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## UPCOMING EVENTS



05.22-24 LEADERS EVEREST EVENT

06.03 PRODUCTIVITY VIRTUAL SUMMIT

## UPCOMING COACHING CALLS



04.08 OFFICE HOURS  
with Stephanie & Coach Natalie

04.15 PERSONAL PEAK COACHING CALL  
with Coach Liz



USE ZOOM CHAT FOR TODAY'S QUESTIONS



LEADERS

# PEAK PRACTICE

COACHING CALL





CLARIFYING YOUR  
IDEAL CLIENT BASE



CLEARLY DEFINING &  
DELIVERING DEEPER  
VALUE



BUILDING A HYPER-  
EFFICIENT DELIVER  
SYSTEM

OUR FOCUS  
THIS QUARTER





STRATEGY &  
LEADERSHIP



ADVISOR  
CAPACITY



LEAD  
GENERATION



CLOSING  
RATES

# CURATING A (PROFITABLE) CLIENT BASE

**HELLO**  
my name is

Covering the cost  
of small clients but  
don't know it



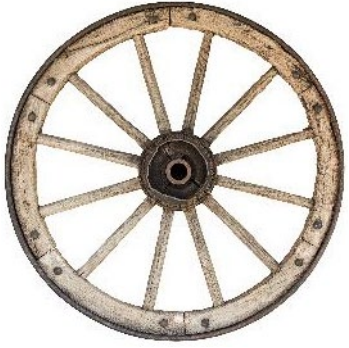
MEET  
CLIENT  
PROFILE



SERVICE  
ALIGNS  
WITH FEES



IS A  
PROFITABLE  
RELATIONSHIP



REVENUE

SERVICES

CAPACITY

PROFITABILITY

# ANALYZE



FIT



PROFITABILITY



REVENUE



CAPACITY

- Estimate profitability by segment
- Project cumulative client advisor-time needs
- Highlight capacity and efficiency concerns

The CLIENT BASE & PROFITABILITY ANALYSIS tool is used to assess the relationship between revenue, services, profitability, and capacity.

**Analysis Input:**

Tier	Tier Name	Average Revenue	Current Number	New Per Year	Adv Hrs / Yr	Staff Hrs / Yr	Expenses & Weighting Methods		
1	Tier 1 Name	\$12,000	4	3	8	16	Expenses	\$126,000	
2	Tier 2 Name	\$5,000	13	8	10	8			
3	Tier 3 Name	\$1,200	45	0	9	6			
4	Tier 4 Name	\$ 500	56	0	4	5			
							Avg. Hours per Client	Weighting method for assigning expenses to clients: Revenue	

**Advisor Roster and Annual Capacity Hours**

Advisor Name	Hrs	Advisor Name	Hrs	Advisor Name	Hrs
Rico Suave	1,800	Name 4	0	Name 7	0
Jane Doe	1,400	Name 5	0	Name 8	0
Name 3	0	Name 6	0	Name 9	0

**Profit Calculat**

Tier	Revenue	Overhead	Profit	Profit Per Client
1	\$ 48,000	\$ 31,015	\$ 16,985 /	\$ 4,246 Per Client
2	\$ 65,000	\$ 42,000	\$ 23,000 /	\$ 1,769 Per Client
3	\$ 54,000	\$ 34,892	\$ 19,108 /	\$ 425 Per Client
4	\$ 28,000	\$ 18,092	\$ 9,908 /	\$ 177 Per Client
Firm Totals	\$ 195,000	\$ 126,000	\$ 69,000 /	\$ 585 Per Client

**Future Projection:** Growth trends are based upon client growth per tier. Total Available Advisor (ADV) capacity = 3200 HOURS / YR

