



Marketing to the HNW Client

The Opportunity



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The Opportunity

Definitions

Mass Affluent

- \$200 k - \$1 million in liquid investable assets

High-Net-Worth (HNW)

- \$1 million - \$5 million in assets

Very-High-Net-Worth (VHNW)

- \$5 million - \$30 million in assets

Ultra-High-Net-Worth (UHNW)

- \$30 million+ in assets

The Opportunity

American Wealth

Number of \$1 Million+ Adults

2022		2027	% Change
22.7 million	>	27.6 million	+16%

Number of \$50 Million+ Adults

2022		2027	% Change
123,870	>	170,000	+27%

Source: 2023 Credit Suisse Global Wealth Report

Objections to Working w/ the HNW

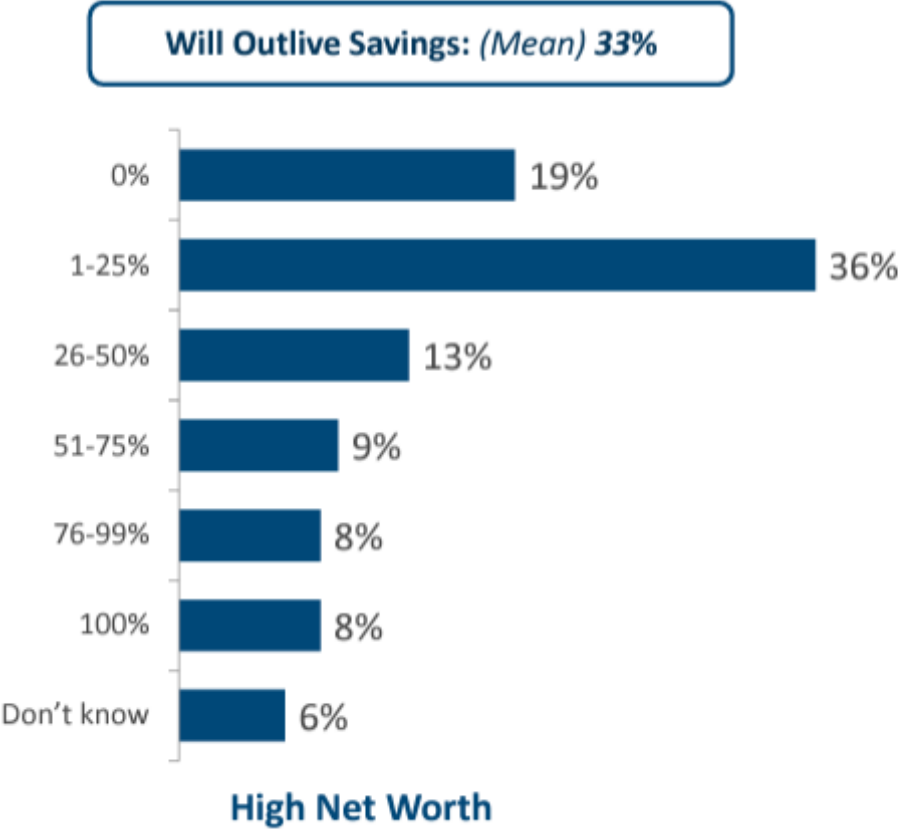
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- “I don’t know how to **attract** HNW clients”
- “I don’t have the **expertise/solutions** to support HNW clients”
- “I don’t have the **service model** to support HNW clients”

What the HNW Want

Retirement Security a Concern

One third (33%) of wealthy Americans think it's possible they could outlive their savings.

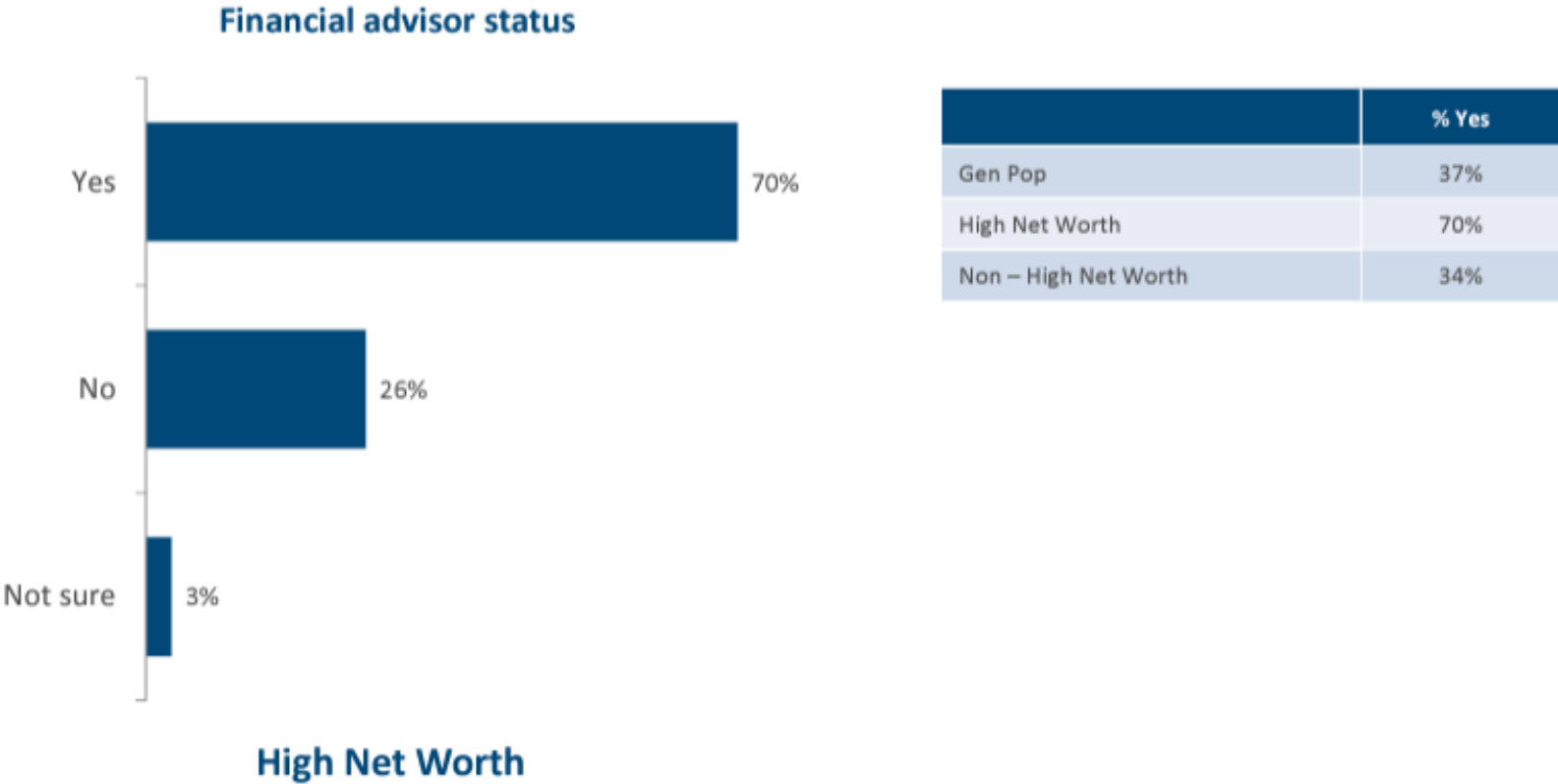


	Mean
Gen Pop	45%
High Net Worth	33%
Non – High Net Worth	47%

Source: 2023 Planning & Progress Study – High Net Worth, Northwestern Mutual

HNW Want to Work w/ Advisors

Seven out of ten (70%) wealthy Americans work with a financial advisor, nearly double the amount of the general population (37%).



Source: 2023 Planning & Progress Study – High Net Worth, Northwestern Mutual

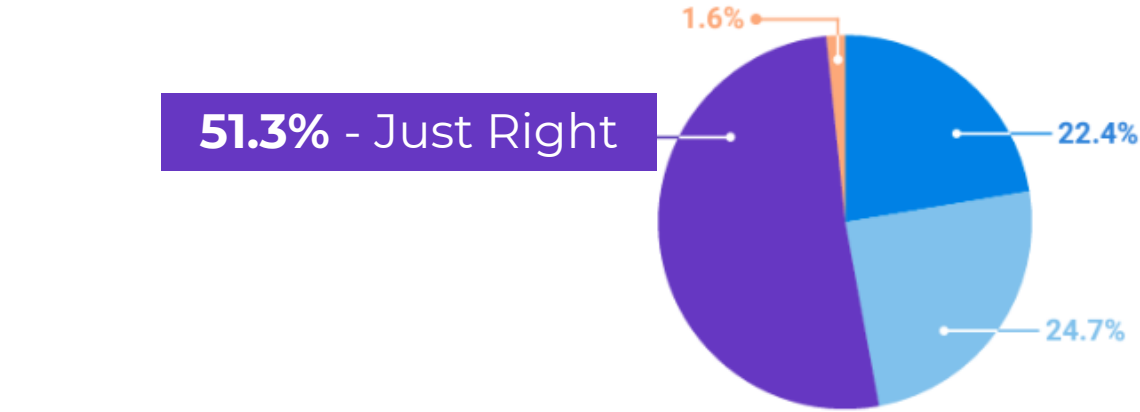
...Work w/ Several Advisors

- **64% of U.S. households have 2+ saving and investing relationships** vs. 35% in 2012
- **Average household has 2.5 saving and investing relationships**, up from 1.4 relationships in 2012.
- **Average \$1-million-plus household has 3.6 saving and investing relationships**, up from 2.8 in 2012.

