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Growth Strategies for Planning in the New Year

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Symmetry Partners, LLC

Why 2026 Planning Starts Now

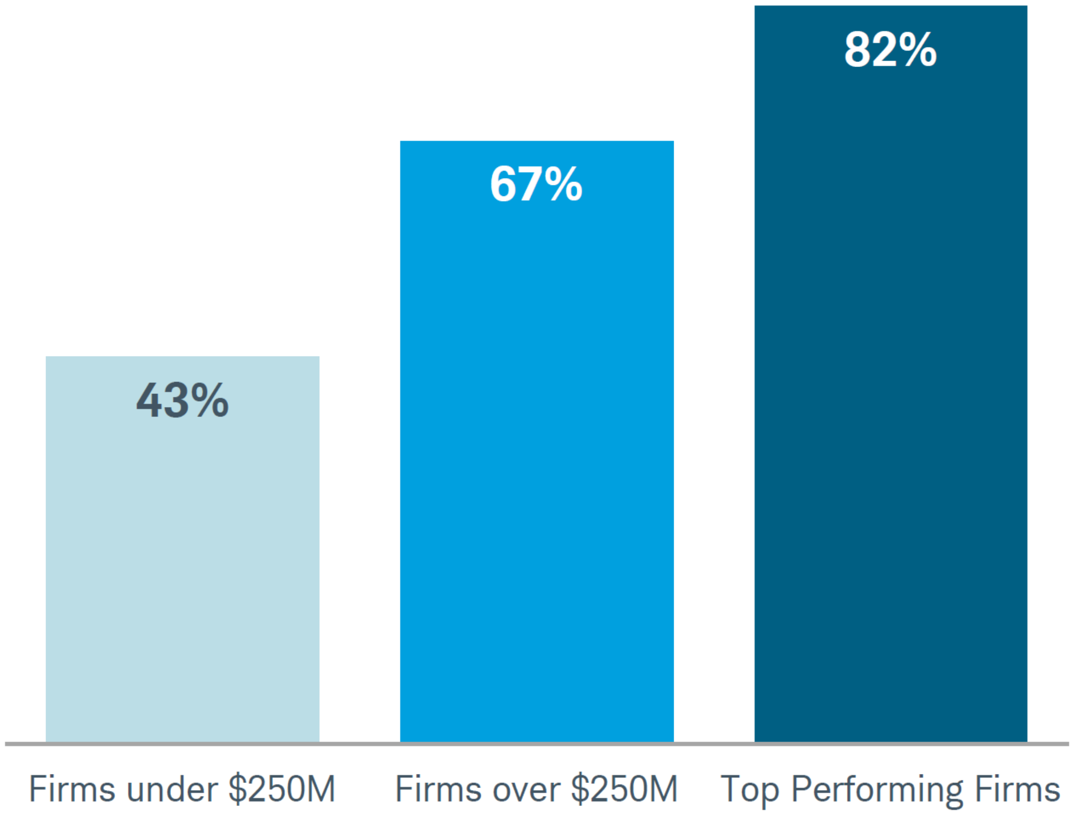
The Case for Proactive Planning

- Rising client expectations & competition
- Margin pressure and time constraints
- Regulatory & market uncertainty
- Top firms plan early and revisit often
- A written plan creates focus, alignment & accountability

The Power of a Plan

Firms with written plans are more…

- Focused
- Scalable
- Client-centric
- Growth-ready



82% of top-performing firms have a **written strategic plan**

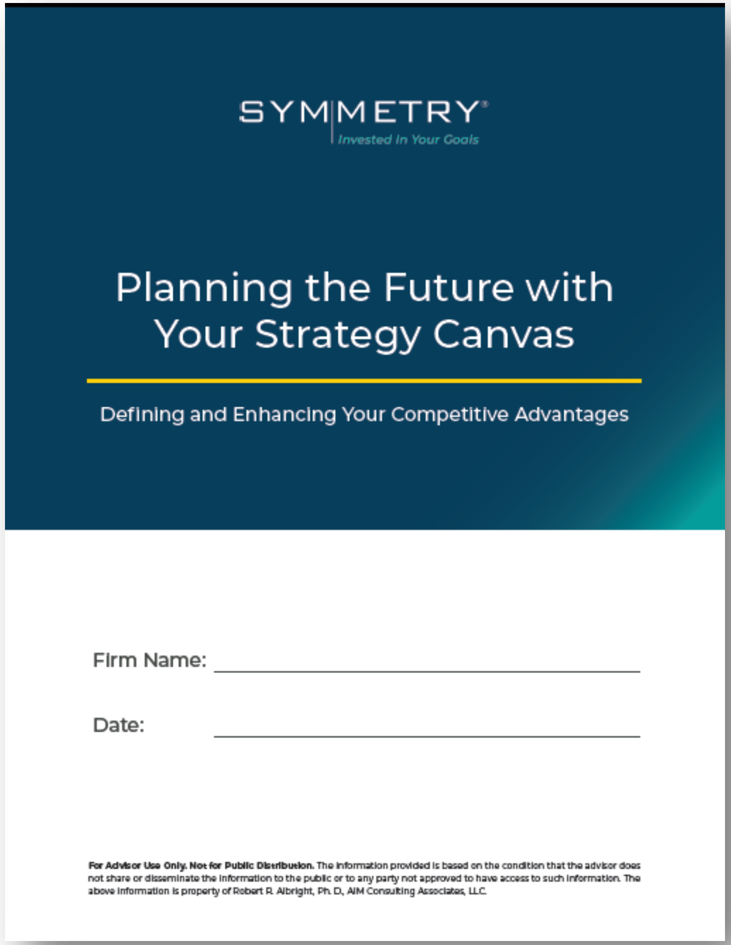
Source: 2025 RIA Benchmarking Study from Charles Schwab

Elements of a Strong Plan

Your 2026 Blueprint

- A Clear vision & 3–5 key firm goals
- Client segmentation & service model
- Marketing & growth initiatives
- Clear, measurable goals with a timeline

Two Key Planning Tools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Planning the Future with Your Strategy Canvas

Defining and Enhancing Your Competitive Advantages

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Date: ______________________

