one party's consent, but California applies its own law to calls into the state, so asking every time is the simple rule. In Canada, tell the person the call is recorded and why.

Rule 2210 is changing: FINRA's rulebook shows it was amended in 2026 (SR-FINRA-2026-004), and reports describe a narrow new exception for some projections, with conditions. Check the current text with your compliance team. Our advice for cold calls doesn't change: don't predict or project performance.

Statutes, regulators and sources

1. FINRA Rule 3230: telemarketing
   https://www.finra.org/rules-guidance/rulebooks/finra-rules/3230
2. FINRA Rule 2210: communications with the public
   https://www.finra.org/rules-guidance/rulebooks/finra-rules/2210
3. FINRA Regulatory Notice 12–29: communications rules guidance
   https://www.finra.org/rules-guidance/notices/12-29
4. SEC Marketing Rule, 17 CFR 275.206(4)-1
   https://www.law.cornell.edu/cfr/text/17/275.206(4)-1
5. SEC Marketing Rule adopting release (IA-5653)
   https://www.sec.gov/files/rules/final/2020/ia-5653.pdf
6. SEC staff: marketing compliance FAQ
   https://www.sec.gov/rules-regulations/staff-guidance/division-investment-management-frequently-asked-questions/marketing-compliance-frequently-asked-questions
7. FCC TCPA rules, 47 CFR 64.1200
   https://www.law.cornell.edu/cfr/text/47/64.1200
8. Florida Statutes 501.616: calling hours and three calls in 24 hours
   https://www.flsenate.gov/Laws/Statutes/2025/501.616
9. Reporters Committee: state-by-state recording consent guide
   https://www.rcfp.org/introduction-to-reporters-recording-guide/

Last reviewed November 7, 2026 by the TopReach Compliance Desk. General information about the rules, not legal advice for your situation. Laws change and depend on the facts; talk to a lawyer before you rely on it.

Use these scripts in TopReach

Paste a script into a call list's Script tab and it shows on the call screen next to the outcome form. Fields fill in on each call: **First name** **Last name** **Full name** **Company** **My first name** **My name** **My number**. Every change is kept as a version you can restore.

The latest version of these scripts, and a free script generator: gettopreach.com/scripts/financial-advisors