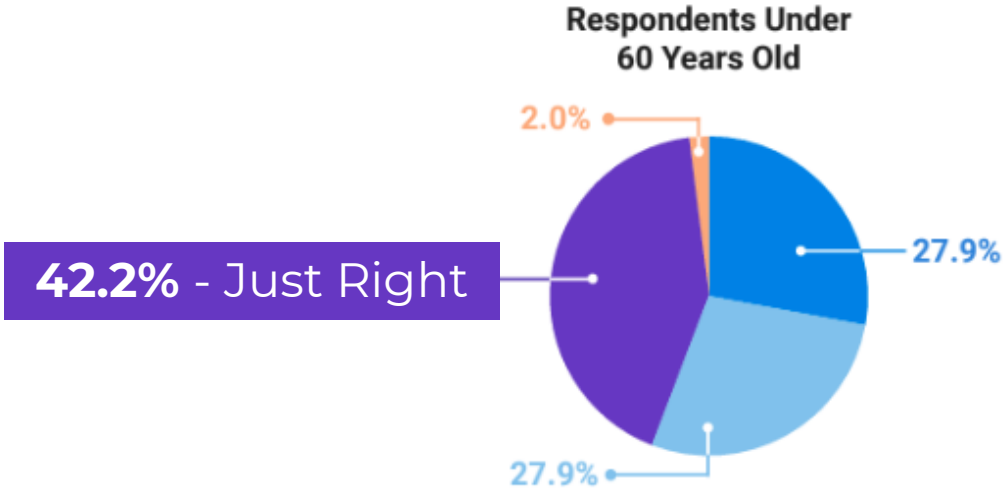
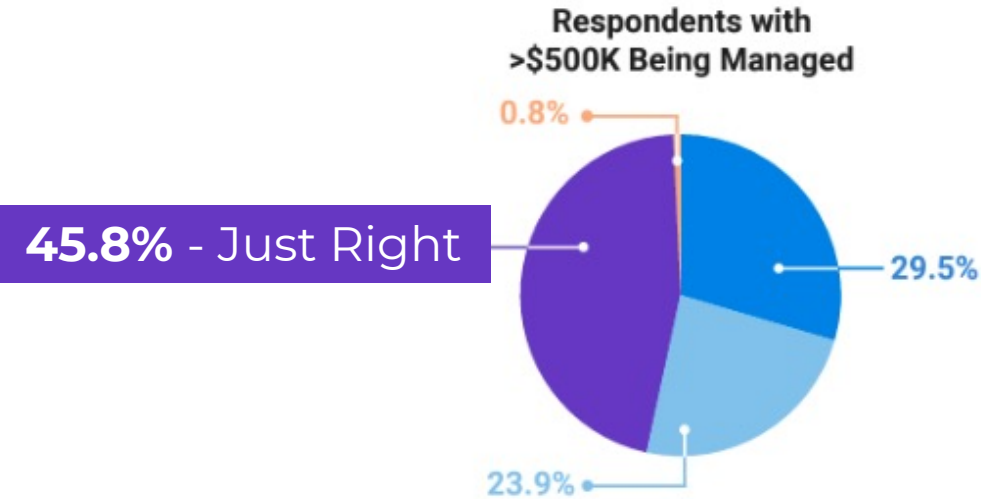
25% of \$1 - \$25 million investors have 2+ Advisors

But Communication Could Be Better

Client Perspective



- I wish my advisor contacted me much more frequently
- I wish my advisor contacted me somewhat more frequently
- I am happy with the level of contact frequency from my advisor
- I wish my advisor would contact me less frequently

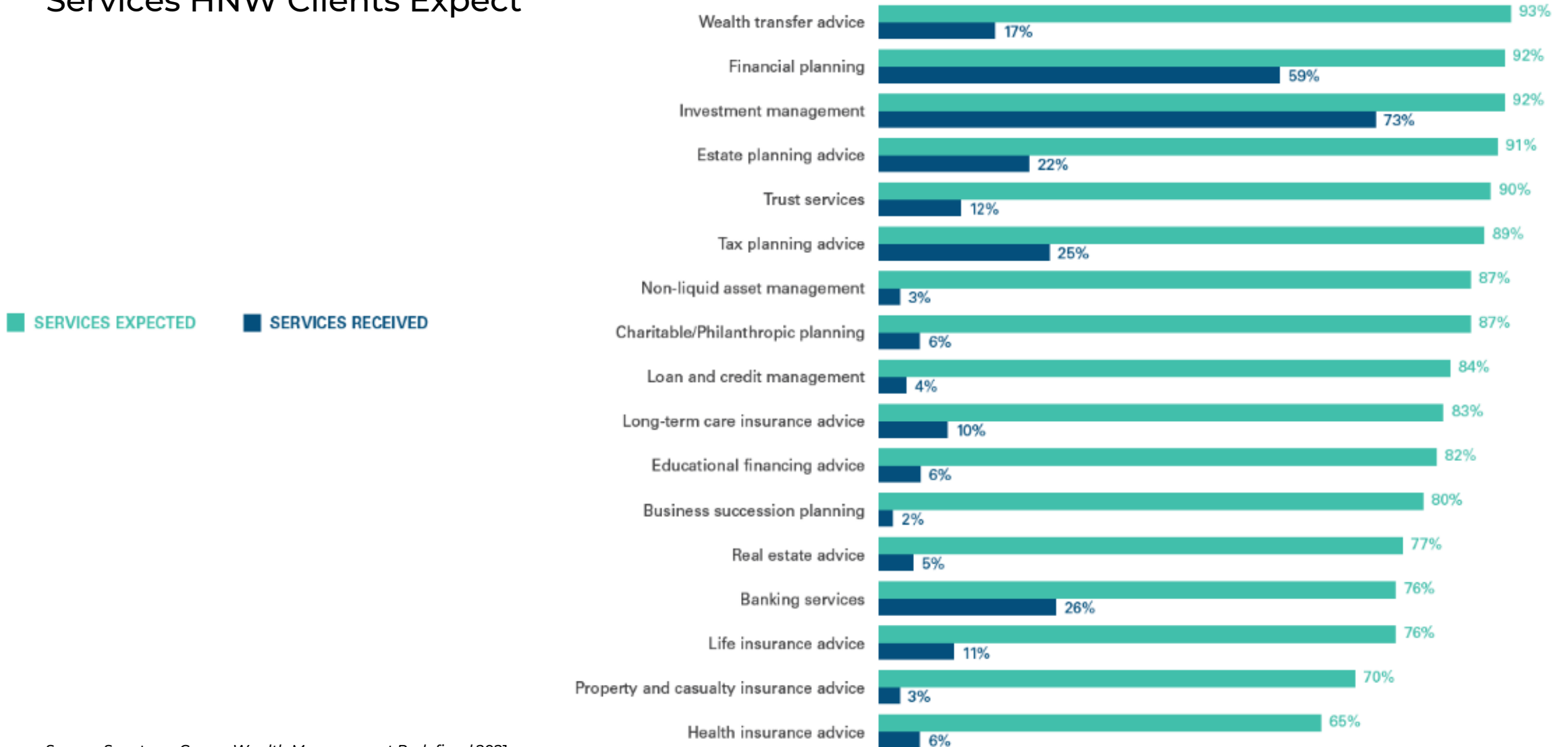


Source "How Can Advisors Better Communicate with Clients?" Y Charts 2022

Aim to Enhance Your Financial Planning

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Services HNW Clients Expect



Source: Spectrem Group; *Wealth Management Redefined 2021*

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Affluent Not Always Well Served

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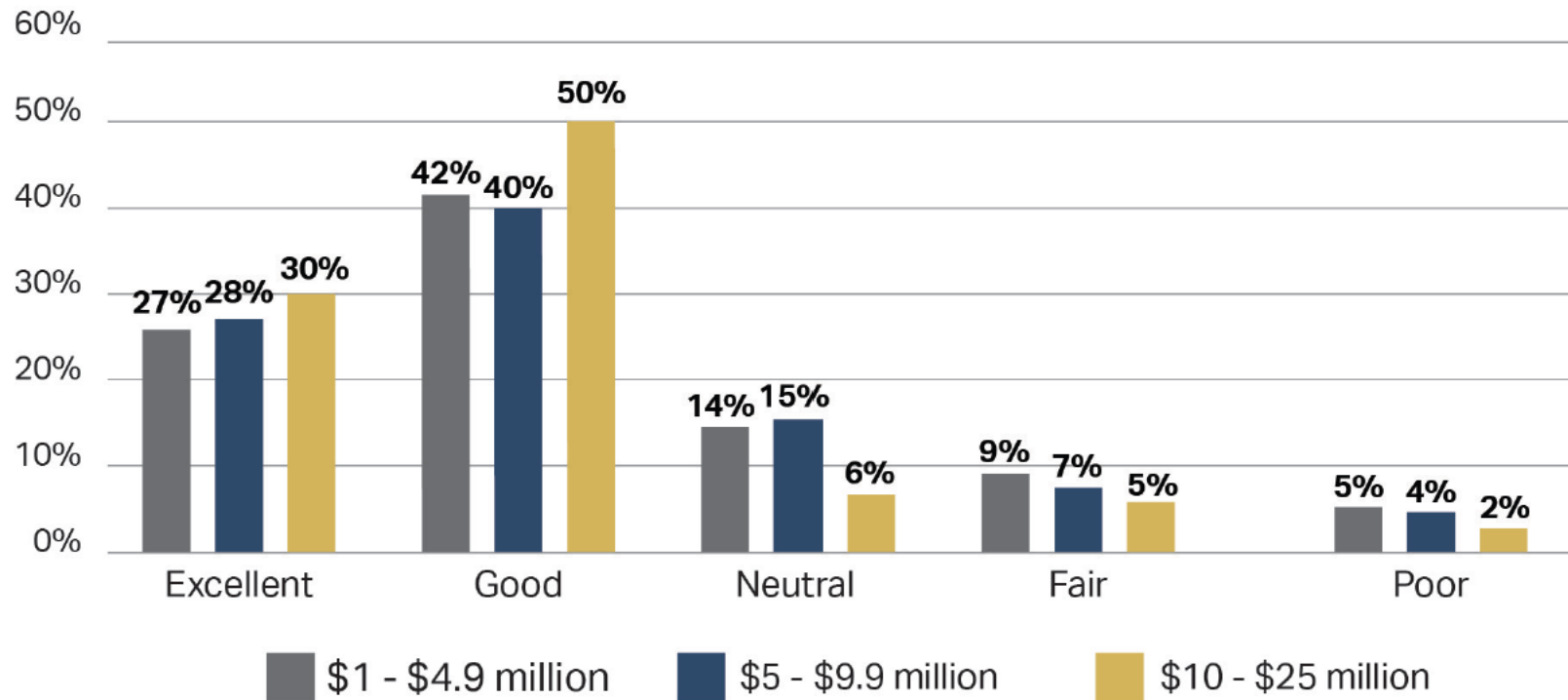
- **46%** say Wealth Management firms do not offer value-added services (tax planning, life insurance, etc.)
- **42%** say investment strategies not aligned w/ life goals
- **58%** lack knowledge & support to make investment decisions during volatile times

