DAY OF CPD: KEY TAKEAWAYS

04 March 2025

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Introduction:
Elevating Financial Advice Through Meaningful Engagement

The financial planning profession is at a turning point. Clients today **expect more than reports and projections**. They want an experience that is **engaging**, **collaborative**, and **personally valuable**. The Day of CPD on 4 March 2025 was dedicated to exploring how financial advisers can **bridge the engagement gap** and position themselves for success in a rapidly changing landscape.

This eBook captures the **most important insights** from the event, covering **engagement strategies**, **investment best practices**, **digital marketing trends**, **data-driven financial planning**, **financially sustainable practices**, and **lead generation approaches.**

Each section offers practical takeaways that financial planners and advisers can apply to enhance their client relationships, strengthen their business models, and **future-proof their practices.**

As you go through this eBook, consider how these strategies apply to your practice. Which areas need improvement? Where can you adopt a more engaging and proactive approach? The insights within these pages are meant to be actionable—helping you **refine your approach to financial advice** and **better serve your clients.**

You can watch the recordings of each of the sessions on our website.

The Future of Advice Engagement: Moving Beyond Traditional Financial Planning

Presented by Bennie Gouws

asset+map

Financial planning has come a long way. Yet, according to research from the Financial Planning Association (FPA), clients are **perceiving less value** from financial advice today than they did in 2006. This is a startling reality, considering how much the profession has evolved.

A major study conducted by the FPA in 2022 sought to measure how financial planning has progressed. While advisers have improved cash flow modelling, investment strategies, and retirement projections, **clients don't seem to recognise this added value.** In fact, the study found that **many clients believe their financial plans are not tailored to their needs.**

Why is this happening? And more importantly, what can we do about it?

Some key findings:

- **50% of clients** felt that **recommendations were not based on their personal needs** and **priorities.**
- **More than half** said their **adviser did not communicate the importance of a holistic financial plan.**
- **61% felt** that **advisers did not check in with them regularly.**

These are fundamental aspects of financial planning, yet clients aren't feeling the impact. So, where's the disconnect?

The Shift: From Transactional to Proactive Engagement

It's not that financial planners aren't adding value—it's that clients aren't seeing it. The **traditional approach**, where planners present reports and updates on investment portfolios, **is no longer enough.** Clients need a different experience, one that is engaging, collaborative, and **clearly demonstrates value.**

What Does Proactive Advice Engagement Look Like?

- **Less** reporting, **more** collaboration.
- Instead of simply presenting a financial plan, **involve the client in the process.** Move from presenting to planning together.
- **Simplify** complex information.
- A 30-page financial plan may be comprehensive, but does the client truly understand it? Instead, distil key takeaways into a **simple visual format** that clearly **illustrates what matters most.**
- **Focus on conversations**, not just compliance.
- Many **meetings focus too heavily on compliance and documentation.** While essential, these should not overshadow meaningful discussions about the client's life, priorities, and goals.
- Make financial plans **more personal.**
- **Hyper-personalisation is key.** Instead of presenting generic reports, tailor the discussion to what truly matters to the client—whether it's their business, family, or lifestyle aspirations.
- Guide clients with a **structured framework.**
- Using a framework like the Three E's—Explore, Educate, Elevate—helps ensure every client conversation is valuable. This means:
  - **Exploring** their current situation and concerns
  - **Educating** them on key financial concepts
  - **Elevating** the discussion to actionable next steps

The Scorecard for Engagement

How do you know if your approach is engaging? Here's a simple checklist:

- Is the client leaning in? **Are they engaged** and involved in the conversation?
- Are they contributing? **Are they asking questions** and sharing their thoughts?

- Does the meeting **follow a structured process?** Is it clear and focused?
- Are you **covering a broad range of topics?** Are discussions centred around their whole financial life, not just investments?
- Does the conversation deepen over time? **Are you building on previous discussions** rather than staying at a surface level?
- Is it **highly personalised?** Does it feel relevant and specific to them?

If the answer to most of these is ‘no’, then there’s work to be done.