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SYMMETRY ADVISOR STRATEGIES

Growth Plan

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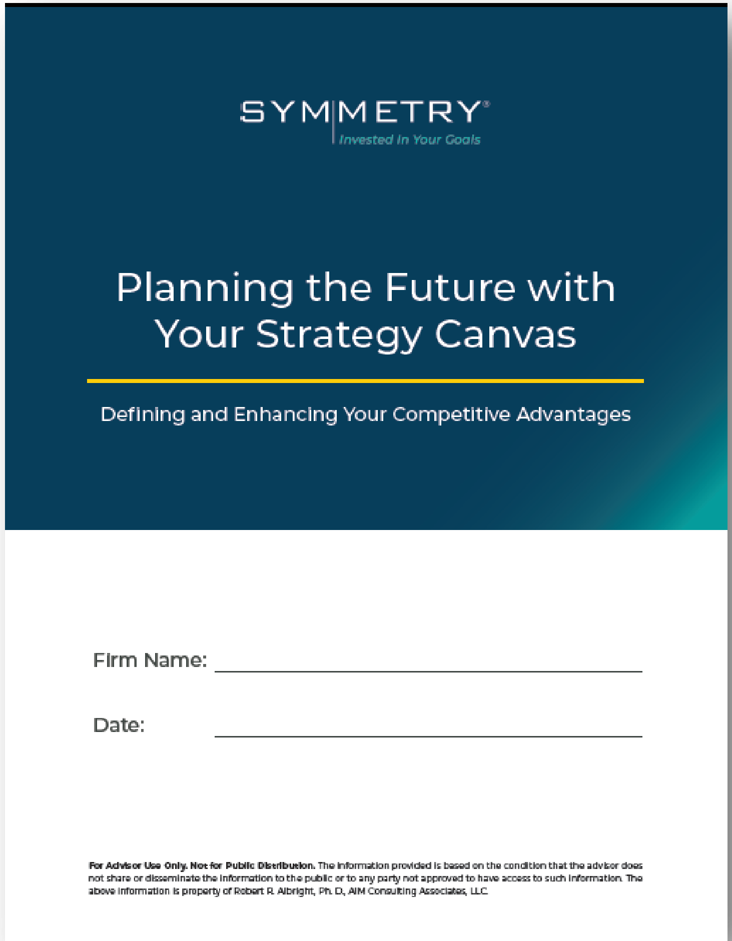
The Strategy Canvas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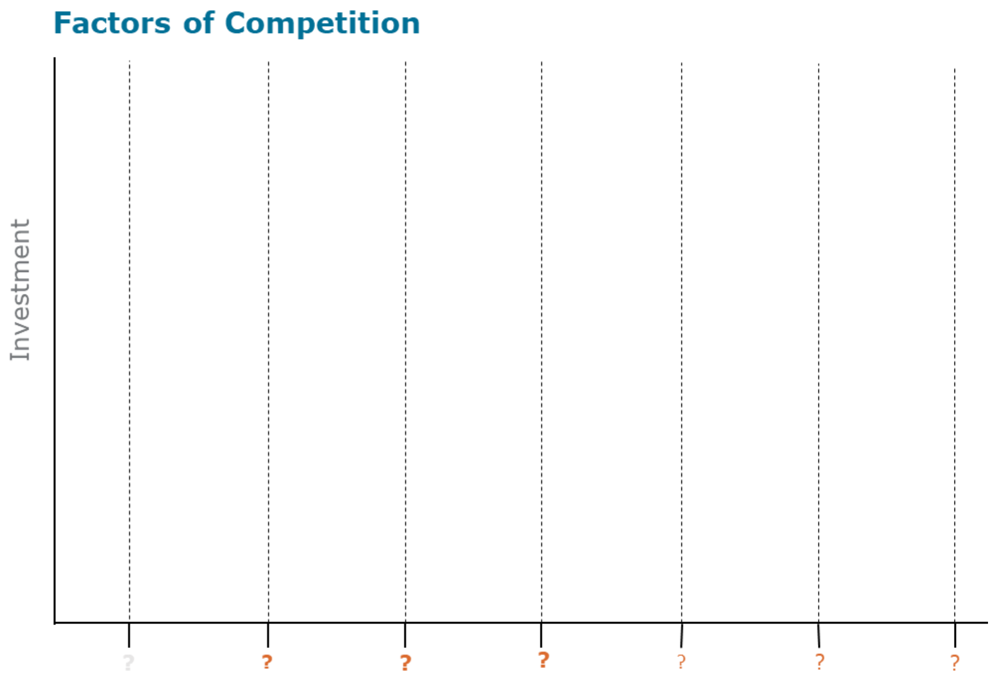
Strategy Canvas – 3 Things in 1 Picture

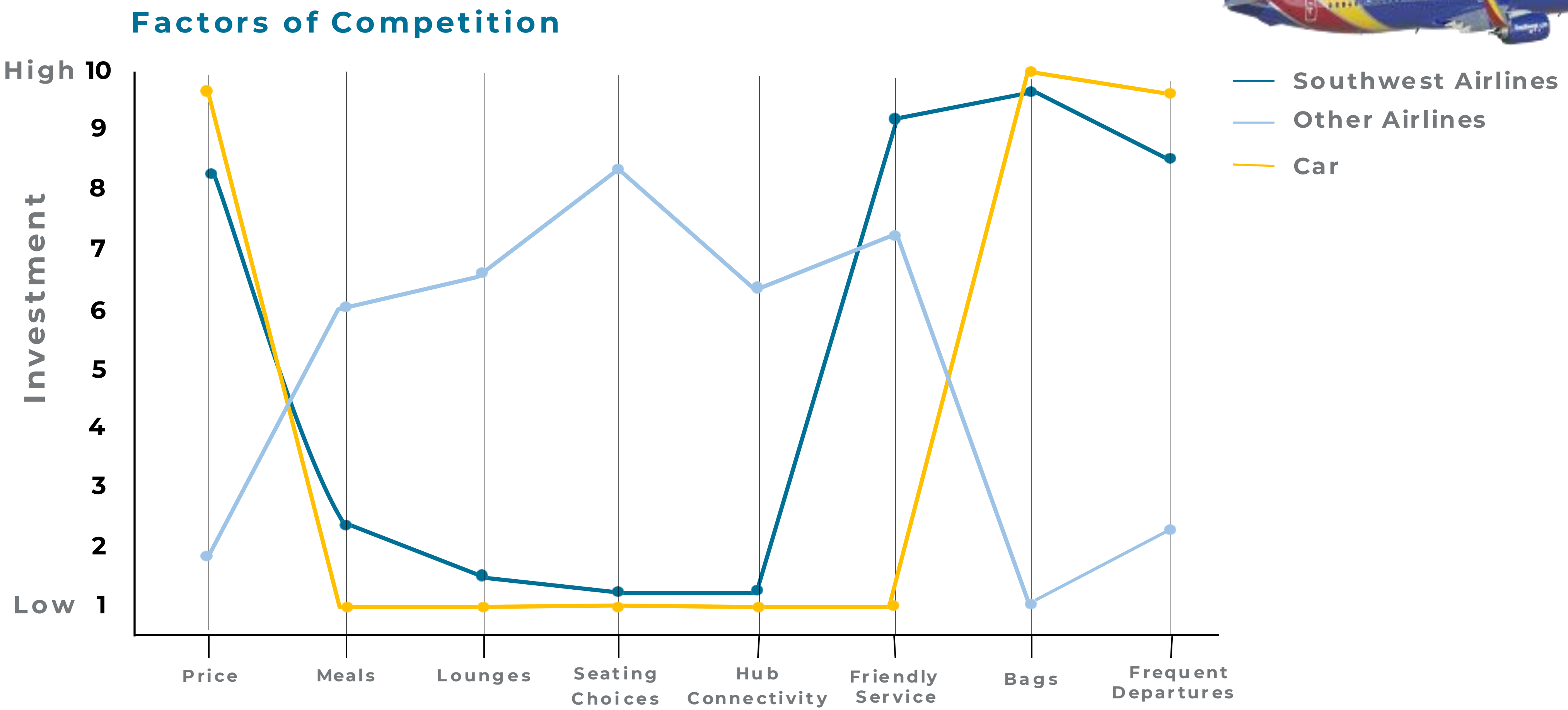
1. Shows strategic profile of an industry by clearly depicting factors that affect competition
2. Shows strategic profiles of the competitors
    a) Which factors “they” invest in
3. Displays your company’s strategic profile or value curve
    b) Showing how you invest in factors of competition

Understanding the Canvas

- X-Axis: Shows factors of competition for the industry
- Y-Axis: Indicates competitors' investment in factor
  - Low position means a company invests less, and thus, offers less in that factor



Southwest Airlines Strategic Profile



Source: One Report. Southwest Airlines. 2023

Major Factors of Competition for Financial Advisors

Financial Advisor Factors of Competition

- Independence
- Cost (fees, etc.)
- Breadth of Services
- Investment Philosophy
- Client Experience
- Client Education
- Advisor Education
- Business Process Effectiveness

(e.g. systematic communications, web-based sales solutions, point of sale materials, account reporting, operations support)

ABC Wealth Strategic Profile – "Today"