Source: Capgemini World Wealth Management Report, 2023

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Few HNW Clients Getting Excellent Service SYMMETRY[®]

How Investors Rate Advisors' Service in Current Environment
(By investable assets)



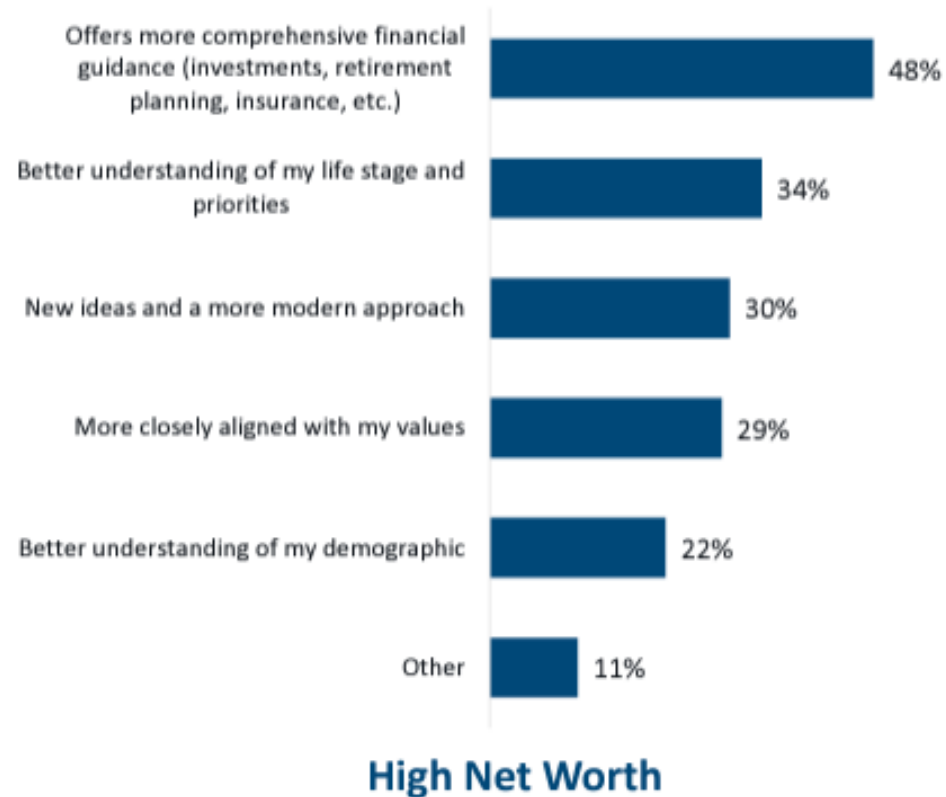
Source: Play to Win with Industry Intelligence Report, CEG Worldwide, 2023

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Considering Changing Advisors

More Comprehensive Advice #1 Reason

If you were to change your Financial Advisor, which factor is most important? Please select all that apply.



BASE: WORK WITH A F.A. (n=1063), HNW (n=365)

Source: 2023 Planning & Progress Study – High Net Worth, Northwestern Mutual

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HNW Clients on the Move

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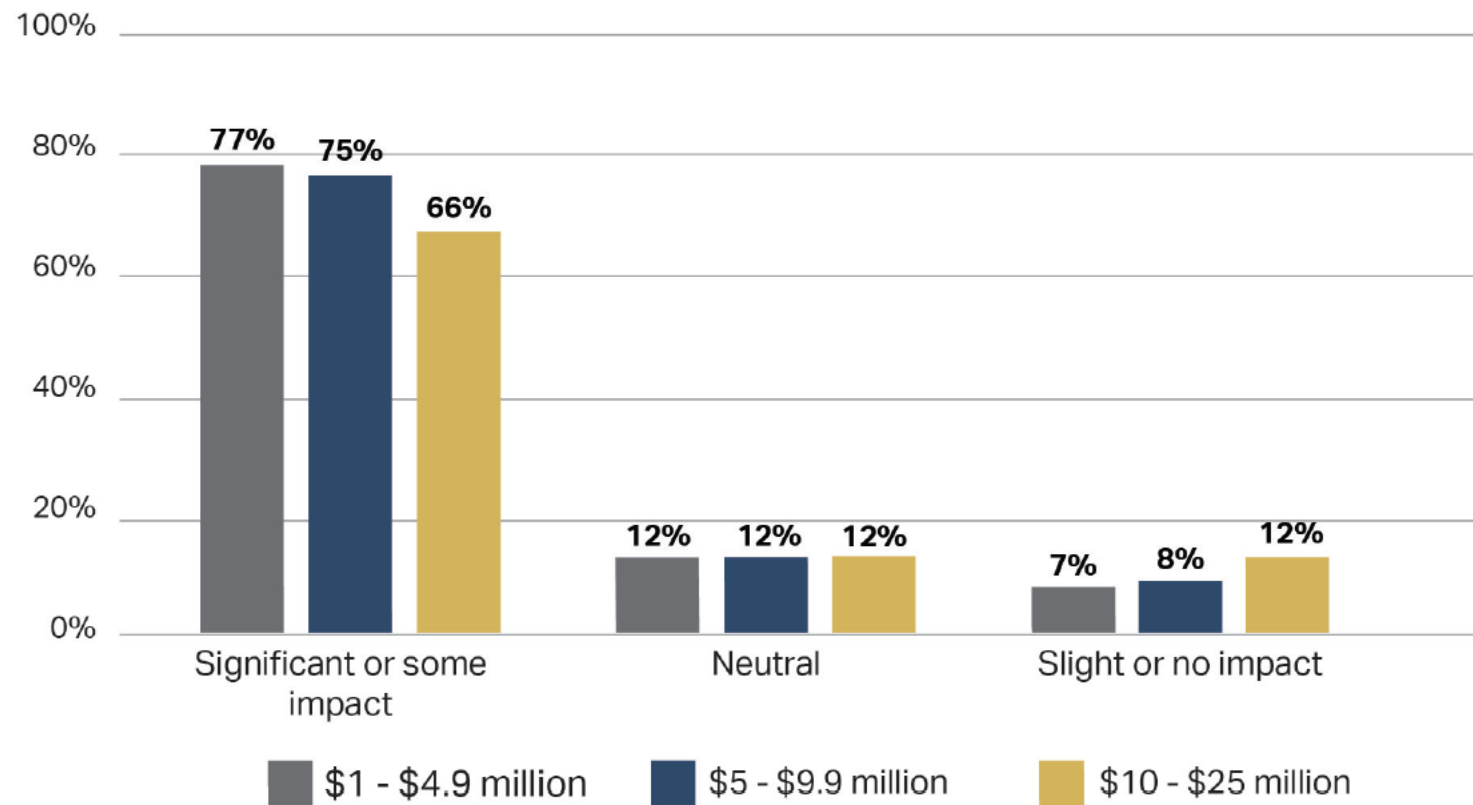
- **46%** plan to change/add wealth relationship in next 12 – 24 months
- **39%** switched/added relationship in last 3 years

Source: PwC HNW Investor Survey 2022

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Comprehensive Advice Creates Loyalty

Impact of Comprehensive Wealth Management Services on Client Loyalty
(By investable assets)



Source: Play to Win with Industry Intelligence Report, CEG Worldwide, 2023

Personalized Direct Investing

The Way Many Affluent Investor Prefer to Invest

Axiom Helps Enable You to...