Tier	# of Client	ADV Capact	Year 1			Year 3			Year 5						
			ADV Hours	Staff Hours	Profit (\$)	ADV Hours	Staff Hours	Profit (\$)	ADV Hours	Staff Hours	Profit (\$)				
1	4	1%	32	64	\$ 16,985	10	3%	80	160	\$ 76,427	16	4%	128	256	\$ 143,519
2	13	4%	130	104	\$ 23,000	29	9%	290	232	\$ 92,349	45	14%	450	360	\$ 168,186
3	45	13%	405	270	\$ 19,108	45	13%	405	270	\$ 34,392	45	13%	405	270	\$ 40,365
4	56	7%	224	280	\$ 9,908	56	7%	224	280	\$ 17,833	56	7%	224	280	\$ 20,930
<b>OTA</b>	<b>118</b>	<b>25%</b>	<b>791</b>	<b>718</b>	<b>\$ 69,000</b>	<b>140</b>	<b>31%</b>	<b>939</b>	<b>942</b>	<b>\$ 221,000</b>	<b>162</b>	<b>38%</b>	<b>1207</b>	<b>1166</b>	<b>\$ 373,000</b>

**CLIENT POPULATION (YEAR 1)**

**CLIENT PROFIT (YEAR 1)**

**ADVISOR HOURS (YEAR 1)**

Analysis Inputs:

Tier	Tier Name	Average Revenue	Current Number	New # Per Year	Adv Hrs / Yr	Staff Hrs / Yr	Expenses & Weighting Methods		
1	A	\$16,636	11	2	12	15	Expenses	\$443,509	
2	B	\$6,702	39	14	8	12			
3	C	\$4,334	20	1	3	6			
4	D	\$ 641	10	1	0.5	1			
							Weighting method for assigning expenses to clients:		Even
							Avg. Hours per Client		

Advisor Roster and Annual Capacity Hours

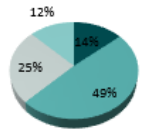
Advisor Name	Hrs	Advisor Name	Hrs	Advisor Name	Hrs
Alumni Member	1,800	Name 4	0	Name 7	0
Name 2	5	Name 5	0	Name 8	0
Name 3	5	Name 6	0	Name 9	0

Profit Calculator:

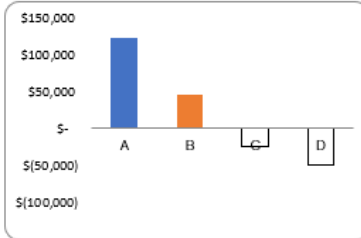
Tier	Revenue	Overhead	Profit	Profit Per Client
1	\$ 182,996	\$ 60,982	\$ 122,014	/ \$ 11,092 Per Client
2	\$ 261,378	\$ 216,211	\$ 45,167	/ \$ 1,158 Per Client
3	\$ 86,680	\$ 110,877	\$ (24,197)	/ \$ (1,210) Per Client
4	\$ 6,410	\$ 55,439	\$ (49,029)	/ \$ (4,903) Per Client
Firm Totals	\$ 537,464	\$ 443,509	\$ 93,955	/ \$ 1,174 Per Client

	Year 1					Year 3					Year 5				
	# of Clients	ADV Capacity	ADV Hours	Staff Hours	Profit (\$)	# of Clients	ADV Capacity	ADV Hours	Staff Hours	Profit (\$)	# of Clients	ADV Capacity	ADV Hours	Staff Hours	Profit (\$)
1	11	7%	132	165	\$ 122,014	15	10%	180	225	\$ 192,190	19	13%	228	285	\$ 260,645
2	39	17%	312	468	\$ 45,167	67	30%	536	804	\$ 192,869	95	42%	760	1140	\$ 359,497
3	20	3%	60	120	\$ (24,197)	22	4%	66	132	\$ 11,234	24	4%	72	144	\$ 33,988
4	10	0%	5	10	\$ (49,029)	12	0%	6	12	\$ (38,188)	14	0%	7	14	\$ (31,876)
OTA	80	28%	509	763	\$ 93,955	116	44%	788	1173	\$ 358,105	152	59%	1067	1583	\$ 622,255

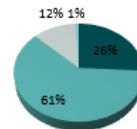
CLIENT POPULATION (YEAR 1)



CLIENT PROFIT (YEAR 1)



ADVISOR HOURS (YEAR 1)



# CASE STUDY

\$540,000 PRACTICE  
80 CLIENTS  
RPC \$7,287



AVERAGE RPC LOOKS GOOD BUT...



