A! Action! Magazine

SPECIAL EDITION'26
SEQUENT PLANNING

Get busy and win: The growing advisor handbook

Practice exercises:

→ Boosting client satisfaction
→ Guiding Next-Gen clients
→ Building a referral ecosystem
→ AI as a force multiplier
→ Scaling past the $1B inflection point

The information, data and opinions in this commentary are as of the publication date, unless otherwise noted, and subject to change. This material is provided for informational purposes only and should not be considered a recommendation to use AdvisorEngine or deemed to be a specific offer to sell or provide, or a specific invitation to apply for, any financial product, instrument or service that may be mentioned. Information does not constitute a recommendation of any investment strategy, is not intended as investment advice and does not take into account all the circumstances of each investor. Opinions and forecasts discussed are those of the author, do not necessarily reflect the views of AdvisorEngine and are subject to change without notice. AdvisorEngine makes no representations as to the accuracy, completeness and validity of any statements made and will not be liable for any errors, omissions or representations. As a technology company, AdvisorEngine provides access to award-winning tools and will be compensated for providing such access. AdvisorEngine does not provide broker-dealer, custodian, investment advice or related investment services.

Editor's Note

SULEMAN DIN

The advisors highlighted in this publication didn't wait for the perfect market, the perfect moment or the perfect tech stack. They just got it done. In this issue, you'll learn how they did it, so that you too can get the tools to build your business in this fast-changing industry.

I'm proud to bring this collaboration between AdvisorEngine and Sequent Planning, a firm that lives its advisor-first philosophy every day.

This issue spotlights four advisors who each took different roads to the same place.

- → Chelsea Kiehler on vision: How Sequent is redefining practice growth from the ground up, and why staying close to advisors keeps you close to clients
- → Rick Fischer on reinvention: Insights from a career that serves as proof that it's never too late to find new purpose
- → Melissa Mlasko on leadership: More than two decades of demonstrating that automated efficiency and deeply personal relationships are built on the very same foundation
- → David Vezina on commitment: How genuine service, not a wide net, helped him establish a thriving Medicare niche practice

Then, we put you to work. This issue is jammed with hands-on diagnostics your team can run in a single sitting: boosting client satisfaction, guiding the next generation of wealth, building a natural referral ecosystem, using AI as a force multiplier and scaling past the $1B inflection point.

So grab a pen and gather your team. Let's get stuff done!

Suleman Din

The advisor multiplier: How Sequent is redefining practice growth from the ground up

From living the grit of entrepreneurship to scaling practices nationwide, Sequent's Chelsea Kiehler shares how an advisors-first culture, collaborative compliance, and authentic mentorship build durable, high-impact businesses.

ACTION! MAGAZINE: HOW DO YOU STAY ON TOP OF INDUSTRY TRENDS TO MAKE SURE SEQUENT IS ALWAYS ONE STEP AHEAD? WHAT ARE SOME KEY THEMES SHAPING YOUR PERSPECTIVES ON WHAT'S NEXT?

CHELSEA KIEHLER: I stay on top of industry trends in a few different ways. Conferences and industry research are certainly important; they help me understand the broader themes shaping the industry and give us perspective on what may be coming next. But I believe our most valuable source of insight is staying closely connected to advisors, particularly through our Advisory Board.

First and foremost, we will not be a firm that simply sends directives and ideas down from management when those decisions are disconnected from the experience of sitting across the table from a client. The people closest to clients often have the clearest view of what is changing, the questions clients are asking, the problems they need solved, and where their expectations are headed. That feedback loop is incredibly important to me. We want to combine what we're seeing at the industry level with what our advisors are experiencing every day and use both to shape where we focus, how we evolve, and what we prioritize.

At the end of the day, while we serve and support our advisors, everything we do ultimately has to create a better experience and better outcomes for clients. Staying close to advisors keeps us close to the people we're ultimately here to serve.

ACTION!: WHAT MAKES SEQUENT'S SUPPORT UNIQUE FOR INDEPENDENT ADVISORS LOOKING TO GROW? ARE THERE SERVICES SEQUENT IS DEVELOPING THAT GO BEYOND TYPICAL FIRM TABLE STAKES?

> **"We will not be a firm that simply sends directives and ideas down from management when those decisions are disconnected from the experience of sitting across the table from a client."**

KIEHLER: It starts with our culture and people. We have an entrepreneurial mindset and recognize that no two advisors (or their practices) are the same. Our job isn't to prescribe one definition of growth; it's to understand where an advisor wants to go and provide the support to help them get there.

We've built three distinct development paths – Ramp Up, Accelerator, and Pre-Transition – designed to meet advisors at different stages of their journey. Beyond traditional firm table stakes, we're investing in development, community, consulting, and practice-management resources that help advisors grow both personally and professionally while building stronger, more durable businesses.

I think of our services as buffet-style. Some advisors fill their plate with everything we offer; others have a strong infrastructure already and select only the resources that fill a specific gap.

Ultimately, our goal is twofold: develop the advisor and the practice while building a moat around the client relationship. If we can help advisors become better business owners, create stronger practices, and deliver an increasingly valuable client experience, we're creating growth that is sustainable – not just growth for growth's sake.

ACTION!: HOW DOES SEQUENT DEMONSTRATE AN "ADVISORS-FIRST" CULTURE?

KIEHLER: Being advisors-first is embedded in our mission: helping advisors put themselves in a place of distinction so they can ultimately do more for their clients. It's not just something we say; it's reflected in how we operate every day.

Our CARES values – Collaboration, Accountability, Respect, Ethics, and Service – define how we show up. Our FA KIT takes that commitment even deeper: we treat advisors like Family, take Action, value Knowledge, act with Integrity, and support the Team.

Ultimately, we aim to be transformational for our advisors, not transactional. We understand the pressure they face because this business doesn't operate on a convenient timeline. Client needs often feel like they were due yesterday. There are fires to put out, difficult decisions to make, and moments when serving clients requires real sacrifice.

Our advisors shouldn't have to navigate those moments alone. We want to be right there beside them – solving problems, removing obstacles, sharing the load, and helping them build stronger practices. When our advisors succeed and are better positioned to serve their clients, we've fulfilled our purpose.

