

FIRE

D — Dominance

Choleric · Intuition · Spring/summer-fire cohorts

Competence and speed.

FIRST 90 SECONDS

- Already 60% decided when they walk in.
- Cuts off small talk; checks phone during warm-up.
- Leaned forward, fast pace, decisive gestures.

WHAT THEY WANT

- Skip rapport. Open with outcomes.
- “Here’s what we’d do for you. I’ll ask if you want more.”
- Fees: stated directly, no apology, no anchoring down.

WATCH OUT *Don’t treat like Water (slow, gentle, no-pressure) — they walk out in four minutes.*

AIR

I — Influence

Sanguine · Thinking · Late-spring/autumn-air cohorts

Energy and vision.

FIRST 90 SECONDS

- Walks in talking. Telling a story before introductions end.
- Asks about your wall art, notices books on the shelf.
- Fast pace, expressive, brags about last vacation in 10 minutes.

WHAT THEY WANT

- Big vision first. Ask about the ten-year picture.
- Story-based, specific narrative — not abstract framework.
- Fees: tied to aspirational outcome, not feature list.

WATCH OUT *Don’t treat like Earth (data-first, conservative) — they get bored and ghost.*

WATER

S — Steadiness

Phlegmatic · Feeling · Summer/autumn-water cohorts

Patience and trust.

FIRST 90 SECONDS

- Brings their spouse; looks at them before answering.
- Quiet, measured; asks process questions before outcome questions.
- “How long have you been doing this? Any 10-year clients?”

WHAT THEY WANT

- Slower than feels comfortable. Make space for silence.
- Lead with process and transparency. Explicit: “no pressure.”
- Fees: stated cleanly, never re-asked. They decide later, quietly.

WATCH OUT *Don’t treat like Fire (urgency, decisive) — they’ll politely never call back.*

EARTH

C — Conscientiousness

Melancholic · Sensation · Winter/late-summer-earth cohorts

Accuracy and preparation.

FIRST 90 SECONDS

- Brings a spreadsheet or a written list of questions.
- Asks for historical performance vs benchmark, net of fees.
- May check your firm on FINRA BrokerCheck during the meeting.

WHAT THEY WANT

- Evidence-first. Show before you tell.
- “I put together everything you might want to see in advance.”
- Fees: itemized, compared, justified by performance net of cost.

WATCH OUT *Don’t treat like Air (vision, big-picture) — they’ll pick the firm with verifiable numbers.*