SCALABLE ORGANIC GROWTH

The Organic Growth Playbook

A working playbook for Financial Advisors

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Introducing

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One Platform For Every Part of Your Marketing

The FMG product suite.

01	CONTENT & ENGAGEMENT **Marketing Suite**	Keeps you visible and consistent. Email, social, content, and automations, all compliance-ready.
02	DIGITAL PRESENCE **Website Suite**	The foundation. Where prospects validate, referrals land, and AI search surfaces your expertise.
03	CLIENT TEXTING **Messaging Suite**	Lets you text clients compliantly. Built for financial advisors, modern new mobile app.
04	MANAGED EXECUTION **Do It For Me**	Removes the execution burden. A dedicated Concierge runs marketing month after month.
05	TRUST & SIGNALS **Testimonials**	Compliant reviews and social proof, built into the platform and surfaced on websites and Google.
06	CONTENT MARKETPLACE **Institutional Intelligence**	Carrier, asset manager, and association expertise published in the your voice.
07	PARTNER PROGRAM **FMG Connect**	Integrates with all your preferred solutions saving you time and improving execution.

One login · Built in compliance workflow · CRM integrations · Built only for financial advisors

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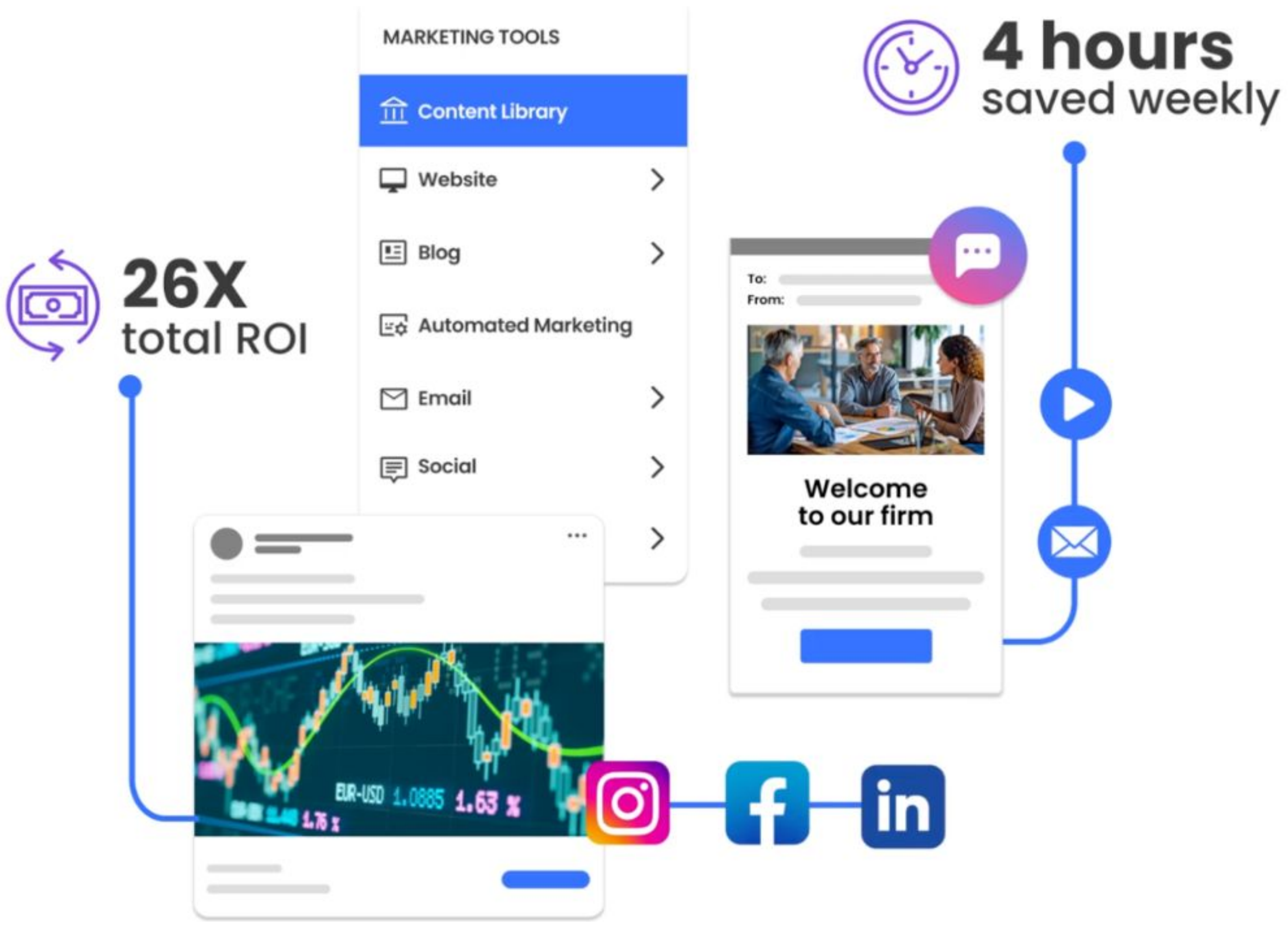
Your partner for **what's next in advisor marketing.**

