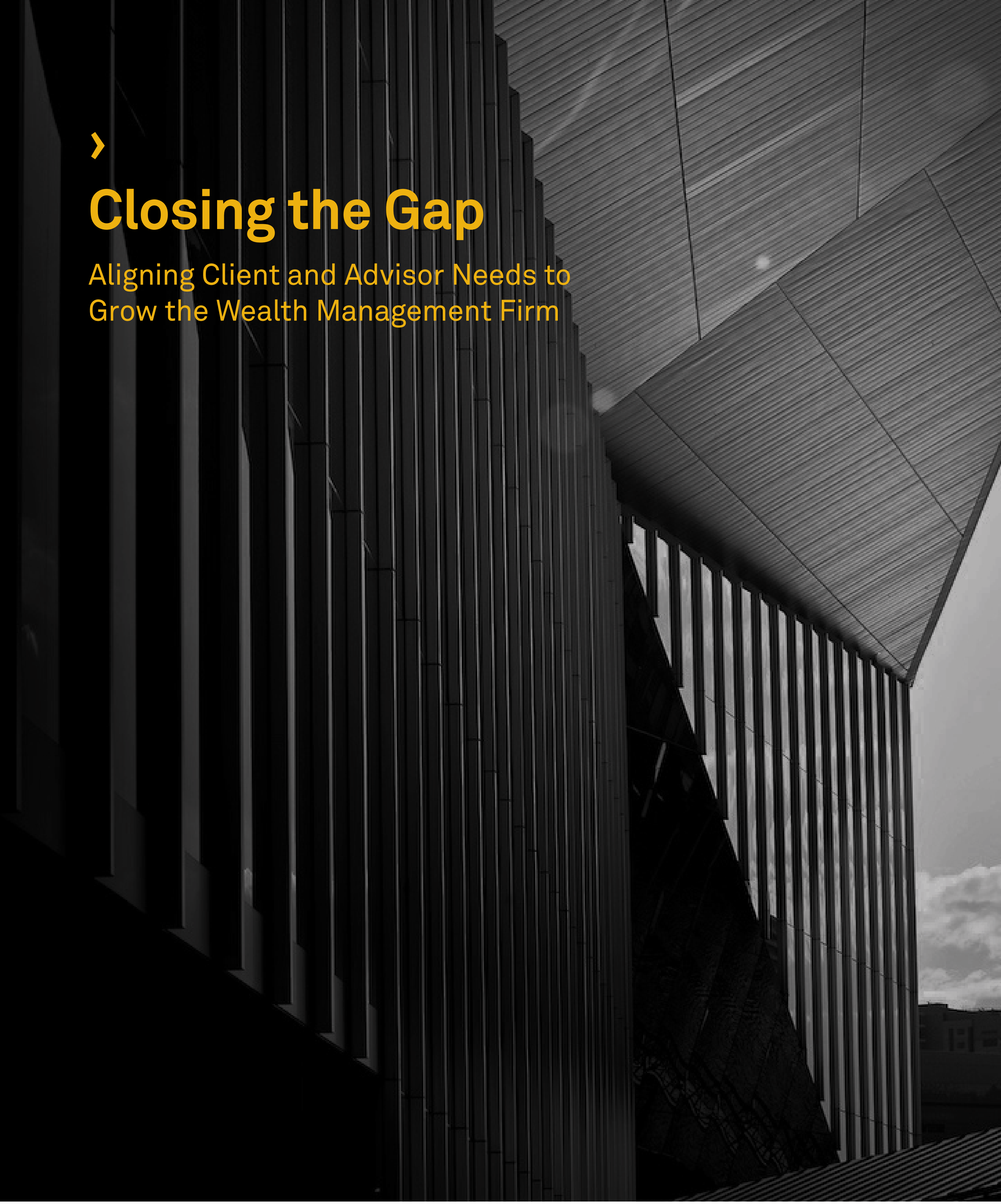

Closing the Gap

Aligning Client and Advisor Needs to Grow the Wealth Management Firm

Atherton CONSULTING GROUP

Upside consulting group inc.

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01 Executive Summary

There are lots of studies that examine how advisors market their services. There are even more that explore what clients look for in an advisor. Despite all this great work, many wealth management firms continue to struggle with growing assets and clients remain frustrated with the process of selecting an advisor. We set out to understand why this disconnect persists, and what can be done about it.

In order to do this we developed a survey that examined the advisor and client perspectives on the sales process as two sides of the same coin. Specifically, we asked advisors “what are the most important elements of your sales process?” and clients “what are the most important attributes that you look for in an advisor?” 250 people participated in the survey.[1]

This approach revealed where there was a mix of alignment and misalignment between what advisors sell and what clients want to buy. Many of the survey responses were consistent with our general understanding of industry practices. However, there were some surprises. We also uncovered some areas for future study that we will pursue in the months ahead. In the end, we came away with five key recommendations for wealth management firms and the advisors who work in them:

1. **Listen. It’s not about the advisor, it’s about the client.** Capabilities are irrelevant unless they are related directly to a need that has been clearly articulated by the client.

2. **Substance is more important than form. Focus on the concrete value of the service.** Personal relationships are earned over time by delivering results that matters to the client.

3. **Tackle the fee structure openly and early with prospects.** Be transparent and specific about how you’re paid and how this aligns with the value received by the client. Firms must ensure incentives are aligned with client results.

4. **Don’t waste resources on direct marketing and informational events.** The best way to grow your business is to provide exceptional service to existing clients and be active in the community.

5. **Continually ask clients what products and services they are interested in and figure out a way to offer them, directly or through collaboration and partnership.** Being in the dark about what clients are looking for is an invitation for other advisors to convert them.

All of these insights point to the increasing importance of emotional intelligence (EI) in the design and execution of wealth management business models. Like selling skills, EI can be developed, and we believe firms should invest resources to help their advisors master it. While this study didn’t set out to evaluate EI, because it is a clear undercurrent in our findings, we have included some guidance for firms in the Appendix.