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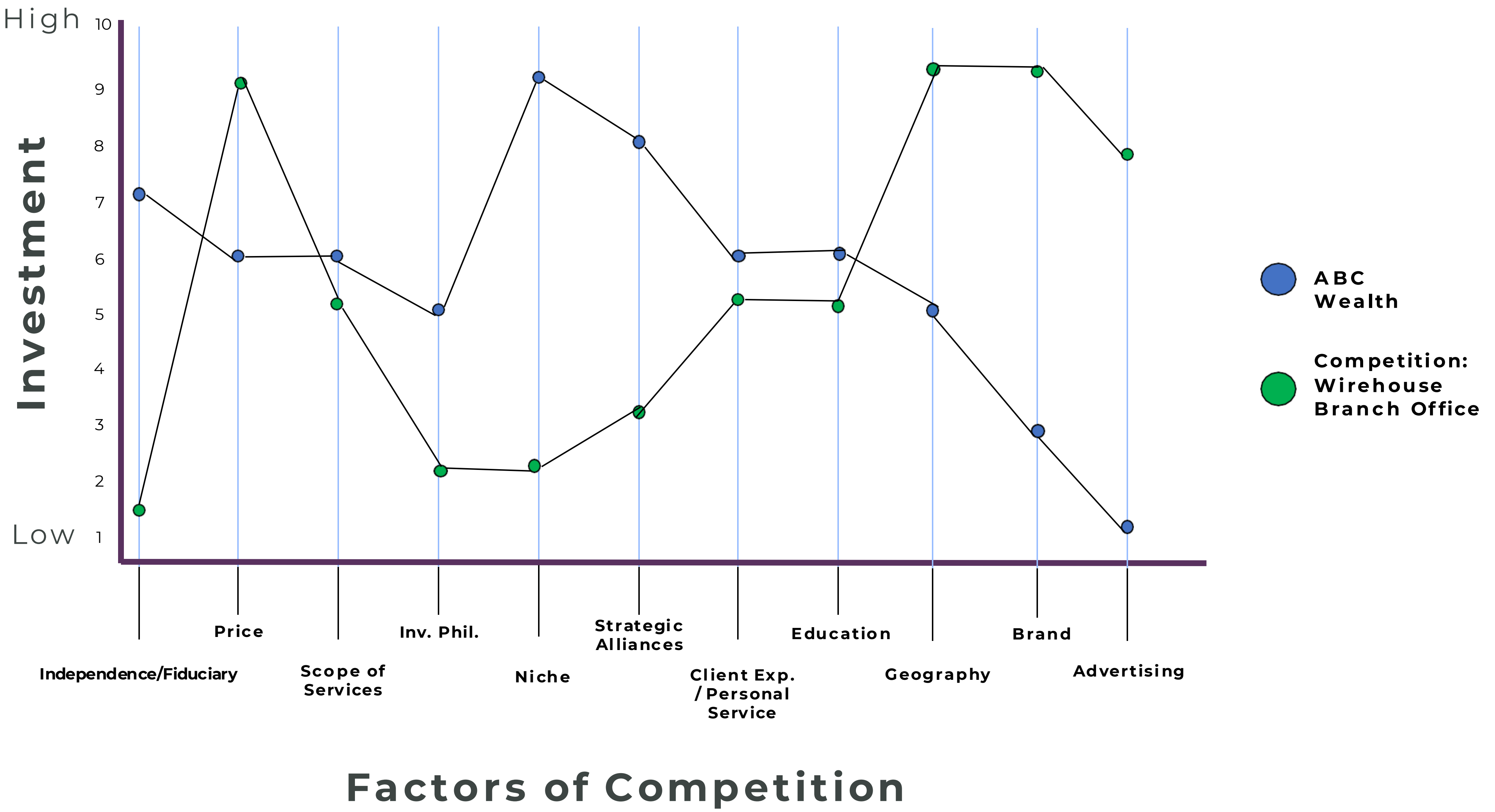

Invest & De-Invest: Key Questions

- How can you diminish your level of effort on factors **not** fundamental to your business?
- How can you **elevate** your level of investment in factors central to your business?
- What must be done to **"satisficing"** level?

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Essentials of a Good Strategy

3 Complementary Qualities

1. **Focus**

We believe every great strategy has focus –your profile should clearly show it.

Perhaps concentrate on just three factors…

"If everything is important then nothing is important!"

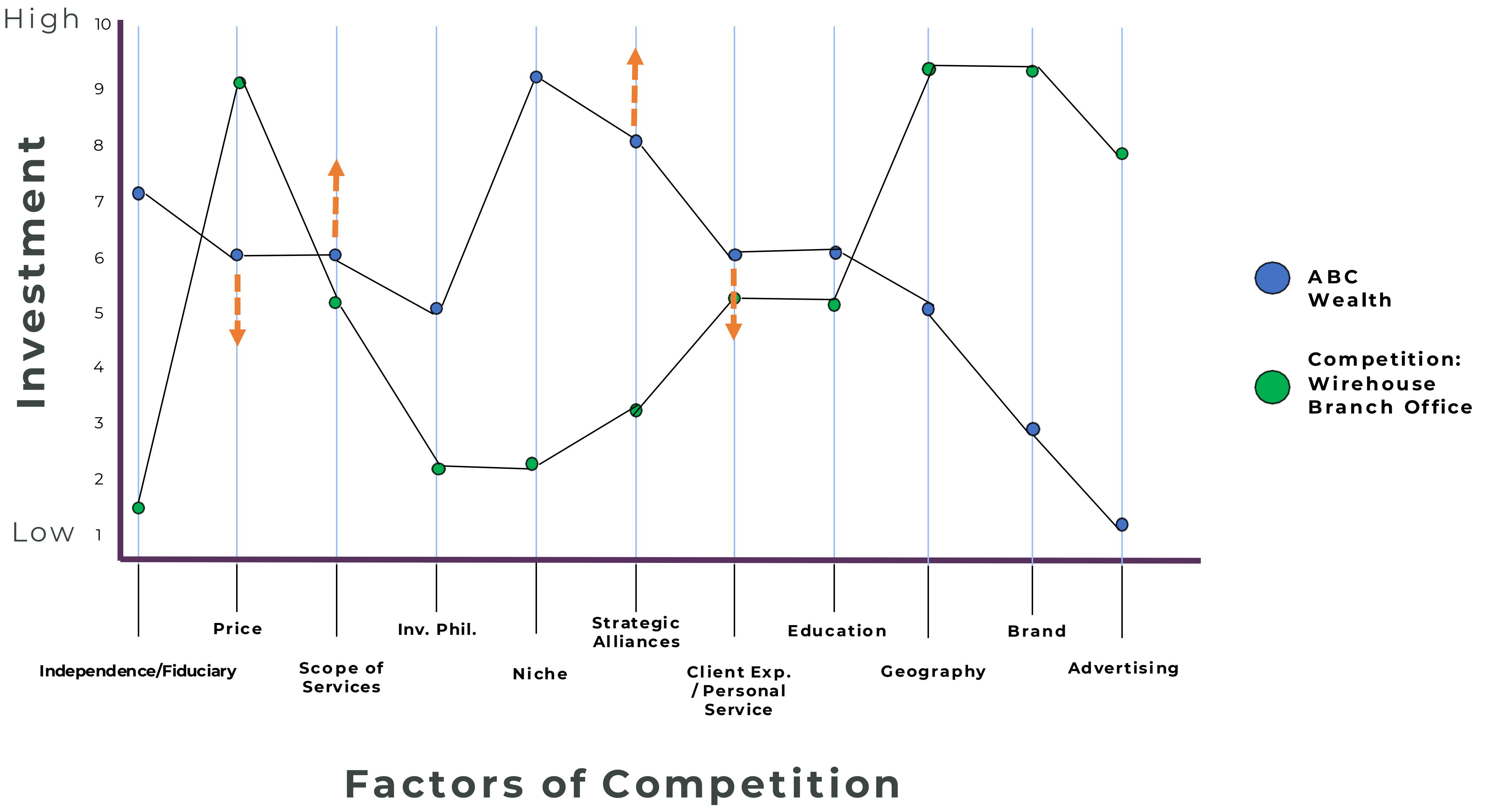
2. **Divergence**

Does your profile stand apart? If not, you may be acting reactively and trying to keep up with the competition

3. **Memorable**

The Profile lends itself to a good "tag line"

ABC Wealth Strategic Profile – "To-Be"



