# WINNING MARKET LEADERSHIP

Unlocking the Power of Wealth Demographics and Positioning Strategy for Financial Advisors

BRISTOLGATE
CAPITAL PARTNERS

WEALTH BRAND PARTNERS

# About Us

## Wealth Brand Partners

David Finley, our President and Chief Strategist, leverages over three decades of specialized expertise and experience in the North American wealth management industry.

Focused on competitive positioning and strategy, David has helped transform hundreds of advisors, branches and independent firms into highly differentiated Market Leaders.

**DAVID FINLEY**

PRESIDENT AND CHIEF STRATEGIST
WEALTH BRAND PARTNERS INC.

SENIOR STRATEGY CONSULTANT
ALPHA SCALE LLC

### SINCE 1993

**INDUSTRY ENTREPRENEUR**

Founder and CEO of two highly specialized retail broker-dealers.

Both firms were built with a proprietary advisor marketing platform and system.

Uniquely positioned and highly differentiated, they became industry standouts and were sold to Canada Trust/TD Financial (1999) and Wellington/National Bank Financial (2011) respectively.

**SENIOR EXECUTIVE**

After the acquisitions, David was promoted into senior executive positions.

Senior roles included Chief Marketing Officer and SVP, Advisor Services.

Under his leadership within the TD umbrella, a newly branded and strategically positioned retail wealth division was built to accelerate and amplify the success of the acquisition.

**BRANCH MANAGER**

In 2012, David was handpicked to transform Raymond James' flagship branch in Toronto.

He rebranded it as "The 53rd," crafting a uniquely competitive boutique to challenge the dominance of the bank-owned firms.

Within just 36 months, recruitment and revenue skyrocketed, doubling under his leadership.

**TOP ADVISOR**

As branch manager, David strategically identified and recruited a groundbreaking practice into his boutique branch.

Within just 5 years, it became the fastest-growing business at Raymond James.

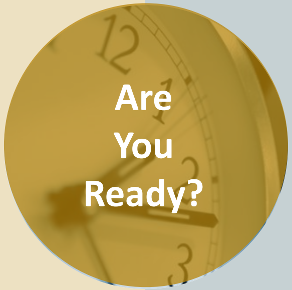
David was invited to join the practice as a partner to amplify its brand and drive its growth.

# The Future is Converging

## The Next Decade


We've reached a critical moment in time where the external forces of client wealth demographics and the advisor need for superior positioning are **converging**, requiring a timely call-to-action.

| WEALTH DEMOGRAPHICS | POSITIONING STRATEGY |
| --- | --- |
| **We'll explore a newly framed perspective** on shifting wealth demographics. | **We'll examine the strategic imperative** of positioning as a key superpower. |



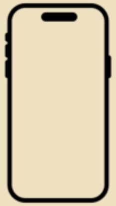

**We'll then outline a clear path** to help you navigate the convergence.

# The Cohorts

## Wealth Demographics 101

Demographic cohorts aren't one-size-fits-all, each has unique needs, behaviors, and differing views on wealth and financial advice.

OLDER → YOUNGER

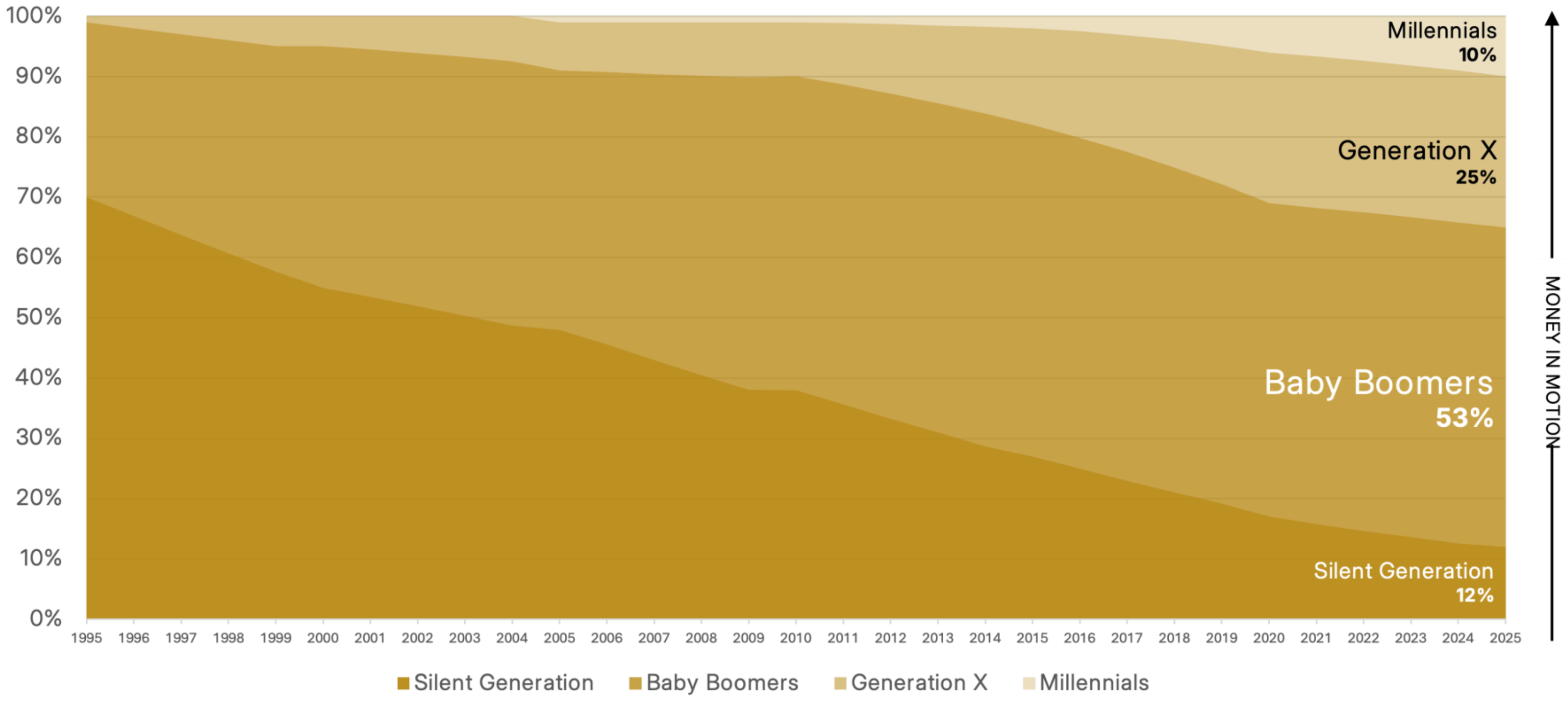
| SILENT GENERATION | BABY BOOMERS | GENERATION X | MILLENNIALS [GEN Z] |
|---|---|---|---|
| 1928 – 1945 | 1946 – 1964 | 1965 – 1980 | 1981 – 1996 |
| **80+ years old** | **61 – 79 yrs old** | **45 – 60 yrs old** | **13 – 44 yrs old** |
|  |  |  |  |
| *Legacy* | *Peak* | *Stretched* | *Emerging* |
| **5.3%** | **21.0%** | **19.1%** | **39.6%** |