[1] Survey sent to approximately 8,891 e-mail addresses.

02 Methodology

We asked advisors and clients parallel questions and measured the gap

The responses were collected through an online survey that was fielded during September and October 2012. Questionnaires were sent to advisors and clients across North America, with a high concentration of responses from Toronto and San Francisco, the respective home markets for Upside Consulting Group, Inc. and Atherton Consulting Group, LLC.

The breakdown of the 250 respondents appears in Chart 1.

Chart 2 below summarizes the account sizes of the survey participants. While the average account size of advisor respondents is slightly larger than that of clients, both samples are concentrated in the affluent market segment, specifically people with assets between $250K and $2 million.

Chart 1:
Breakdown of the 250 Survey Respondents

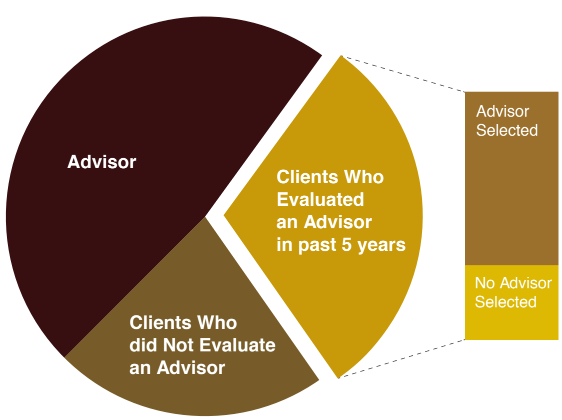
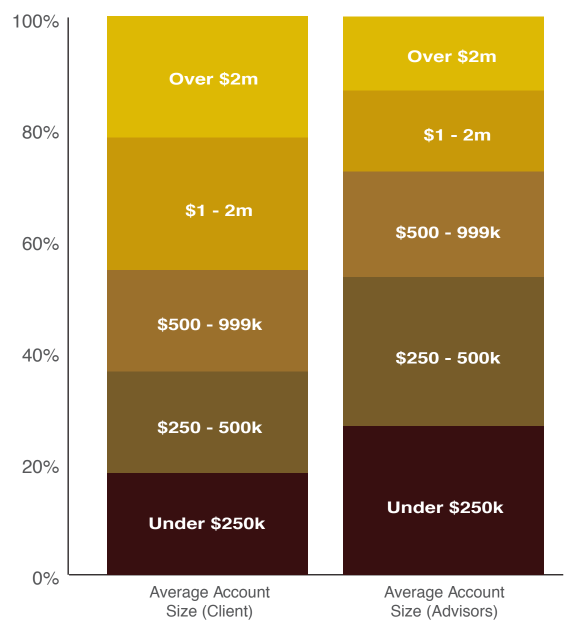


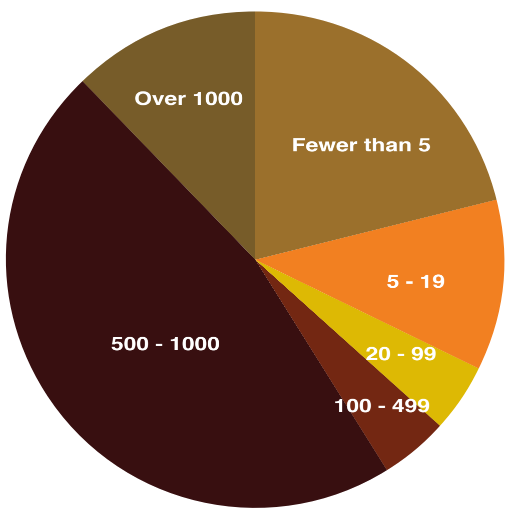
Chart 2:
Distribution of Client Assets & Average Advisor Account Size



02

Chart 3 depicts the number of advisors in the firms surveyed. The largest category, with almost half the advisor respondents, is the mid-size firm of 500 – 1,000 advisors. The remainder were relatively spread throughout mostly smaller sized firms. Overall there was very little difference between responses of advisors at large firms (500+ employees) and those at small firms (less than 20 employees) with one notable exception referenced under chart 8 below.

› Chart 3:
Number of Advisors in the firm



› The questionnaire was comprised of two broad types of questions:

1. Profiling questions, in which clients and advisors characterized themselves by size of portfolio, experience and type of firm.
2. Questions with 3-point or 5-point scales in which clients and advisors were asked to rate certain attributes of the sales process. Clients were asked to rate the importance of each attribute with choices ranging from “Not Important” to “Very Important;” Advisors were asked how frequently they demonstrated a certain behaviour, with options ranging from “Always” to “Never.” While measuring advisor behaviour and the importance of attributes to a client isn’t perfectly aligned, this approach was selected because we thought it was more important to report on what advisors actually do vs. what they claim is important. Unless otherwise noted, all charts capture the percentage of respondents who rated that attribute as Important or Very Important (and Always or Frequently) (top 2 boxes).

The discussion that follows reflects a combination of findings obtained directly from the data and our collective 50 years of experience working in and consulting to the North American wealth and investment management industry.

03 Findings

How advisors and potential clients discover each other

Chart 4 below compares the breakdown of referral sources for advisors and clients. There were some notable differences between advisor views of where they get business and where clients report having found their advisors. While both groups agreed that referrals from friends were the largest single category, they diverged on the importance of referrals from family members and "other" sources.

Advisors were twice as likely to report that referrals from family members were a source of leads compared to actual client experience. Advisor responses could reflect the fact that advisors focus their efforts on generational planning to extend relationships to other family members. In contrast, client responses could indicate clients seek their own advisor when a relationship is inherited from the death of a spouse or parent. One potential explanation for this disconnect could be that while advisors might see asset growth through family referrals, those clients may not see that professional as their primary advisor. Given the approaching wave of intergenerational wealth transfer, future research might explore whether clients won through referrals from family members place a smaller proportion of their assets with that advisor or are as loyal as those identified through other sources.