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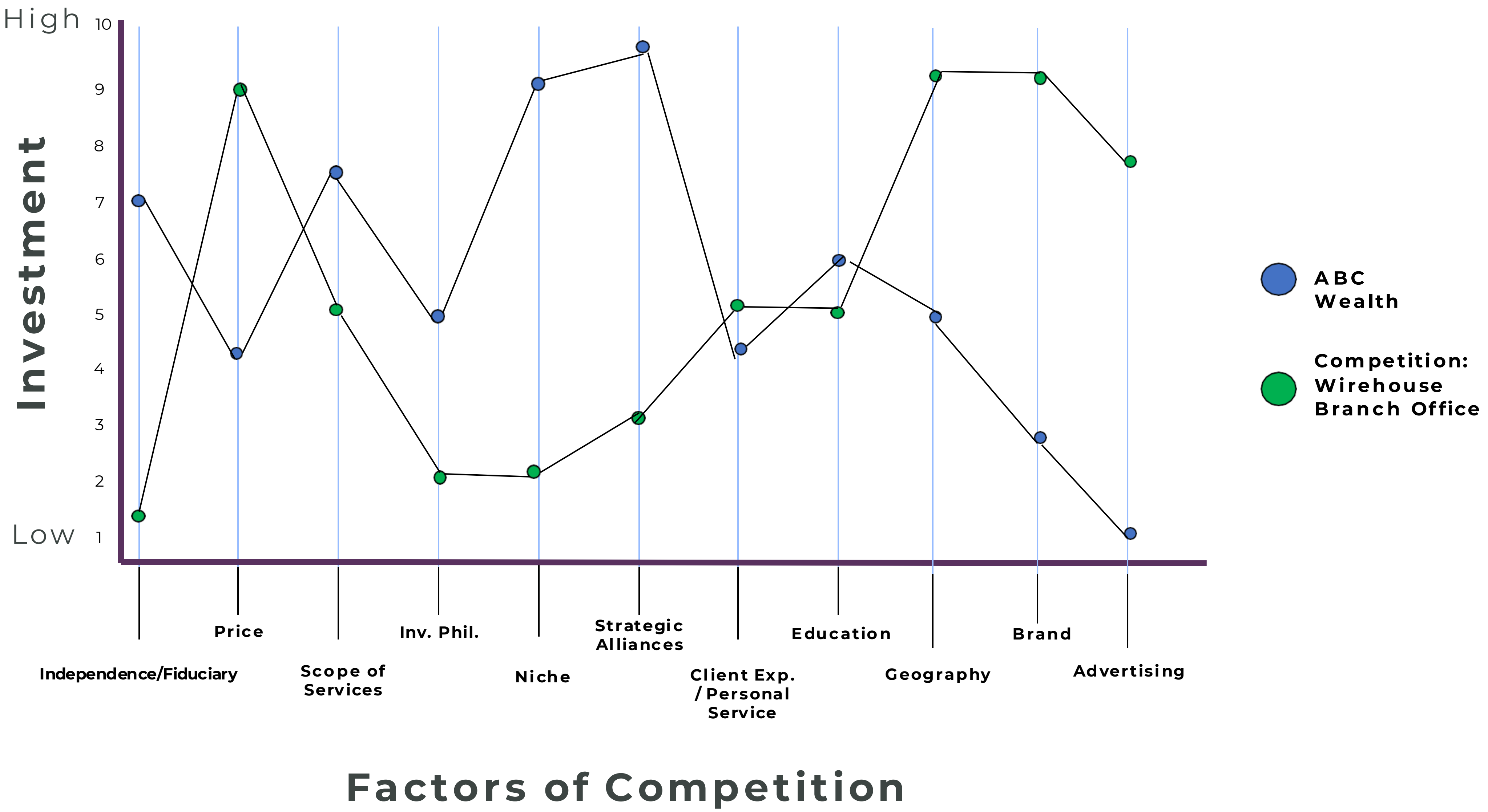

Implications of the Strategy Canvas

Areas of Focus

- **Price** – provides a great deal of service from both a college planning and financial planning standpoint. Financial planning fees and investment management fees are aligned with industry averages, however, the fee for college planning is lower than industry averages.
- **Scope of Services** – Firm delivers a robust suite of services to the families they work with. With the focus on college planning, some clients only see this part of the total value proposition Advisor would like to break this mold and focus his messaging on the totality of the value he is able to offer.
- **Strategic Alliances** – Firm has started creating strategic alliances with other firms in the college planning space. These alliances provide revenue generating opportunities as well as scale and referrals. Advisor should continue to foster and capitalize these relationships.
- **Client Experience / Personal Service** – Personal care is paramount to the client experience created by Firm. Much of the time spent on planning is performed behind the scenes, whereas the true advisory value shows through direct client engagement. Firm should identify ways to automate the college planning process, like their financial planning process, to allow Advisor to divest from the non-client facing duties and focus on client facing activities.

The Growth Plan


SYMMETRY ADVISOR STRATEGIES

Growth Plan

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Name: ______________________

Date: ______________________

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Four Fundamental Growth Questions

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1. **Who** do you serve/ want to serve?
2. **What** do you provide?
3. **Why** should clients work with you & **how** you are different?
4. **How** do you effectively communicate?

1. Who Do You Serve/Want to Serve?

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1

Who do you serve/ want to serve?

What do you provide?

Why should clients work with you & **how** you are different?

How do you effectively communicate?

- What are your client demographics?
- Psychographics?
- Niche/Special interest groups (e.g. dentists, executives)?

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Who Do You Serve/Want to Serve?

Exercise 1

	Serve Today	Want to Serve
Demographics: *Your clients' key info* Age, gender, income, geographic location, marital status		
Psychographics: *Your clients' lifestyle, behaviors, habits* Personality, values, opinions, attitudes, interests		
Niche: *Special business focus* Occupations, skills, organizations, affiliations		

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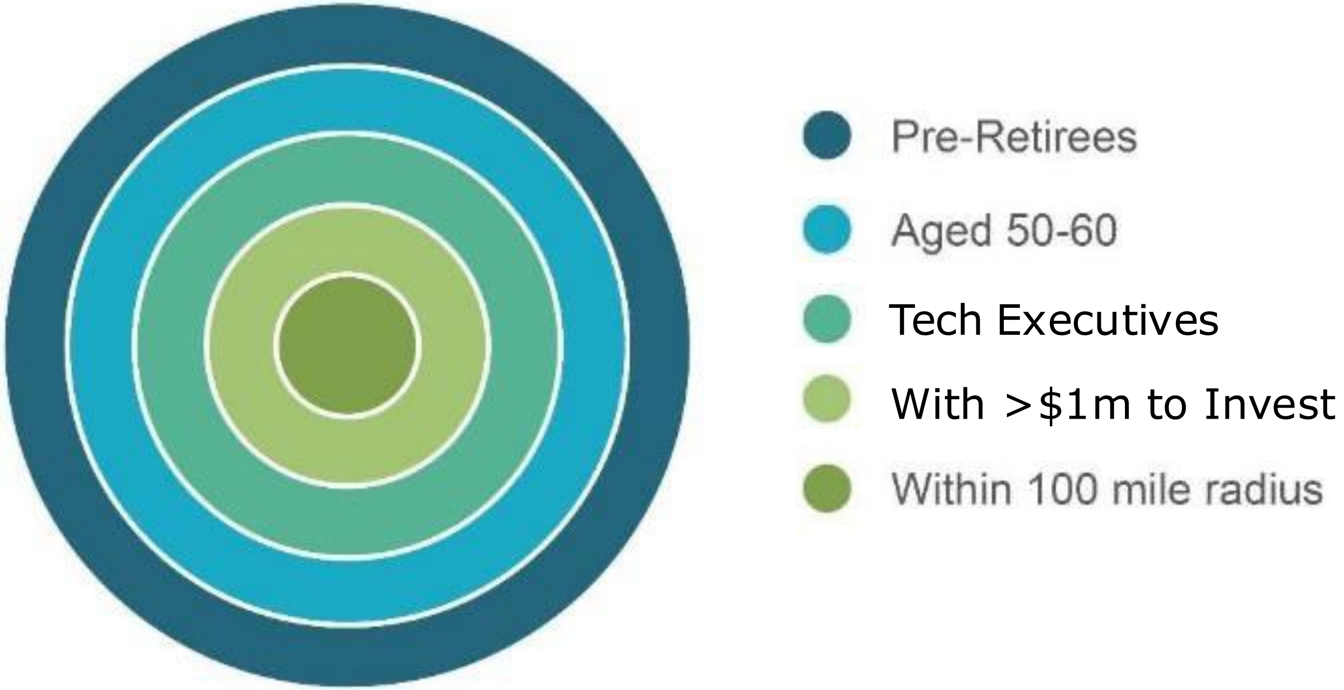
The Power of Focus

You May See the Results You Want to Achieve



The Power of Focus

You May See the Results You Want to Achieve

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

67%
More new clients in 2024

68%
More new client assets in 2024

2. What Do You Provide?

2

Who do you serve/ want to serve?

