



LIVE WORKSHOP:

# How AI is Changing SEO

Google is NOT What it Used to Be





# Answer Engine Optimization (AEO): Impact & Best Practices for Financial Advisors

AEO is how you structure your content to be picked up by AI voice assistants. It focuses on providing clear, direct answers to potential clients are asking, helping your financial expertise snippets and AI-generated responses.

## Why AEO Matters for Financial Advisors?

- Over 50% of searches are voice-based
- AI-driven Search (Google SGE, ChatGPT) prioritizes direct answers
- Google's Featured Snippets drive trust and visibility
- Advisors who rank for direct answers generate more leads

## Key AEO Strategies

1. Target question-based queries (especially from "People Also Ask")
2. Optimize content for featured snippets with bullet points and clear answers
3. Structure your content with clear, organized Q&A sections
4. Write in a conversational Q&A style that AI search engines can easily parse
5. Place clear, direct answers at the top of your content



## AEO Implementation Checklist

- Start content with a direct answer (50-60 words)



Example: Instead of a long introduction, start with: "A Roth IRA is a tax-advantaged retirement account that lets you withdraw money tax-free in retirement. You contribute post-tax dollars, and growth is tax-free."

- Create question-based headings for voice search



Example: Instead of "Retirement Planning Tips," use "How Much Should You Save for Retirement? A Simple Guide"

- Use bulleted lists and numbered steps for clarity



Example for explaining a rollover:

- Contact your current 401(k) provider.
- Open a rollover IRA.
- Request a direct transfer to avoid penalties.
- Select investments for your new IRA.

- Add FAQ sections to your content



Example: Include questions like "What is a Roth IRA?" or "How much should I save for retirement?"

- Target 'People Also Ask' questions in Google



Research related questions when you Google topics like "best tax strategies for retirees"

Create content that directly answers these questions



# SEO vs AEO

(Search Engine Optimization)

(Answer Engine Optimization)



# 01

Understand the Shift in how people find businesses today

# How searches use to work...




Consumer Financial Protection Bureau (.gov)  
<https://www.consumerfinance.gov/before-you-claim>

## Planning your Social Security claiming age

Planning your **Social Security claiming age** · Step 1: Explore how the age you **start** collecting **Social Security** affects your retirement benefits · Step 2: Learn ...



Social Security Administration (.gov)  
<https://www.ssa.gov/pubs> 

## Your Retirement Checklist

Base your decision about when to **apply** for benefits on your individual and family circumstances. We hope the following information will help you understand how ...  
4 pages



AARP  
<https://www.aarp.org/claim-benefits-early-or-late>

## 3 Reasons You May Want to Claim Social Security Early

Oct 19, 2023 — Use AARP's **Social Security** Calculator to find out when to **apply** and how much you'll get. Still, deciding when to **start Social Security** doesn't ...



Merrill Lynch  
<https://www.ml.com/articles/social-security-aiming-for>

## Determining The Best Age to Collect Social Security (for You)

One of the first big decisions we're faced with as we approach retirement is when to **claim** our benefits — and timing is important. While you can **start** as early ...

# How they work today...

Google

how to start claiming social security

All Videos Forums Images News Shopping Web : More Tools

At 62 For the first time At age 62 Benefits Disability

AI Overview

To start receiving Social Security benefits, you can apply online, by phone, or in person: [🔗](#)

**Online**

Go to [www.ssa.gov](https://www.ssa.gov), select Retirement, and click Apply Online For Retirement Benefits. You'll need to create or sign in to your personal my Social Security account. [🔗](#)

**By phone**

Call 1-800-772-1213 (TTY 1-800-325-0778) Monday through Friday from 8:00 a.m. to 7:00 p.m. local time. [🔗](#)

**In person**

Visit your local Social Security office, but you should call first to make an appointment. [🔗](#)

You can apply for Social Security benefits up to four months before you want to start receiving them. You'll need to provide the following information: Your date and place of birth, Your Social Security number, Your citizenship status, Your employer's name and address, and The amount of money you earned last year and this year. [🔗](#)

# Google Now sourcing Featured Snippets



what is the best way to ensure you have regular income in retirement



## AI Overview

Learn more

To ensure regular income in retirement, the best strategy is to diversify your income sources by combining predictable options like Social Security benefits, employer pensions (if available), and annuities with well-managed investments in retirement accounts (like 401(k)s and IRAs), while also considering a withdrawal strategy that prioritizes consistent cash flow over market volatility; consulting a financial advisor can help tailor a plan based on your specific circumstances.