The Bottom Line: Show, Don’t Just Tell

The financial planning **profession is evolving**, and so must the way we engage with clients. It’s not about adding more value—it’s about **showing that value** in a way that clients **understand and appreciate.**

By shifting from a transactional, product-focused approach to a proactive, client-led experience, advisers can **bridge the engagement gap** and build stronger, longer-lasting relationships.

What do you think?

How are you engaging with clients differently today?

The Power of Strategic Asset Allocation: Building Wealth with Discipline

Presented by Bernisha Lala

OLDMUTUAL
WEALTH

When it comes to investing, **success isn't about predicting** short-term market movements. It's about having a **structured, data-driven strategy** that stands the test of time. This is where strategic asset allocation plays a pivotal role, **shaping long-term investment outcomes** and helping investors navigate uncertainty with confidence.

Why Asset Allocation Matters

Investment returns don't just happen by chance. Research shows that 90% of the variation in portfolio's performance is **driven by asset allocation decisions** rather than stock-picking or market timing. In other words, **how you distribute your investments** across different asset classes is far more important than trying to outguess the market.

As legendary investor Ray Dalio puts it, **"You should have a strategic asset allocation mix that assumes you don't know what the future holds."** This mindset underpins the importance of a disciplined investment approach rather than speculative bets.

Diversification: The Only Free Lunch in Investing

Nobel Prize-winning economist Harry Markowitz famously said, **"Diversification is the only free lunch in investing."** But diversification isn't just about holding multiple stocks. It happens at three levels:

- **Capital Allocation:** Balancing risk-free assets (such as bonds and cash) with growth assets (like equities and property) to achieve a steady risk-return trade-off.

- **Asset Allocation:** Spreading investments across multiple asset classes—equities, bonds, property, and even alternative assets like commodities.

- **Security Selection:** By using index-based building blocks, investors gain cost-effective exposure to multiple asset classes, reducing risk while maintaining strong growth potential.

The Case for Staying Invested

One of the biggest mistakes investors make is trying to time the market. A study tracking market returns from 2003 to 2022 found that:

- Investors who stayed **fully invested** earned an **annual return of 9.8%.**
- **Missing just the 10 best days** in the market **dropped that return to 5.6%.**
- **Missing more top-performing days** further **reduced returns dramatically.**

The lesson? The best market days often follow the worst ones. Selling during downturns often means missing out on the strongest rebounds. As Peter Lynch wisely said, "Far more money has been lost by investors preparing for corrections than in the corrections themselves."

Why Costs Matter More Than You Think

Investment fees may seem small, but they have a significant impact over time. Consider this:

- A portfolio with a **0.5% annual fee grows to R2.5 million over 20 years.**
- The **same portfolio** with a **2% annual fee grows to just R1.8 million—a 26% loss simply due to higher costs.**

Low-cost, rules-based investment strategies like index funds ensure that more of your money stays invested, compounding wealth over the long run.

Building a Balanced and Resilient Portfolio

A well-constructed balanced fund can achieve equity-like returns with lower volatility. Historical data from 1988 onwards shows that diversified balanced funds have delivered strong returns while maintaining a smoother, more predictable investment journey.

The key factors include:

- A robust strategic asset allocation framework that **prioritises long-term growth over short-term speculation.**
- **Systematic investment processes** based on quantitative techniques and historical market data.
- A focus on **risk-adjusted returns**, aiming to **minimise drawdowns** while **maximising long-term performance.**

Final Thoughts: Playing the Long Game

Markets go through cycles, but a disciplined, rules-based asset allocation approach **provides a reliable way** to manage volatility, protect against inflation, and grow wealth over time.

Key lessons to remember:

- **Market timing is difficult**—staying invested is often the best strategy.
- **Diversification is key** in managing risk and ensuring long-term returns.
- **Lower costs lead to better outcomes**—fees compound just like returns.
- **A long-term view wins**—investment success is about patience and discipline.