T3/T4 NOT PROFITABLE



T2/T3 NOW/NO MARGIN  
BREAD & BUTTER



NO NEW T3, T4 CLIENTS  
NEW MINIMUM \$750,000 OR \$1M



CAPACITY NOT REFLECTIVE  
OF REALITY

# CASE STUDY

## ALUMNI LEADER

### Analysis Inputs:

Tier	Tier Name	Average Revenue	Current Number	New # Per Year	Adv Hrs / Yr	Staff Hrs / Yr
1	A+	\$18,120.00	31	10	8	6
2	A	\$8,758.00	42	2	6	4
3	B	\$4,429.00	27	0	1	2
4	C&D	\$1,609.00	19	0	1	1
					Avg. Hours per Client	

### Expenses & Weighting Methods

Expenses	\$818,155
Weighting method for assigning expenses to clients:	Adviser Hours

### Adviser Roster and Annual Capacity Hours

Adviser Name	Hrs	Adviser Name	Hrs	Adviser Name	Hrs
Neal M. Albritton	1,173	Name 4	0	Name 7	0
Kevin W. Albritton	960	Name 5	0	Name 8	0
Name 3	0	Name 6	0	Name 9	0

### Profit Calculator:

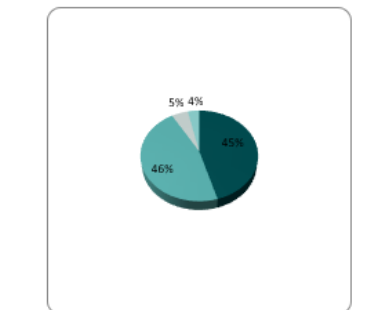
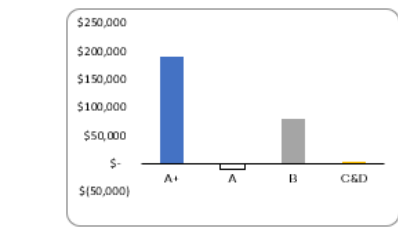
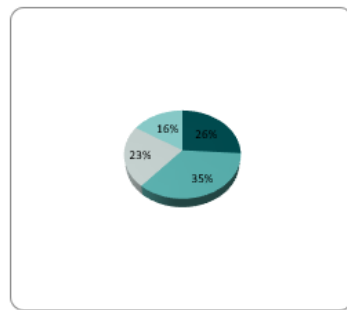
Tier	Revenue	Overhead	Profit	Profit Per Client
1	\$ 561,720	\$ 371,616	\$ 190,104	\$ 6,132 / Per Client
2	\$ 367,836	\$ 377,610	\$ (9,774)	\$ (233) / Per Client
3	\$ 119,583	\$ 40,458	\$ 79,125	\$ 2,931 / Per Client
4	\$ 30,571	\$ 28,471	\$ 2,100	\$ 111 / Per Client
Firm Totals	\$ 1,079,710	\$ 818,155	\$ 261,555	\$ 2,198 / Per Client

### Future Projections:

Growth trends are based upon client growth per tier. Total Available Adviser (ADV) capacity = 2133 HOURS / YR