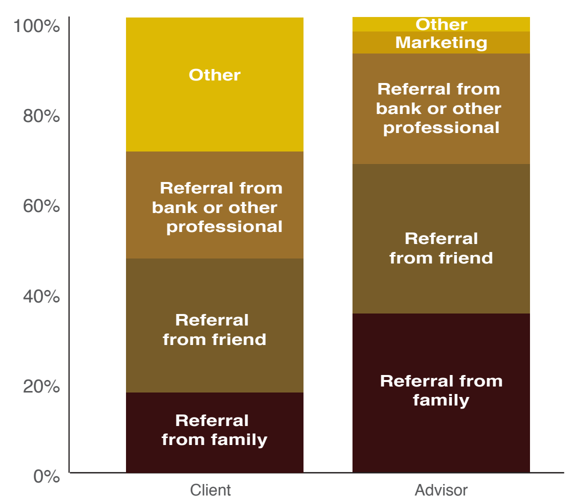
The fact that 30% of clients indicated they found their advisor through some method other than referrals is particularly interesting. Explanatory comments provided in response to this question fell into two categories: networking activities like community groups, philanthropic organizations, hobby groups; and personal branding/credibility building activities (e.g., newspaper articles, awareness through industry experience and being known as an industry expert). The success of these tactics points to the importance of trust in advisory relationships. After all, it makes sense that prospects would come to trust an advisor through joint participation in a community activity or from monitoring their personal branding efforts such as blogs, interviews, editorials, etc.

The most striking point is that no client (and very few advisors) mentioned traditional marketing tactics like mailers, cold calls and information sessions as the way they found their advisor. This suggests firms should carefully evaluate the ROI on these tactics and consider programs that encourage advisors to pursue opportunities to build their reputation in the community.

Chart 4:
Sources of Introduction

Client
How did you initially become aware of your advisor?

Advisor
Please rate the importance of the following sources of prospects



03

Primary Attributes Impacting Advisor Selection

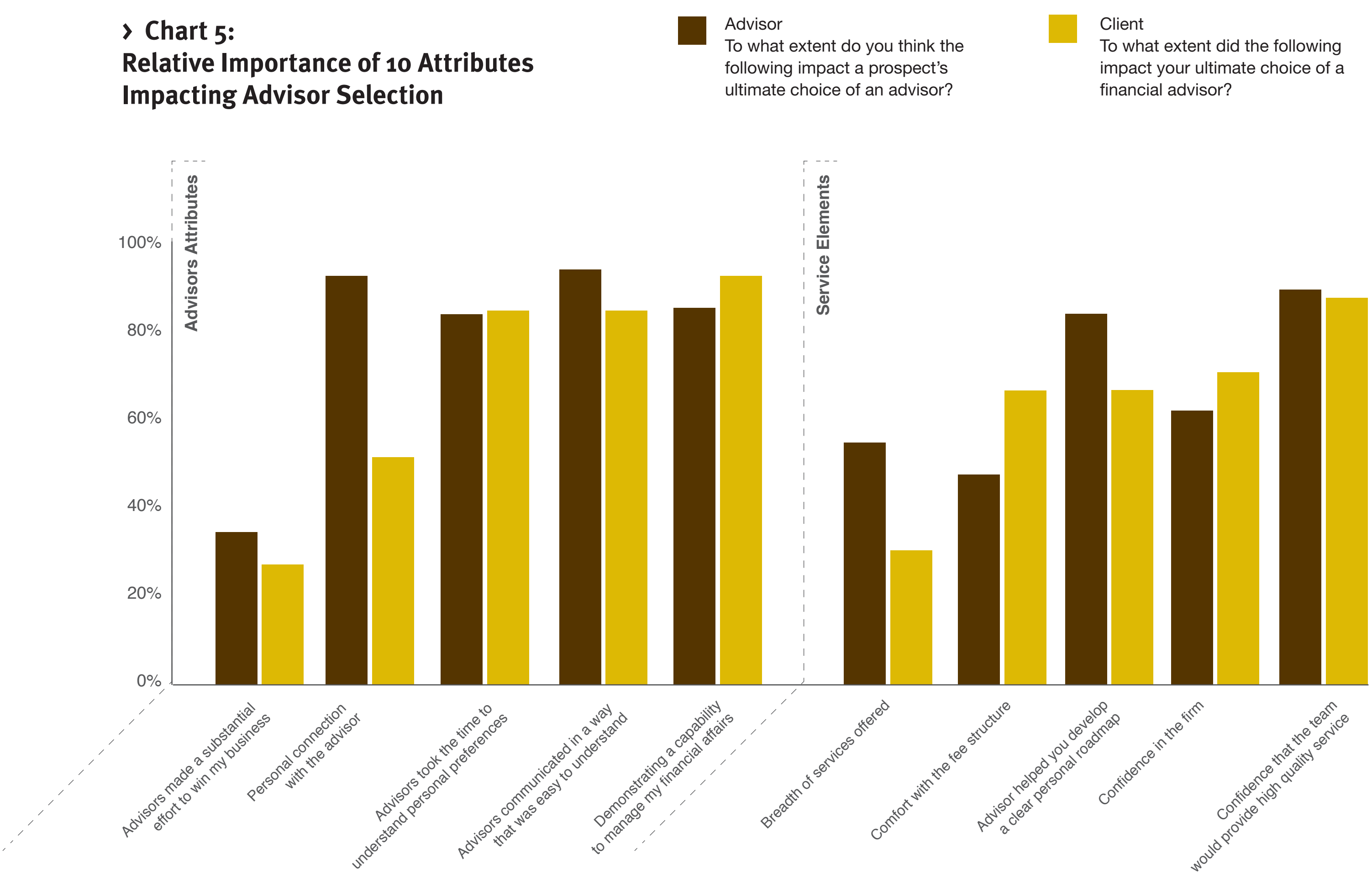
Clients and advisors were surveyed on the importance of ten primary attributes impacting advisor selection. These results are displayed in chart 5 below.