FMG helps you keep pace with how clients discover and choose advisors, with the flexibility to build one connected platform or use only the solutions that fit your business.

See How it Works



IF YOU REMEMBER NOTHING ELSE

The easy button isn't a vendor. The easy button is sequence.

Every person in this room has been pitched by SmartAsset, heard about Finny, knows an advisor who knows an advisor making it work somewhere. So you think the question is which vendor to pick.

It's not. The question is: **what's the right sequence of investments for a firm at our stage, and how do we know when to layer in the next one?**

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The era of riding markets to grow is closing

Three numbers that explain why organic growth is suddenly urgent.

11%

Advisor channel CAGR over the past decade — but mostly market lift, not organic flows.

Cerulli, 2025

7%

of advisor time is spent on business development — about 3 hours per week.

Cerulli, 2025

33%

of Advisors plan to retire within 10 years

Cerulli, 2025

The next decade rewards firms that can manufacture organic flows.

You have to build it.

Firms with three written documents grow ~67% faster

Schwab Advisor Benchmarking Study, 2024. The single biggest predictor of organic growth.

Fewer than 1 in 3 Advisors under $250M have a documented marketing plan. If your firm doesn't have all three, this is the first thing to fix.

67% More new clients

68% More new client assets

vs. firms without all three

THE THREE THINGS

None of these are complicated. Most firms just haven't written them down.

1. **A documented marketing plan**
   How you'll spend the budget and what you expect in return.
2. **A defined ideal client profile (ICP)**
   Who you market to, written down in plain English.
3. **A written value proposition**
   Why a prospect should pick you in one sentence.