- Work with **higher-net-worth investors**
- Provide **sophisticated, personalized solutions**
- Act as true **consultant**
- **Differentiate** your practice

Solving Investing Tax Challenges

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The Power of Tax Alpha



Highly-appreciated taxable account



Concentrated portfolio (i.e. company stock)



Minimizing tax cost of transitioning one portfolio to another



Ongoing need to minimize capital gains

Prospecting

Finding/Attracting the HNW

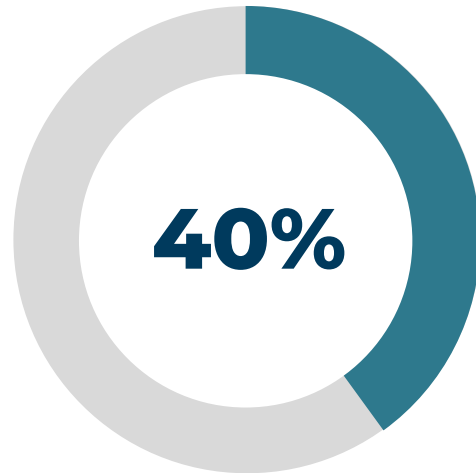
- 1. FIND A NICHE** Gear your service offerings to resonate with a specific demographic to help attract new clients.
- 2. UPDATE & SOCIALIZE YOUR VALUE PROPOSITION** Leverage social media, local publications, and community events
- 3. GO WHERE THEY ARE** Charitable organizations, clubs, networking opportunities
- 4. DIFFERENTIATE YOURSELF** Your services are not a commodity, articulate why you are different from your competitors
- 5. ASK FOR REFERRALS FROM EXISTING CLIENTS** 58% of wealthy investors found their financial advisor via referral
- 6. WORK w/ COIs** Your COIs work with a wealth of potential clients

Source: AssetMark, *STAKING YOUR CLAIM to the high-net-worth and ultra-high-net-worth markets, 2023*

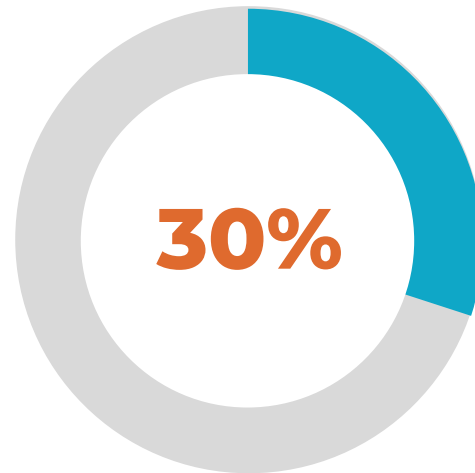
Tailor Your Value Prop – Focus on a Niche

The Value of Articulating Your Value

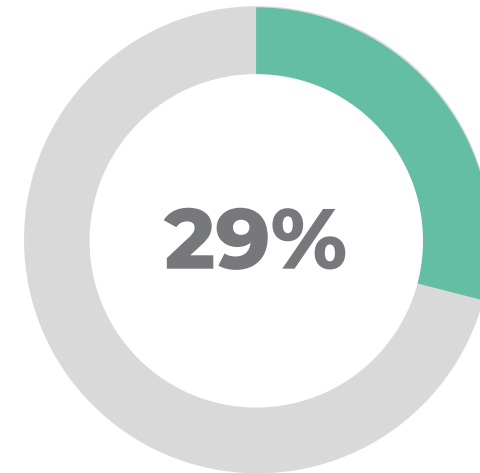
Advisors with a Mission/Value Proposition...



Higher asset growth
over past two years



Lower
client
turnover



More
clients

Source: DFA 2014 Benchmarking Survey

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And Know Who You Want to Help

Firms with a documented **ideal client persona** & **client value proposition** attracted more **new clients** and **assets** in 2019



Source: 2020 RIA Benchmarking Study from Charles Schwab

Business Owners

- Retirement Plans
- Tax/Financial Planning
- Trust Services
- Charitable Planning

Next Gen Wealth

- Digital Access
- Tech Savvy Advisor
- Education Financing
- Impact/ESG Investing

Female Investors

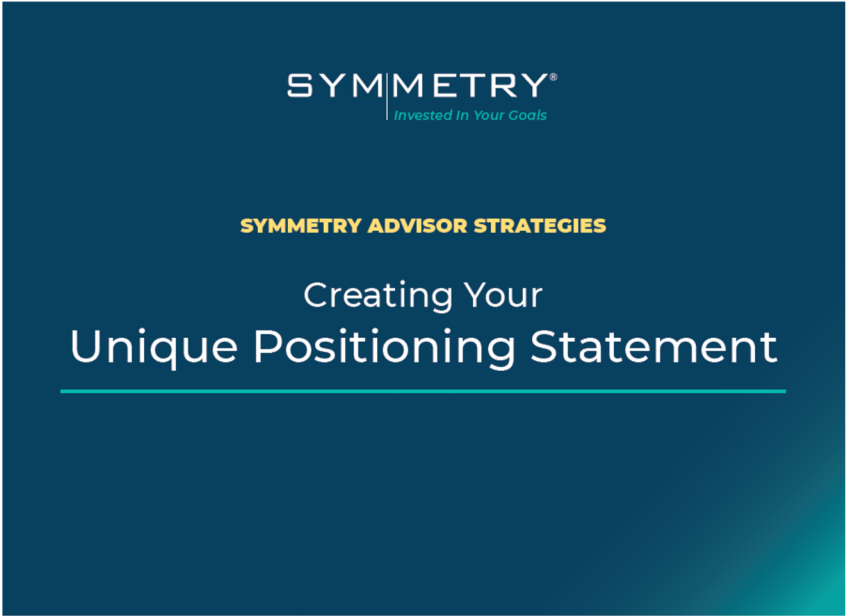
- Estate Planning
- Long-term Care Planning
- Retirement Income

Professionals

- Debt Management
- Liability Protection
- Private Banking
- Succession Planning

Symmetry Value Prop Resources

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Invested In Your Goals

SYMMETRY ADVISOR STRATEGIES

Creating Your
Unique Positioning Statement

Advisor Name:

Date:

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Earn Referrals

Referrals are Top Strategic Initiatives

Rank		Percent of firms	
		2020	2019
1	Acquire new clients through client referrals	42%	37%
2	Acquire new clients through business referrals	26%	26%
3	Improve productivity with new technology	22%	24%
4	Enhance strategic planning and execution	22%	24%
5	Recruit staff to increase firm's skill set/capacity	21%	24%
6	Improve satisfaction for existing clients	17%	16%

Key Referral Facts

- **70% of loyal millionaires** likely to refer primary advisor, yet only **10.7% of advisors ask for referrals**
- People **400% more likely to become clients** when referred by friend
- **92% of consumers trust recommendations** from people they know
- **Referrals influence up to 50% of ALL purchasing decisions** and generate more than 2x the sales of paid advertising
- Referred customers are **25% more loyal, and more profitable**
- Lifetime value of referred client **16% higher** vs. non-referred clients

Source: www.theadvisorcoach.com/7-client-referral-ideas-to-help-you-get-more-referrals.html

How Affluent Search for Financial Advisors

	<45	45-65	>65
Ask family/friends for recommendations	39%	46%	45%
Ask another professional for recommendations	13%	21%	34%
Search online	43%	27%	10%
None of the above	5%	6%	11%

Source: Oeschli .com study of Investors with a minimum of \$500K, 2019

Have **This** Referral Conversation

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- Make a list of **10 clients** you'd like to replicate (*and who value your work together*)
- Call each of these clients and say...

“We're considering some changes in how we go about marketing [or business development] at our firm, and I could use your help. Could we meet for 15 minutes, so I could ask you some questions?”

Source: Carl Richards. 2024

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Have **This** Referral Conversation

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(Cont.)

- When you meet...say:

“I've really enjoyed working with you, and I would love more clients just like you. If you were me, how would you go about that?”













...And then be quiet

Source: Carl Richards. 2024

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Educate Clients on All You Do



 Vision →	 Business →	 Legacy →	 Education →
 Retirement →	 ? →	 Philanthropy →	 Family & Lifestyle →
 Health →	 Minimizing Taxes →	 Protecting Against the Unexpected →	<p>Are you making the most of your Retirement Plan choices at work? Do you have stock options or other deferred compensation? Are you thinking about another career? We can help you understand all your work and career options.</p> 

Build Business/Social Relationships

Affluent Investors Who...