What do you provide?

Why should clients work with you & **how** you are different?

How do you effectively communicate?

- Are you selling product or building relationships?
- Is your offer right for those you serve/want to serve?

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Our Services

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Investments

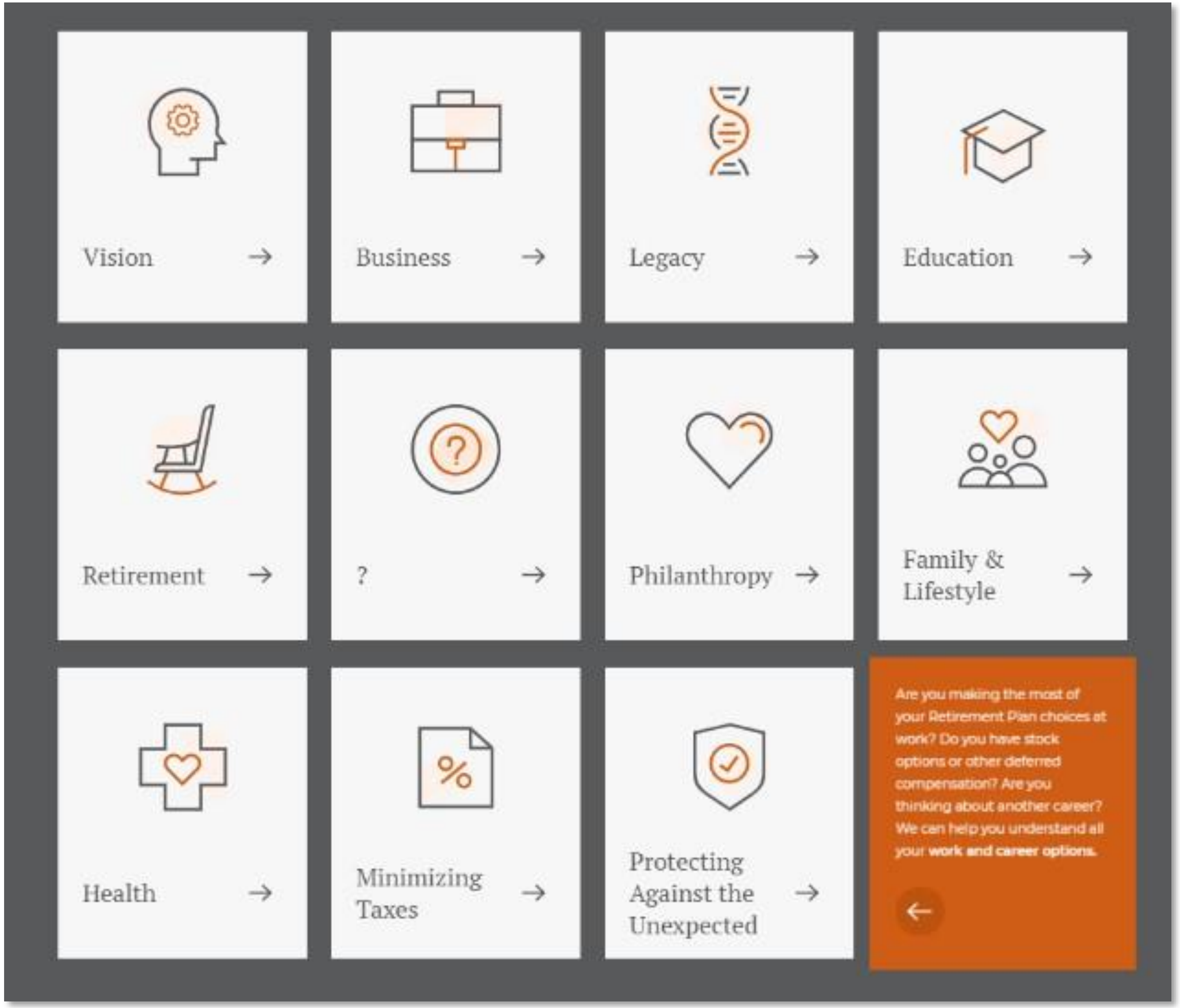
- Annuities – Fixed and Variable
- Stocks
- Bonds
- Mutual Funds
- Educational IRAs
- Roth IRAs
- SEP IRAs
- Simple IRAs
- Traditional IRAs

Financial Planning

- 401(k) Plans
- 403(b) Plans
- College Savings Plans
- Estate Planning
- Money Management
- Profit Sharing Plans
- Retirement Planning
- Social Security Planning

Insurance

- Disability Income Insurance
- Life Insurance
- Long Term Care Insurance


Vision
Business
Legacy
Education
Retirement
?
Philanthropy
Family & Lifestyle
Health
Minimizing Taxes
Protecting Against the Unexpected
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.

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Choose A Goal On The Wheel & Take The Quiz Right Now!

GET STARTED NOW!

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What Do You Provide?

Exercise 2

Check the top 5 areas your ideal clients tend to focus on and answer questions below:

__ Comprehensive **financial planning**, including budgeting and prioritizing goals—such as paying off student loans or buying a house

__ Making sure client portfolios supports their long-term goals through **investment management**, including consulting on retirement plan options at work

__ Making sure client portfolios support their values through **values-based investing**

__ Protecting clients & their families, including their assets, health, and businesses through **insurance**

__ Helping clients plan and prepare for **educating** children

__ Helping **business owners** protect their business, provide benefits to employees, or buy or sell a business

__ Making sure clients are not overpaying taxes through **tax optimization and tax efficiency strategies**

__ Making sure clients have money to pay for the unexpected as well as ongoing expenses (such as mortgages and student loans) through **cash flow planning**

__ Making sure clients have secure, regular income in retirement through **retirement income planning**

__ Helping clients understand and navigate their options around **Social Security, Medicare, long-term care** and **healthcare directives**

__ Helping clients with **philanthropy** through vehicles such as Donor-advised funds and charitable-remainder trusts

__ Helping clients leave a **legacy** for loved ones and preferred charities through estate planning

__ Working closely with a client's other financial professionals, including their CPA and Estate Attorney, to ensure an efficient and **coordinated approach**

__ Other

Do your clients know you provide these services?

__ **Yes** __ **No**

Do you regularly discuss the services (or products) you provide?

__ **Yes** __ **No**

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3. Why Clients Work with You

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How are you different?

Who do you serve/ want to serve?

What do you provide?

3

Why should clients work with you & **how** you are different?

How do you effectively communicate?

- What makes **YOU** compelling?
- What do your clients value about you?
- What is your mission/value?