As chart 5 indicates, clients and advisors were largely aligned on the importance of six of the ten primary attributes for advisor selection. In particular, both advisors and clients indicated the following four attributes were very important: taking the time to understand personal preferences, communicating in a way that is easy to understand, demonstrating a capability to manage financial affairs and providing high quality service.

Of the remaining four attributes, more than ten points separated client and advisor responses. The biggest gap in the entire study related to the importance of having a personal connection between client and advisor, with advisors giving it much more weight in the selection process than clients did. Other attributes on which advisors placed greater emphasis included offering a broad range of services and developing a clear financial roadmap. In contrast, clients gave more weight to feeling comfortable with the fee structure.

Since all of the primary attributes are largely subjective, each can have a range of possible definitions. In order to identify whether the responses might reflect different interpretations of these primary attributes, the questionnaire broke each one down into several underlying elements. The following pages focus on the four primary attributes where perspectives of advisors and clients diverged, and also where the underlying elements reveal disconnects that might have been missed by looking just at the primary attributes.

Chart 5: Relative Importance of 10 Attributes Impacting Advisor Selection



03

Advisors overestimate the value of having a personal connection with client

The most significant disconnect between advisor and client responses to the survey related to the importance of having a personal connection. 94% of advisors claimed the presence of a personal connection between them and the client is important, higher than all other factors. In contrast, only 66% of clients agreed this connection was important (chart 5).

Chart 6 below examines the underlying elements that contribute to establishing a personal connection. It reveals one potential source of the disconnect. While 85-95% of advisors rated relationship attributes like demonstrating empathy or sharing personal stories as very important, client respondents focused on just one – being listened to. 87% of client respondents rated this as an important factor in selecting an advisor, nearly double the importance of other relationship-building tactics (see chart 6).

While advisors rate all aspects of building a personal connection highly, clients are primarily interested in one thing – being listened to

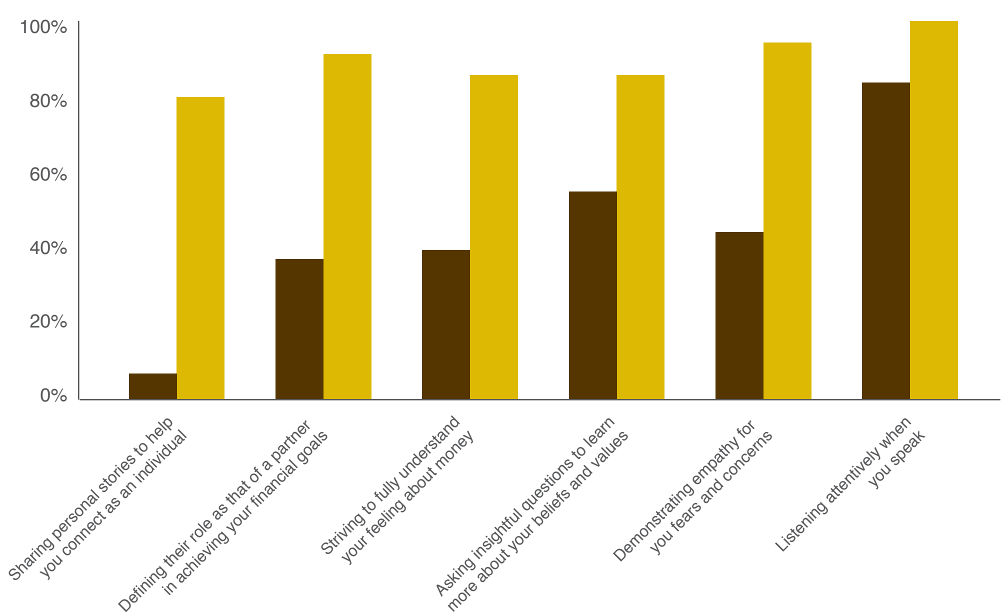
The importance of listening is reinforced in client comments that emphasize the advisor's understanding of the client, their priorities and who they are as a person. Interestingly, clients who had been with their advisor for more than five years were twice as likely to value things like sharing personal stories. Perhaps the message is that in the early stages of the relationship, the client expects the focus to be completely on them, and over time, the advisor can earn the right to inject more of their own perspective. The need to understand these nuances highlights the importance of interpersonal skills for advisors to win business. To paraphrase one client, "I don't want therapy from my advisor. I do want attentive, interested and tailored advice." In this respect, highly developed emotional intelligence (EI) can be a key differentiator between advisors. (see Appendix for more on emotional intelligence.)

Verbatim comments about the importance of advisors "defining their role as that of a partner in achieving your financial goals," reveal another dimension of client perceptions about what's important in an advisor. In order for advisor claims of partnership to be credible they need to prove how their interests are closely aligned with those of the client. One client remarked that this is "Hard to really achieve . . . unless the advisor is putting his/her money in the same amounts in same accounts!" This suggests that alignment of financial interests could be very important in developing trust and personal connection. This topic is explored further in the next section.

Chart 6:
Elements of Developing a Personal Connection

Client
Please rate the importance of the following for an advisor to develop a personal connection with you?

Advisor
How often do you do the following to develop a personal connection with the prospect?



03 There is a substantial disconnect around fees

Chart 5 illustrates there is a modest gap between advisor and client perceptions of the importance of fees. While 64% of advisors say comfort with the fee structure is an important decision criterion, 77% of clients believe this to be so. However, the underlying attributes of comfort with fees reveal a more substantial disconnect. While clients and advisors agree that explaining fees, providing written documentation of fees and the services to be delivered for them were key elements, client expectations go beyond this. 81% of clients were looking for an approximate calculation of the fees they would pay based on their portfolio (chart 7). In contrast, only 44% of advisors say they offer this. Comments provided by client respondents indicate an interest in all sources of fees – direct asset management fees from the advisor, underlying manager fees, redemption fees, marketing fees, back-end participation and so on.