	Year 1					Year 3					Year 5				
	# of Clients	ADV Capacity	ADV Hours	Staff Hours	Profit (\$)	# of Clients	ADV Capacity	ADV Hours	Staff Hours	Profit (\$)	# of Clients	ADV Capacity	ADV Hours	Staff Hours	Profit (\$)
1	31	12%	248	186	\$ 190,104	51	19%	408	306	\$ 466,850	71	27%	568	426	\$ 778,082
2	42	12%	252	168	\$ (9,774)	46	13%	276	184	\$ 93,538	50	14%	300	200	\$ 169,359
3	27	1%	27	54	\$ 79,125	27	1%	27	54	\$ 89,322	27	1%	27	54	\$ 95,414
4	19	1%	19	19	\$ 2,100	19	1%	19	19	\$ 9,277	19	1%	19	19	\$ 13,563
OTA	119	26%	546	427	\$ 261,555	143	34%	730	563	\$ 658,987	167	43%	914	699	\$ 1,056,419

CLIENT POPULATION (YEAR 1)	CLIENT PROFIT (YEAR 1)	ADVISOR HOURS (YEAR 1)
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OBSERVATION 1



OBSERVATION 1



OBSERVATION 1

# CASE STUDY

## ALUMNI LEADER

### Analysis Input

Tier	Tier Name	Average Revenue	Current Number	New # Per Year	Adv Hrs / Yr	Staff Hrs / Yr
D	Diamond	\$57,843	19	3	15	20
1	One	\$24,199	41	12	6	15
2	Two	\$12,272	74	20	5	15
3	Three	\$6,797	100	6	5	12
Avg. Hours per Client						

Expenses & Weighting Methods	
Expenses	\$1,058,382
Weighting method for assigning expenses to clients:	Even

Advisor Roster and Annual Capacity Hours					
Advisor Name	Hrs	Advisor Name	Hrs	Advisor Name	Hrs
Sherri (CEO)	730	Tyler (FT Advisor)	80	Name 7	0
Jason (CIO)	700	Jessie (Inv Analyst)	60	Name 8	0
Jill (Inv / FP / 401K)	340	Melissa (Pearl Planning)	60	Name 9	0

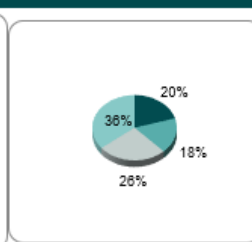
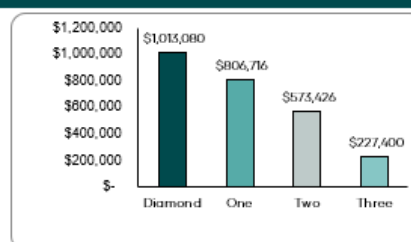
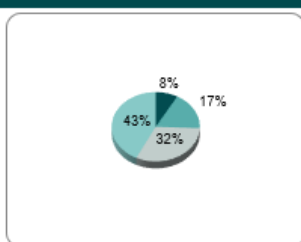
### Profit Calculatc

Tier	Revenue	Overhead	Profit	Profit Per Client
D	\$ 1,099,017	\$ 85,937	\$ 1,013,080	/ \$ 53,320
1	\$ 992,159	\$ 185,443	\$ 806,716	/ \$ 19,676
2	\$ 908,128	\$ 334,702	\$ 573,426	/ \$ 7,749
3	\$ 679,700	\$ 452,300	\$ 227,400	/ \$ 2,274
Firm Totals	\$ 3,679,004	\$ 1,058,382	\$ 2,620,622	/ \$ 11,199

**Future Projection:** Growth trends are based upon client growth per tier. Total Available Adviser (ADV) capacity = 1970 HOURS / YR

	Year 1					Year 3					Year 5				
	# of Clients	ADV Capacit	ADV Hours	Staff Hours	Profit (\$)	# of Clie	ADV Capacit	ADV Hours	Staff Hours	Profit (\$)	# of Clie	ADV Capacit	ADV Hours	Staff Hours	Profit (\$)
D	19	14%	285	380	\$ 1,013,080	25	19%	375	500	\$ 1,362,342	31	24%	465	620	\$ 1,710,696
1	41	12%	246	615	\$ 806,716	65	20%	390	975	\$ 1,355,230	89	27%	534	1335	\$ 1,917,038
2	74	19%	370	1110	\$ 573,426	114	29%	570	1710	\$ 1,017,187	154	39%	770	2310	\$ 1,480,363
3	100	25%	500	1200	\$ 227,400	112	28%	560	1344	\$ 386,141	124	31%	620	1488	\$ 513,081
OTA	234	71%	1401	3305	\$2,620,622	316	96%	1895	4529	\$ 4,120,900	398	121%	2389	5753	\$ 5,621,778