Investors Think Advisors are All the Same

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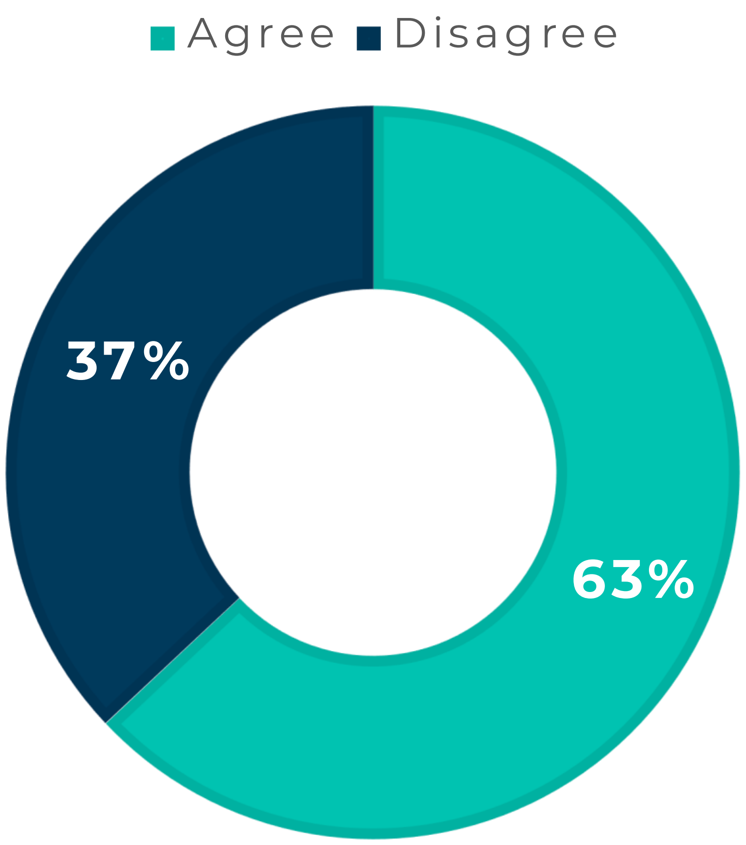
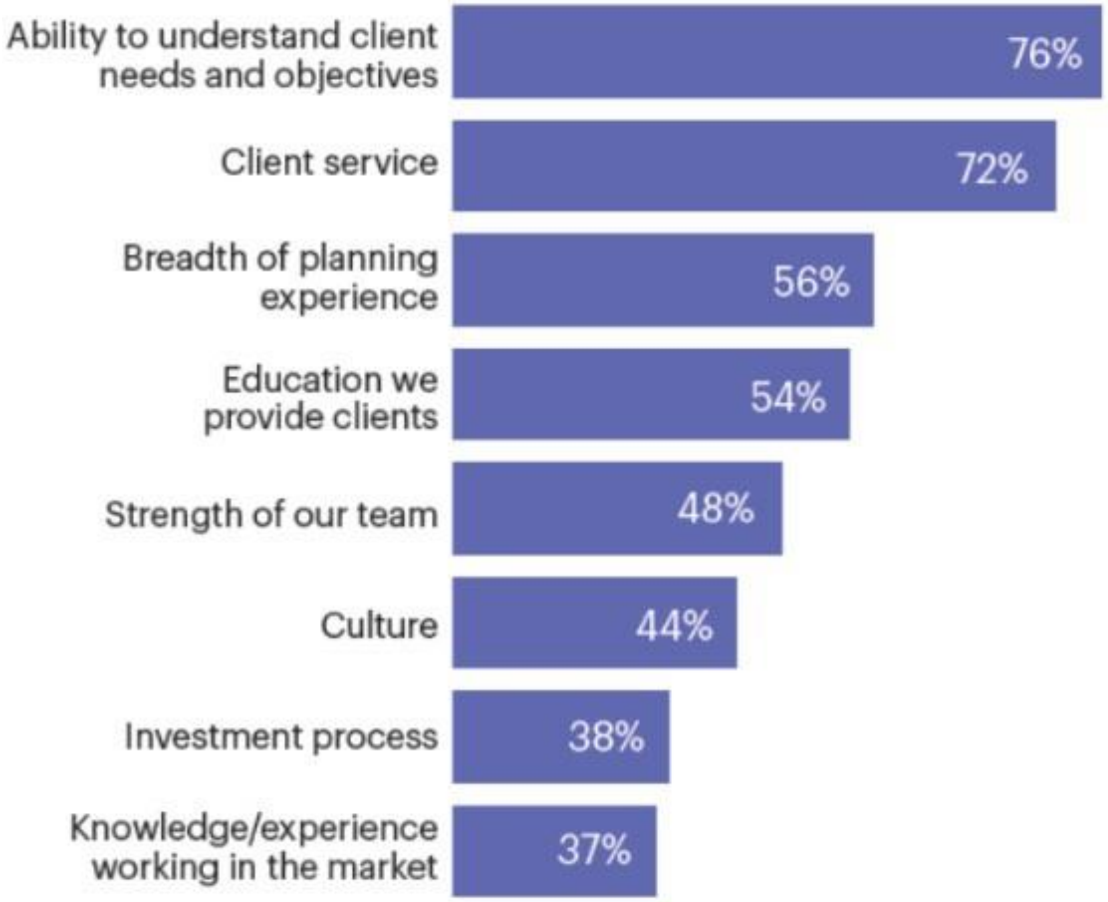
All financial advisors make the **same** promises, making it difficult to distinguish between them.



Source: Advisor Value Propositions: How Advisors Showcase Their Value to Investors—and What Investors Secretly Think, BNY Mellon Pershing, 2018

What Sets You Apart from Other Advisors



Source: Financial Planning Association Research and Practice Institute, 2016. Trends in Practice Management: Defining and Communicating Your Value

Investors Think Advisors are All the Same

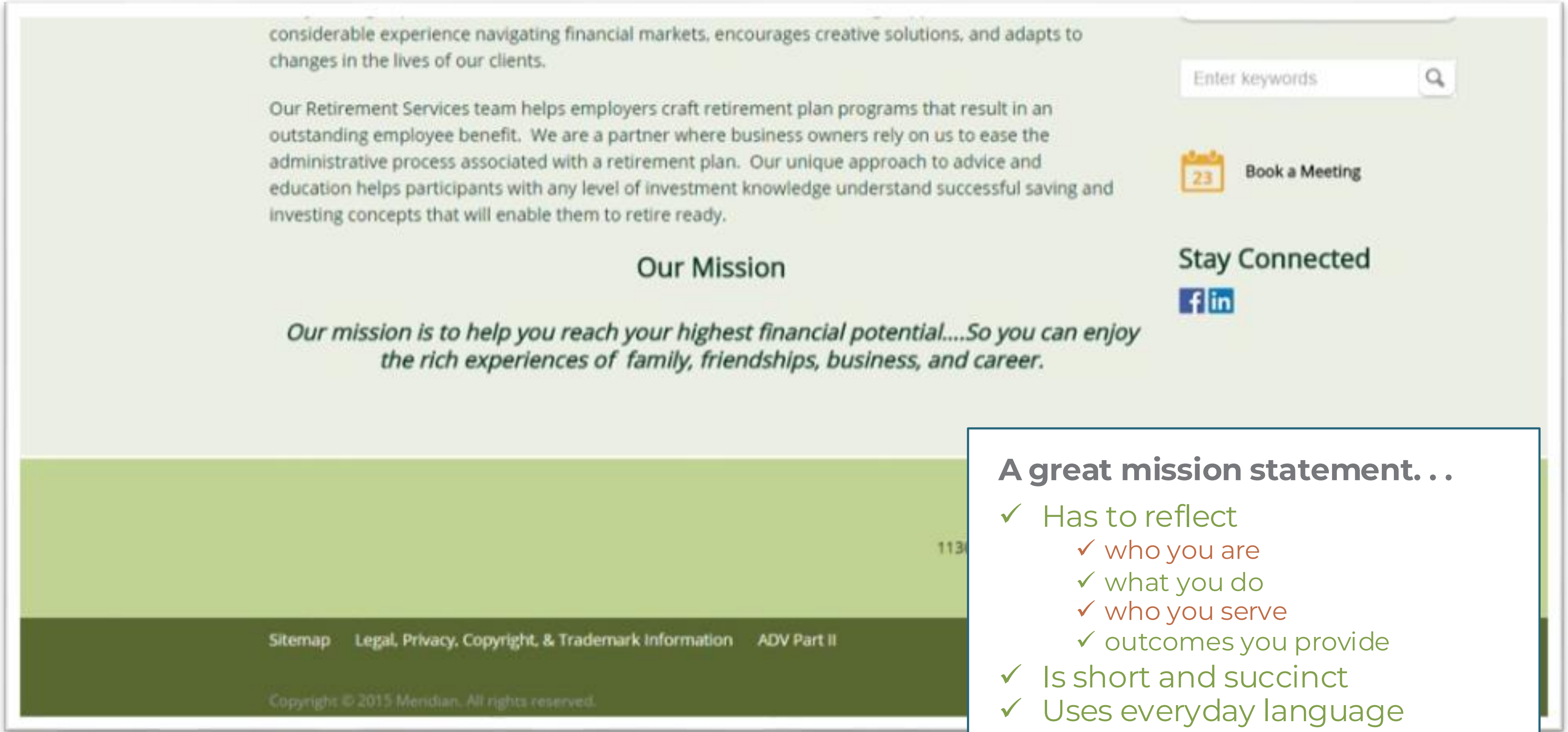
Source: Advisor Value Propositions: How Advisors Showcase Their Value to Investors—and What Investors Secretly Think, BNY Mellon Pershing, 2021