ACTION!: HOW IS SEQUENT TURNING TRADITIONAL COMPLIANCE INTO A SUPPORTIVE GROWTH PARTNER RATHER THAN A ROADBLOCK?

KIEHLER: At Sequent, we believe compliance should be a partner, not an adversary. That starts by giving compliance a seat at the table in business strategy discussions, not bringing them in at the end to simply say yes or no.

By understanding what our advisors are trying to accomplish upfront, our compliance team can help find the right path to get there. Whether an advisor wants to launch a new marketing initiative, develop new materials, or bring an idea to life, we can collaborate during the creation process or efficiently review what they've developed.

We're also focused on being proactive rather than reactive. We provide Compliance FYIs, timely reminders around required logs and responsibilities, and supportive audits designed to identify potential issues before they become problems.

Ultimately, good compliance shouldn't slow responsible growth; it should help enable it. Our goal is to create an environment where advisors feel comfortable bringing ideas forward, asking questions early, and working collaboratively with compliance. When we do that well, we're not only protecting the advisor and the firm; we're helping advisors confidently grow their businesses while protecting the clients we all serve.

ACTION!: HOW DOES YOUR BACKGROUND AS A SUCCESSFUL ENTREPRENEUR HELP YOU GUIDE ADVISORS AS THEY BUILD THEIR OWN BUSINESS?

KIEHLER: This one hits close to home because I've lived the realities of entrepreneurship. I've had to prioritize which bills to pay to make payroll. I've been the boss who does every job when someone is sick, and I've dealt with the toilet breaking, the air going out, and the anxiety of spending money on a new idea before knowing whether it will work. I understand the hope, the grind, and the grit it takes to build something.

I also have a uniquely diverse background that comes together around advisory businesses: Strategic Business Management, HR, an MBA focused on Financial Services, the CFA designation, building and selling a business, managing $3.2 billion in AUM, and consulting with Barron's- and Forbes-ranked advisors and teams.

But what matters most is that I genuinely love business, financial services, and helping people succeed. I want our advisors to build great businesses because their clients need them. We need more great advisors, and I want to use everything I've learned to help them become one.

ACTION!: WHAT IS THE MOST REWARDING PART OF HELPING INDEPENDENT ADVISORS BUILD THRIVING, SCALABLE PRACTICES?

KIEHLER: The most rewarding part is seeing the evolution from dream, to wonder, to want, to action, to results, and ultimately, to success. Growth is always a process, and I've found it tends to follow those steps.

There really are no overnight successes. Behind every thriving practice is a story of discipline, drive, determination, sacrifice, and countless small decisions that compound over time.

What I love most is watching advisors begin to see what they're truly capable of. Sometimes the vision is there, but they need a plan. Sometimes they have the plan, but they need resources or accountability. And sometimes, they simply need someone who believes in the possibility and gives them a little encouragement to take the next step.

Then you get to watch the momentum build: the advisor grows, the team grows, the business becomes stronger and more scalable, and ultimately more clients benefit.

Being able to play even a small role in that journey and then watch someone achieve something they once only imagined is incredibly rewarding.

ACTION!: WHAT INSPIRED YOUR PERSONAL SHIFT FROM SERVING ULTRA-WEALTHY CLIENTS TO WANTING TO HELP ORDINARY AMERICANS ACHIEVE BETTER FINANCIAL FUTURES AND FINANCIAL LITERACY?

“Rather than helping one client at a time, I can help advisors become better, build stronger businesses, and reach more people who need quality financial guidance.”

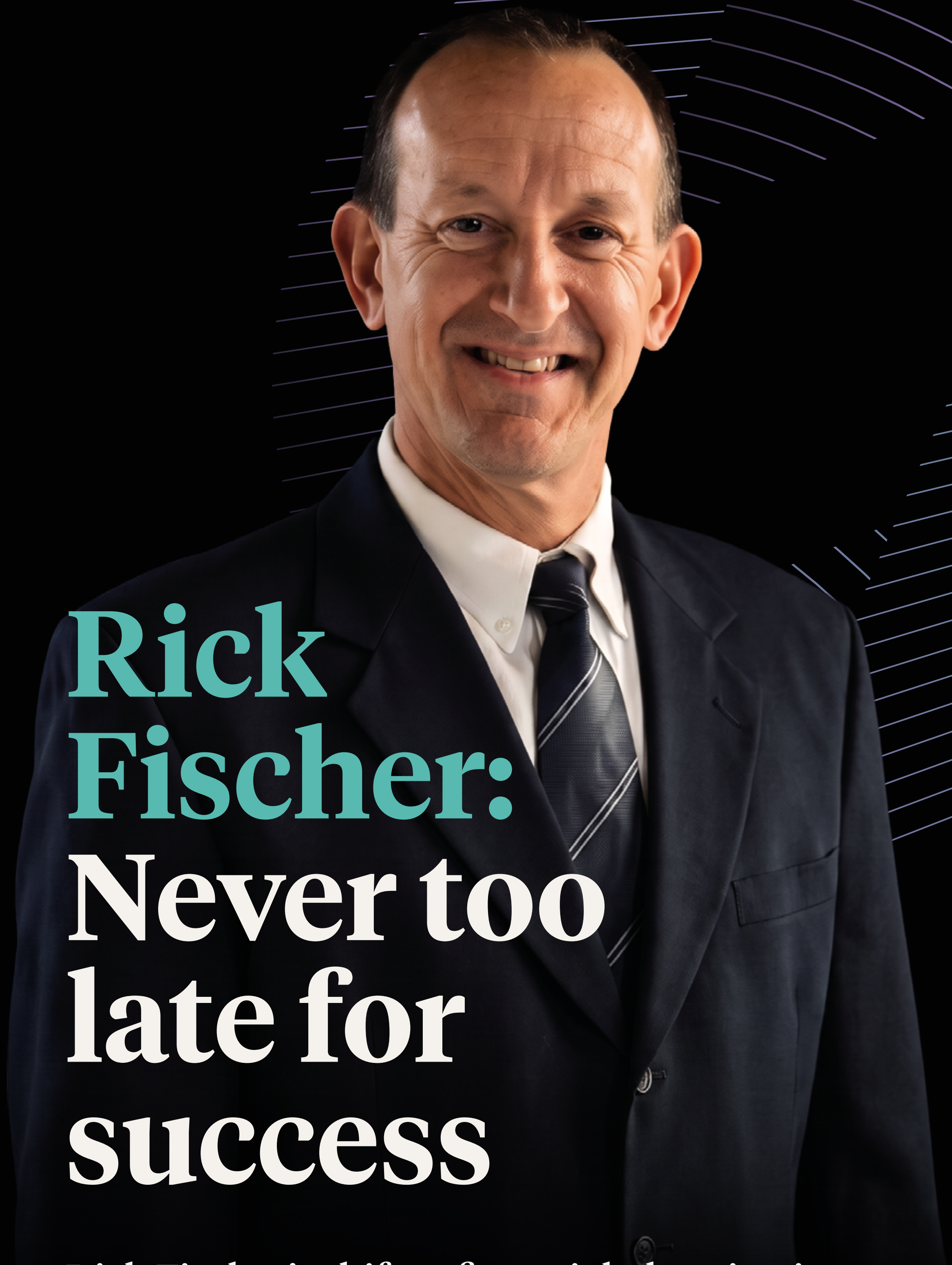
KIEHLER: During COVID, I was forced to pause. I was living in a state with significant lockdowns, and that isolation gave me more time for self-reflection than I had probably ever had. There’s really no other way to describe it: I felt a calling to do something more.