### Key elements of a secure retirement income plan:

#### Maximize Social Security benefits:

Understand how to optimize your claiming age to maximize your monthly Social Security payments.

#### Contribute to employer-sponsored retirement plans:

Take full advantage of your company's 401(k) or pension plan, especially if they offer employer matching contributions.

#### Consider annuities:

Annuities can provide a guaranteed income stream for life, which can be beneficial for covering essential expenses.

#### Diversify investments:

Spread your retirement savings across different asset classes like stocks, bonds, and real estate investment trusts (REITs) to manage risk.

#### Develop a withdrawal strategy:

Create a plan for how much to withdraw from your retirement accounts each year to ensure your money lasts throughout retirement.

#### Part-time work or passive income:

### Investment Options to Generate Income in Retirement - U.S. Bank

How do I create income in retirement? There are a variety of ways this can occur. Among the strategies to consider are:...

U.S. Bank

### How to plan for your income needs in the 3 stages of retirement

Make sure you have a retirement income plan Once you stop receiving a regular paycheck, you will move from accumulat...

Merrill Lynch

### Top Retirement Investments for Guaranteed Regular Income

May 12, 2024 — A REIT (Real Estate Investment Trust) mutual fund aggregates real estate holdings (apartment buildings,...

Sensible Money

Show all

# How Results for “Best advisor near me” used to look...



best financial advisor near me



ameripriseadvisors.com

<https://www.ameripriseadvisors.com>

## Ameriprise Financial: Find a financial advisor near me

Use the search function above to find a financial advisor near you. Enter your location. Use your ZIP or City, State. Some advisors may also be available for ...



Barron's

<https://www.barrons.com> › advisor › report › top-finan...

## 2024 Top 1200 U. S. Financial Advisors Ranked by State

Here are America's best financial advisors, organized by state. The rankings are based on data provided by around 6,000 of the nation's most productive advisors ...



Northwestern Mutual

<https://www.northwesternmutual.com> › find-a-financial...

## Find A Financial Advisor or Representative

Looking for someone specific? Search for a financial advisor or professional you're already working with, or find one by name.



NerdWallet

<https://www.nerdwallet.com> › best › investing › financial...

## Top Financial Advisors: Best Firms for 2025

Dec 18, 2024 — The best financial advisors include Zoe Financial, Vanguard Personal Advisor, Facet, Harness Wealth, Empower and Schwab Intelligent ...

# How they look today on ChatGPT...

who are are the best financial advisors in pittsburgh, pa

Pittsburgh, Pennsylvania, boasts a diverse array of financial advisory firms catering to various financial needs. Here are some notable financial advisors in the Pittsburgh area:

## [Legend Financial Advisors, Inc.](#)

Pittsburgh, PA

Established in 1993, this firm offers comprehensive wealth management services, including financial planning, investment management, IRA rollovers, and 401(k) management. They focus on creating personalized financial plans based on clients' expenses and risk tolerance. [EXPERTISE.COM](#)

## [JFS Wealth Advisors](#)

Pittsburgh, PA

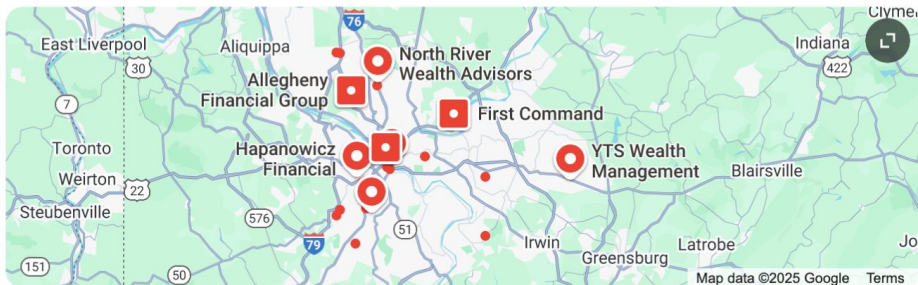
Founded in 1986, JFS provides integrated investment strategies and financial solutions to individuals, businesses, and families. Their services encompass retirement planning, estate planning, and investment management. [EXPERTISE.COM](#)