% of the Population. Census Bureau: 2023

# Big Shift

## Navigating the Power Transfer in Wealth Demographics

The Silent Generation and Baby Boomers represent 26% of the population and hold 78% of all wealth in 2025.

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# Total Wealth

The Complete Client Wealth Story

## $156 Trillion in U.S. Assets

BY GENERATION

OLDER — YOUNGER

| | SILENT GENERATION | BABY BOOMERS | GENERATION X | MILLENNIALS + GEN Z |
|---|---|---|---|---|
| Year of Birth Age Brackets | 1928 - 1945 80 – 97 years old | 1946 - 1980 61 – 79 years old | 1965 - 1980 45 – 60 years old | 1981 – 1996+ 29 – 44 years old |
| **Investable Assets** | $5.3 | **$19.0** | **$8.8** | $0.8 |
| **Real Estate** | $4.8 | **$18.3** | **$13.6** | $5.0 |
| **Private Business** | $1.7 | **$7.9** | **$6.0** | $1.4 |
| Durable and Other Assets | $4.9 | **$16.7** | **$8.1** | $3.6 |
| Pensions | $2.0 | **$16.2** | **$9.5** | $2.5 |
| Total Assets By Generation | $18.6 | **$78.1** | **$46.0** | $18.6 |

Source: Federal Reserve (2023), Cerulli Associates (2022)
[USD, Trillions]

# Positioning Strategy

## The Battle for the Mind

**Positioning Strategy** is about inspiring clients and prospects to **THINK** something.

ADVISOR
**RELEVANCE**
SOLVING TODAY'S NEEDS AND PROBLEMS

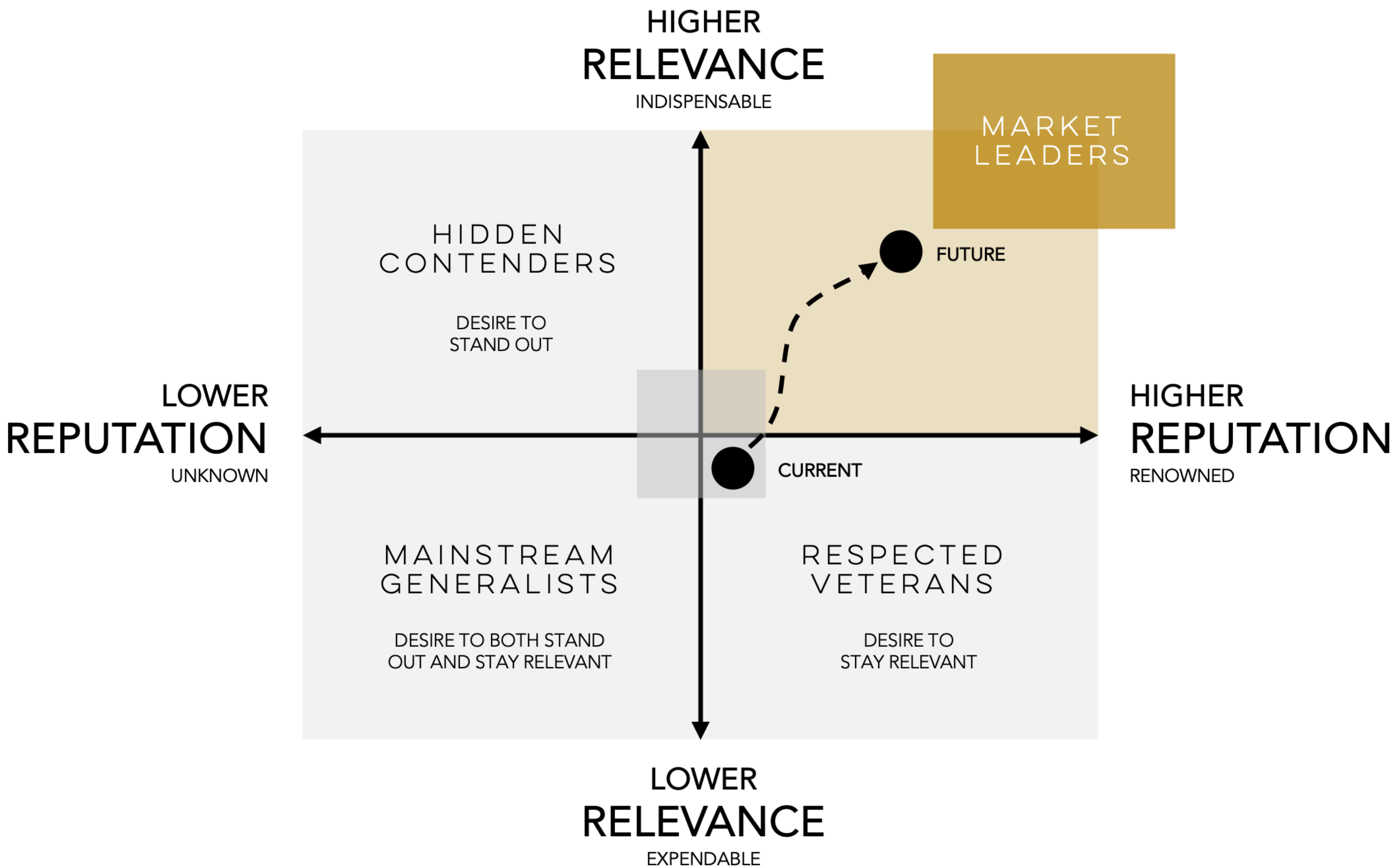

ADVISOR
**REPUTATION**
STANDING OUT IN A COMPETITIVE MARKET

It defines how a wealth advisory business is **perceived** relative to its competitors in the minds of its chosen clients and prospects.