PART ONE

The lead gen playbook

A sequence, not a strategy

Referrals beat paid leads by 10–25x on close rate

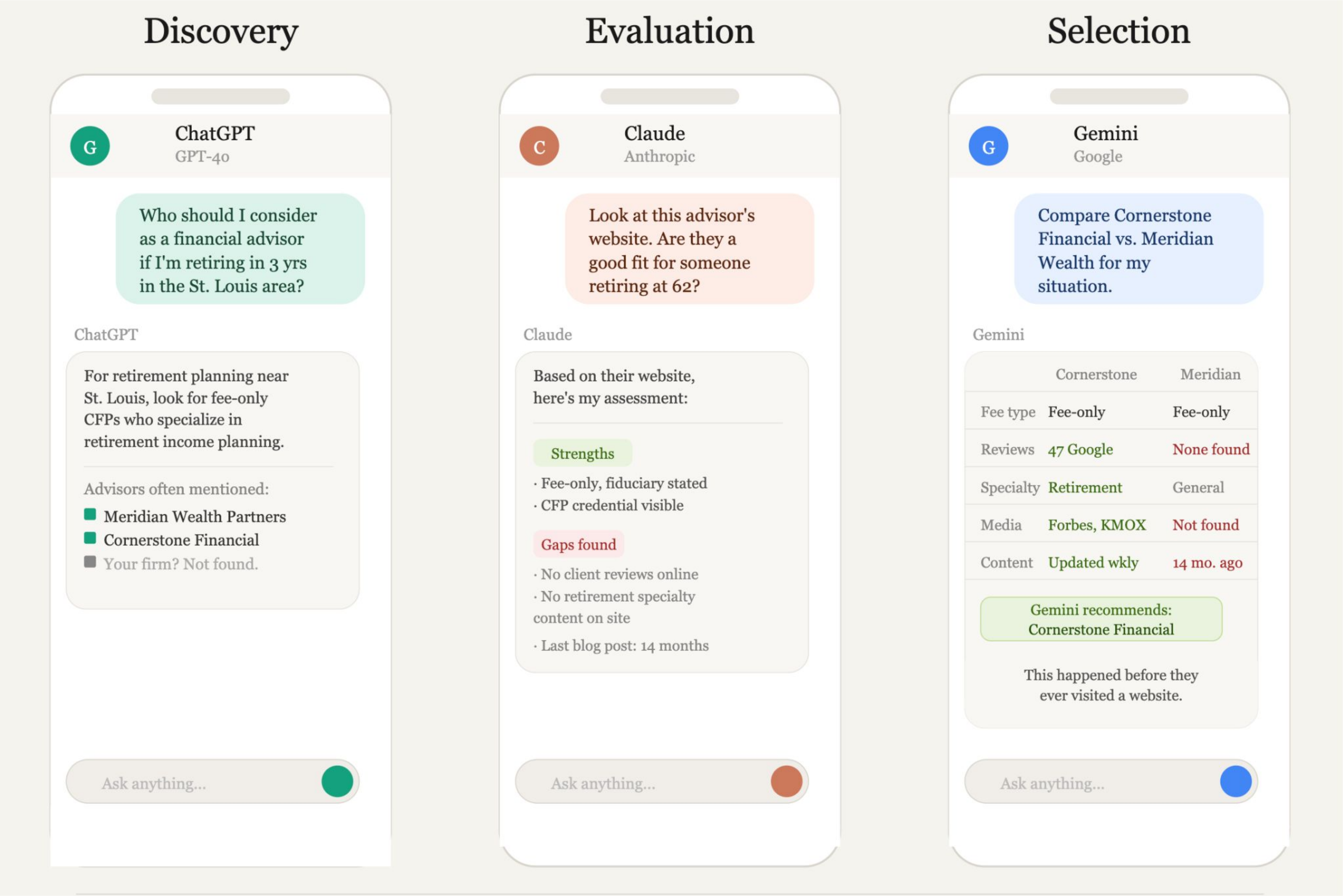
Maximize the cheap channels first. Layer paid on top once your funnel can convert.

Channel	Type	Cost of Acquisition	Close Rate	Notes
Client referrals	Owned	~$0	50%+	Highest LTV. Lowest cost. Most underbuilt.
COI referrals	Owned	~$0 cash	30–50%	Relationship investment. Most underbuilt.
Educational events	Owned	$$	10–20%	Higher avg account size. Lower volume.
Owned digital (SEM, ads)	Owned	$1K–$5K	5–15%	Prospect lands on YOUR brand and content.
Paid lead aggregators	Rented	$3K–$10K	2–4%	Prospect doesn't know your name when you call.
AI outbound prospecting	Rented	$$$	Low	Long-term compounding, not spike.

Owned— prospect knows your brand before you talk. **Rented**— they don't.

When we talk about Referrals,
Let’s not Forget AI Search Referrals.

They are one of the fast-growing sources of new leads…
AND they convert 4.4x better


Discovery
Evaluation
Selection
G
ChatGPT
GPT-4o
Who should I consider as a financial advisor if I'm retiring in 3 yrs in the St. Louis area?
ChatGPT
For retirement planning near St. Louis, look for fee-only CFPs who specialize in retirement income planning.
Advisors often mentioned:
Meridian Wealth Partners
Cornerstone Financial
Your firm? Not found.
Ask anything...
C
Claude
Anthropic
Look at this advisor's website. Are they a good fit for someone retiring at 62?
Claude
Based on their website, here's my assessment:
Strengths
· Fee-only, fiduciary stated
· CFP credential visible
Gaps found
· No client reviews online
· No retirement specialty content on site
· Last blog post: 14 months
Ask anything...
G
Gemini
Google
Compare Cornerstone Financial vs. Meridian Wealth for my situation.
Gemini
Cornerstone
Meridian
Fee type
Fee-only
Fee-only
Reviews
47 Google
None found
Specialty
Retirement
General
Media
Forbes, KMOX
Not found
Content
Updated wkly
14 mo. ago
Gemini recommends: Cornerstone Financial
This happened before they ever visited a website.
Ask anything...

Build the foundation before you spend a dollar on paid leads

Each layer rests on the one below it. Skip a layer and you waste the money above it.