## [Fragasso Financial Advisors](#)

Pittsburgh, PA

Recognized by Forbes and Barron's, Fragasso offers a range of services, including income tax reduction strategies, life insurance, long-term capital ↓ ast analysis, estate planning, and business

## Businesses :



## Carson Wealth

4.9 ★★★★★ (58) · Financial planner

15+ years in business · 1 Bigelow Sq 20th floor

Open · Closes 5 PM · (412) 904-2017

👤 "The level of care and attention to detail they offer is unmatched."



Website



Directions

## North River Wealth Advisors

5.0 ★★★★★ (25) · Financial planner

5800 Corporate Dr Suite 300

Open · Closes 5 PM · (412) 783-1781

👤 "Their attention to your personal, **financial** needs are exemplary."

Website



Directions

## YTS Wealth Management

5.0 ★★★★★ (64) · Financial planner

5+ years in business · Export, PA

Open · Closes 4:30 PM · (724) 733-4334

👤 "Her knowledge and attention to each client is second to none."



Website

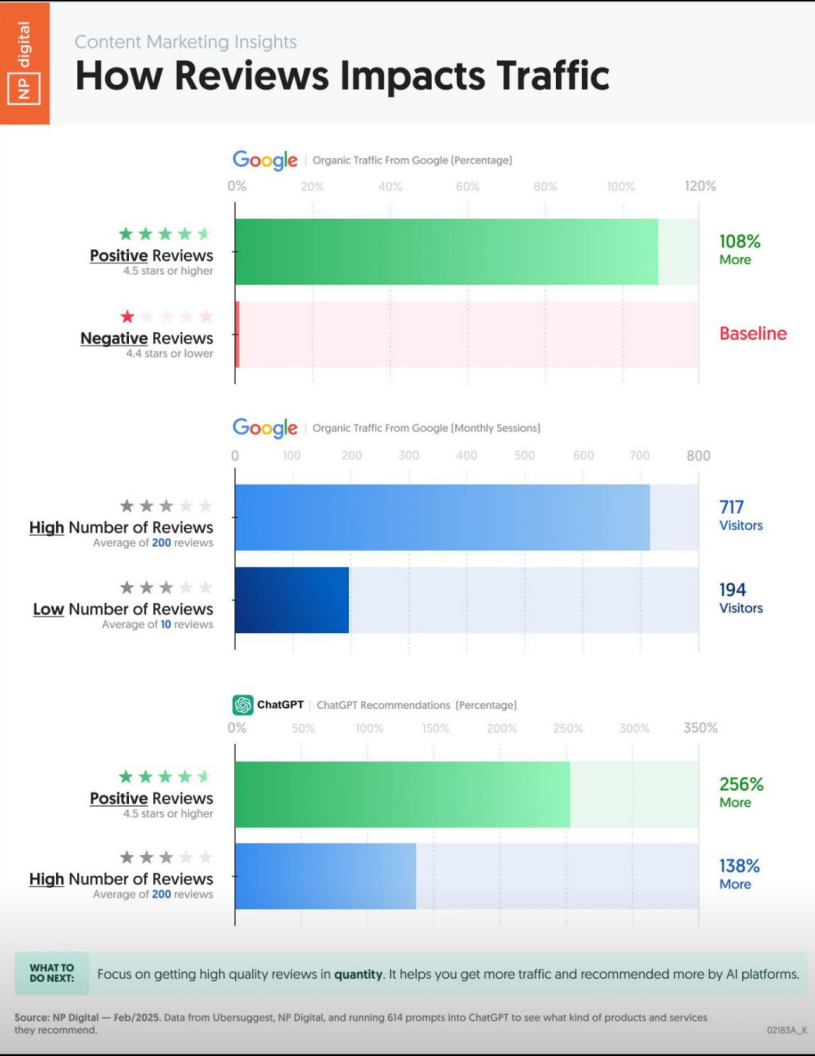


Directions

# How they look Today on Google...

*What do all  
of these have in  
common?*

# What factors impact getting shown by Google or ChatGPT to users?



# I asked advisors “Have you ever gotten a referral from an AI chatbot?”



**Ryan Kus** • 1st

17h ...