For experienced wealth advisors, it's a **repositioning** that is often needed.

# Visualizing Positioning

Positioning and Perceptual Map for Financial Advisors



# First Things First

## Positioning Strategy

Positioning strategy is the foundation for value proposition design, advisor branding and marketing communications.

*First Things First*

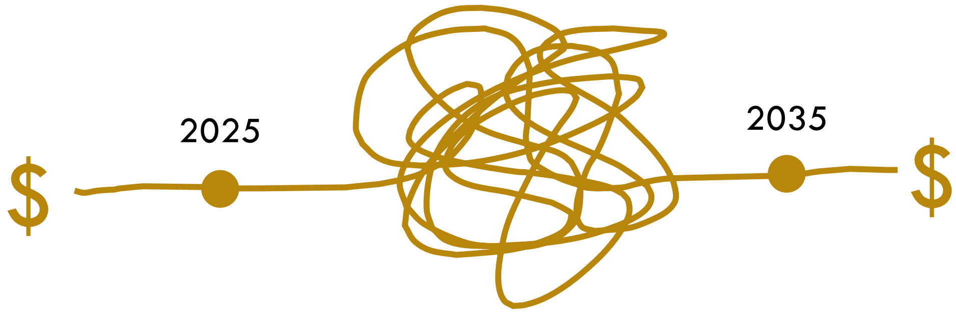
| 1 POSITIONING STRATEGY | 2 VALUE PROPOSITION | 3 ADVISOR BRANDING | 4 MARKETING COMMUNICATIONS |
|---|---|---|---|
| is about inspiring advisor/clients and prospects to **THINK** something. | is about inspiring advisor/clients and prospects to VALUE something. | is about inspiring advisor/clients and prospects to **FEEL** something. | is about inspiring advisor/clients and prospects to **DO** something. |

Without a solid positioning strategy, efforts risk misdirection and wasted investment.

# Money in Motion

## 5 Seismic Shifts Now Underway

**Driven by demographics**. There's a market reality well underway right now. Money is moving. It's not exactly sticky for incumbent advisors and it can be complex, messy and inherently time consuming.