ACCELERATION· STEPS 8–9

Rented channels — prospects don't know your brand yet

9 AI-powered outbound prospecting

8 Layered paid lead aggregators

OWNED CHANNELS· STEPS 5–7

7 Owned digital lead gen (SEM +ads)

6 Events (educational + partnerships)

5 Build a structured COI program

FOUNDATION · STEPS 1–4

4 Be intentional about client referrals

3 Build content strategy and engine

2 Audit your website (especially for AEO)

1 Define your ICP & entry points

01 You can't market scalably without an ICP

The firms that grow have one or two ICPs, treated like the only thing that matters.

YOU'RE PROBABLY THINKING...

"I don't have an ICP. I serve high-net-worth families with complex planning, tax, and estate needs. That's pretty much everyone with money."

HERE'S THE REFRAME

Your firm serves all kinds of families. Your marketing can't.

ICPs are for marketing purposes, not service purposes.

THIS STEP HAS THREE PIECES

Your ICP and entry points

Most successful Advisors serve broad HNW — so you need entry points: the moments and life events that bring HNW families to you in the first place.

Your value prop

If you can't say in one sentence what makes you different, your clients can't refer, your COIs can't position you, and your content can't stand out.

Your conversion infrastructure

Website that converts in 30 seconds. CRM that captures leads. Sub-5-minute response time. Skip this and every paid lead leaks out.

So who's my ICP?

Your ICP is not who your clients **are** today.

It's who they **were** when they walked in the door.

COMMON ENTRY POINTS:

- Liquidity event: business sale, IPO, RSU vest
- Death of a spouse or parent
- Divorce: financial life rebuild
- Job change with equity package decisions
- Real estate sale, especially primary home
- Inheritance: just received $5M+
- Caring for an aging parent (sandwich gen)
- Concentrated stock exposure from job comp
- Approaching retirement (3–5 years out)
- Becoming a business owner (practice buy)

Example:

Client Access   Schedule a Call

DRUCKER WEALTH
Financial Planning | Wealth Management

ABOUT US   WHO WE SERVE   WHAT WE DO   GET STARTED   BLOG   RESOURCES

MID-CAREER PROFESSIONALS
GOOGLE EMPLOYEES
AMAZON EMPLOYEES
META EMPLOYEES
WALMART EMPLOYEES

How do I know if I am a good fit?

We deliver the greatest value when we focus on comprehensive planning that requires our exper

Our typical clients are:

- Aged 35-49 with income over $300,000.
- Are contemplating how to best fund their children's education, while thinking about buying a larger home, or spending more on vacation while wanting to make sure they're on track for retirement...while (well, you get the idea!)
- Have targeted financial goals to plan for and build around
- Diligent Savers that can save $5,000 month
- Need help putting together an estate plan for their growing family
- Focused on minimizing current & future tax bill and would like tax planning & tax prep integrated into the wealth management program
- Ready to align investments with their goals, investment time horizon, and stage of life
- Work in big tech/media where RSU's make up a meaningful part of your total compensation
- One spouse might have 1099 income or a small business & they need help understanding how to maximize their self-employment income & selecting the most appropriate retirement plan for themselves

Example:

AURA LEGACY

About Us | Our Approach | Who We Serve | Resources | Request an Appointment

When To Begin Your Journey With Us

Clients often reach out during moments of transition or responsibility, including:

- A career change or advancement.
- Divorce or separation.
- Executives receiving equity ownership
- Caring for aging parents.
- Receiving or inheriting wealth.

These moments can bring uncertainty, yet they also create an opportunity to pause, organize, and move forward with intention.

Pick fewer ICPs. Treat Each One Like the Only Thing That Matters

1 Three is the max. One is best to start.

If you have five "ICPs," you have no ICPs — you have a list of demographics. Three is the operating ceiling. One is right for a firm that's never done this.

2 Each ICP needs its own everything.

Not three bullets on the about page. Three landing pages, three content streams, three COI lists, three follow-up sequences.

3 ICPs are additive, not parallel.

Nail one ICP first (12–18 months). Prove it works. Then layer in the second. Building three at once means none compounds.

4 Share infrastructure, not messaging.

Your CRM, tech, and team can serve multiple ICPs. Your homepage, content, and COI strategy can't serve "everyone" without becoming forgettable.

02

Referrals are 68%+ of your growth..

Create a System and you'll lift referral volume 20–40% within a year.