President | Financial Planner | Podcaster...

Yes. We had our first lead from Chat GPT. Yesterday prospect contacted us and he found us on Chat. Fun stuff!

Like •  1 | Reply



**Cathy Curtis, CFP®** • 1st

17h ...

Empowering High Net Worth Single Women to...

a great prospect, now client found me using ChatGpt!

Like •  2 | Reply • 3 replies



**Matt Hylland** • 1st

1w ...

Flat-Fee, Fee-Only, Fiduciary Financial Advisor | Financial Plann...

Just had our first as well! Not sure how/why we are included, but won't complain I guess. We have a few YouTube videos and blog posts that get OK traffic on the topic. But was a surprise for sure



**Chelsea Ransom-Cooper, CFP®** • 1st

Leading the Next Generation of Diverse Financial Planner...

2w ...

Yes! This happened to us and they shared the prompt!

provide a list of black financial planners in philadelphia



Here is a list of Black financial planners in Philadelphia who are well-regarded in the industry:

**1. Zenith Wealth Partners**

- **Founders:** Jason Ray & [You]
- **Specialties:** Comprehensive financial planning, investment management, and financial literacy education, particularly for the next generation.
- **Location:** Philadelphia, PA
- **Website:** [Zenith Wealth Partners](#)

**2. Malik S. Lee, CFP® - Felton & Peel Wealth Management**

- **Specialties:** Holistic financial planning, investment management, and wealth-building strategies.
- **Location:** Philadelphia, PA
- **Website:** [Felton & Peel Wealth Management](#)

**3. Angela Moore, CFP®, MPAS® - Modern Money Advisor**

- **Specialties:** Financial coaching, retirement planning, debt management, and financial literacy for underserved communities.
- **Location:** Philadelphia, PA
- **Website:** [Modern Money Advisor](#)

**4. Tiffany Lam-Balfour, CFP®**




- **Specialties:** Retirement planning, tax planning, wealth management.
- **Location:** Philadelphia, PA
- **Website:** [Tiffany Lam-Balfour Financial](#)

**5. Rashaun Williams, CFP® - 1875 Financial**



- **Specialties:** Financial planning, investment management, and retirement strategies.
- **Location:** Bala Cynwyd, PA (suburb of Philadelphia)
- **Website:** [1875 Financial](#)

## Key strategies to get ChatGPT to recommend your business:

### High-Quality Content:

- Publish informative blog posts, articles, and videos that directly address common questions and concerns related to your industry. 
- Use relevant keywords throughout your content to improve discoverability. 
- Ensure your content is well-structured, easy to read, and provides valuable information. 

## Positive Online Reputation:

- Encourage customers to leave positive reviews on your website, Google My Business, and other review platforms. 
- Actively manage your online reputation by addressing any negative feedback promptly. 



## Social Media Presence:

- Regularly post engaging content on relevant social media platforms. 
- Participate in industry conversations and discussions. 

## Industry Expertise:


- Establish yourself as an expert in your field by publishing thought leadership content and participating in industry events. 

## Content Outreach:

- Collaborate with other businesses or influencers in your industry to reach a wider audience. 
- Submit guest posts on relevant websites. 

## Important points to remember:

### **Relevance to User Queries:**

ChatGPT will prioritize businesses that directly answer the user's questions and provide relevant information. 

### **Conversational Tone:**

When creating content, consider how you would naturally answer questions related to your business in a conversation. 