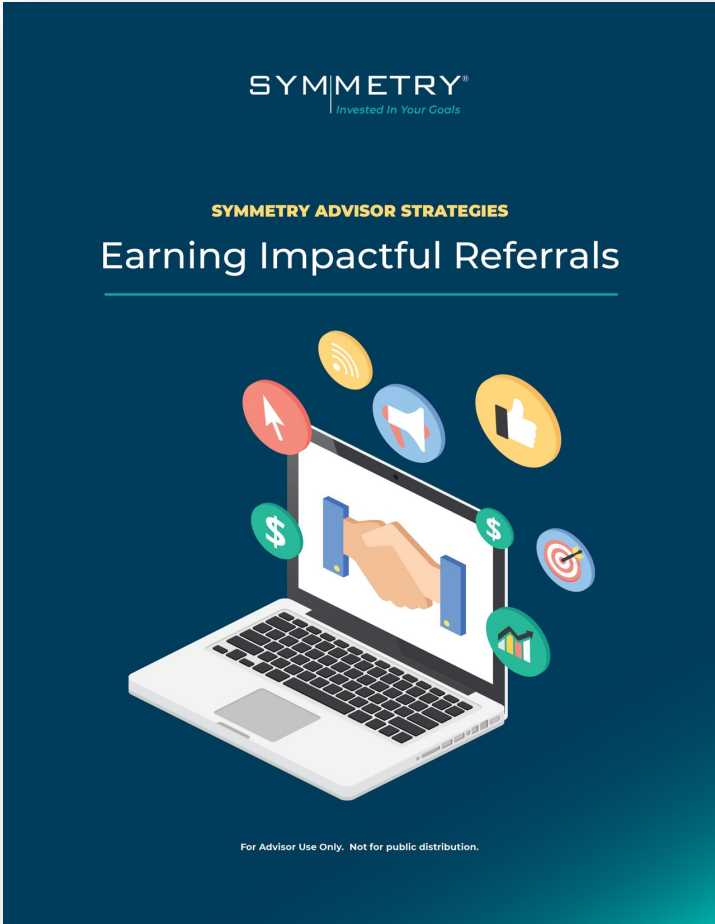
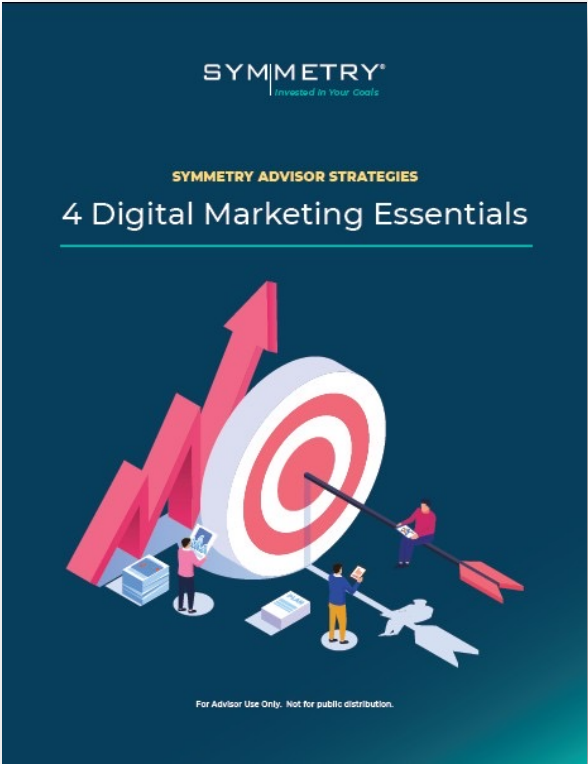
Had a social lunch	65% referred*
Did something socially	59% referred
Worked alongside advisor in charitable efforts	59% referred
Engaged in hobbies or activities with advisor	56% referred
Were invited to advisor's home for dinner	52% referred
Met advisor's spouse	45% referred
Share a common interest or hobby with advisor	44% referred
Went to a social event hosted by advisor	42% referred

*At least 1 introduction/referral was given in the past 12 months

Source: Oeschli 2016 Affluent Investor Survey

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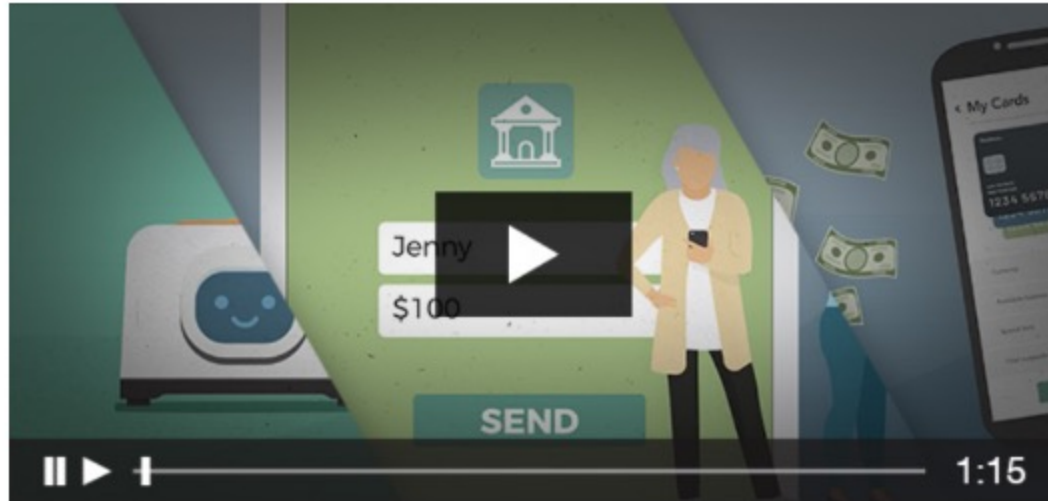
Symmetry Referral Resources



Develop a Digital Strategy

Your Digital Ecosystem





No Cash, No Checks, No Problem

Peer-to-peer payment apps are one of the newest ways to send money.

[Learn More](#)



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Simple

Clear

Secure



MERIT WEALTH

US

YOU

WORKING TOGETHER

THE DOCTOR'S 401(K)

EDUCATION

CONTACT

Client Login

MERIT WEALTH

Merit Wealth is an independent advisory firm focused on helping physicians, dentists & accomplished families plan for and enjoy their preferred financial futures.



PERSONAL ADVICE

YOUR PROFESSION

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What the Data Tell Us...

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Affluent Investor Perspective on Advisor Websites

- **98%** say a website is somewhat/very important when choosing an advisor
- **68%** said lack of clarity on fees, compliance and other issues would cause them to hesitate to contact advisor
- **65%** cited age, experience, and credentials as a top consideration when choosing an advisor
- **56%** said not having enough information to make a decision would cause them to hesitate to reach out

Source: 2020 eMoney Consumer Marketing Survey, September 2020

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How Affluent Search for Financial Advisors

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Source: Oeschli .com study of Investors with a minimum of \$500K, 2019

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Be Yourself

██████████ Founder And President

- Bachelors of Finance, Saint Louis University
- Master of International Business, Saint Louis University
- Master Business Administration, Webster University
- Series 6, 7, 63, 65 and Life & Health Licenses
- Financial Services Experience – 28 years

██████████ is responsible for the overall direction of the firm. ██████████ is dedicated to his clients by assisting them with a long-term financial plan, so they can live with confidence and ██████████ freedom.

Email ██████████

To check the professional background of this financial advisor, please [click here](#).



Michael Leonardo, CFS[®]

Partner, Senior Financial Advisor

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Areas of Expertise

- > Retirement Income Planning
- > Retirement Accumulation Planning
- > Estate Planning Strategies
- > Business Retirement Plan Strategies
- > Investment and Asset Management Planning

What do you enjoy most about being part of the Axis team?

True independence and complete ownership of my practice as well as having direct input into the decision-making process around all aspects of technology and investment management.

What professional achievement are you most proud of and why?

Assisting my clients reach their retirement "finish line" and enabling them to live out their retirement as they have always hoped and planned to.

If you could spend the day with anyone, who would it be and what would you like to learn?

Jamie Diamond CEO of JP Morgan...how to manage a small business the same way he manages a Global Entity...how he motivates his employees and maintains their dedication to the company beyond compensation.

What is your most treasured memory?

Being there when my first grandchild was born

What is your favorite quote and why?

Be fearful when people are greedy.... be greedy when people are fearful "Warren Buffet"

What are you passionate about?

On a personal non-professional level – my passion is Photography...I love capturing moments in people's lives that will never be forgotten.... My personal quote: "Photos are HISTORY...HISTORY is FOREVER"

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CHRISTOPHER T. CANNON, MSAPM, CFP[®], RICP[®], AIF[®]

Managing Partner & Wealth Management Advisor

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TYLER COX, AIF[®], CPFA

Managing Partner & Retirement Plan Advisor

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DONALD J. SETTINA, CFP[®], AIFA[®], PPC[®], CLU[®], CAP[®]

Advisor & Chairman Emeritus

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KATIE CLARK, CPFA, FPQP[®]

Client Service Manager

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CYNTHIA MAKOWSKI

CFO & COO

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KEITH TRAFFICAN

Wealth Management Advisor

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Keeping it Fun

We're serious about helping you Retire Right.
(But we can't be *all serious all the time.*)

6 NON-FINANCIAL THINGS TO KNOW ABOUT RETIRERIGHT

THE NAME OF
KATIE'S THICK, JUICY
ENGLISH BULLDOG?

WHO HAS MORE
GOLF TROPHIES –
DON OR CINDY?

DON HAS 27 PAIRS
OF GLASSES...

LOVING TERM OF
ENDEARMENT CHRIS
IS CALLED BY HIS
CHILDREN?

TYLER, AN AVID
HUNTER, HAS TAKEN
DOWN MULTIPLE
DEER. HIS WEAPON
OF CHOICE?

OFFICIAL
RETIRERIGHT OFFICE
SPORT?