54% of new clients come from family, friend, and client referrals.

Cerulli U.S. Advisor Metrics, 2025

+14% of new clients come from COIs

Cerulli U.S. Advisor Metrics, 2025

WHAT "Systematizing" LOOKS LIKE IN PRACTICE

A defined client experience that generates referrals

Annual reviews where you specifically ask. Structured introduction processes. Client advisory boards for your top 20% of households.

Clear language clients can use to describe what you do - and AI can associate you with

If your top client can't explain in one sentence who you serve, they can't refer. Build a one-line description tied to your ICP.

A tracking system

Know your referral sources, your referral rate per client, and your referral close rate. Most firms have none of this.

03 COIs aren't about deals. They're about being top of mind.

You can't pay for referrals — so make yourself the obvious answer when they're asked.

START WITH A TARGET LIST OF 30–50 SPECIFIC COIS

CPAs	Tax, especially HNW clientele
Divorce attorneys	High-asset family law
Business / M&A attorneys	Liquidity event referrals
Business brokers	Owners 18–36 months from sale
Trust officers	Especially at smaller trust banks
Estate attorneys	Trusts, wealth transfer, probate
Real estate attorneys	Luxury residential, commercial
P&C insurance brokers	HNW homeowners and umbrella
Private bankers	Mortgage and credit relationships
Geriatric care managers	Aging parent situations

Then: quarterly joint client events. Monthly content drops. Twice-yearly white-glove introductions. **You give first. Always.**

04

AI engines now decide who shows up for HNW prospects. How Do They Choose?

#	Factor	Max score
1	**Third-party reviews & social proof** Reviews on independent platforms give AI 3× higher confidence to cite you	/25
2	**Earned media & third-party mentions** AI cares more about what others say about you than what you say about yourself	/25
3	**AI-ready website content** AI favors content written the way humans ask questions — not generic boilerplate	/20
4	**FAQ & structured question content** Question-format content appears in AI overviews 78% of the time	/15
5	**Cross-platform consistency & local visibility** AI builds entity confidence by finding the same info across multiple platforms	/8
6	**LinkedIn profile quality** Supporting signal for entity verification — not a primary citation driver	/7

Total AEO visibility score /100

80–100	60–79	40–59	0–39
Strong visibility	Moderate visibility	Limited visibility	Invisible to AI

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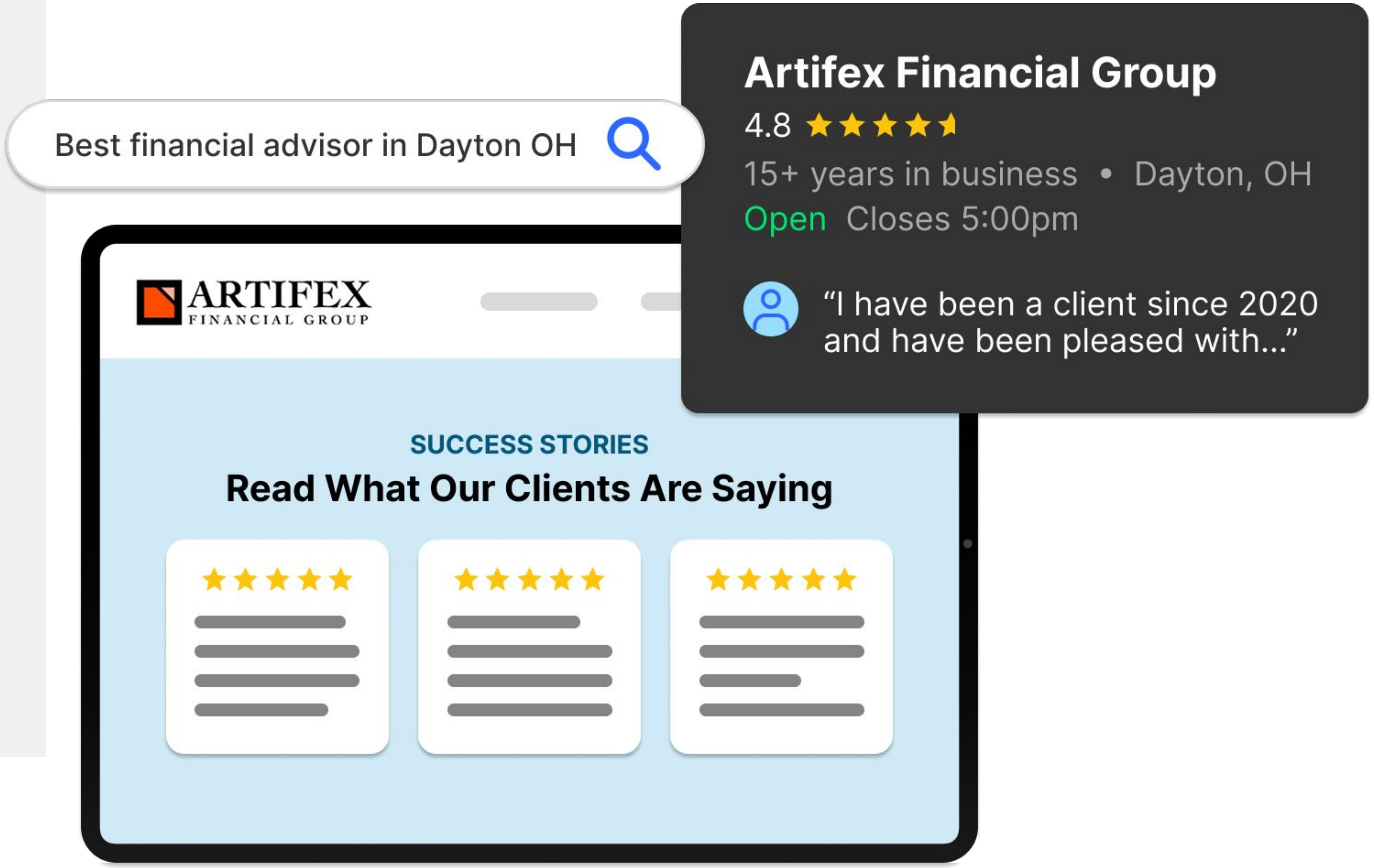
Let your clients do the talking