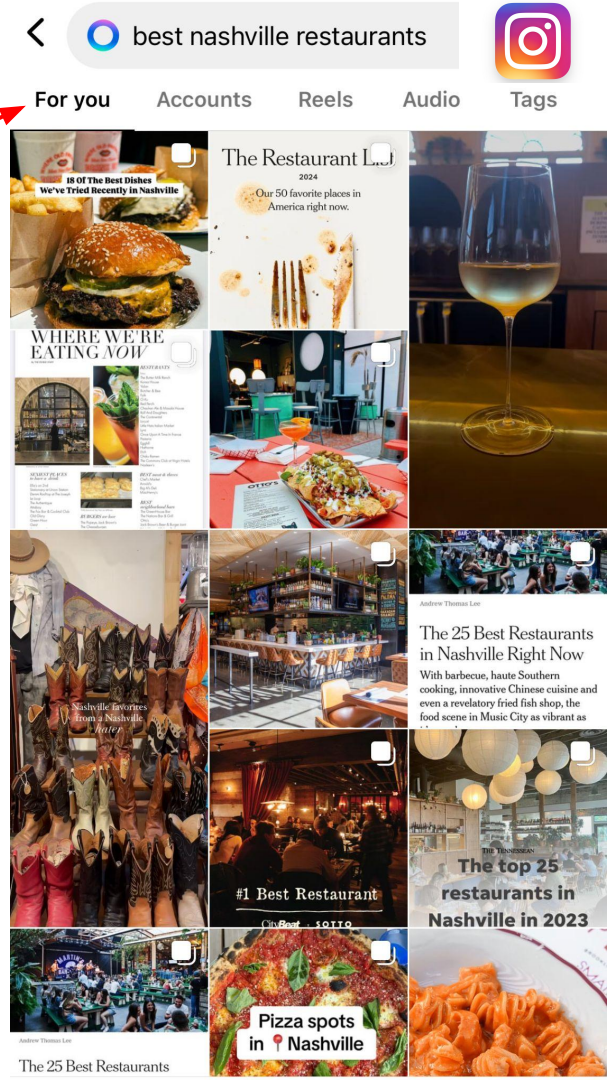
### **Consistency is Key:**

Regularly update your website and social media with fresh content to maintain visibility. 

# 02

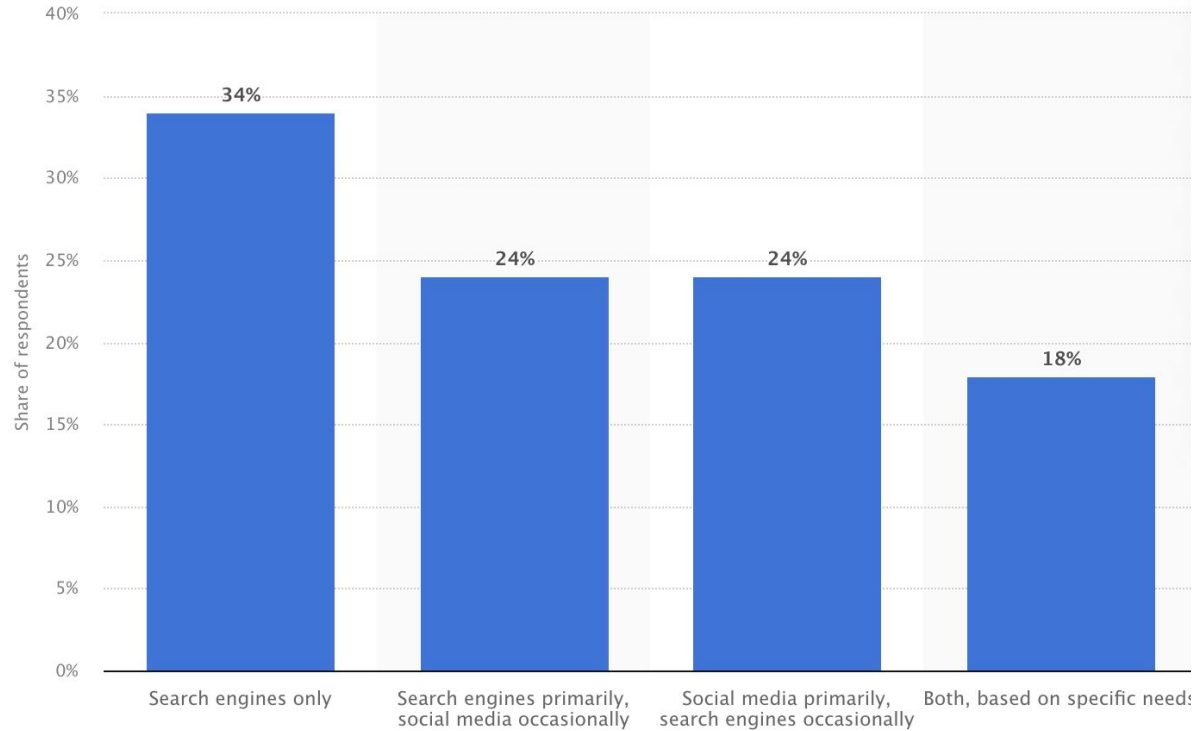
**Social Search: More and more people using Youtube, Instagram, Linkedin, to search**