At first, I thought that meant simply moving down-market – from serving ultra-high-net-worth families with $10 million-plus to high-net-worth clients. But I quickly realized that wasn’t it. I wanted to help expand access to quality financial guidance and improve financial literacy for everyday Americans.

In 2023, I joined SMS to build the Retirement Planning Center and develop a financial wellness platform. Then, in 2025, I became Managing Principal of Sequent with an even bigger opportunity: to become a multiplier.

Rather than helping one client at a time, I can help advisors become better, build stronger businesses, and reach more people who need quality financial guidance.

Today, I feel incredibly alive in the work I’m doing. I’m grateful every day for the opportunity to support advisors and, through them, help more people build better financial futures.



Rick Fischer: Never too late for success

Rick Fischer's shift to financial planning is a masterclass in career reinvention. Here is how he leveraged his IT expertise and strategic partnerships to build a thriving practice.

Rick Fischer built his life and career in the IT industry. But beneath three decades of technical work, he felt something was missing. "I felt burned out and unsatisfied in what I was doing," Fischer reflects. "My career no longer had purpose."

Fischer was always interested in the markets and investing, and one day it nudged him to reach out to a friend in the financial industry. That single conversation sparked a bold pivot: after thinking it through, Fischer committed to three months of intense study, passed the Series 65 exam, and stepped into financial planning.

Navigating such a major career shift late in life is never simple, but the timing and personal backing he needed were aligned. "First and foremost was a supportive wife who understood where I was at in my career and how I was no longer feeling challenged," Fischer says.

With their only daughter nearing college graduation, it felt like the right moment to make a change. Driven by a deep desire to help people, financial services offered him the meaningful impact he had been seeking.

When Fischer stepped into his new profession, he brought two powerful advantages with him: decades of technical know-how and his own perspective as a client.

"I think being a person who was working with an advisor helped me to see things from a client's eyes before I became one," he explains. "Knowing the questions that I would usually ask of my advisor helped me to focus on areas in my training to help me be more helpful to my clients."

Simultaneously, his background in IT allowed him to adapt effortlessly to modern financial technology stacks. As his practice experienced rapid growth, the technology provided by Sequent Planning proved essential in keeping up with the daunting task of client onboarding.

Where some financial planners view digital tools as overwhelming, Fischer actively sought them out to streamline his daily operations. He relies on AdvisorEngine's wealth management tools on a daily basis to raise cash, place trades, and manage account workflows. By utilizing the platform's onboarding process roughly 85% of the time, he drastically reduced onboarding times while virtually eliminating the errors and rework associated with paper forms and wet signatures.

For advisors cautious of new technology, Fischer encourages them to spend time learning the tools to experience the massive time savings firsthand. "As the old cliché goes, 'Work smarter, not harder,'" he says.

To establish his practice and build a sustainable business, Fischer chose to partner with an established team in his market rather than going it alone. Operating within the group at Jackson, WI.-based Retirement Understood, Fischer directs his focus heavily toward the securities business, while team members handle annuities and insurance. This holistic model gives new clients access to a broad suite of offerings, driving steady growth for the practice.

Looking back on his transition, Fischer sees change not as an obstacle, but as a necessary pursuit.

"Finding your true passion and seeking opportunities to meet that can be very rewarding," he says, offering proof that trading burnout for purpose is always worth the effort.

> **"By utilizing AdvisorEngine's onboarding process, he drastically reduced onboarding times while virtually eliminating the errors and rework associated with paper forms and wet signatures."**

Inside Melissa Mlasko's purpose-driven practice

For over two decades, Melissa Mlasko has proven that steady firm growth, automated efficiency, and deeply personal relationships are built on the exact same foundation.

Long before managing portfolios or crafting retirement strategies for pre-retirees and retirees, Melissa Mlasko learned a foundational mindset in a much simpler setting: retail.

Growing up with the lesson that the customer is always right taught her a lifelong approach to human connection, one that would eventually shape her 24-year career as a Certified Financial Fiduciary and Investment Advisor Representative.

> **"Clients may not remember every recommendation you make, but they will remember how you made them feel throughout the relationship."**

"While that doesn't mean clients are always correct on every financial decision, it does mean they deserve to be heard, respected, and understood," Mlasko reflects. "Technical knowledge is important, but trust is built through consistency, responsiveness, and a sincere commitment to helping clients achieve their goals. At the end of the day, people don't just want financial advice; they want to know someone truly cares about their future."

Helping individuals plan for retirement since 2002, Mlasko focuses on growing wealth while protecting what her clients have spent a lifetime building.

By offering customized financial plans, risk-managed investment strategies, and forward-thinking solutions at Medford, Oregon-based Futurity Retirement Advisors, her practice blends personalized portfolio design with ongoing client education.