**1**

**AGEING CLIENTELE**

A structural shift in asset management

Baby Boomers and Silent Generation

PORTFOLIO MOVEMENT

**2**

**DISENGAGED SPOUSES**

The rise of a new decisionmaker

Widowed/Divorced Women

SPOUSAL MOVEMENT

**3**

**GENERATIONAL DIVIDES**

One dominant beneficiary

Generation X

GENERATIONAL MOVEMENT

**4**

**REAL ESTATE**

Significant impacts from sales/transfers

Baby Boomer
Private Asset Sales

ASSET MOVEMENT

**5**

**EMERGING AFFLUENT**

New Relationship Approaches

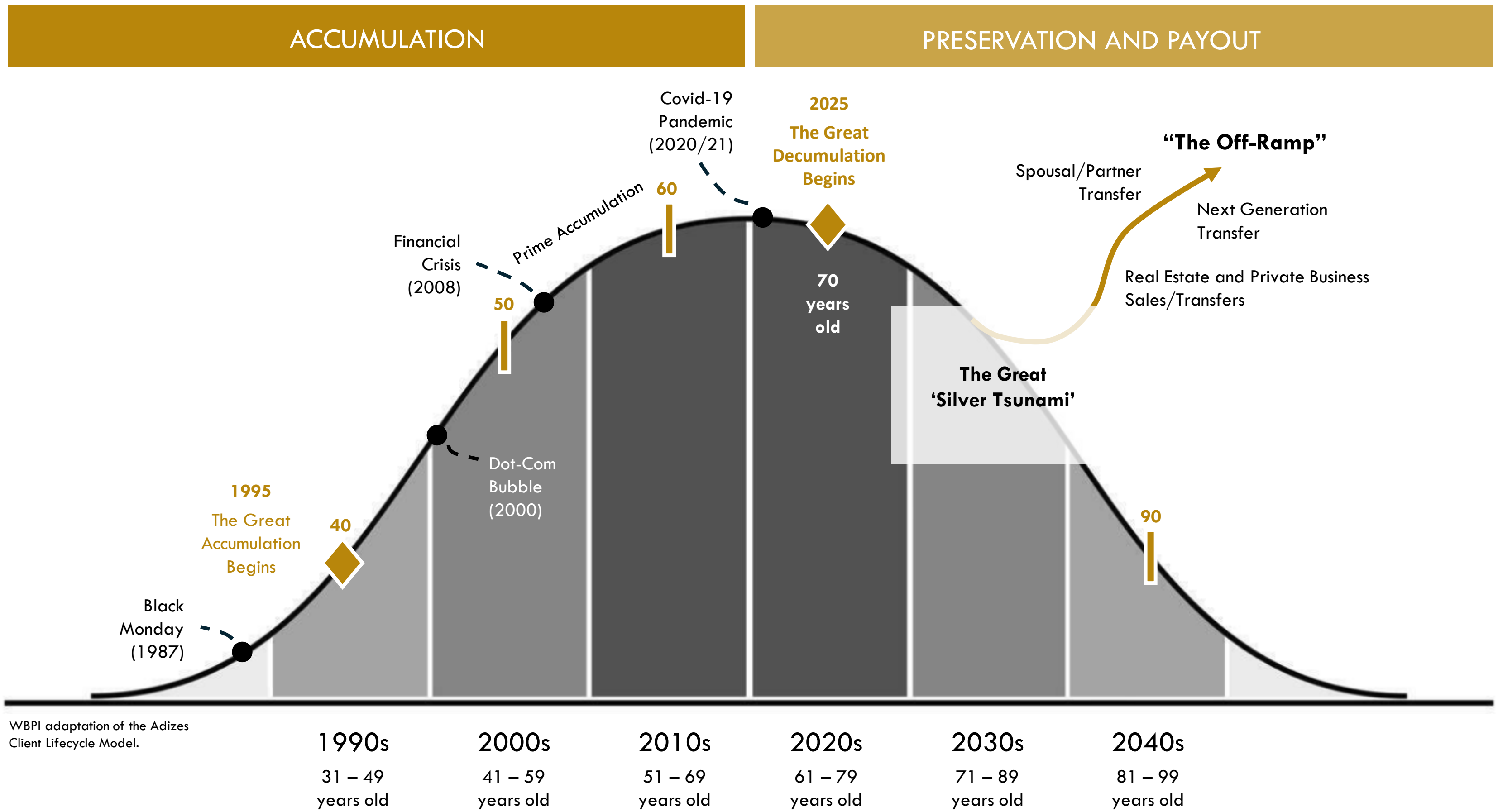
The Right Balance
High-Tech, High-Touch

NEXT GEN MOVEMENT

# Ageing Clientele

## The Ultimate Shift in Wealth: Portfolio Allocation Movement

Post-retirement shift: Clients are moving from growth-focused portfolios (accumulation and savings) to income and security orientation (deaccumulation).




WBPI adaptation of the Adizes Client Lifecycle Model.

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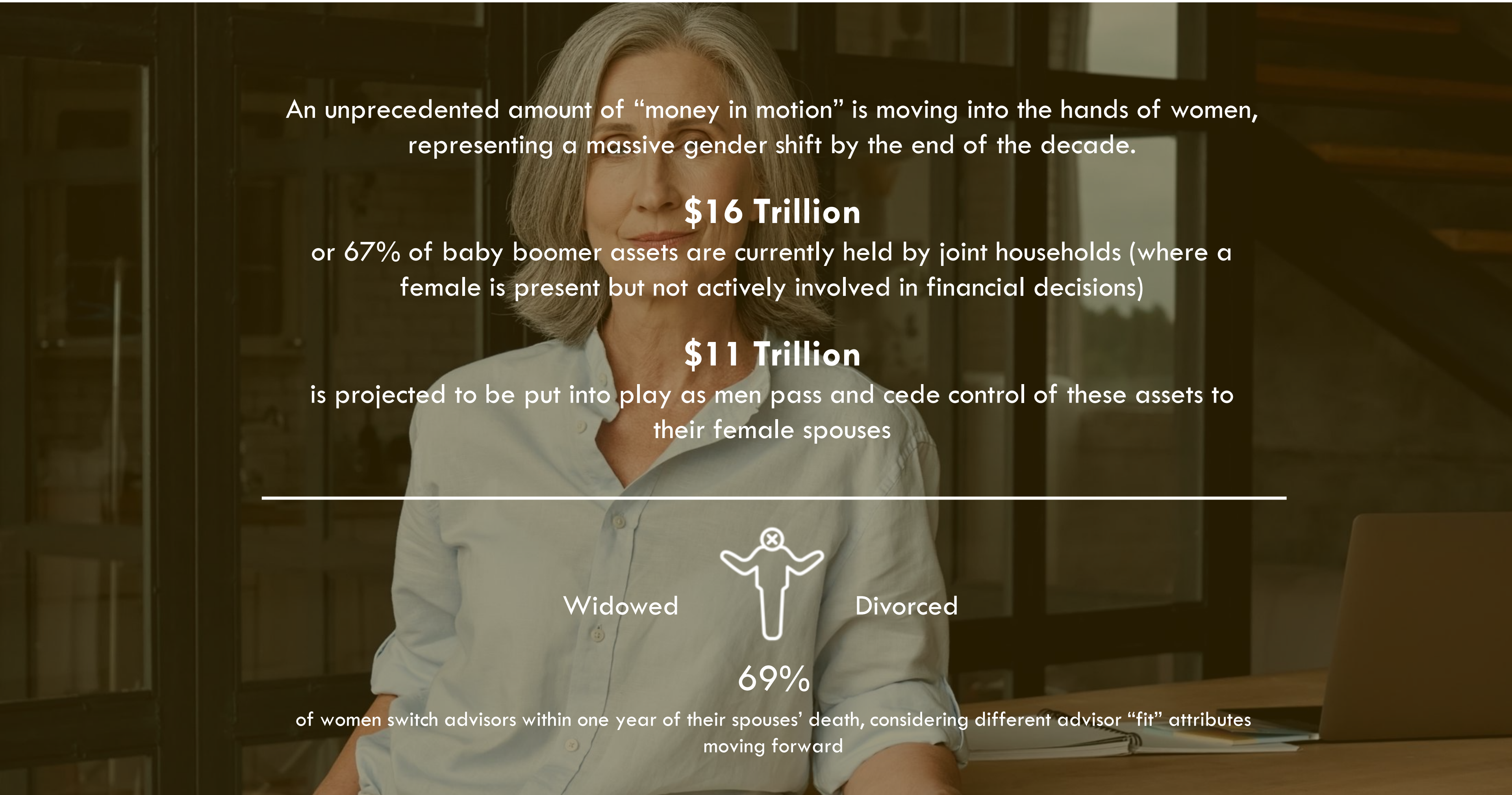
# Disengaged Spouse

## The New Face of Wealth



An unprecedented amount of "money in motion" is moving into the hands of women, representing a massive gender shift by the end of the decade.