Firms should offer tools and collateral to help advisors be transparent about fees, and incentives should be designed with client alignment in mind

The topic of fees also exposed some disconnects between clients and advisors regarding alignment of interests. While advisors agreed in principal that the fee structure should align their interests with those of the client, client comments reveal a difference of opinion on the definition of alignment. Several clients indicated they expect advisors to be investing their own money in the same way as the client's, in effect saying "put your money where your mouth is."

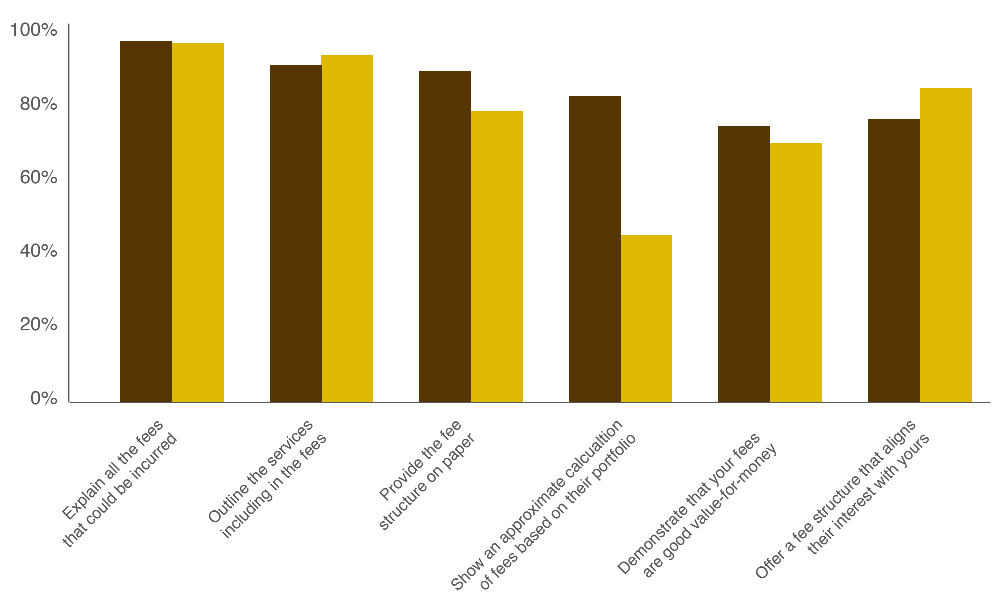
The bottom line, most importantly, is the way the fee discussion is handled appears to have an impact on whether the client chooses an advisor or not; 100% of clients who did not select an advisor cited "comfort with fees" as a high priority compared to 77% of clients who did choose an advisor. These findings reinforce our experience that fees should be discussed early in the process. Advisors should be transparent and specific about how they're paid, and emphasize how this aligns with the value received by the client.

These insights have equally important implications for firms. First, executives responsible for incentive programs must ensure compensation is aligned with client perceptions of value. Second, firms should provide tools such as fee calculators and printed collateral to help advisors handle the fee discussion confidently and well. Finally, firms that have advisors working under more than one fee model should be cautious. With fees becoming such an important part of the advisor selection process, compensation models will increasingly be linked to a firm's position in the market - and ultimately, its brand.

Chart 7: Making Client Comfortable with Fees

Client
Please rate the importance of the following for an advisor to help you feel comfortable with the fees

Advisor
How often do you do the following to make the prospect feel comfortable with the fees?



03

Advisors need to make a stronger case for the their ability to manage prospects' financial affairs

Advisors and clients agree that "demonstrating an ability to manage my financial affairs" is of the utmost importance; however, they appear to have different ideas about what this means. While there is alignment on the importance of the advisor's years of experience and creating a financial road-map, many advisors are underestimating the role of other factors. Only 20% of advisors emphasize their performance track record and client references. The rest ignore this at their peril, as the majority of clients believe these factors are important to the decision-making process (chart 8).

Our findings about the importance of investment performance reveal a differentiation opportunity for firms that invest in developing a publishable performance track record. Absent a widely recognized standard for retail investment performance reporting, further research could explore what benchmarks and presentation formats resonate with clients.

This aspect of our findings contained the only notable difference between advisors at small firms (less than 20 advisors) and large firms (500+ advisors); small firm advisors used references at twice the rate of large firm advisors. We believe this reflects the credibility and brand recognition differences between small and large firms. Advisors at smaller firms need to establish themselves and their firms with prospects differently than those at larger firms.

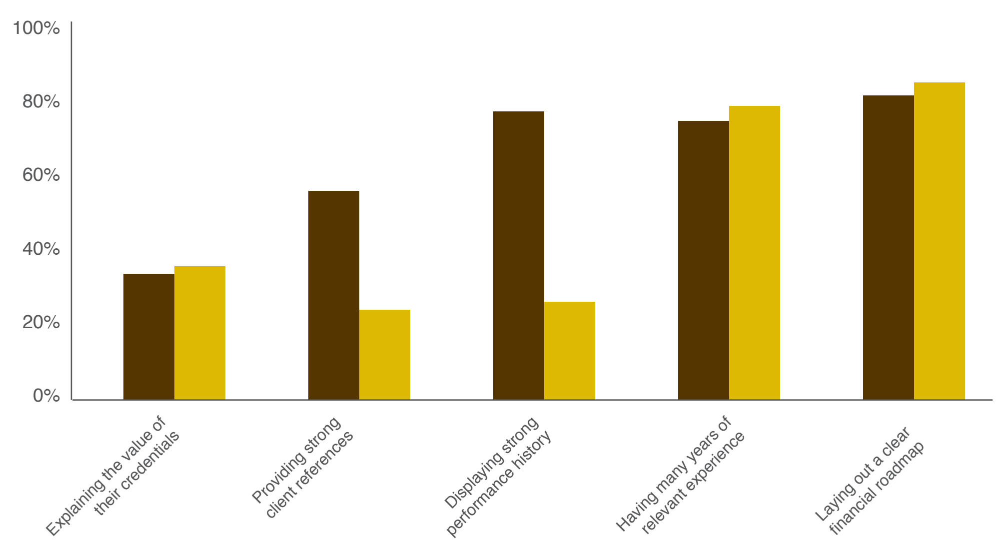
References are also important, but all references are not created equal. In our experience, it is much more effective to ask existing clients for introductions to others who might benefit from your services than to connect prospects to existing clients who are strangers to them (see chart 4). Asking for referrals in this manner is also part of an effective retention strategy, because it creates an opportunity to address potential sources of dissatisfaction.