Yet, her primary differentiator remains rooted in empathy and accuracy: "Clients may not remember every recommendation you make, but they will remember how you made them feel throughout the relationship."

BUILT FOR GENUINE CONNECTION

Delivering bespoke service across a growing client base requires more than good intentions; it demands operational discipline. To balance high-touch personal relationships with operational scale, Mlasko and her team rely on AdvisorEngine as the central hub of their practice, managing workflows and tracking interactions so nothing falls through the cracks.

By leveraging automation, routine administrative tasks are delegated and completed efficiently, freeing up valuable time for strategic planning and client conversations. "Simply put, it helps us work smarter, stay organized, and spend more time focused on serving clients rather than managing administrative processes," Mlasko notes.

By pairing efficient technology with intentional communication, every client at Futurity is treated as an individual rather than an account number. Whether meeting in person or virtually, interaction cadences and recommendations are tailored to align with each client's stage of life, preferences, and core values.

LEADERSHIP, FAITH AND GROWTH

As Futurity expands, Mlasko's leadership priorities have naturally evolved toward mentorship and institutional sustainability. When building her supporting team, hiring centers on integrity, empathy, and a client-first attitude, qualities that cannot easily be taught.

"One of the biggest leadership challenges in my role today is making sure my knowledge, experience, and skills don't stay with me," Mlasko shares. "I've learned that being a leader isn't about having all the answers; it's about teaching, coaching, and empowering others to make good decisions and serve clients with confidence."

When addressing organic growth, Mlasko avoids chasing trends or relying on breakthrough moments, choosing instead a strategy of steady, quiet execution.

"The best strategy that has helped our firm grow has been a commitment to doing the next right thing consistently over time," she explains. "Faith provides perspective during challenges, reminds me to lead with integrity, and reinforces the importance of stewardship with the opportunities we have been given."

Away from the office, staying grounded remains a priority. Mlasko finds joy in antique collecting, gardening, decorating, and hosting family gatherings alongside her husband, their four grown sons, and their expanding families. It's a fulfilling personal life that continuously inspires her work guiding others toward their own financial peace of mind.

How David Vezina carved a niche in Medicare planning

Inspired by helping his own grandmother, David Vezina built a unique advisory practice centered on Medicare planning and collaborative agent partnerships, proving that specialty success begins with genuine service.

For David Vezina, the path into financial planning didn't start in a boardroom; it began at home, helping his grandmother navigate her retirement.

That hands-on experience revealed two distinct truths that would shape his career: how much he genuinely enjoyed the work, and how good advice wasn't readily available to retirees who needed it the most. Determined to make a difference, Vezina earned his licenses and dedicated himself to helping people navigate their post-work years.

It was through this dedicated focus on senior healthcare that Vezina carved a specialized niche for himself. Recognizing the growing intersection between healthcare costs and long-term financial security, he bridges a crucial gap for seniors and wealth advisors alike.

"The Medicare market is just naturally the right demographic," Vezina explains. "It is filled with people who need the most help and sometimes have the least access to it. The problems faced by Medicare beneficiaries are very different than the problems faced by people in their working years."

> **"It is filled with people who need the most help and sometimes have the least access to it."**

Rather than competing with independent insurance agents, Vezina built his practice on true collaboration. He offers specialized services that agents cannot provide themselves, transforming potential competition into a mutually beneficial partnership that adds value to the agent's client relationships.

To ensure a seamless transition for retirees, Vezina rejects cold handoffs in favor of a joint approach.

"I include agents in every step of the process," Vezina says. "From the very first meeting, I encourage the agent to be sitting at the table with us, providing the valuable service of two specialized professionals rather than the feeling of a handoff from one professional to another."

To prevent burnout and maintain service quality across his practice, Vezina avoids casting a wide net. Instead, he remains intentionally selective, partnering with a tight-knit group of agents whose goals mirror his own. Within his client work, he tailors financial strategies around the immediate priorities of retirees: "I focus on health to wealth and guaranteed income solutions, which are naturally on the minds of most retirees."

Outside the office, Vezina stays deeply connected to life at the Jersey Shore. He lives in Barnegat with two of his three children, Charlotte and Nolan, while daughter Shea is away studying accounting at Penn State. He fills his summer days with fishing, boating, crabbing, and clamming, while in the fall he can be found taking in Penn State football games.

A passionate family of New York Mets fans, the Vezinas spend summer vacations traveling to stadiums across the country to watch their team play. When he isn't casting a line on the beach or spending time with family, Vezina routinely volunteers at local senior centers, educating community members on the complex, ever-changing world of Medicare.

Reflecting on his journey from helping his grandmother to serving as a dedicated specialist, Vezina emphasizes the importance of alignment for any advisor looking to build a niche practice.

"Find out what you're passionate about," Vezina advises. "Find out which kind of cases and clients you'd like working with. Once you identify those things, you will have placed yourself in a position to excel at what you are naturally drawn to do."

RELATIONSHIP MANAGEMENT

How you can boost client satisfaction at your firm

Success is defined not just by how much a firm manages, but by how deeply it connects with its clients. Aligning advisor growth with client satisfaction builds a durable business strategy through loyalty and advocacy.

Review this checklist to help your firm identify gaps between operational growth and genuine client fulfillment.

① Listening differently (feedback loops)

- ☐ **Move beyond annual surveys:** Avoid survey fatigue by creating natural, ongoing moments for feedback throughout the year.
- ☐ **Establish a client advisory board:** Use a formal group of clients to test new ideas and initiatives before firm-wide implementation.
- ☐ **Implement real-time check-ins:** Embed feedback into daily operations through post-meeting check-ins and informal calls to catch small issues before they escalate.
- ☐ **Audit internal information flow:** Ensure client signals and feedback move efficiently from client-facing teams to leadership without stalling.

② Intentional technology and process

- ☐ **Balance automation with empathy:** Use technology to streamline operations (like CRM reminders for birthdays), but prioritize human touches (like handwritten notes) for connection.
- ☐ **Adopt a 24-hour response rule:** Set a standard that every client inquiry receives a response within at least one business day to build trust and scheduling discipline.
- ☐ **Guide clients through digital tools:** Proactively explain statements, portals, and dashboards to prevent confusion and the erosion of trust.
- ☐ **Standardize workflows:** Build structured processes for onboarding and follow-up to ensure accountability and prevent dropped balls.