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Be Personal

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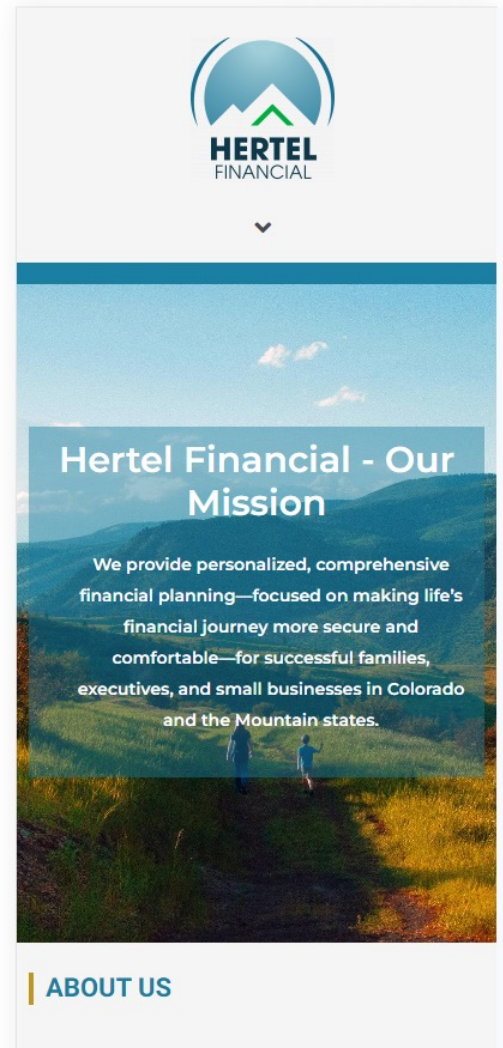
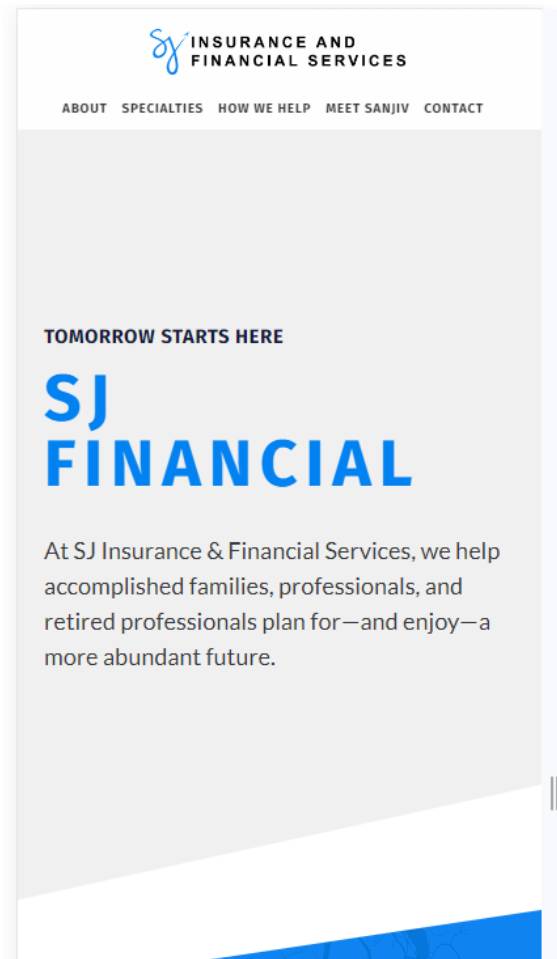
Let us help guide you through life's financial journey!

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Optimize for Mobile

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Create an Offer- Educate

SYMMETRY[®]

{YOUR
LOGO
HERE}



HOME



Retirement Readiness Assessment

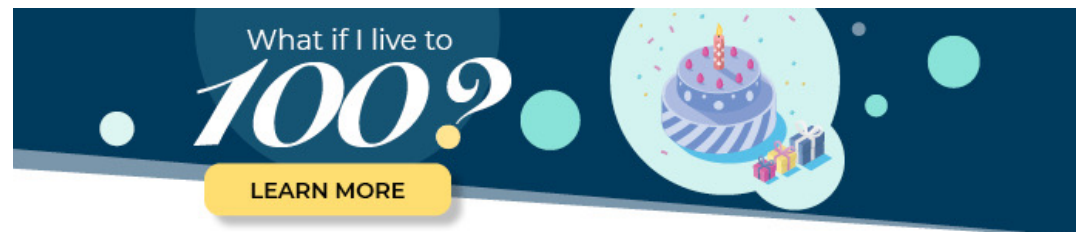
With life expectancy rates increasing, an abundance of information at everyone's fingertips and more options than ever before, it can be difficult to know where to start when it comes to planning your future in retirement. While the possibilities may seem endless, adding a little structure and organization to the thought process can provide you with clarity and direction. This self-assessment can help you gauge where you are doing well and where you may need additional help and advice.

General

1. I know and have discussed when I would like to retire and what that looks like for me.
 Yes No
2. I have used a life expectancy calculator (such as this one) to determine my potential longevity.
 Yes No
3. I have identified the top 3 priorities I'd like to focus on in retirement.
 Yes No
4. I have a wellness plan that incorporates physical activity and nutrition into my life.
 Yes No
5. I am ready for this next chapter of my life.
 Yes No

The good news: We are living longer, healthier lives. A typical 65-year-old baby boomer couple could spend as much as 25 – 30 years in retirement. And as medical advances continue, reaching 100 or more will become increasingly common.

The bad news: Too many people don't have a retirement plan that can keep them comfortable for 30+ years. For many, there is a real risk of outliving their money. Our **Retirement Readiness Assessment** can help you think through the key issues and challenges you will need to plan for.



Are you retirement ready?

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Our 20-question **Retirement Readiness Assessment** can help you understand the key opportunities and challenges.

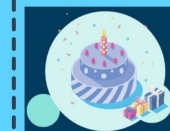


DOWNLOAD OUR
RETIREMENT READINESS
ASSESSMENT

WHAT IF I LIVE TO 100?

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DOWNLOAD OUR
RETIREMENT READINESS
ASSESSMENT

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Want more information?

Download our Information Sheet on The Doctor's Retirement Plan!

THE DOCTOR'S RETIREMENT PLAN

When it comes to finding the right retirement plan for your medical or dental practice, it can be hard to find a cost-effective plan that doesn't involve extensive paperwork and record-keeping.

This is why many medical professionals are turning to **The Doctor's Retirement Plan from Merit Wealth** (www.meritwealth.com). As a Pooled Employer Plan (PEP), The Doctor's Retirement Plan enables you to "pool" your retirement plan and resources with the plans of hundreds of other doctors and dentists.

This means both significantly **reduced costs** and **substantially enhanced services**. It also means that most plan administration is delegated to experienced third-party providers, saving you many hours of paperwork and record-keeping each year.

With this plan, you can:

- Delegate your Plan trustee and many other fiduciary duties
- Eliminate your individual Annual Form 5500 filings
- Maximize plan design flexibility and customize a plan document that best suits the needs of your practice
- Eliminate your Plan Document/Restatement fees
- Gain economies of scale by combining your existing plan assets with other adopting employers under one plan for significant pricing discounts

Whether you are looking to implement a new plan or replace your current plan, The Doctor's Retirement Plan can make a real difference for you and your team.

BENEFITS OF THE DOCTOR'S RETIREMENT PLAN

Lower Costs
Because of its scale and structure, The Doctor's Retirement Plan's fees are substantially lower than most traditional single-employer plans.

Decreased Risk
The Doctor's Retirement Plan acts as a fiduciary and plan administrator, which frees you up from significant potential legal and financial liabilities.

More Time
With traditional plans, record-keeping can be a major time and resource commitment. With this plan, we handle all major administrative responsibilities.

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[HPA Website](#)

For HPA Members

HPA Website

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Use Digital Ads

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Is Your Executive Compensation Working For You?



Bester Wealth Can Help!

[Learn More](#)

**What if I outlive my money?
We can help.**

AXIS WEALTH
partners

[LEARN MORE](#)

**Will my money keep working after I retire?
We can help.**

AXIS WEALTH
partners

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Is Your Executive Compensation Working For You?

Let Bester Wealth Management Help!

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DJIA	S&P 500	Nasdaq	Russell 2000	U.S. 10 Yr	VIX	Gold	Bitcoin	Crude Oil
33344.76 -0.49%	4279.31 -0.20%	13283.73 0.49%	1766.89 -1.02%	-30/32 4.679%	17.83 1.77%	1843.80 -1.20%	28336.19 4.50%	89.18 -1.77%

EVAN GERSHKOVICH
6 Months

About Evan | His Family Reflects | His Reporting | How You Can Help | Write a Message | Life in Detention | Latest News | Get Email Updates

Is Your Executive Compensation Working For You?
Let Bester Wealth Management Help!

Gaetz Finally Takes His Shot at Felling McCarthy

The Florida lawmaker and the House speaker have fought over the direction of the Republican party. 5 min read

- Do Voters Want Compromise or Combat?

Americans Still Spend Like There's No Tomorrow

Concerts, trips and designer handbags are taking priority over saving for a home or rainy day. 223 5 min read

- Analysis: How the Fed Fixed a Worrisome Economic Signal
- Live Markets Updates

Democrats Still Publicly Back Biden for 2024. Privately, Their Fears Are Growing.

Polls show warning signs for the incumbent.

Rivian's Quest to Build the Ultimate Truck Burns Through Billions

After a splashy debut, the EV maker has struggled to keep production up and costs down—and has been losing \$33,000 for every vehicle sold. 320 Long read

Nobel Prize in Medicine Goes to Duo for mRNA Vaccine

OPINION

High Noon for the CFPB at the Supreme Court

By The Editorial Board | Review & Outlook

Matt Gaetz: 'Biden's Favorite Republican'

By The Editorial Board | Review & Outlook

Finally, a Tax-Return Leaker Is Charged

By The Editorial Board | Review & Outlook

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HNW on Social

How the HNW are using Social Media



Source: Putnam Social Advisor Survey, 2019

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Social Media's Growing Impact

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- **50% of investors** say social media impacts whom they hire as a financial professional
- **20% of investors** said that an Advisor's social media was the **sole deciding factor** in their decision-making process

Source: www.fa-mag.com/news/more-investors-are-vetting-their-financial-advisors-on-social-media-62762.html

Focus on COIs

70.8%

of Advisors say their best clients came from COIs

Connect Through Shared Contacts

- Many clients may use same attorneys or CPAs
- “We have several clients in common, let’s meet...”

Be Specific

- When talking to COI, be specific. I.E. “Do you know any HNW clients who would appreciate (value proposition offering)?”