CLIENT POPULATION (YEAR 1)	CLIENT PROFIT (YEAR 1)	ADVISER HOURS (YEAR 1)
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OBSERVATION 1



OBSERVATION 1



OBSERVATION 1

# ASSESS



SEGMENTATION CHANGES



FEE CHANGES



REVENUE IMPACTS

**SERVICE TRANSITIONS**

Introduce and invite to participate in new firm services

**FEE INCREASES**

Share fee increase with clients to promote sustainable business

**CLIENT TRANSITIONS**

Transition away clients who are no longer a fit for services, fees or alignment

SEE "RIGHT-SIZING CLIENT BASE" LESSON

The CLIENT SEGMENTATION & FEE ANALYSIS tool allows you to Monte Carlo what impact changes to segmentation and fees would have on revenue

## Client Segmentation & Fee Analysis Results



LIMITLESS

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This tool is designed to help you analyze and segment your current client base. The below summarizes your segmentation and fee analysis results based upon your inputs. It summarizes current value, new value and the delta (or difference) between these values. If you input your current fee schedule then the delta should be zero or negligible. If you input a new fee schedule the delta will show you the change to revenue, fees and segmentation. In order to assess the impact of changing the annual financial planning fee, input the new fee for each client.

**EDIT CELLS WITH BLUE TEXT, all other cells are formulas.**

To prevent possible issues in calculating formulas this worksheet is protected. To customize the tool or add additional analysis, simply unprotect the sheet by selecting "unprotect sheet" under the Review menu.

### Segmentation Results

The below chart summarizes the results between your current model and the new model. The fee schedule being used in the model is shown to the right.

Segmentation	Minimum Revenue	Current Segmentation					New Segmentation					Fee Schedule	
		# of Clients	% of Clients	Total Revenue	% of Revenue	Avg Revenue per Client	# of Clients	% of Clients	Total Revenue	% of Revenue	Avg Revenue per Client	AUM Fee Schedule (BPS)	AUM (>)
A	\$ 15,000	1	1%	\$ 17,486	4%	\$ 17,486	1	1%	\$ 19,486	3%	\$ 19,486	75	\$ 3,000,000
B	\$ 10,000	6	6%	\$ 70,433	15%	\$ 11,739	6	6%	\$ 77,886	14%	\$ 12,981	75	\$ 1,000,000
C	\$ 5,000	27	27%	\$ 205,035	43%	\$ 7,594	27	27%	\$ 171,744	31%	\$ 6,361	100	\$ 500,000
D	\$ 2,500	37	37%	\$ 136,084	28%	\$ 3,678	37	37%	\$ 209,403	37%	\$ 5,660	105	\$ 250,000
X	\$ 1,000	26	26%	\$ 47,025	10%	\$ 1,809	26	26%	\$ 69,968	12%	\$ 2,691	115	\$ -
Z	\$ -	3	3%	\$ 2,885	1%	\$ 962	3	3%	\$ 13,687	2%	\$ 4,562	0	\$ -
<b>TOTALS</b>		<b>100</b>	<b>100%</b>	<b>\$ 478,948</b>	<b>100%</b>	<b>\$ 4,789</b>	<b>100</b>	<b>100%</b>	<b>\$ 562,174</b>	<b>100%</b>	<b>\$ 5,622</b>		