③ Human connection (the differentiator)

- ☐ **Prioritize personal gestures:** Small actions, such as sending birthday cards or checking in after life events, signal care and drive long-term loyalty.
- ☐ **Maintain personal familiarity:** Strive to know clients by name and understand their specific life contexts to foster trust that algorithms cannot replicate.
- ☐ **Focus on clarity:** Actively work to clarify confusing financial statements or updates to ensure clients feel understood and supported.

④ Redefining success metrics

- ☐ **Track Experience-Based Metrics:** In addition to AUM and revenue, monitor:
  - Client retention and referral rates.
  - Response time consistency.
  - Ease of technology use and client adoption rates.
  - Team collaboration and accountability.
- ☐ **Create a balanced scorecard:** Review relationship health metrics alongside financial results during leadership meetings.

WORKSHEET
BRIDGING THE CLIENT CONNECTION GAP

Objective: To move from scaling efficiency to scaling connection by auditing your firm's current communication and feedback loops.

① The communication audit

Advisors note that small lapses — such as delayed responses or confusing updates — slowly chip away at trust. Answer the following honestly:

1. **Response Standard:** Do you have a formal firm-wide response time rule (e.g., 24 hours)?

   ◯ Yes ◯ No

   Action: If no, what is a realistic standard your team can commit to starting today?

   ____

2. **The swivel test:** When a client provides feedback or expresses confusion, where is that information logged? Is it accessible to leadership, or does it stay with the individual advisor?

   ____

② Listening differently

Listening shouldn't be a once-a-year event. Use this section to brainstorm real-time feedback loops.

- ☐ **Advisory boards:** Would your top 10 clients be amenable to joining a client advisory board to vet your firm's future ideas?
- ☐ **Post-meeting pulse:** Draft a single "pulse" question you could ask at the end of every client meeting to catch friction points (e.g., "Was there anything in today's report that felt unclear?"):

  Your Question: ______________________________

③ Tech vs. touch

Technology should create space for personal interaction, not replace it. Identify your firm's balance:

AUTOMATION OPPORTUNITY	PERSONAL TOUCH REQUIREMENT
Example: CRM birthday alert	**Example:** Handwritten note or personal call
Automated quarterly statement	
Digital onboarding workflow	

④ Defining your new success metrics

Beyond AUM and revenue, how will you measure relationship health? Rank the following from 1 (not tracked) to 5 (tracked & reviewed weekly):

- ☐ Client retention rate ______________________________
- ☐ Response time consistency ______________________________
- ☐ Referral frequency/advocacy ______________________________
- ☐ Ease of tech adoption (client portal logins) ______________________________

⑤ Action commitment

Identify one "everyday gesture" (e.g., remembering a child's name, checking in after a life event) that your firm will systematize this month to ensure clients feel "seen and valued."

Our Commitment:

____

____

"A satisfied client is a walking referral."

NEXT-GEN

Checklist: Guiding the new generation of wealth

Millennial and Gen Z investors are reshaping wealth management with a focus on technology, social consciousness, and financial independence. Use this checklist to adapt your practice to meet their unique expectations.

① Leading with empathy

- ☐ **Avoid assumptions:** Acknowledge their specific challenges, such as student loan debt, rising living costs, and the noise of social media finance.
- ☐ **Ask open-ended questions:** Use prompts such as, “What are your biggest goals in the next three to five years?” or, “Where do you typically get financial information?”
- ☐ **Practice active listening:** Identify if their priority is peace of mind or specific investment knowledge before offering solutions.
- ☐ **Maintain professionalism without judgment:** Create a safe space for them to discuss complex and personal financial concerns.

② Teaching long-term thinking

- ☐ **Provide immediate wins:** Show how small, current actions compound over time using real numbers and projections.
- ☐ **Use high-impact visuals:** Utilize dashboards, planning tools, and “Quilt charts” to show the ebbs and flows of asset classes since 2000.
- ☐ **Frame life as a story:** Treat investments as chapters in a long-term journey rather than isolated market events.
- ☐ **Show, don’t just tell:** Model what a portfolio looks like at age 70 based on different current risk levels.

③ Setting clear risk expectations

- ☐ **Combat meme stock mindsets:** Temper the ‘Go big or go home’ influence of social media with data-driven conversations about volatility.

- ☐ **Use the barbell approach:** Consider aggressive allocations for retirement accounts while maintaining conservative moderate allocations for general savings.
- ☐ **Re-educate on market behavior:** Explain that market ebbs and flows are normal and that fear/greed are the primary drivers of poor decisions.
- ☐ **Address income protection:** Run 'What-if' scenarios for disability or death to illustrate the need for income protection and term life insurance.

④ Tailoring communication style

- ☐ **Adopt mobile-first communication:** Move away from lengthy PDFs in favor of monthly market recap videos or voice notes.
- ☐ **Provide bite-sized meetings:** Keep sessions between 15 and 25 minutes to account for the fast-paced nature of digital life.
- ☐ **Ensure rapid responsiveness:** Use acknowledgment emails to let clients know a message was received, even if the full answer takes a few days.
- ☐ **Utilize digital nudges:** Send quick text or email updates for progress milestones, like hitting a savings goal.

⑤ Aligning money to meaning

- ☐ **Identify core values:** Determine if the client prioritizes ESG, diversity and inclusion, or specific social impacts.
- ☐ **Define freedom:** Ask what life should look and feel like at age 50, rather than focusing solely on traditional retirement ages.
- ☐ **Plan for lifestyle, not just accumulation:** Allocate for high-level goals such as attending music festivals, travel, and sabbaticals alongside 401(k) contributions.
- ☐ **Bridge today and tomorrow:** Pair achievable immediate results with an understanding of how today's decisions impact the future.

The advisor's role: guide, not gatekeeper

Your value lies in your ability to filter hype, simplify complexity, and act as a collaborative coach who empowers clients to navigate their own unique financial journeys.