Advisors underestimate the importance of references and displaying a strong performance history

Chart 8: Demonstrating a Capability to Manage Finanical Affairs

Client
Rate the importance of the following for an advisor to demonstrate a strong capability for managing your financial affaris

Advisor
To what extent do you think the following impacts a prospect's choice of a financial advisor?



03

Confidence in the team is important to clients, but not for the same reasons many advisors think

While client and advisor responses were aligned on the critical importance of instilling confidence in the team's ability to provide high quality service, drilling down into the underlying elements that create confidence in the team reveals some disconnects.

Both advisors and clients value the ability of a team to offer backup for the primary relationship manager (chart 9 below). However, advisors place much greater importance on the ability of a team to offer a range of services. Roughly half as many clients indicated affiliation with other professionals was important to them. Since so many firms market themselves as a one-stop shop, there appears to be a need to focus more on explaining how this approach benefits the client. For example, providing specific examples of how coordination among tax and investment experts improves after-tax returns or reduces estate fees. Given the importance of framing the firm's service model in terms that are compelling to the client, this topic should be a high priority for future study.

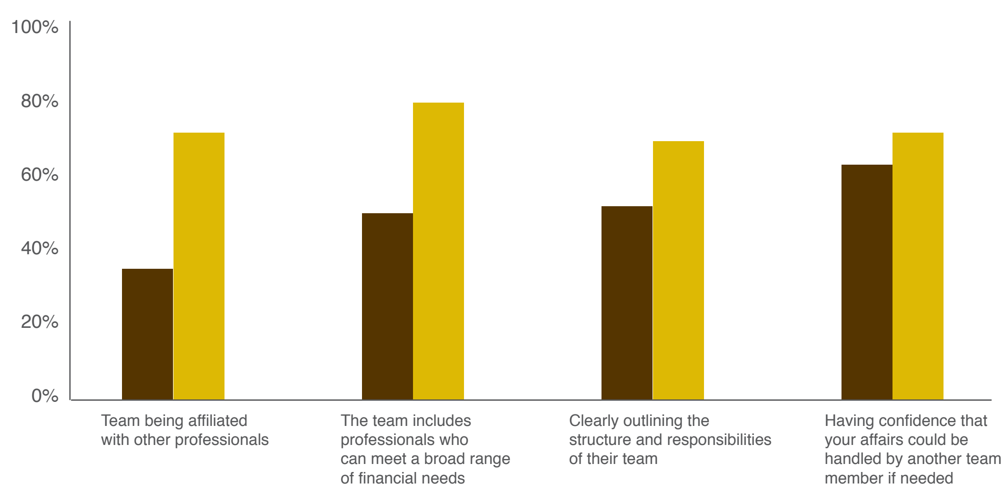
It is also worth noting that clients were more likely than advisors to report that the reputation of the firm was an important factor in advisor selection (chart 5). There could be lessons here for firms to instill processes and consistency in how their advisors run their practices to ensure company branding promises are lived up to. This could also have implications for situations where advisors switch firms. It could mean that firms who lose advisors to competitors should be well positioned to retain clients. However, further study would be needed to explore whether the role confidence in the firm plays in the client acquisition process extends to client retention.

The value of advisor, team and professional affiliations should be personalized to client.

Chart 9:
Instilling Confidence the Team Will Provide High Quality Services

Client
Please rate the importance of the following for you to have confidence that the team will provide high quality service

Advisor
How often do you do the following to increase the prospect's confidence that your team will provide high quality service?



03

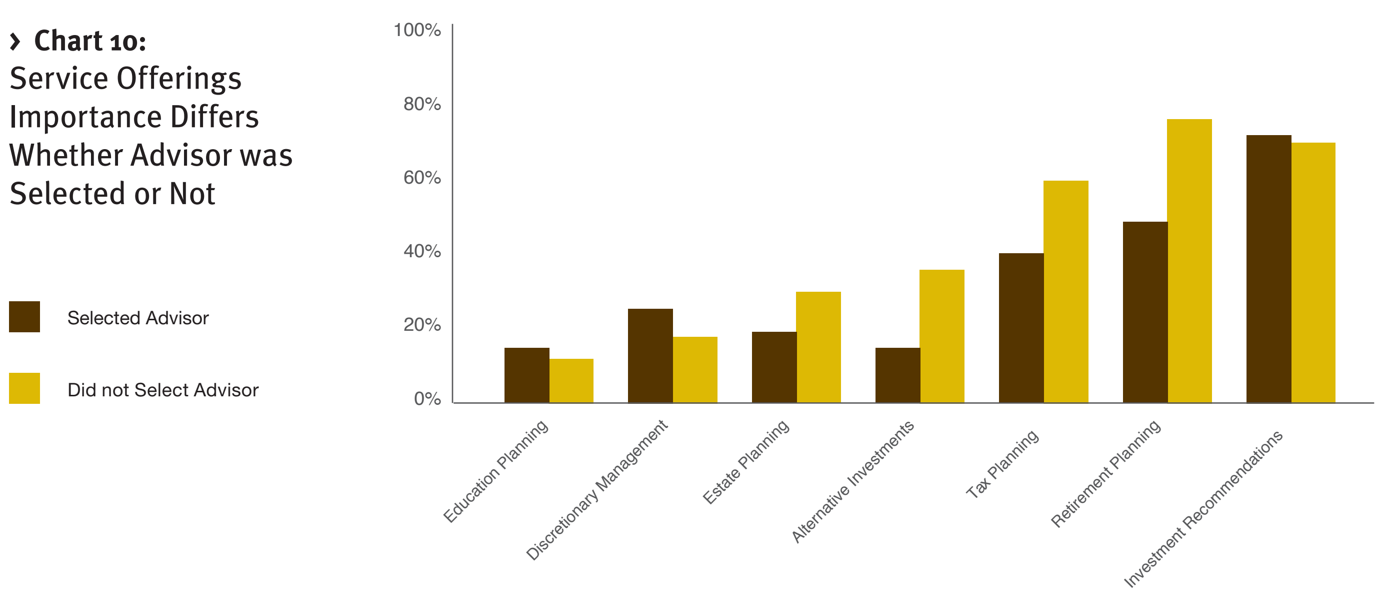
Clients who didn't choose an advisor report different expectations than those who did