Trust has always mattered in financial services. What's changed is **where that trust gets formed.** Today, prospects decide who to call before they ever reach your website – based on reviews, testimonials, and what AI-powered search tools say about you. FMG Testimonials helps you turn real client experiences into visible trust that drives growth.



04 AI engines now decide who shows up for HNW prospects.

THE BEHAVIOR SHIFT ~~"Best fee-only advisor near me"~~ → **"Who are the best advisors for executives with concentrated stock in Boston?"**

WHAT TO BUILD, IN PRIORITY ORDER:

1. **Compliant testimonials and reviews**
   The #1 AEO driver. The SEC marketing rule allows it. FMG's Testimonial Tool collects and promotes these compliantly.

2. **AEO-optimized website pages**
   Pages that answer the questions your ICP asks. Schema markup, author pages, structured Q&A.

3. **Content engine on ICP entry points**
   Not market commentary. Concentrated stock for executives, business sale prep, retirement income for physicians.

4. **Authority signals across the web**
   Bylines, podcasts, LinkedIn, advisor directories, Google Business Profile, reviews. AI engines triangulate these.

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05

Educational events turn content into clients.

Lower volume, higher account size — the depth engine of your funnel.

INDUSTRY BENCHMARKS*

3–8% RSVP rate

50–70% Show rate

10–20% Close rate on attendees

THE FORMAT THAT WORKS FOR ADVISORS

- Niche events for COI cross-pollination — concentrated stock for executives, business sale prep for owners
- Recurring webinars with strong follow-up automation
- Sponsorships of events your ICPs attend — not industry conferences where you network with other advisors

*Snappy Kraken industry benchmarks, 2026

If you do nothing else this quarter, do this.

Compliant testimonials are the highest-ROI, lowest-effort move you can make.

WHY TESTIMONIALS ARE THE EASIEST BIG WIN

• AI engines weight third-party validation more than any other signal
Prospects landing on your site convert at **2–3x** with testimonials present

• Already permitted under the SEC marketing rule since 2021
• Most clients would happily say something nice — you've never asked

THE RECOMMENDATION

Use a compliant testimonials tool (**FMG's Testimonial Tool**) to collect, manage, and promote reviews — SEC compliance, on-site surfacing, and the third-party citations AI engines reward.

THREE THINGS TO DO THIS WEEK

1 Email your top 25 clients asking for a review

2 Stand up a tool to collect them compliantly

3 Add reviews to your homepage & Google Business Profile

06

Now, and only now, paid lead aggregators make sense.