WORKSHEET
MODERNIZING YOUR PRACTICE FOR NEXT-GEN SUCCESS

Objective: Audit your current approach and develop a strategic roadmap for engaging Millennial and Gen Z clients. Transition from a 'gatekeeper' model to a 'guide' model that resonates with the digital-first, values-driven generation.

① The empathy & discovery audit

Next-gen clients want a partner who understands their unique journey, including student debt and rising costs.

1. **Open-ended discovery:** List three questions you currently ask new clients. Are they "yes/no" or open-ended?
    - Current Q1: ____________________
    - Next-Gen upgrade: Try: "What does financial freedom look like to you at age 50?"
2. **Information sourcing:** When you ask, "Where do you typically go for financial advice?" and they answer "TikTok" or "Instagram," what is your immediate internal reaction?
    ◯ Judgmental/dismissive (Gatekeeper) ◯ Curious/educational (Guide)

② Visualizing growth & risk

Young investors accustomed to "next-day delivery" need to see immediate wins inside a long-term framework.

- **The 'show, don't tell' strategy:** Which visual tool will you use to illustrate market volatility? Example: A Quilt Chart showing asset class performance since 2000.
- **The barbell approach:** Identify a client who could benefit from separating aggressive retirement funds from conservative general savings to handle unexpected life events (e.g., destination weddings, car repairs).

③ Communication channel check-up

Millennials and Gen Z expect mobile-first, digestible updates rather than lengthy PDFs.
Check the boxes for the channels you are prepared to use this month:

- ☐ **Quick acknowledgment:** Responding immediately to confirm receipt of an email, even if the answer comes later.
- ☐ **Digestible nuggets:** Sending a two-minute voice memo or short video explaining a portfolio shift.
- ☐ **Milestone nudges:** A text or email celebrating a client hitting a specific savings goal.

④ Aligning money to meaning

Money is a tool for freedom, ethics, and identity for this generation.

- **Lifestyle planning:** How could you help a client fund a short-term goal — a sabbatical, a home, a perfect day?
    - Strategy: ____________________
- **Values mapping:** List two values-driven investment themes you could discuss with a client.
    1. ____________________
    2. ____________________

Action commitment

Identify one 15–25 minute bite-sized meeting topic you will offer a younger client this quarter to compete for their attention without overwhelming them.

- Topic: ____________________

REVENUE GROWTH

Checklist: Building a natural referral ecosystem

This checklist is designed for financial advisors who want to drive growth through authentic relationships and community presence rather than high-pressure scripts. Successful referrals don't come from asking more; they come from connecting better.

① Cultivate 'relationship-first' community presence

- [ ] **Step outside the office:** Engage in consistent community involvement to build credibility and awareness.
- [ ] **Host or support local events:** Participate in volunteering, local charities, or community events to transform goodwill into business growth.
- [ ] **Become a trusted figure:** Aim for a level of involvement where community engagement provides more leads than the firm can handle.

② Implement multigenerational networking

- [ ] **Engage the next generation:** Build relationships with your clients' children and family members early in the process.
- [ ] **Use trust structures:** Utilize trusts to create a natural bridge to beneficiaries, ensuring children want to remain with the firm after the grantor passes.
- [ ] **Leverage virtual tools:** Use video conferencing (e.g., Zoom) to maintain connections with snowbird clients or family members who move away.

③ Operationalize advocacy with technology

- [ ] **Automate to personalize:** Use CRM workflows and AI notetakers to handle repetitive tasks, freeing your time for high-touch human connection.

- ☐ **Capture real-time actions:** Deploy AI tools during meetings to record, summarize, and automatically generate follow-up actions.
- ☐ **Enhance responsiveness:** Ensure technology is used to increase your organization and responsiveness, which sparks client advocacy.

④ Empower client "Ambassadors"

- ☐ **Shift the mindset:** Rebrand loyal clients as "Ambassadors" to make the referral process feel like a partnership rather than a transaction.
- ☐ **Celebrate loyalty:** Use appreciation programs, personalized gestures, or ambassador-specific events to reinforce the client-advisor bond.
- ☐ **Make it natural:** Create an environment where clients are willing to provide introductions without being directly asked.

⑤ Leverage soft-sell marketing & content

- ☐ **Educate to attract:** Use podcasts, blogs, or webinars to share insights; clients who see you as a thought leader will naturally introduce others.
- ☐ **Align media with brand:** If using traditional media like radio, ensure it is reinforced by a strong digital profile and local presence.
- ☐ **Share expertise publicly:** View content marketing as a more natural alternative for advisors uncomfortable with direct asks.

Evaluate your firm's current rhythm based on these key pillars:

THE REFERRAL STRATEGY SCORECARD	
PILLAR	**STATUS (CHECK IF ACTIVE)**
Authenticity	Clients refer us because they genuinely trust us.
Community	We are visible and active in local organizations.
Technology	Our CRM/AI tools enhance our follow-through.
Generational	We have active relationships with our clients' heirs.
Ambassadors	We celebrate and empower our most loyal advocates.
Content	Our expertise is shared through public educational channels.

WORKSHEET
BUILDING A SUSTAINABLE REFERRAL ECOSYSTEM

Objective: To transition from a transactional referral mindset to an authentic relationship model that generates introductions naturally.

① The community engagement audit

The best strategies begin outside the office by building credibility in local networks.

1. **Current visibility:** List three community organizations or events where your firm's leadership is currently active (e.g., charities, boards, local volunteering).
    1. ____________________
    2. ____________________
    3. ____________________
2. **The 'trusted figure' test:** If a community member needs financial guidance, would they think of your firm because of your service or because of your sales?

    ◯ Service/Value ◯ Sales/Marketing

② The generational bridge

Sustaining a practice means thinking beyond the primary client to their family and heirs.

- **Relationship mapping:** Identify three snowbird or high-net-worth clients whose children you have not yet met.

    Client A: ____________________

    Client B: ____________________

- **The virtual connection:** Which tool will you use this month to connect with a client's child who lives out of state (e.g., a 15-minute Zoom intro or a personalized video message)? Method:

    ____

③ Tech-enabled follow-through

Automation should free you to focus on the human connection that sparks advocacy.