**$16 Trillion**

or 67% of baby boomer assets are currently held by joint households (where a female is present but not actively involved in financial decisions)

**$11 Trillion**

is projected to be put into play as men pass and cede control of these assets to their female spouses

Widowed

Divorced

69%

of women switch advisors within one year of their spouses' death, considering different advisor "fit" attributes moving forward

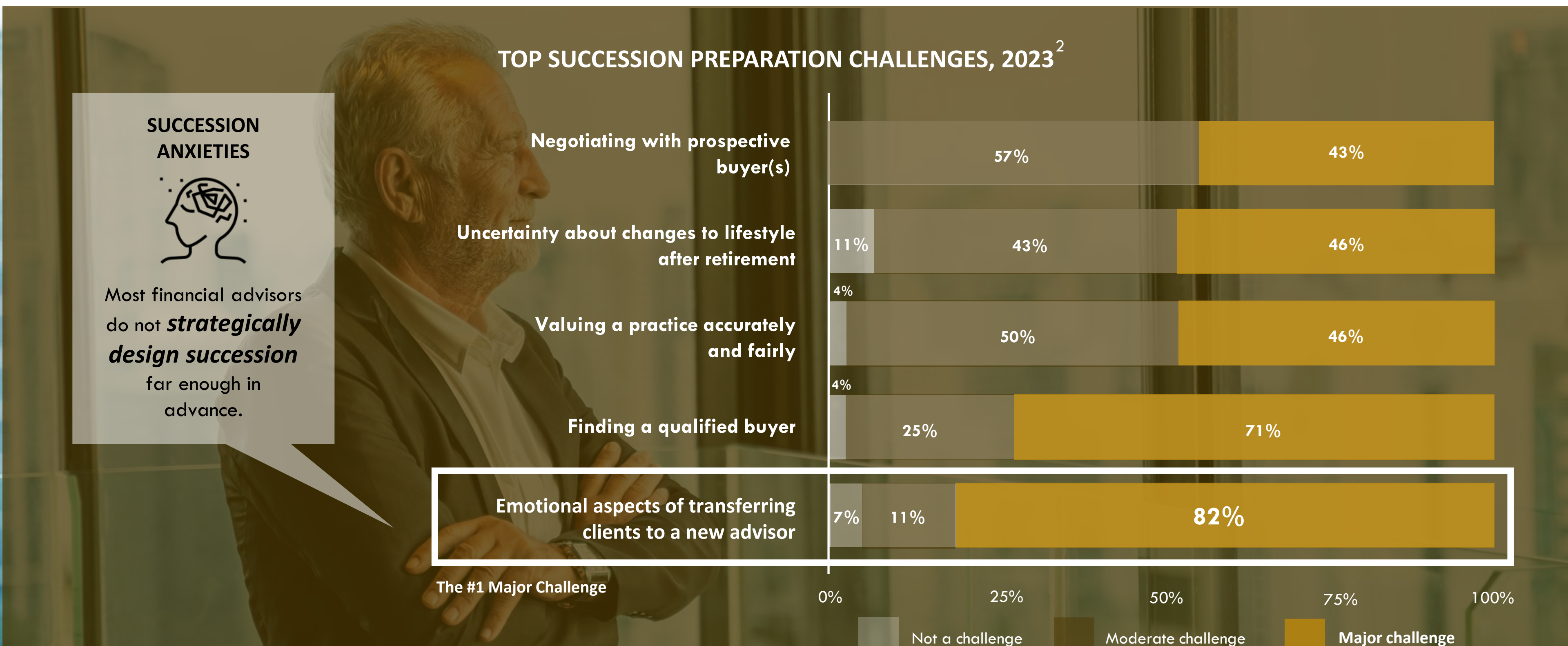
# Advisor Retirements

## Preparing for the Opportunity or Threat of Client Strain

With 40% of financial advisors retiring in the next decade, there's a massive concurrent shift in client assets as they transition from one advisor to another.