# A New Era: Social Search



# US adults Search Engine & Social Search Preferences

Source: Statista, April 2024



**Social Search:**  
not just for young  
people on Instagram  
anymore

The screenshot shows a LinkedIn search results page for the query "capital gains tax implications". A red arrow points from the text "Social Search: not just for young people on Instagram anymore" to the LinkedIn logo in the top left corner. The top navigation bar includes icons for Home, My Network, Jobs, Messaging, and Notifications. Below the search bar, there are tabs for Posts, Jobs, People, Companies, Groups, Schools, Courses, Events, Products, and Services. The "Posts" tab is selected. On the left side, there is a section titled "On this page" with links to Posts, Jobs, People, and More posts. The main content area shows a post by Grant E. Allen, MSA, IRS Enrolled Agent, 3rd+ Partner - The Kaizen Group, LLP | Adjunct Professor of Acc... The post is titled "Smart Investment Tax Strategies That Could Save You Thousands" and includes a video thumbnail with the text "CRAFTING A WINNING BUSINESS STRATEGY" and "This Is Your Investment Tax Strategy Guide". The post also includes the text "Investment Tax Strategy Guide: Maximizing Returns Through Capital Gains vs. Ordinary Income Planning" and "Grant E. Allen, MSA, IRS Enrolled Agent". The post has 5 likes.



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## Subscriptions



ARK Invest



All-In Podcast



All subscriptions



## How Restricted Stock Units (RSUs) Work and How They're Taxed

22K views • 1 year ago



Money with Katie

In layperson's terms, an RSU is just a way for a public or large private company to incentivize you to stick around, because ...

CC



## RESTRICTED STOCK UNITS THE BASICS + TAXES



## Restricted Stock Units: The Basics & Taxes

111K views • 3 years ago



Java Wealth - Personal Finance for Tech Employees

Restricted Stock Units, or RSUs, are one of the most common forms of equity compensation for tech professionals.

CC



8 chapters Intro | Example | Grant Date | Surrendering Shares | Two Main Questions | Do yo...