By this point you have a converting website, content, and brand authority. Prospects pick you off the matched list.

SmartAsset AMP
Largest player. Intake-form-driven. Geographic and asset-tier targeting.

Wealthramp / Zoe / Indyfin
Curated marketplaces. Higher quality, lower volume. Better fit for fee-only firms.

Catchlight (Fidelity)
Lead enrichment. Pairs with SmartAsset or your own pipeline.

Datalign / NerdWallet Match
Other matched-lead platforms. Similar economics across the category.

REALISTIC EXPECTATIONS TO SET

$5K–$10K/mo
per advisor. Real success starts at the $5K+ tier, not $2K starter.

2–4%
close rates. SmartAsset's own assumption is 4%.

Months of $0
Kitces case study: $5K/mo for years, often months with no clients.

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08

AI outbound is the newest layer, not the first one.

It works for firms with Steps 1–7 in place. For everyone else, it amplifies an inability to convert.

The new vendor stack: **FINNY, Aidentified, WealthFeed, WealthHawk, Wealthreach, Cashmere**

THE PROMISE

AI identifies life events — liquidity events, job changes, inheritances — matches them to your ICP, and triggers personalized outreach at scale.

This is the part that wasn't possible five years ago.

THE HONEST FRAMING

Cold prospects aren't necessarily ready to hire. Close rates tend to be small. Time investment is significantly greater than inbound.

A layer for firms with Steps 1–7 already working — otherwise it amplifies your inability to convert.

Cost: $1K–$5K per advisor per month. Best for firms with dedicated business development capacity.

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PART TWO

What to do Monday morning

If you only do 10 things from this talk, do these — in this order

Your Top 10 To-do list, in order

Items 1–5: foundation work that pays back the fastest.

1. **Define one ICP and one entry point.** Look at your top clients — what was happening in their life when they walked in? Pick the most common entry point. That's your ICP for marketing.
2. **Write the value prop in one sentence.** If your top client can't repeat it, rewrite it. Tie it to the ICP and entry point you just picked.
3. **Start collecting compliant testimonials.** Email your top 25 clients this week. Use a tool like FMG's Testimonial Tool to handle SEC compliance and surface them on your site.
4. **Build a target list of 30–50 COIs.** Across CPAs, estate, divorce, real estate, M&A, P&C, business brokers, and trust officers — whose books actually overlap with your ICP.
5. **Industrialize your client referral process.** Add the ask to every annual review. Train advisors on the one-line ICP description. Track referral source by client.

Your top 10 to-do list, continued

Items 6–10: hire the leader and start spending — but only after the foundation is in place.

6 **Hire (or upgrade) your marketing leader.** Match the level to your AUM tier. Hire in-house or partner with a firm like FMG to outsource

7 **Audit your website for the 5-second test.** Can a referred prospect figure out who you serve and why you're different in 5 seconds? If not, fix that before any paid spend.

8 **Build a content engine around your entry point.** Pick one entry point (e.g. concentrated stock). Build 5–10 deep pieces. Repurpose into LinkedIn, podcasts, bylines, advisor talking points.

9 **Test owned digital lead gen (SEM + ads).** Drive paid traffic to your site, not someone else's. Start small, Build the list. THEN consider rented aggregators.

10 **Track Cost of Acquisition by channel.** If you can't see the numbers by channel, you can't manage what's working. Start basic: cost per lead, conversion rate, marketing-sourced AUM.

What to stop doing

The shorter list is just as valuable.

- ❌ **Stop marketing to "families, individuals and business".**
  If you market to everyone, you speak directly to no one.
- ❌ **Stop hiring marketing generalists three layers down.**
  If marketing isn't at the leadership table with a number, you have a brand keeper.
- ❌ **Stop treating social media like a "If we have time" strategy**
  Treat it like the top-of-the-funnel tool it really is.
- ❌ **Stop running generic market commentary blogs.**
  Asset managers do this better. Pick entry-point-specific themes and own them.
- ❌ **Stop measuring marketing on impressions and likes.**
  Track leads, meetings, marketing-sourced AUM. Page views are vanity.
- ❌ **Stop claiming three ICPs you can't actually fund.**
  If you can't fund landing pages, content, and COI for three, you have one ICP and two aspirations.