Value Your Referrals

- Reassure your COI that you will treat any referrals as VIP prospects

Establish Ongoing Engagement

- Set regular schedule that works best for both of you

Source: *Ties that bind Community connections that result in referrals*, AssetMark 2023

Find COIs beyond CPAs & Attorneys

- High-end realtors
- Bankers
- Medical/dental professionals
- Business owners
- Life coaches
- Professional shoppers
- Divorce attorneys
- Luxury car dealers
- Party planners
- Interior decorators
- Architects
- Personal trainers
- Jewelers

Focus on Client Experience

Grow/Deepen HNW Relationships

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6 Key Strategies

- 1. Engage affluent clients in their early and mid 30s** \$5M-\$10M and >\$10M clients start advisor relationships at ~35, when they have @ \$500K. 60% still work with the same advisor they started with
- 2. Tailor your strategy across profiles** HNW differences based on life stages and sources of wealth. Distinct needs/behaviors emerge for \$10M + clients
- 3. Maximize value of banking w/ holistic offering** ~50% of +\$5M consumers consolidate banking and wealth relationships (money market and mortgage accounts the most common products)
- 4. Engage strategically to capture liquidity events** 35% clients w/ \$5 - \$10 million accumulate most of their wealth via One-time event (inheritance, legal settlement, sale of business, etc.)
- 5. Increase advisor-client communication frequency** ~25% increase in satisfaction when Advisor interacts w/ client weekly vs. quarterly; translates to ~15% jump in share of wallet
- 6. Focus on value delivery and transparency** 65% of HNW clients comfortable paying higher fee but expect premium (e.g., white-glove service, faster transactions). We believe ***Value for money is #1 driver of brand loyalty***

Source: www.mckinsey.com/industries/financial-services/our-insights/banking-matters/winning-in-the-high-net-worth-segment-in-wealth-management



Experience is a fundamental dimension of how a company competes.

- Joseph Pine



Elevation of Experience Expectations

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Watch Why Experience Matters

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Casio F91W-1



\$16.21

**Zodiac Super
Sea Wolf**



\$1,295

**Richard Mille
RM 052**

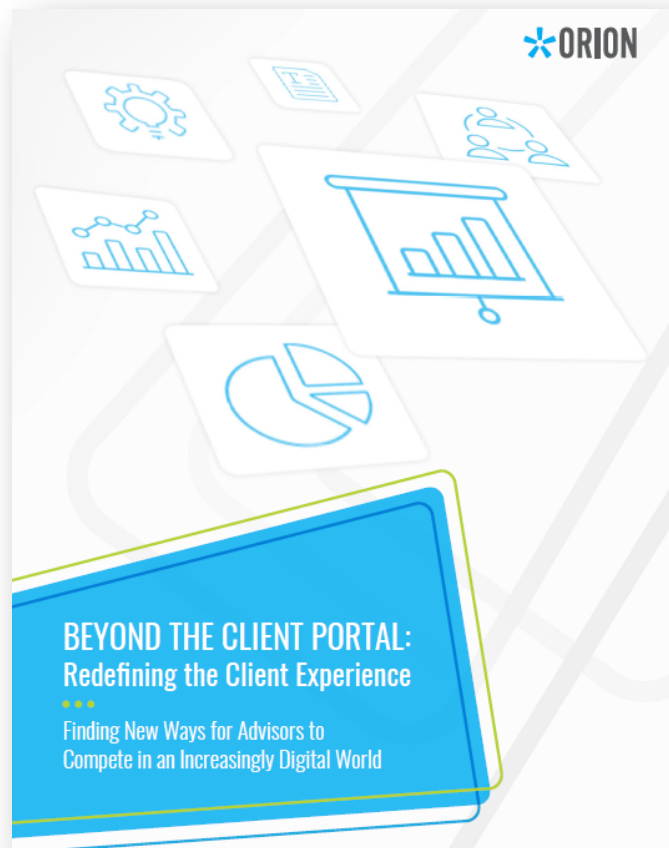


\$2,000,000

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Firms Focusing on Client Experience...

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- Grow **5x** faster than those that don't
- Command **16%** price premium on products & services

Source: *BEYOND THE CLIENT PORTAL: Redefining the Client Experience*. Orion, 2019

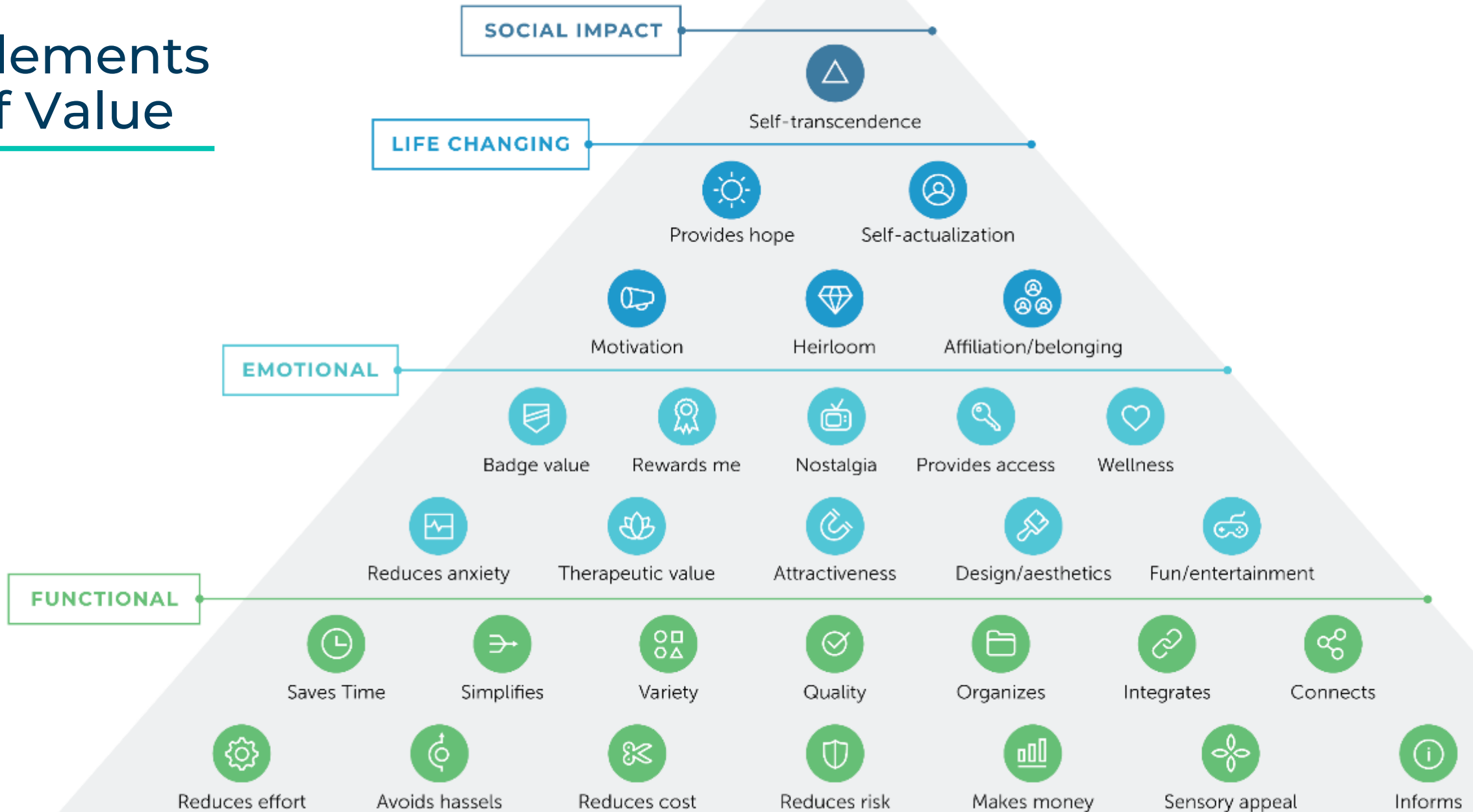
Whether created consciously
or not, **every company has a
client experience.**