Investors Think Advisors are All the Same

- Has to reflect
  i. Who you are
  ii. What you do
  iii. Who you serve
  iv. Outcomes you provide
- Is short and succinct
- Uses everyday language
- Transparent (no secret sauce)

Tell me more!

Earn the next conversation



A great mission statement. . .

- ✓ Has to reflect
  - ✓ who you are
  - ✓ what you do
  - ✓ who you serve
  - ✓ outcomes you provide
- ✓ Is short and succinct
- ✓ Uses everyday language
- ✓ Transparent (no secret sauce)
- ✓ Earns next conversation

A great mission statement. . .

- ✓ Has to reflect
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- ✓ Is short and succinct
- ✓ Transparent (no secret sauce)
- ✓ Uses everyday language
- ✓ Earns next conversation

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WHY Should Clients Work with You? HOW are You Different?

Exercise 3

I am a	*What do you call yourself?*
who serves	*Who do you serve?*
by providing	*What do you do for your clients?*
because I want to	*What outcomes do you want to achieve?*
I believe my clients value	*How are you different than others?*

Your Current Mission/Value Statement

Does your current mission/value statement reflect who you want to serve today/in the future?

__ Yes __ No

List any changes you want to make to your current mission/value statement:

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4. How Do You Effectively Communicate?

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Who do you serve/ want to serve? > **What** do you provide? > **Why** should clients work with you & **how** you are different? > 4 **How** do you effectively communicate?

Does **everything** you do and say reflect:

- Who you serve
- What you provide
- Your unique value/mission

Deepening Client Relationships

- Define your service model by client segment
- Increase proactive touches: reviews, check-ins, tax planning touchpoints
- Educate clients on your process, not predictions
- Ask better questions and document what matters to them most

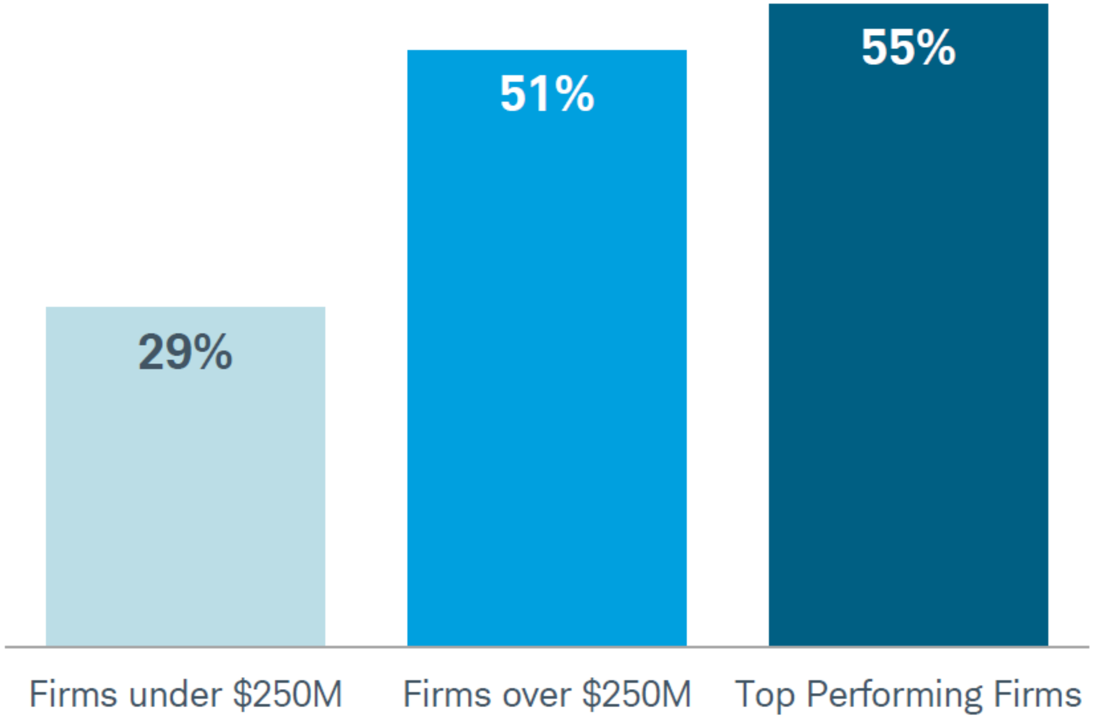
1.4x **more new clients** generated from existing client referrals

1.2x **more new client assets** generated from existing client referrals

Source: 2025 RIA Benchmarking Study from Charles Schwab

Client Segmentation Strategies

A segmentation strategy defines the client experience and how it's delivered consistently and efficiently among each segment of clients