**37.5% or 109,073**[1]
financial advisors' plan to retire within the next decade

**41.5% or $10.4 Trillion**[1]
of assets will shift between advisors creating further disruption

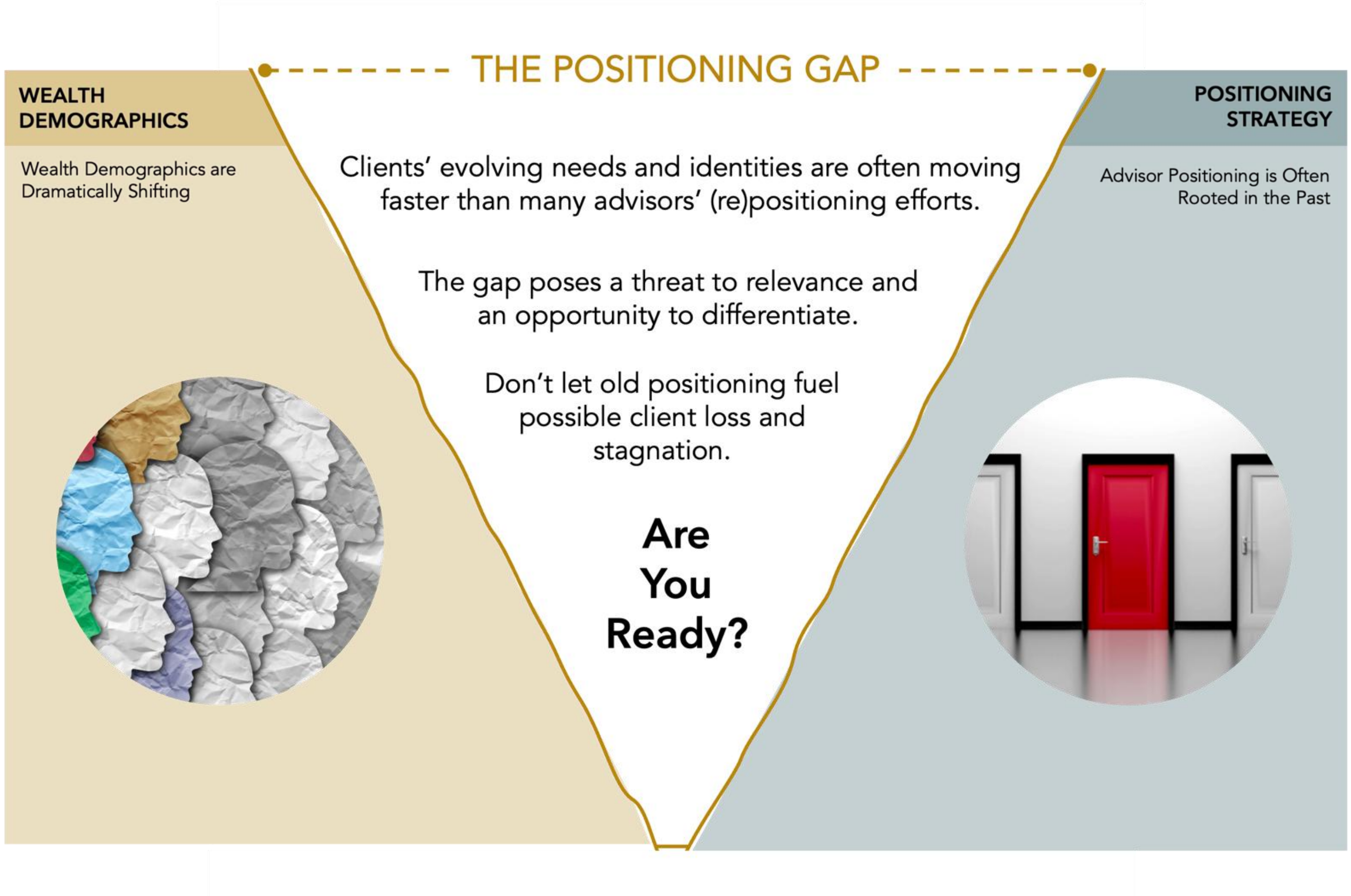



Source: [1]Cerulli Associates, 2024; [2]Cerulli Associates, Investments & Wealth Institute, Financial Planning Association, 2024

# The Positioning Gap

Are You Ready?

The positioning gap between client wealth demographics and advisor positioning strategy lies in any disconnects between how wealth is shifting and how advisors are presenting themselves.



# BRIDGING THE GAP

# Bridging the Gap

## A Proven Solution Framework

**Analytical**
POWER

**Creative**
POWER

1 — **CLIENT**
**STRATEGY**

### DEMOGRAPHIC SEGMENTATION

**Build a forward-looking view** of your clients and their evolving needs through a wealth demographic segmentation audit for visible insights to prioritize and focus your efforts.

2 — **POSITIONING**
**STRATEGY**

### POSITIONING MAP

**Use Advisor GPS to pinpoint where you stand** in the market today, uncovering positioning gaps and mapping a winning positioning strategy for highly differentiated future.

3 — **GO-TO-MARKET**
**STRATEGY**

### CLIENT DOORWAYS

Turn insight and positioning into action. **Deploy a tailored solution framework, "client doorways"** that can help you future-proof and seize opportunities.

# ❶ Demographic Segmentation

## Next Generation Segmentation

Advisors should prioritize where and how to focus their efforts based on opportunity and threat level by client/prospect demographic segmentation and 'money in motion' triggers.

### A New Lens on Client Segmentation

Audit, Align and Assess Before You Strategize

**AUDIT YOUR CLIENT WEALTH DEMOGRAPHICS**

**ALIGN YOUR GOALS TO DEMOGRAPHIC PRIORITIES**

CLIENT STRATEGY

# Prioritizing Your Ambitions

## Aligning Client Demographics to Goals

Advisors need to prioritize where and how to focus efforts based on opportunity level by client/prospect demographic segmentation and 'money in motion' triggers.

### SHIFTING WEALTH DEMOGRAPHIC IMPACTS

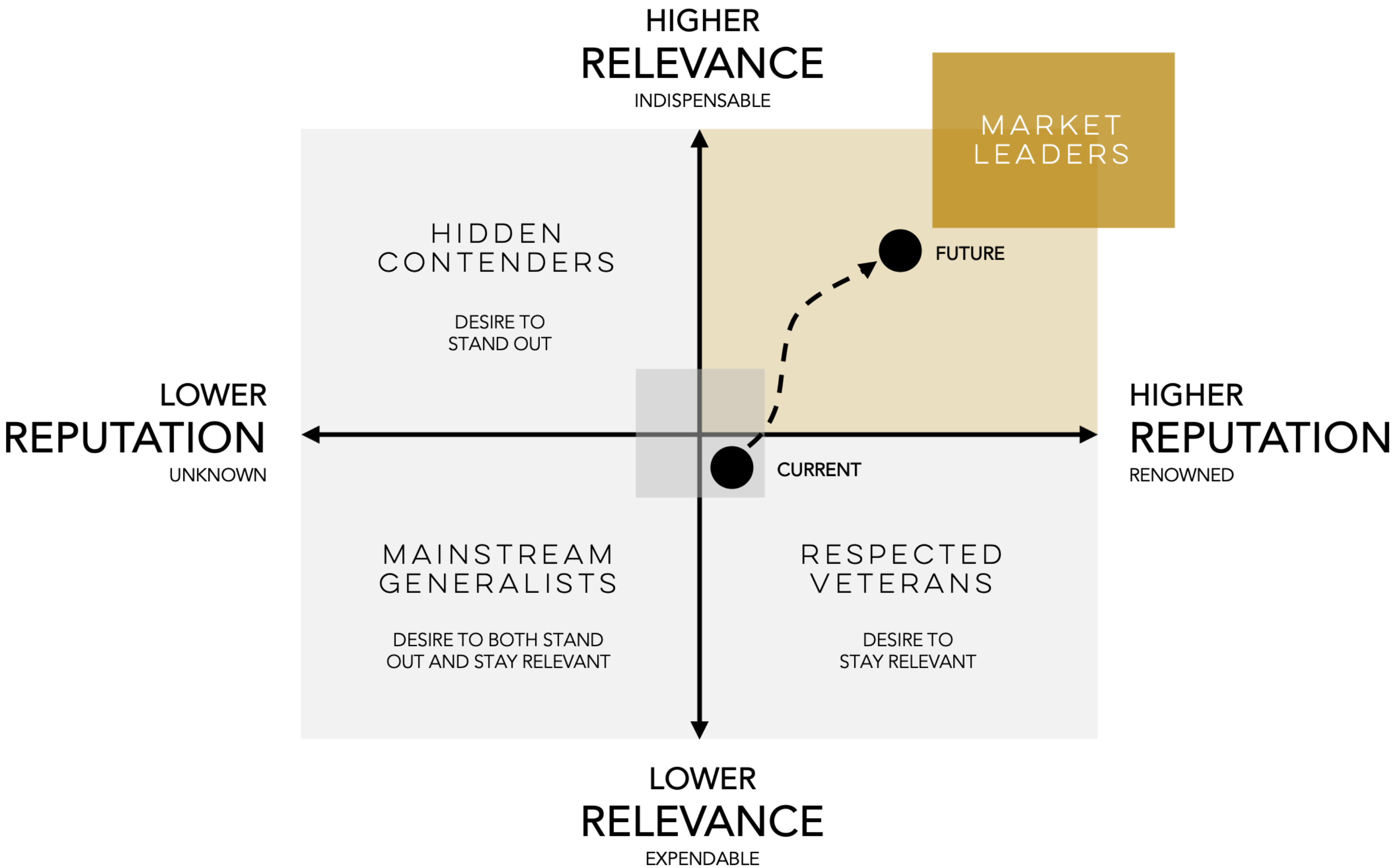
| SILENT GENERATION/ BABY BOOMERS | BABY BOOMERS/ GENERATION X | GENERATION X | GENERATION X/ MILLENNIALS |
|---|---|---|---|
| EXISTING RELATIONSHIPS | EXISTING RELATIONSHIPS | EXTENDED RELATIONSHIPS | NEW RELATIONSHIPS |
| **RETAIN EXISTING CLIENTS** | **GROW WALLET SHARE** | **MANAGE WEALTH TRANSFER** | **FIND NEW CLIENTS** |
| HIGH IMPORTANCE | HIGH IMPORTANCE | MODERATE IMPORTANCE | HIGH IMPORTANCE |
| These clients value trust, stability, and relationship continuity. They are less likely to switch unless service fails. High retention protects AUM and helps with inter generational introductions. | Many still have assets with former employers, banks and other advisors. A focused effort on deepening wallet share here yields big wins – especially with Gen X starting to become the new power base. | If you're not building relationships with the heirs now, you're more than likely to lose those assets later. Start with joint meetings, educational sessions and actively involving the adult children. | This is the long game. They might not bring a ton of AUM right now, but they're the future. Think digital presence, values-based investing, transparency, and tech integration. |