Every Expression Defines Experience



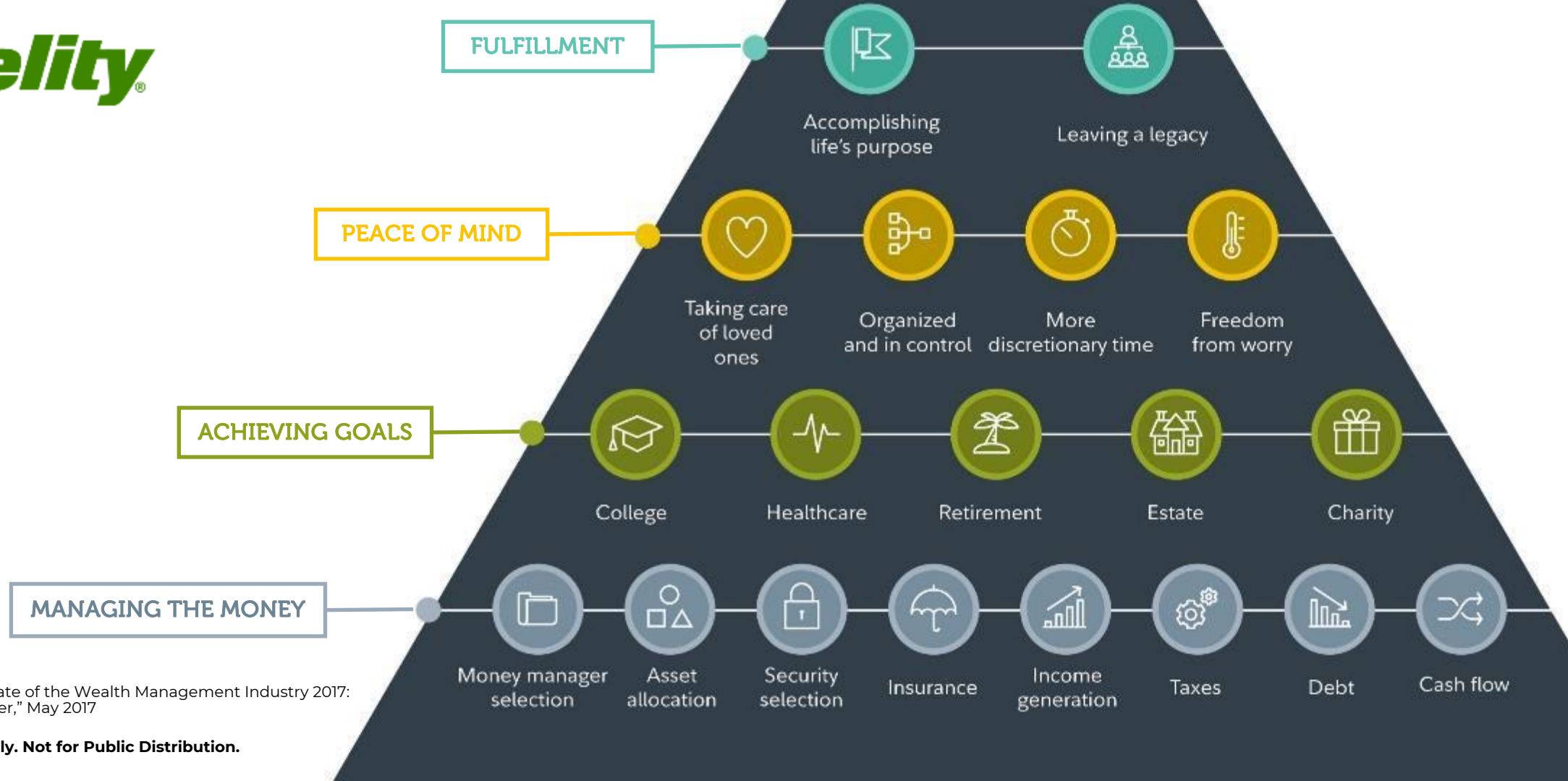
Elements of Value



Source: Bain & Company Inc., "The Elements of Value," September 2021

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The Value Pyramid

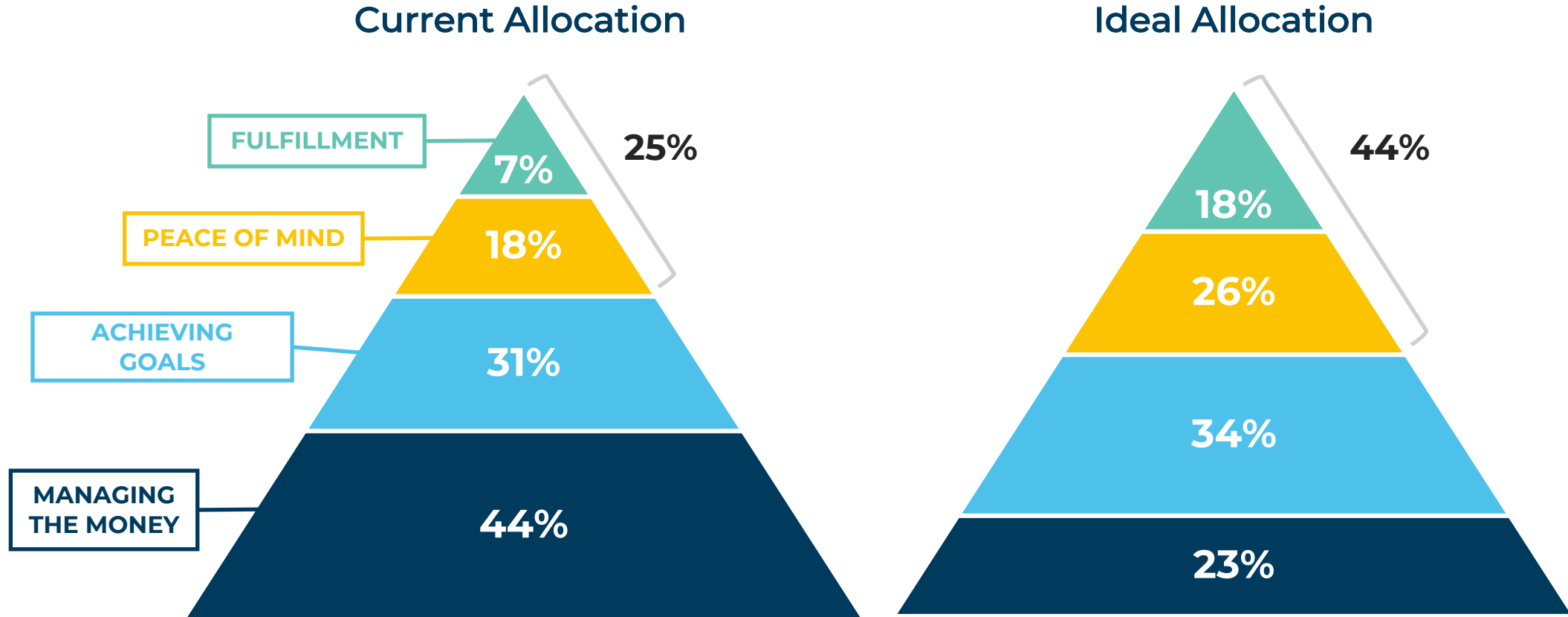


Source: Fidelity, "State of the Wealth Management Industry 2017: The New Value Driver," May 2017

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Time & Value

“How would you ideally like to allocate your time with a typical client?”



Source: 2017 Fidelity Value of Advice Day Pre-Work Survey completed online by attendees in advance

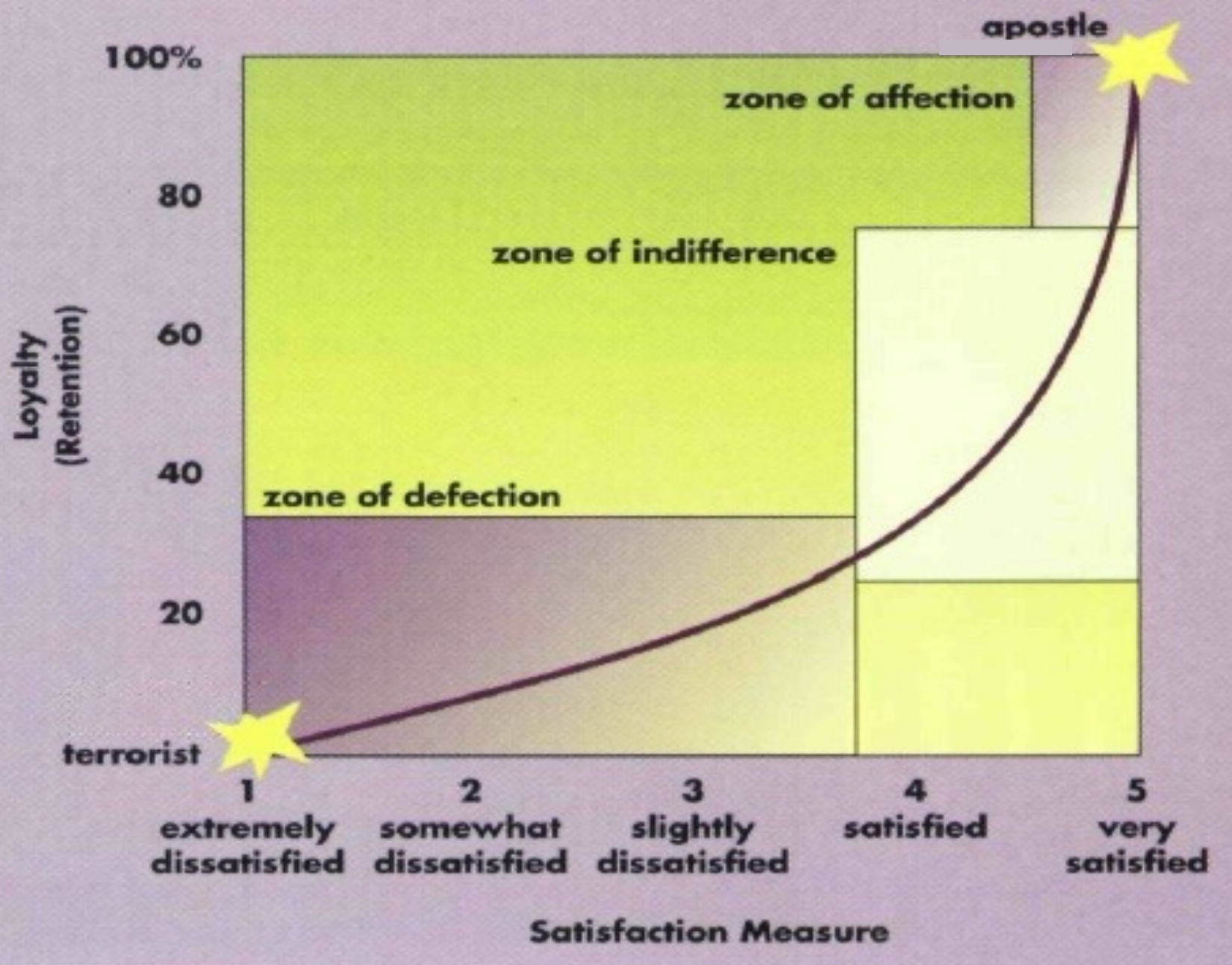
**People will forget what you said,
people will forget what you did,
but people will never forget
how you made them feel.**

— MAYA ANGELOU



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Source: Putting the Service-Profit Chain to Work by James L. Heskett, Thomas O. Jones, Gary W. Loveman, W. Earl Sasser, Jr., and Leonard A. Schlesinger: HARVARD BUSINESS REVIEW March-April 1994 (pp 164-174)





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Thank You



“Scrappy,” the Symmetry bull is a symbol of our firm’s belief in the long-term power of markets.

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