# 03

**Search Everywhere Optimization: How to  
Optimize for Google, AI AND Social Searches?**

# Key AEO Strategies

## 1. Format in a Question- Answer style



### Can Capital Gains Push Me Into a Higher Tax Bracket?

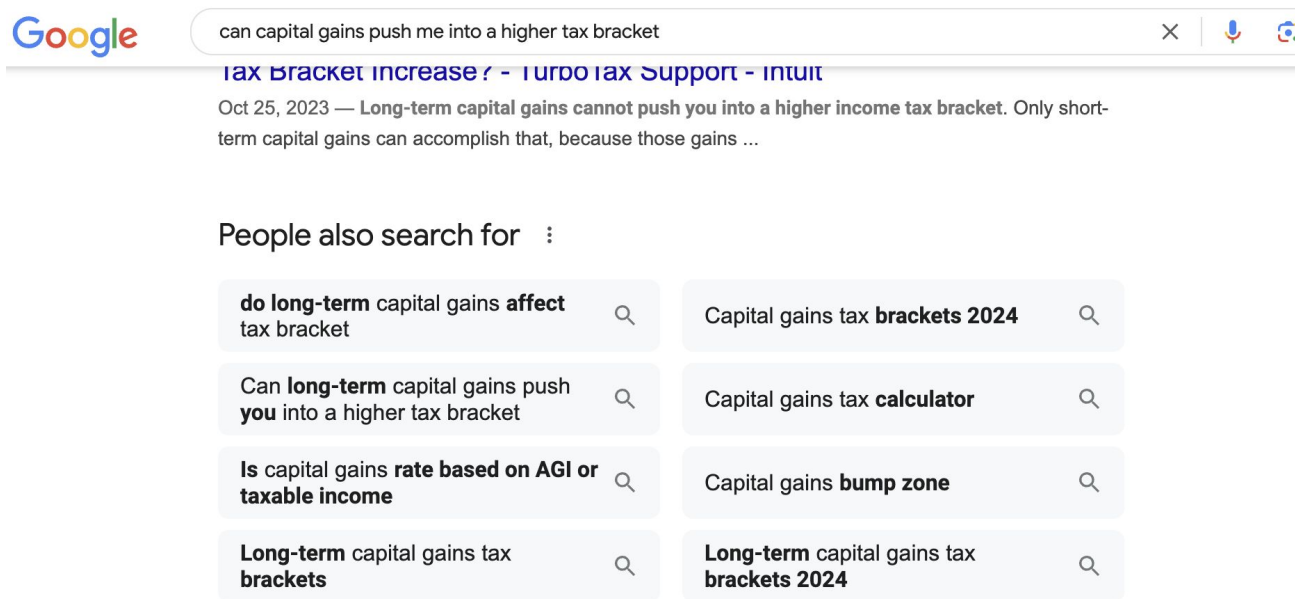
JULY 15, 2020

#### Can Capital Gains Push You Into a Higher Tax Bracket?

As an investor, you likely know that long-term capital gains (gains on assets held

# Key AEO Strategies

## 2. Target question-based queries (e.g., 'People Also Ask')



# Key AEO Strategies

## 3. Include FAQ page(s) on your website and blogs

[Home](#)[Company](#)[Insights](#)[Tools](#)[Contact](#)

### COMMON QUESTIONS ABOUT FINANCIAL PLANNING

By: Michael M. Muske, MS, CFP®

Life is full of questions - Will I have enough money for retirement? Do I have enough saved for my child's education? How can I buy a home when I'm saving for all of these other things? These examples and many more might have you asking yourself if you should seek the advice of a financial professional. But maybe you are not quite sure where to start. Here are some commonly asked questions about financial planning that may get you on your way.

#### **Who can use the term "financial planner"?**

Government agencies do not regulate financial planners as financial planners; instead, they regulate planners by the services provided. As a result, anybody can "hang out a shingle" and call himself or herself a financial planner. The Certified Financial Planner Board of Standards (CFP Board) offers consumers a free brochure, "10 Questions to Ask When Choosing a Financial Planner," which can help you look for someone who is qualified to offer financial planning advice. The brochure contains questions to ask during an initial interview with a planner to help you determine if he or she is right for you. To receive this brochure, call toll-free 1-888-237-6275 or visit [www.CFP.net](http://www.CFP.net).

#### **Why should I choose a financial planner over another type of financial representative?**

In general, if you're not sure what advice you need, start with a financial planner. A financial planner will focus on your needs first before recommending a course of action. Most planners have been trained to take a broad look at your financial situation, while accountants, investment representatives, stockbrokers or insurance agents may focus on a particular area of your financial life. Always ask a financial adviser what qualifies him or her to offer financial planning services.

#### **What is the best age to start financial planning?**

While it is generally true that the younger you start, the more beneficial the process will be, financial planning is worthwhile at any age. Although younger people

BrokerCheck<sup>by</sup> FIN

# Key AEO Strategies

## 4. Optimize for featured snippets (bulleted lists, short answers)

Here are a few potential federal tax-free sources of cash flow in retirement:

- Roth IRA and Roth 401(k) withdrawals that follow the rules
- Municipal bond interest
- HSA withdrawals used for qualified health expenses
- Certain types of withdrawals (of basis) or loans from cash-value life insurance
- Return of principal portion of investments
- Up to \$500k of gain from the sale of a primary residence if married, \$250k if single (subject to rules such as living there two of the past five years)