RETENTION → ORGANIC → ACQUISITION

55% average share of wallet for advisors, 74% of clients indicate one advisor could service needs

# ❷ Mapping Your Position

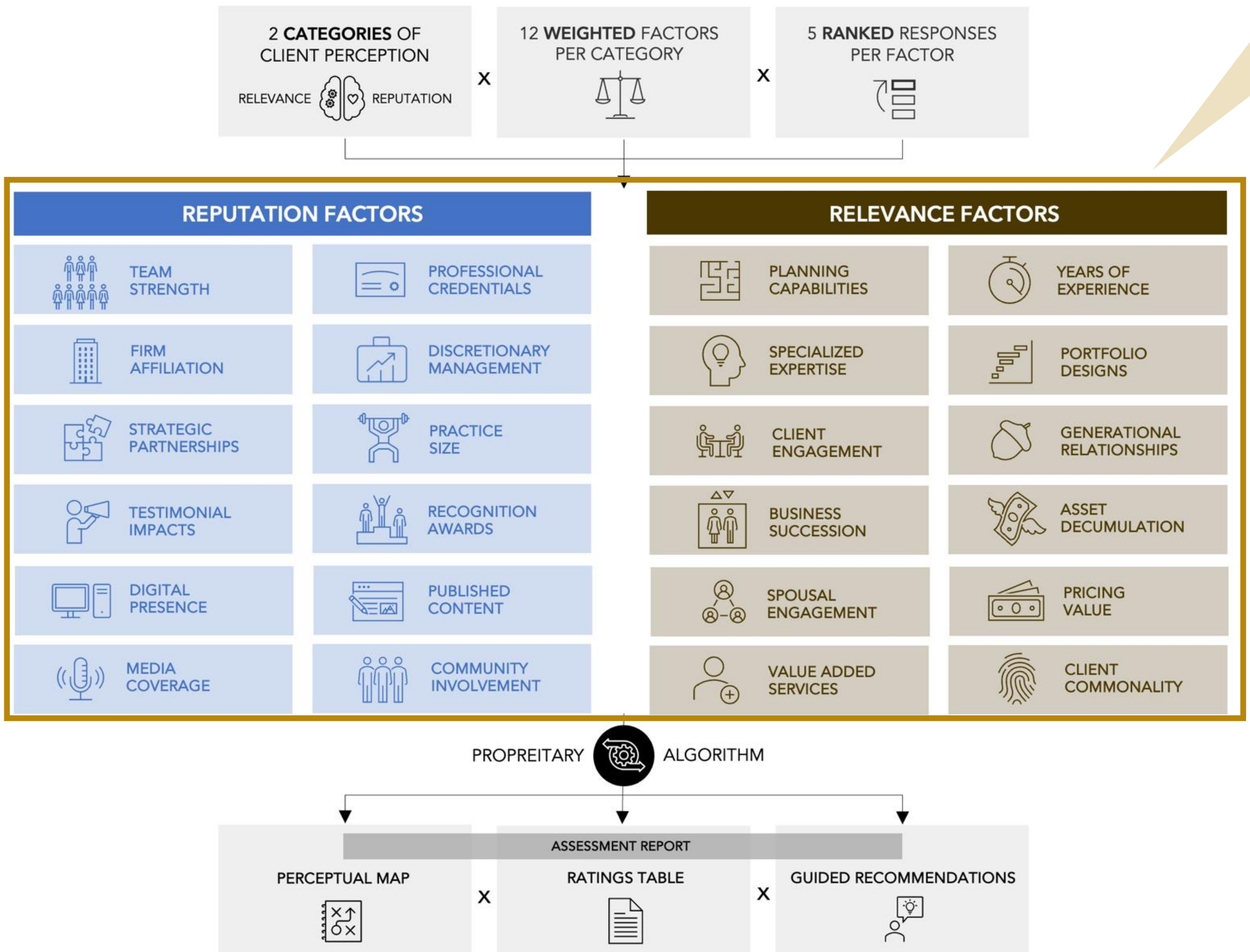
A Roadmap for Upgrading for Competitive Advantage