- **Workflow integration:** Does your CRM currently trigger an automatic action item for a follow-up meeting immediately after a client interaction?

    ◯ Yes ◯ No

- **The notetaker opportunity:** List one administrative task (e.g., summarizing meeting notes) you will automate this week to reclaim 30 minutes for proactive client outreach. Task:

    ____

④ Empowering your "Ambassadors"

Clients refer advisors they genuinely trust and feel appreciated by.

1. **Naming the mindset:** How do you currently refer to your top referrers?
    - Change: Try adopting the term "Ambassador" to shift the relationship from transactional to a partnership of advocacy.

2. **Appreciation plan:** Describe one personalized gesture (not a gift card) you will use this quarter to celebrate a client's loyalty.
    - Gesture: ____

Action commitment

Successful referrals come from connecting better.
Identify one piece of educational content (e.g., a blog post, podcast, or short video) you will share this month to generate a natural introduction without a direct ask.

Content topic:

____

____

TECH

AI for financial advisors: Implementation roadmap

AI can act as a force multiplier that handles the data-heavy lifting, allowing you to focus on the human elements of empathy, strategy, and trust in a financial planning relationship.

① Automate market research & analysis

- ☐ **Create 'Super Prompts':** Instead of broad queries, use a detailed persona-based prompt to scour the web for U.S. financial market activity, focusing on stock indexes, fiscal policy, and labor trends.
- ☐ **Limit to reputable sources:** Instruct your AI search engine (e.g., Perplexity) to only use authoritative, U.S.-based sources like the St. Louis Fed or NBER.
- ☐ **The 'draft, then verify' rule:** Use AI to identify key themes and download data points in roughly one minute, then manually verify statistics before adding your proprietary insights.

② Deepen financial planning personalization

- ☐ **Run instant 'What-if' scenarios:** Use predictive analytics to show clients the 30-year impact of a single decision, such as increasing retirement savings by two percent today.
- ☐ **Deploy dynamic risk profiling:** Move beyond static forms by using tools that analyze real-time spending patterns and behavioral data to gauge true risk tolerance.
- ☐ **Use visual storytelling:** Show, don't tell, a client's future portfolio via a 'Quilt Chart' or goal-tracking dashboard to illustrate the difference between short-term noise and long-term success.

③ Operationalize meeting & compliance workflows

- ☐ **Implement AI notetakers:** Use tools like Jump AI during virtual or in-person calls to record, summarize, and automatically assign CRM tasks.
- ☐ **Audit for AI slop:** Ensure LLM outputs are grounded in a fiduciary perspective by utilizing Retrieval-Augmented Generation (RAG) to feed the AI your firm's specific Form ADV, fee schedules, and compliance manuals.
- ☐ **Protect client privacy:** Never input Personally Identifiable Information (PII), such as Social Security numbers, into public AI engines.

④ Scale client communication & marketing

- ☐ **Audit your website:** Upload your site's copy to an LLM and ask: "Does this reflect my core values and specific value-add as well as possible?"
- ☐ **Send bite-sized personalized updates:** Create two-minute market recap videos or monthly summaries tailored to a specific client's portfolio interests.
- ☐ **Automate milestone nudges:** Set up alerts to congratulate clients instantly when they hit a specific savings goal or milestone.

⑤ Enhance portfolio management

- ☐ **Automate tax-loss harvesting:** Deploy software that continuously scans for tax-alpha opportunities and suggests trades to improve after-tax returns.
- ☐ **Analyze performance origins:** Use AI to explain exactly where a return (e.g., a 5% gain) originated, simplifying account reporting for the client.
- ☐ **Detect behavioral red flags:** Use AI sentiment analysis to anticipate client concerns or identify impulsive trading patterns before they derail a financial plan.

⑥ Simple AI best practices for advisors

- ☐ **Start small:** Test AI in one area, such as holiday gift suggestions for clients based on their interests.
- ☐ **Master the Prompt:** Learn to provide specific, detailed prompts to get high-quality results.
- ☐ **Verify everything:** Always download and verify AI-generated statistics and sources for accuracy.
- ☐ **Protect PII:** Never input Personally Identifiable Information (social security numbers, etc.) into public AI tools.
- ☐ **Maintain the human touch:** Use AI as an augmentation tool for efficiency but keep empathy as the foundation of your service.

SUMMARY OF 2026 AI BENCHMARKS	
ACTION ITEM	**BUSINESS IMPACT**
Meeting prep	Reclaims 15–20 minutes per day by automating briefings.
Research time	Reduces compilation time from hours to roughly one minute.
Client portals	Firms with active portal usage see 20% higher satisfaction.
AI adoption	Over 50% of RIA firms are currently using AI in their daily practice.

WORKSHEET
THE AI-AUGMENTED ADVISOR

Objective: To transition from manual workflows to a fiduciary-trained AI integration that reclaims advisor time and deepens client personalization.

① The low-hanging fruit audit

Experts suggest starting small with simple efficiency tools before moving to complex modeling. Identify two areas where you are currently losing sprint time.

1. **Administrative bottleneck:** (e.g., meeting notes, email drafting, or compliance documentation)
    - Current Time Spent: ____________________
    - AI Tool to Test: (e.g., Jump AI for automated notetaking)
2. **Research bottleneck:** (e.g., scouring market data or regulatory updates)
    - Current Time Spent: ____________________
    - AI Tool to Test: (e.g., Perplexity for sourced web-scouring)

② Designing your "super prompt"

The key to avoiding generic, risky output is providing specific context. Fill in the blanks to create a market research prompt based on one RIA's workflow.

> The Prompt: "Scour the web for the most recent data on [Insert Asset Class, e.g., Equities] activity. Focus only on reputable, U.S.-based sources like [Insert Source, e.g., St. Louis Fed]. Identify key themes and trends and describe how the environment has changed since [Insert Timeframe]. Present this as a bulleted summary for a starting point for my personal analysis."