# Key AEO Strategies

## 5. Write in a conversational style for AI search tools

The screenshot shows the Money Maven Financial website. At the top, there's a navigation bar with the company logo, "About", "Services", "Education", "Contact", a "Login" button, and a "Schedule Now" button. Below the navigation bar, the main heading of the blog post is displayed in a large, reddish-pink font: "What Happens to Social Security Benefits When Your Spouse Passes Away and You're Still Working?". Underneath the heading is a circular profile picture of Nicole Burdick, followed by her name and credentials: "Nicole Burdick, AAMS® / January 06, 2025". The first paragraph of the article begins with: "Losing a spouse is one of the toughest experiences anyone can face, and it often comes with financial questions. If your spouse was receiving Social Security benefits and you're still working, you may wonder how this affects you—especially if you're not yet full retirement age." The second paragraph starts with: "One key factor to understand is the Social Security earnings test, which determines how much of the survivor benefit you can get while working. Here's a breakdown:". At the bottom right of the page, there is a "GET STARTED" button.

MONEY MAVEN  
*financial*

About Services Education Contact Login Schedule Now

### What Happens to Social Security Benefits When Your Spouse Passes Away and You're Still Working?

Nicole Burdick, AAMS® / January 06, 2025

Losing a spouse is one of the toughest experiences anyone can face, and it often comes with financial questions. If your spouse was receiving Social Security benefits and you're still working, you may wonder how this affects you—especially if you're not yet full retirement age.

One key factor to understand is the Social Security earnings test, which determines how much of the survivor benefit you can get while working. Here's a breakdown:

GET STARTED

# Key AEO Strategies

## 6. Place short, clear answers at the top of content



# Key AEO Strategies

## 6. Place short, clear answers at the top of content

### Categories ▼

Estate Litigation

Estate Planning

Fraud

Living Trust

Living Will

Power of Attorney

Staubus, Blankenship, Legere and Walker

Estate planning tools like wills and trusts are the best options for leaving money to your children because you can outline how and when your children will receive the money. If the child is a minor, you can even dictate how they can spend the money. However, while wills and trust are the best options, there are other ways to leave your children money, including:

- Retirement accounts: Generally, retirement accounts like 401k's and IRAs allow for named beneficiaries. The money will go to the decedent's estate if there is no designated beneficiary. Naming a beneficiary will enable funds to avoid probate, saving time when it is accessible to the beneficiaries. Like the original owners of the retirement account, heirs will owe taxes on the money when they take distributions unless they were Roth IRA contributions.
- Life insurance: Life insurance is meant to make sure that people who rely on your financially will be okay upon your death. Purchasing life insurance and naming your children as beneficiaries can provide their children with financial protection upon their parent's death. You can also name your trust as the beneficiary, allowing your trustee to have control of the life insurance money rather than giving your children direct control of the funds if they have reached the age of majority.
- 529 plans: A [529 plan](#) is a tax-advantaged savings plan to help pay for your children's education. 529 plans allow tax-free withdrawals for qualifying education expenses, which include expenses directly related to education expenses from kindergarten through postsecondary. Although, withdrawals for expenses for grades K-12 are limited.

# Key AEO Strategies

1. Format in a Question- Answer style
2. Target question-based queries (e.g., 'People Also Ask')
3. Include FAQ page(s) on your website
4. Optimize for featured snippets (bulleted lists, short answers)
5. Write in a conversational style for AI search tools
6. Place short, clear answers at the top of content
7. Importance of Local Listings & Claiming/Optimizing Google My Business

# Key AEO Strategies

8.Utilize FMG's Local Listings to enhance your local search optimization

# Book Your 20-Minute Consultation

## What to expect:

We'll begin by listening to your goals and challenges, then provide tailored recommendations on how to best leverage the FMG platform to help you achieve them.



Understand Your Needs



Explore FMG's Most Relevant Solutions



Provide Tailored Recommendations

*If you're a current FMG customer with a product-specific question, please visit the [Support Page](#).*



English



Take the next step toward better marketing results

No obligation. Just guidance.

Schedule Your Call

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

# Marketing Can Feel Hard

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Hopefully this makes it a bit easier!

**Questions?**

**Want to learn more about FMG?**

Email: [marketing@fmgsuite.com](mailto:marketing@fmgsuite.com)

fmg

## 2025 Marketing Guide for Financial Advisors