Because so many advisors position themselves as a one-stop shop, we asked about the importance of breadth of services to see how this resonated with client. It proved to be the second-largest gap between client and advisor priorities identified in the survey. While 70% of advisors report that breadth of services is an important part of what they offer, this positioning only appears to resonate with half of clients (chart 5). The drilldown question explored the definition of service breadth by examining client and advisor perceptions of the relative importance of some common service elements. We found that providing investment recommendations takes precedence with clients, with retirement and tax planning ranking a distant second and third priorities.

The picture becomes much more interesting when we compare the responses of clients who chose an advisor during the past five years to those who did not (chart 10 below). The research indicates clients who searched for, but did not match up with an advisor sought retirement planning, tax planning, estate planning and alternative investments at a meaningfully higher rate than clients who chose advisors. This is curious because while virtually all advisors claim to provide some form of tax, estate and retirement planning, the message doesn't appear to be getting through to prospects. Future research could explore the root causes of this disconnect and provide recommendations on sales tools firms can implement that might communicate their breadth of services more effectively.

Advisors are missing business opportunities from not offering key services – retirement, tax, estate planning and alternative investments

› Chart 10:
Service Offerings Importance Differs Whether Advisor was Selected or Not



04 Areas for Future Research

While our research provided several actionable takeaways for leaders of wealth management firms, it also introduced some new questions. The following are some areas that we believe merit further study:

1. **Drilling down into the efficacy of various networking and personal branding strategies available to advisors.** Which networking strategies are most effective and why (networking through church, school, professional groups and other affinity groups)? What are the key components of an effective personal branding strategy (television/radio/newspaper/website interviews, development of white papers, writing a blog)? What role should social media play?

2. **Understanding what attributes of the client service and investment team are important to client.** What qualities does the team need to demonstrate, individually or in aggregate, to inspire the client's confidence? Does it make enough difference for a client to know there is a team or do they need regular interaction with team members?

3. **Exploring whether "confidence in the firm" plays a role in client retention as it does in client acquisition.** What can/should firms do to maintain "stickiness" of client assets during a variety of market and company specific conditions? Does the firm's reputation play a different role for private boutique advisors vs. large public companies?

4. **Defining an approach to presenting investment performance that inspires client confidence.** What would a meaningful, cost-effective performance presentation include? Are backward-looking model portfolios useful? How should different risk profiles be handled?

5. **Exploring whether clients inherited through estate transitions place a smaller proportion of their assets with that advisor or are as loyal as those sourced through other channels.** Should special emphasis be placed on developing trust with this group?

05 Conclusion

The North American wealth management industry has become increasingly competitive, particularly since the global financial crisis.

Clients are more circumspect about advisor capabilities and motivations. Trust has to be earned, rather than clients assuming it is there to be lost. Clients are also paying closer attention to the value received for fees they incur. New business models, a movement toward passive investing and improved online investment and financial planning information all threaten the way traditional wealth management businesses operate. Our research points to five key things firms should prioritize to win in this challenging environment:

1. **Listen. It's not about the advisor, it's about the client.** Capabilities are irrelevant unless they are related directly to a need that has been clearly articulated by the client. Develop and master questioning strategies and listening skills aimed at understanding and creating an emotional connection. Write questions in advance and practice paraphrasing, validating, appreciative inquiry and other active listening skills with clients.

2. **Substance is more important than form. Focus on the concrete value of the service.** Personal relationships are earned over time by delivering results that are important to the client. Go into detail on what tax-sensitive investment management means (e.g., .25%/year improved after tax returns). Keep an on-going log of results to show clients as the relationship develops (investment returns compared to benchmarks, tax savings, total fees, referral to mortgage broker, etc.)

3. **Tackle the fee structure openly and early with prospects.** Be transparent and specific about how you're paid and how this aligns with the value received by the client. Firms must ensure incentives are aligned with client results. Probably more than any other business, the private client relationship is centered around trust. Transparency around all sources of fees (asset management fees, underlying manager fees, redemption fees, incentive fees) will help solidify that trust.

4. **Don't waste resources on direct marketing** (e.g., blind e-mails, cold calls, flyers, brochures) and informational events. The best way to grow your business is to provide exceptional service to existing clients and be active in the community. Collect the appropriate data to ensure you are getting a return on your investment – primarily time – for business development efforts. If you spend ten hours a month on a non-profit Board, is the exposure paying back with referrals and new clients in addition to the psychic value of the work?

5. **Continually ask clients what products and services they are interested in and figure out a way to offer them, directly or through collaboration and partnership.** Being in the dark about what clients are looking for is an invitation for other advisors to convert them. Periodic on-line survey tools and questionnaires at quarterly or annual reviews can help with this process. Assign and make accountable a highly skilled team member to collect data, develop client recommendations and create new solutions-focused services specific to client needs.

06 Appendix

Emotional Intelligence: A critical ingredient for sustained business success.

Revenue growth, productivity and employee engagement are all strongly correlated with the EI of both leaders and team members. We believe the ability of advisors and other members of the client team to exhibit strong EI has the potential to be a differentiator in wealth management firms, and play a key role in their long-term growth and success.