# Advisor GPS

## Developing a Positioning Strategy

**24**
Question
Online
Assessment



# 3 Client Doorways

A *Creative* and Differentiated Engagement Framework for Clients

| LEGACY STEWARDS | BOOMER TRANSITIONS | GEN X NAVIGATORS | MILLENNIAL BUILDERS |
|---|---|---|---|
| ***Preserving*** *and passing on wealth to family* | ***Moving*** *assets, lifestyle and legacy forward* | ***Balancing*** *financial responsibilities* | ***Creating*** *wealth, career and life foundations* |

CUSTOMIZE AND BRAND NAMING CONVENTIONS

Client Doorways Translate Segmentation into Experience

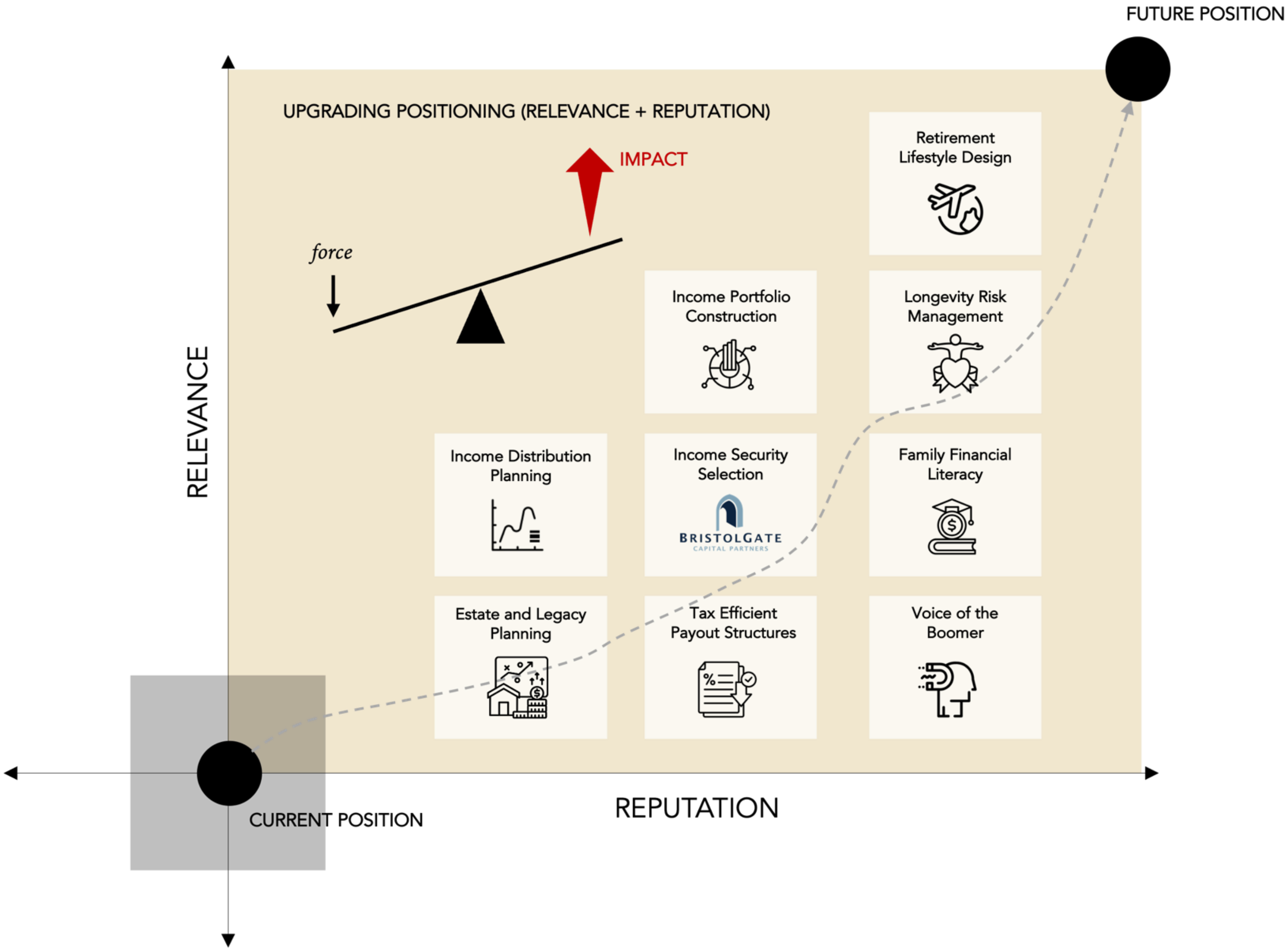
Client Doorways are Intuitive and Relatable for Clients

Client Doorways Give Advisors a Strategic and Packaging Framework

Client Doorways Solve the Positioning Gap

# Client Doorway: Boomer Transitions

Design and Package a Powerful Client-Facing Position



# Client Doorway: Boomer Transitions

## Selecting and Configuring Priorities

**BOOMER**
**TRANSITIONS**

For Illustration Purposes Only

### LONGEVITY SPECIALIST

+

### INCOME ARCHITECT

+

### LIFESTYLE CHAMPION

### *Build planning for longer life spans and complex care needs.*

*Upgrade financial planning to incorporate a longevity overlay into approach.*

*Become a thought leader for your clients and prospects and converge longevity planning with financial literacy.*

Collaborate with experts in the longevity field (i.e. MIT Age Labs) for health, wellbeing and caregiving content and services.

### *Master diverse income streams to calm fears of outliving wealth.*

*Create and package a solution suite of income playbooks and strategies.*

*Position yourself in your market as the leading "income architect" to clients transitioning from accumulation to payout.*

Partner with specialty managers who bring the innovation and resources to diversified income strategies.

### *Align services with evolving client needs beyond just money.*

*Deep discovery around life goals, family dynamics and planning.*

*Incorporate travel, philanthropy, legacy and encore career (grey hustle) opportunities.*

Associate with leading service partners that align with your client demographics and profile with services to support their interests and needs.

# Getting Started

wealthdemographics.com

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