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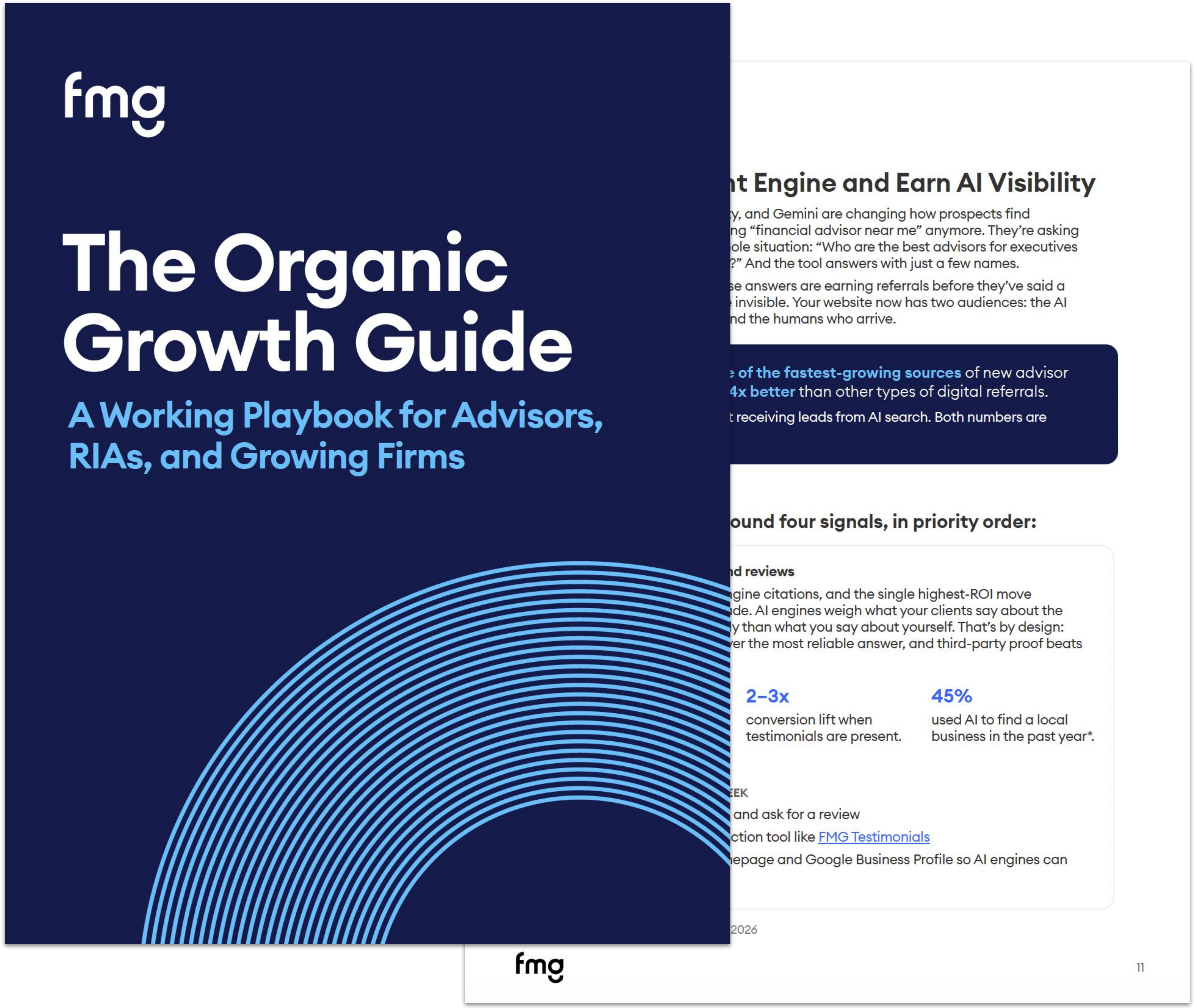
THE TAKEAWAY

The easy button isn't a vendor.
The easy button is sequence.

ICP defines what you market. Referrals get amplified by content. Content gets discovered through AEO and reviews. Owned digital builds your brand. Rented leads convert better when prospects can find depth. Every client eventually becomes a referral source — and the flywheel starts over.

The Playbook is coming your way!



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Want to see how FMG can help you with all this in 2026?

Book a 20-minute consult →

Questions? Marketing@fmgsuite.com