What is emotional intelligence?

Daniel Goleman coined the phrase in his 1997 book *Emotional Intelligence* (Bantam Books). He describes it as "the capacity for recognizing our own feelings and those of others, for motivating ourselves, and for managing emotions well in ourselves and in our relationships."

How does emotional intelligence manifest itself?

Most of us know people we consider to have very high intelligence. It is exhibited by a range and depth of knowledge and has been measured for some time by standardized IQ tests. EI, however, is not as easily recognized and measured. People with high levels of EI have a set of competencies that allowing them to recognize their own behaviors, moods and shortcomings and manage them according to the situation. The basic competencies defining EI are as follows:

1. **Self-Awareness**
   Knowledge of one's strengths and weaknesses

2. **Self-Regulation**
   The ability to control one's impulses

3. **Motivation**
   Passion for achievement

4. **Empathy**
   The ability to take others' feelings into account

5. **Social Skill**
   An ability to build rapport and influence others.

A growing body of research is validating the importance of EI

There have been numerous studies on the impact of EI among leaders and client service persons. The follow are some highlight:[2] :

1. Financial advisors at American Express whose managers completed the Emotional Competence training program were compared to an equal number whose managers had not. During the ensuing year, the advisors of trained managers grew their businesses by 18.1% vs. 16.2% for those whose managers were untrained.

2. For 515 senior executives analyzed by the search firm Egon Zehnder International, those who were primarily strong in emotional intelligence were more likely to succeed than those who were strongest in either relevant previous experience or IQ. In other words, emotional intelligence was a better predictor of success than either relevant previous experience or high IQ.

3. Research by the Center for Creative Leadership has found that the primary causes of derailment in executives involve deficits in emotional competence. The three primary areas of weakness are: difficulty in handling change, not being able to work well in a team, and poor interpersonal relations.

4. Research shows that workers hired with an improved selection method (i.e., using emotional intelligence) will have an average 9% higher productivity.

5. Daniel Goleman's analysis of 181 jobs in 121 organizations found that emotional competencies were the best differentiators between star performers and typical performers.

06

Why does it matter to your business?

The examples below will shine some light on how EI deliver result in the wealth management business.

Collaboration within the advisory team.
A private banking team was preparing for a large prospect meeting. The Private Client Advisor (PCA), acting as team leader, noticed the investment manager (IM) was not focused for the meeting. She acknowledged to herself her own disappointment in the investment manager and inquired non-judgmentally about the apparent lack of focus. Due to high trust on the team, the IM was able to divulge a significant health scare with his child. Led by the PCA, the team rallied around the IM, adjusted the roles of other members and created an effective plan to modify the presentation to the prospect. This adaptation helped secure the business and strengthen the team. This is EI at its best.

Building trust between advisor and prospect.
An elderly prospect was meeting with an advisor for an exploratory meeting. During the initial probing process, the prospect aggressively derided the financial advice business as being full of un-trustworthy people. Instead of becoming defensive and agitated, the advisor chose to explore these comments with curiosity. He learned that the prospect recently had a bad experience with a pushy and arrogant advisor. Sensing the prospect's fearful emotional state, the advisor turned his focus to understanding and developing trust with the prospect. He persisted in this approach, taking the time to have two additional meetings with the prospect so they could develop trust. Ultimately, the advisor suggested the client move his assets over in stages, acknowledging the importance of establishing credibility. The client agreed with this approach and EI made the difference.

The good news is EI can be developed to a greater degree than IQ. However, the EI competency learning process is very different than rational brain learning. It takes extensive practice, feedback from colleagues and personal enthusiasm for making the change.

How can advisors, private client teams and leadership help move organizations to the next level?

Emotional intelligence can be a meaningful competitive advantage in the wealth management industry. In order to achieve these benefits, advisors, private client teams and the leaders in wealth management organizations need to ask themselves several key questions:

1. How do we know if we have the right team members, level of team engagement and flow and quality of communication characterized by high EI teams?

2. Is constant feedback among team members, both client facing and support staff, an engrained part of the company's culture? Is the feedback respectful, useful, actionable and given in a way that can be "heard" by the receivers?

3. What EI best practices should we commit to that would provide the highest leverage to reaching desired results (financial and other)? How do we make the determination of which practices to incorporate into our business?

The importance of the last point cannot be overstated. Without a mutual accountability, communicated in a trusting and respectful way, the success of the team will be diminished.

We believe the EI research and discussion above directly relates to the success of advisor relationships with clients and with his or her business. Most advisory service models today engage a team around the client relationship. As a result, there is great importance to developing an emotionally intelligent team to work with the client and build the business.

[2] Consortium for Research on Emotional Intelligence in Organizations (www.eiconsortium.org)

07 About the Authors

Upside Consulting Group Inc.

Busy executives face a persistent challenge - they need deploy 110% of their resources on execution, and have nothing left to plan for the future. Upside Consulting Group was founded in 2006 with a vision of helping leaders who refuse to neglect what's necessary just because their resources are consumed with what's urgent.

Addressing strategic challenges like growing share-of-wallet, neutralizing competitive threats and institutionalizing key strengths requires focused research, insight and analytics. Upside curates these information sources to make sense of complex issues, helping executives understand where they are, where they need to be and how to get there.

To learn more please visit
www.upsideconsulting.com

Upside consulting group inc.

Atherton Consulting Group, LLC

After culture, the important decisions a company makes revolve around creating a compelling vision, developing key strategies to reach that vision and executing the right tactics. In order to accomplish this, executives and teams need to be effective and efficient decision-makers and agile and adaptable in today's world.

Atherton Consulting Group, LLC was formed to address the vision setting, strategy development and tactical execution challenges facing investment and wealth management firms and the entrepreneurial ventures seeking to provide innovative solutions to their clients. Our approach comes from several decades of experience in the investment industry combined with current and time-tested research.

To learn more please visit
www.athertonconsultinggroup.com

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