

# 5 Steps to Calming Upset Clients

by Barbara Kay LPC, RCC



It's unnerving to be confronted by an upset client. There's a lot on the line when a client calls or visits in an aggravated state. Adding to the challenge, the financial adviser may not be a disinterested party, but personally involved in some way. Emotions are magnified when advisers have to respond to upset clients and deal with their own concerns at the same time.

I have worked with many advisers over the last several years who faced panicked clients on a regular basis while also dealing with their own professional and financial concerns. It takes real skill to help clients go from crisis to calm at

a moment's notice. The following is a step-by-step method to cool down the heat and move toward a resolution with grace and diplomacy.

## Step 1: Listen

People tend to immediately present their viewpoint when someone challenges them, especially when the speaker is upset. But your well-intentioned explanation may further aggravate the client. Instead, the best first step is to bite your tongue and focus on listening. Listen to learn the situation and the client's perceptions or emotions.

## Step 2: Acknowledge

We forget that acknowledging is not the same as agreeing. You can acknowledge the person's view and not agree. Before people will move forward, they must feel heard. Acknowledge both the factual and emotional content. For example, "If I understand, you are upset because ..."

## Step 3: Agree

The way to further calm the client is to agree (this is the tricky part). Find one thing you can honestly agree with—or even part of a thing—and agree with 100 percent conviction. You might not agree with the client's opinions or conclusions, but you can probably agree with how the client is feeling. For example, "This situation is very upsetting. I completely agree with you."

## Step 4: Add

Add your perspective after you've agreed wholeheartedly. Do not use the word "but"—it will delete your agreement. Agree, then bring the client closer to your viewpoint. For example, "I completely agree that \_\_\_\_\_, and let me share some background you might not know about."

## Step 5: Resolve

Move to problem-solving after the person calms down. When people are upset they tend to throw out ultimatums and demands. You may need to ask some open-ended questions to uncover reasonable solutions. For example, "What's most important to you?"

## The Calm Client

These five steps, employed with skillful diplomacy, build a foundation for resolution. Many times a client will

calm down and work cooperatively to solve the issue. On occasion, clients may be stuck in an emotionally charged state and not able to move forward. If you find yourself going in circles, you may need to gently close the conversation and postpone resolution.

When emotion wins over logic, it's best to revisit the situation later. Suggest the most obvious reason to give both you and the client time (getting more facts, checking on possible solutions, having the client consider options, etc.). Even in these cases, skillful use of the five steps will improve your chances for a positive resolution. You will have reinforced your genuine concern for clients and your

understanding of their feelings, and that's the most important first step.

Despite our desire to be logical, everyone is profoundly affected by raw emotion. Developing emotional skills is a critical competency for any adviser. Advanced emotional skills bring increased satisfaction and success with clients and everyone we encounter. ○

*Barbara Kay, LPC, RCC, coaches financial services professionals and companies on productivity, client relationships, behavioral finance, teams, leadership, time management and change. She is the author of the books The \$14 Trillion Woman and The Top Performer's Guide to Change. Contact her at [barbara@barbarakaycoaching.com](mailto:barbara@barbarakaycoaching.com).*



### Barbara Kay MA, LPC, RCC

630.212.5460 | [barbara@barbarakaycoaching.com](mailto:barbara@barbarakaycoaching.com)  
[www.barbarakaycoaching.com](http://www.barbarakaycoaching.com)