### Client by Client Results

The below chart summarizes the changes on a client-by-client basis. Be sure to input a new annual financial planning fee to assess the impact of making changing to your financial planning fee

Client	Asset Management Revenue				AUM Fees (BPS)			Annual Planning Retainer Revenue & Fees			Total Revenue		
	AUM	CURRENT	NEW	DELTA	CURRENT	NEW	DELTA	CURRENT	NEW	DELTA	CURRENT	NEW	DELTA
<b>TOTALS</b>	\$ 39,916,572	\$ 327,948	\$ 374,674	\$ 46,726	82	94	12	\$ 151,000	\$ 187,500	\$ 36,500	\$ 478,948	\$ 562,174	\$ 83,226
Client	AUM	Current AUM Revenue	New AUM Revenue	Delta AUM Revenue	Current Avg BPS	New Avg BPS	Delta Avg BPS	Current FP Revenue	Input New FP Revenue	FP Revenue Delta	Current Total Revenue	New Total Revenue	Delta Total Revenue
Client 1	\$ 1,931,508	\$ 14,486	\$ 14,486	\$ -	75	75	0	\$ 3,000	\$ 5,000	\$ 2,000	\$ 17,486	\$ 19,486	\$ 2,000
Client 2	\$ 1,825,029	\$ 13,688	\$ 13,688	\$ -	75	75	0	\$ 1,000	\$ 2,500	\$ 1,500	\$ 14,688	\$ 16,188	\$ 1,500
Client 3	\$ 1,530,329	\$ 11,477	\$ 11,477	\$ -	75	75	0	\$ 1,000	\$ 2,500	\$ 1,500	\$ 12,477	\$ 13,977	\$ 1,500
Client 4	\$ 1,523,595	\$ 11,427	\$ 11,427	\$ -	75	75	0	\$ -	\$ -	\$ -	\$ 11,427	\$ 11,427	\$ -
Client 5	\$ 1,380,085	\$ 10,351	\$ 10,351	\$ -	75	75	0	\$ -	\$ -	\$ -	\$ 10,351	\$ 10,351	\$ -
Client 6	\$ 1,244,197	\$ 9,331	\$ 9,331	\$ -	75	75	0	\$ -	\$ -	\$ -	\$ 9,331	\$ 9,331	\$ -
Client 7	\$ 1,225,202	\$ 9,189	\$ 9,189	\$ -	75	75	0	\$ -	\$ -	\$ -	\$ 9,189	\$ 9,189	\$ -
Client 8	\$ 1,206,338	\$ 9,048	\$ 9,048	\$ -	75	75	0	\$ -	\$ -	\$ -	\$ 9,048	\$ 9,048	\$ -
Client 9	\$ 1,180,838	\$ 8,856	\$ 8,856	\$ -	75	75	0	\$ 2,000	\$ 5,000	\$ 3,000	\$ 10,856	\$ 13,856	\$ 3,000
Client 10	\$ 1,089,291	\$ 8,170	\$ 8,170	\$ -	75	75	0	\$ 1,000	\$ 2,500	\$ 1,500	\$ 9,170	\$ 10,670	\$ 1,500

The best way to make money is to not lose big chunks of it

Survival Strategy  
(working towards rent & ramen)

Container Strategy  
(maintain current, upgrade new)

Optimization Strategy  
(exit non-ideal client \$ as new come on)

Shift Strategy  
(exit/sell all non-ideal clients; T1, T2 only)

Are you clear on how your client base is performing?

What stage of client base building are you in?

What is your next best step?



# CLARIFYING YOUR IDEAL CLIENT BASE



# CLEARLY DEFINING & DELIVERING DEEPER VALUE



# BUILDING A HYPER-EFFICIENT DELIVER SYSTEM

Limitless Advisor  
**SUMMIT ACTION PLAN**  
Use this form to set your priorities and actions for the quarter.