③ Tech vs. human touch (the empathy filter)

AI should act as an augmentation tool, not a replacement for trust and empathy. Map your 2026 balance:

AI TASK (EFFICIENCY)	HUMAN TASK (EMPATHY/LOGIC)
Market research: AI gathers data points in ~60 seconds.	**Advisor action:** Read underlying sources and add personal insights.
Meeting notes: AI records and summarizes the call.	**Advisor action:** Verify accuracy and ensure tone matches the advisor's voice.
Client milestones: AI tracks birthdays or retirements.	**Advisor action:** Write a heartfelt note or conduct a 20-minute planning call.

④ Scenario modeling & risk

Use AI to move beyond static questionnaires into dynamic visuals.

- **What-if scenarios:** What is one hypothetical scenario you can model this month to help a client understand long-term impact? (e.g., "What if the market drops 15% next quarter?")

  ____

⑤ Compliance & safety mandate

Rule number one: Protect client information. Review your firm's current safety posture:

- ☐ **No PII:** I promise never to input Social Security numbers or identifiable client data into public AI engines.
- ☐ **Verification:** I will manually verify every statistic and source cited by an AI search engine.
- ☐ **Transparency:** I will inform clients that I use AI as an efficiency tool to optimize their portfolios.

My AI goal for this month: Reclaim _____ minutes per day by automating _____ to spend more time on strategic client thinking.

OPERATIONAL EXCELLENCE

Operational checklist: Launching beyond the $1 Billion inflection point

Growing an RIA beyond $1 billion AUM requires moving from a solo-advisor producer mindset to an enterprise leadership model. This checklist provides concrete steps to ensure the $1 billion milestone becomes a launchpad rather than a ceiling.

① Strategic growth planning & reverse engineering

- [ ] **Start early:** Begin developing your strategic growth plan when assets are still several hundred million dollars away from the $1 billion mark.
- [ ] **Visualize the future:** Sketch out exactly what the firm should look like at $1 billion+ AUM, then reverse engineer the sequence of investments needed to get there.
- [ ] **Audit the foundation:** Conduct a deep dive to document existing client journeys and internal workflows to identify inefficiencies before adding new staff.

② Transition to a team-based ensemble structure

- [ ] **Adopt the ensemble model:** Move away from an advisor-centric model toward a team-based approach where clients experience the strength of the entire firm.
- [ ] **Delineate specialized roles:** Build functional expertise by creating dedicated teams for financial planning, investments, tax, and client engagement.
- [ ] **Empower junior staff:** Transition select relationships and day-to-day responsibilities to associate advisors and client service professionals to prevent senior advisor burnout.
- [ ] **Hire ahead of strain:** Focus on professional management and hiring for capacity before service erosion occurs.

③ Operational discipline & scalability

- ☐ **Institutionalize workflows:** Replace personality-driven service with operational discipline, including CRM rigor, standard meeting preparation, and defined service calendars.
- ☐ **Scale for complexity:** Recognize that serving wealthier clients requires more than just volume; it requires advanced services such as sourcing private banking or concierge offerings.
- ☐ **Minimize manual, rote tasks:** Audit advisor schedules to ensure they are not spending time on low-productivity, administrative tasks.
- ☐ **Utilize technology fully:** Ensure technology is fully adopted across the firm to automate tactical updates and free up time for proactive strategy.

④ Founder evolution: from producer to enterprise leader

- ☐ **Delegation is Mandatory:** Founders must step away from routine client meetings to focus on their strengths, such as business development and high-level strategy.
- ☐ **Build management depth:** Implement professional company standards, including defined career development paths and retirement plans for team members.
- ☐ **Solve the bottleneck:** Identify if the founder is the primary hurdle to growth and proactively redesign their role to lead the business rather than just manage accounts.

⑤ The critical self-audit

- ☐ **Capacity vs. complexity:** Is your staff-to-client ratio adjusted for the advanced planning needs of ultra-high-net-worth clients?
- ☐ **Proactive vs. reactive:** Are you anticipating planning opportunities or simply responding to inbound requests?
- ☐ **Firm-centric vs. advisor-centric:** Would your clients stay if their lead advisor retired tomorrow?

WORKSHEET
REVERSE ENGINEERING THE $1 BILLION ENTERPRISE

Objective: To transition from a reactive, advisor-centric practice to a proactive, team-based enterprise by identifying and resolving structural bottlenecks before they stall growth.

① Capacity vs. complexity math

Research suggests that advisor productivity typically hits a ceiling between 132 to 142 clients. However, high-net-worth complexity reduces this number further.

1. **Client load audit:** How many households are assigned to your lead advisor?

   ____

2. **The meeting math:** Multiply your household count by 5 hours (annual prep + meeting + follow-up time).

   Total Hours Needed for Reviews: ______________________________

3. **The 'heavy' test:** Subtract that number from your total annual working hours. Is there enough room left for business development, team leadership, and strategic planning?

   ◯ Yes ◯ No (If no, you have hit an operational inflection point).

   ___

② Transitioning to the ensemble model

Successful firms cross the $1 billion threshold by moving from advisor-centric to team-based service. **Identify your functional leads (or gaps):**

- Wealth planning lead: ___
- Investment/Tax strategy lead: ___
- Client operations/Service lead: ___
- **The Gap:** Which of these roles is currently being handled by the founder?

  ___

③ Documenting the client journey

Billion-dollar firms require operational discipline to handle an increased level of complexity.

1. **Workflow Mapping:** Do you have a documented, automated workflow in your CRM for the following?
   - ☐ Digital onboarding & account opening
   - ☐ Meeting prep & post-meeting follow-up
   - ☐ Proactive tax-Loss harvesting/Rebalancing
2. **The swivel chair audit:** How many different systems must your team log into to complete a single client onboarding?

   ___

   (The goal is to achieve a unified, "No swivel chair" platform.)

④ The founder's evolution

To scale, founders must shift from producer to enterprise leader.

1. **Delegation audit:** List three tasks you performed this week that could have been handled by an associate advisor or operations specialist:
   1. ___
   2. ___
   3. ___
2. **Strategic focus:** If you reclaimed 10 hours a week from the tasks above, what one strategic growth initiative would you prioritize?

   ___

⑤ Action commitment

Reverse engineer your billion-dollar firm: What is the one operational investment (tech or talent) you must make in the next 90 days to prevent your current growth from becoming ‘heavy’?

My Action Step: ______________________________

Notes

Notes