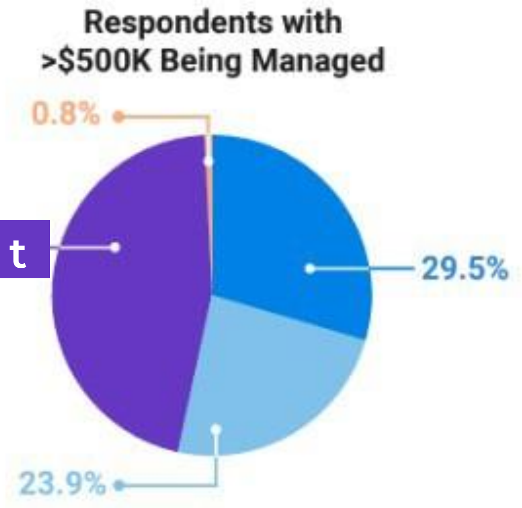


Communication Frequency

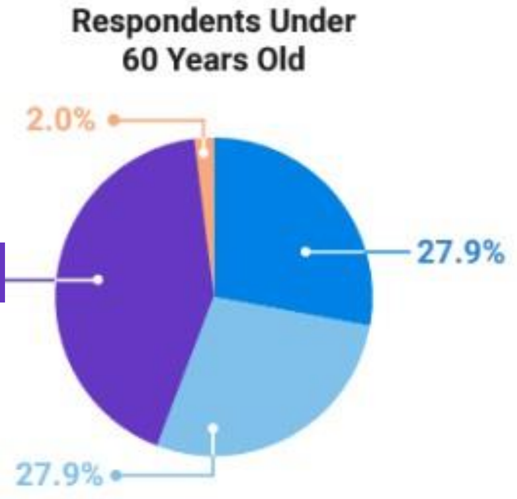
Client Reality

51.3% - Just Right

45.8% - Just Right



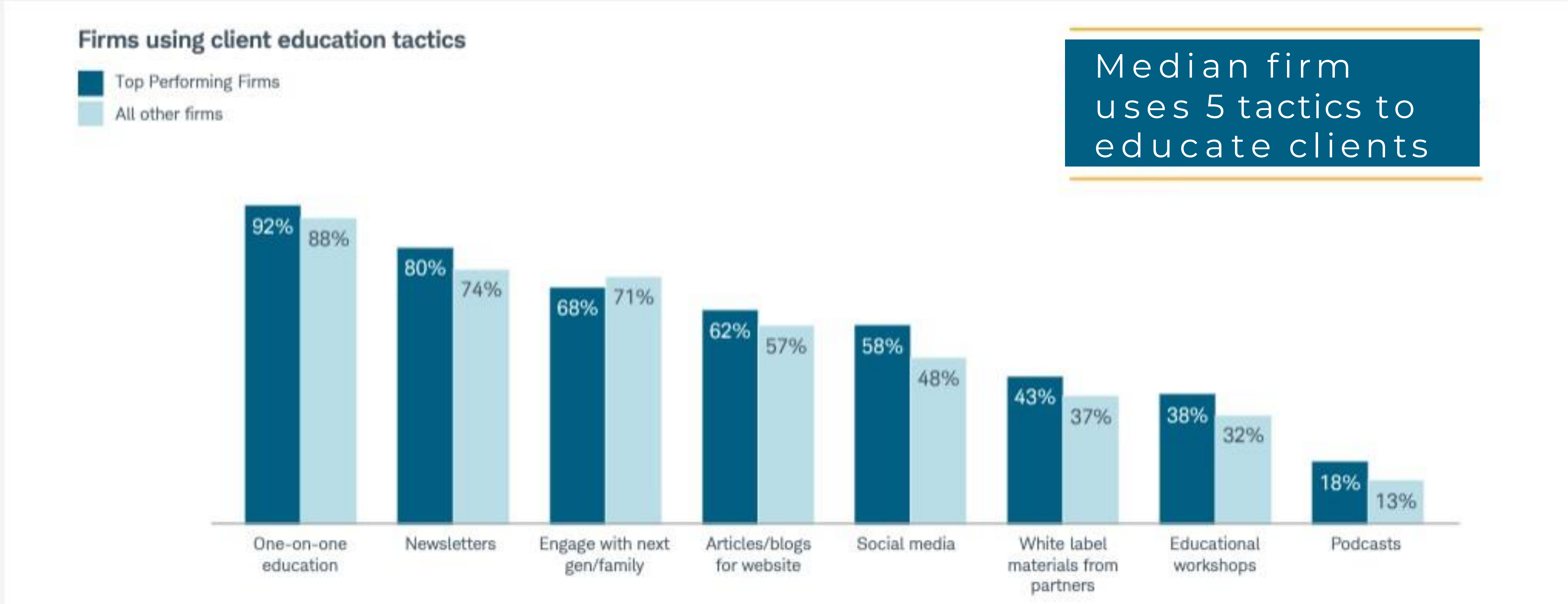
42.2% - Just Right



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

Ongoing Client Education

Also helps support new business efforts



Median firm uses 5 tactics to educate clients

Source: 2023 RIA Benchmarking Study from Charles Schwab

Leveraging Centers of Influence

- Identify key COIs aligned with your ideal client
- Create a clear "what's in it for them" message
- Offer tax-aware investment support & HNW planning resources
- Host joint client events, webinars & educational events

1.4x **more new clients** generated from business partner referrals

1.5x **more new client assets** generated from business partner referrals

Source: 2025 RIA Benchmarking Study from Charles Schwab

Every Expression Defines Who You Are

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1-Page Growth Plan

WHO do you serve/want to serve?

Exercise 1

WHAT do you provide?

Exercise 2

WHY should clients work with you? HOW are you different?

Exercise 3

Growth Goals (should be measurable and specific, with a target completion date)

Goal 1: Date:	Goal 2: Date:	Goal 3: Date:
Strategy A:	Strategy A:	Strategy A:
Steps to Take:	Steps to Take:	Steps to Take:
Strategy B:	Strategy B:	Strategy B:
Steps to Take:	Steps to Take:	Steps to Take:

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Putting it All Together…

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1	2	3	4
Who do you serve/ want to serve?	**What** do you provide?	**Why** should clients work with you & **how** you are different?	**How** do you effectively communicate?
Focused companies may be profitable	You build loyalty & deeper relationships when your offering matches your ideal clients	People don't buy <u>what</u> you do. They buy <u>why</u> you do it	Your E2E experience needs to be cohesive and aligned to ideal clients and preferences

ABC Wealth Growth Plan

WHO do you serve/want to serve?
Mass affluent, education-focused families. Also, possible niches in Executives and converting college planning clients.

WHAT do you provide?
College planning, comprehensive financial planning, excellent client services, and executive services

WHY should clients work with you? How are you different?
We provide an excellent client experience with years of expertise and experience in planning.

Goal 1	Goal 2	Goal 3	Goal 4
Convert 7 College planning clients	Spend 50% of time with clients	5 new college planning referrals & 5 new AUM referrals	Onboard 50 new college planning clients

ABC Wealth Growth Plan

Goal 3: 5 new college planning referrals & 5 new AUM referrals	
Strategy • Educating clients on all services offered beyond just education planning. • Continue to nurture and grow strategic alliances	**Steps to Take** • Create a holistic messaging strategy, emphasizing that you provide "Comprehensive Financial Planning for Education-Focused Families" • Ask 10 clients why they work with you-why they would refer you • Create drip campaign to college planning clients reminding them of all services offered • Update landing page and share with strategic alliances to use to refer potential clients
Target Completion Date: 6/1/2024	

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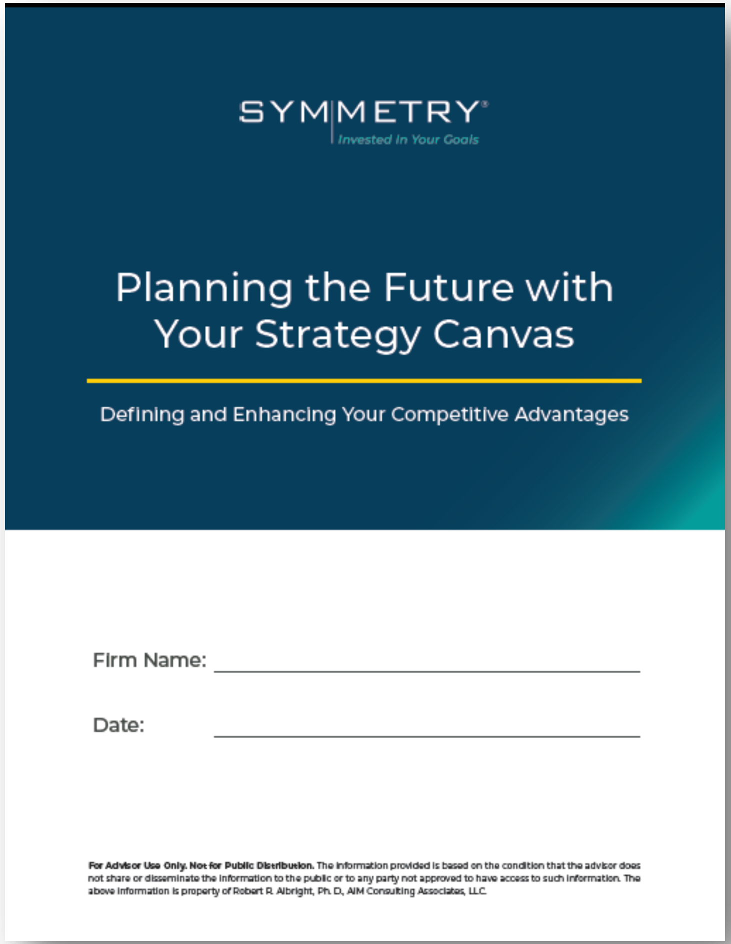
Two Key Planning Tools



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Growth Plan

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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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