NAME: Milton Aire  
YEAR: 2024  
QUARTER: Q2 / Delivering Value

**This Quarter's Priorities**

**Big Why & Desired Outcomes**  
Clarify the outcome you want to create, the benefits of achieving it and why it's important to you.  
Ensure balance between revenue, capacity and profitability.

**BIG Priority:**  
Right-Size my client base

ACTION 1: Complete Client Profitability Analysis  
ACTION 2: Identify opportunities to re-engage / reactivate dormant clients  
ACTION 3: Identify potential changes to service model  
ACTION 4: Elevate client transitions (sell, refer, wait, re-engage)  
ACTION 5: Use Guidebooks to launch needed transitions

Limitless Advisor  
**SUMMIT ACTION PLAN**  
Use this form to set your priorities and actions for the quarter.

NAME: Milton Aire  
YEAR: 2024  
QUARTER: Q2 / Delivering Value

**This Quarter's Priorities**

**Big Why & Desired Outcomes**  
Clarify the outcome you want to create, the benefits of achieving it and why it's important to you.  
Drive faster, more focused growth of clients I do my best work with

**BIG Priority:**  
Identify a niche focus

ACTION 1: Evaluate your Client Time Model  
ACTION 2: Define new services by segment

DUE DATE	OWNER	NOTES
		Identify client communication it pays to do your homework!
		Use Define your Niche worksheet
		See lesson for resources
		Update website, Mkt channels

Limitless Advisor  
**SUMMIT ACTION PLAN**  
Use this form to set your priorities and actions for the quarter.

NAME: Confident Charlie  
YEAR: 2024  
QUARTER: Q2 / Delivering Value

**This Quarter's Priorities**

**Big Why & Desired Outcomes**  
Clarify the outcome you want to create, the benefits of achieving it and why it's important to you.  
Communicate value

**BIG Priority:**  
Build Your Story messaging

ACTION 1: Read How to Communicate your Value  
ACTION 2: Complete Messaging Wheel  
ACTION 3: Use What I do & Brand Story Worksheets  
ACTION 4: Watch Storytelling Superpower & UAT lessons  
ACTION 5: Practice What I do if help website site content

**Progress Priority:**  
Website Update

DUE DATE	OWNER	NOTES
		Review communication

**DEEPER VALUE DELIVERY RETREAT**

CONTAINS THESE LEARNING PATHS: DELIVERING YOUR VALUE, SCHOOL OF ADVICE, CRAFTING YOUR CLIENT SERVICE MODEL, SETTING AND SHARING FEES, COMMUNICATING YOUR VALUE, HAILING YOUR NICHE.

**TRAILHEAD LESSON**  
**NO STRESS PROSPECT PROCESS**  
Define the journey to reach the destination. Designing an engaging client journey—from interest to awareness to education to decision—helps you get the "yes" without the stress.

**KEY ACTIONS:**

- Review the "No Stress Prospect Process Guidebook" and resources
- Redesign your prospect process to follow best practices, tailored to your clients and practice

**LESSON RESOURCES**

- Amazing First Meeting
- Prospect Process Guidebook
- Credited Questions
- Initial Inquiry Online Scheduling Intake
- Initial Inquiry Sheet
- Prospect Process Checklist
- Prospect Process Email Communications
- Prospect Process Learn
- More Appointments
- Prospect Process Learn More Intake Form
- Prospect Process Worksheet
- Three Strike Rule

**DESIRED OUTCOMES**  
A systematic process for engaging prospects to define and demonstrate value and attract "just right" clients.

**ADVANCED CLIMBS**

**READY FOR A CHALLENGE?**  
Reach new heights with these next-level lessons:

- Telling Your Story for a Spin
- Virtual Value: Video Experience (Candidate Content)
- (ask) Based Client Review (Client Inquiries)
- How Client Engagement is Being Disrupted (Duke Littlefield)
- Communicating Your Value: Big Lessons (Steph Bent)
- Story Telling as a Super Power (Tyronne Ross)

# Q&A