Investing is a **journey**, not a sprint. By adopting a strategic, low-cost, and diversified approach, investors can **build resilience** and position themselves for **long-term financial success.**

The Digital-Savvy Adviser: Social Media Trends for 2025

Presented by Rizanne Oosthuisen

The digital world is shifting **fast**, and for financial advisers, **staying up to date** with social media trends is **more than a marketing tactic**—it's a necessity.

So, what do financial advisers need to know about digital trends in 2025, and how can you use them to **strengthen your online presence?**

South Africa's Digital Trends: The Key Takeaways

Each year, new digital statistics provide insights into how people interact online. **Understanding these patterns** helps financial advisers **meet their audience** where they are. Here are some key trends shaping the landscape in 2025:

- South Africans **spend the most time online in the World!**: For the fourth year in a row, South Africa ranks no1 globally in terms of time spent online—just **over 9.5 hours per day.** That's significantly above the global average of 6.5 hours.

- **Mobile Dominates:** With 98.5% of South African internet users accessing the web via mobile devices, advisers must ensure that their **content is mobile-friendly**, from website layouts to social media posts.

- **WhatsApp Is King:** It remains South Africa's most used and liked platform, with 94% penetration rate and a whopping 24 hours per month spent using WhatsApp. If you're not leveraging WhatsApp in your business, **you're missing a key communication channel.**

- **Short-Form Video Is Still Growing:** Platforms like TikTok continue to gain traction, with TikTok even surpassing Instagram in South Africa's rankings. Advisers who can effectively use video to **educate and connect** with their audience **will stand out.**

- **Social Media for Business Is Normal:** Over 52% of South Africans use social media for work-related activities, making both WhatsApp and social media essential tools for engaging clients and prospects.

With these insights, the question becomes: How can financial advisers **make the most** of these trends **without spending endless hours creating content?**

The Power of Cornerstone Content

Creating content can feel **overwhelming,** but cornerstone content **simplifies** the process. **The idea is simple:** Use the Small / Medium / Large principle and create **one high-value piece** of content and **repurpose it** across **multiple platforms.**

Here's how financial advisers can implement this approach effectively:

Step 1: Start With a Strong Foundation (Large Content)

Your cornerstone content should be a **detailed, valuable piece** that showcases your expertise. This could be:

- A **blog post** or LinkedIn article
- A **video** discussing key insights (e.g., Budget Speech takeaways)
- A **podcast** episode or **webinar**

For example, if you write an in-depth blog post about how the Budget Speech affects investments, this serves as your main content piece.

Step 2: Repurpose It Into Medium-Sized Content

Break your long-form content into **smaller, bite-sized pieces** that can be shared across social media. This could include:

- LinkedIn posts **summarising key insights.**
- **Short video clips** for Instagram Reels, TikTok, or Facebook.
- **WhatsApp broadcasts** sharing a key takeaway.
- **Infographics** highlighting important stats.

Step 3: Create Quick-Hit Small Content

Finally, create **micro-content** that **maintains engagement** throughout the week. This includes:

- **WhatsApp status** updates or stories on social media platforms with short insights.
- **Use Polls** to encourage interaction (e.g., "Do you think the Budget Speech will impact investments this year?")
- **Add Quotes or key phrases** from your blog shared as text posts.

By structuring your content this way, you **get more mileage** from a single idea rather than constantly scrambling for new content.

Why This Approach Works

- **Saves Time:** Instead of creating separate pieces of content for each platform, you efficiently repurpose existing material.
- **Boosts Visibility:** One strong message shared across multiple formats increases your reach.
- **Drives Consistency:** Your audience sees your expertise reinforced across different channels.
- **Improves Engagement:** Offering content in various formats ensures that people consume it in the way that suits them best.

Where Should Financial Advisers Be Online?

If you're wondering which platforms to prioritise, the data provides clear answers:

✅ **WhatsApp** – A non-negotiable for client communication and content distribution.

✅ **LinkedIn** – This is Essential for professional content and industry positioning.

✅ **A Video Platform** (TikTok, Instagram Reels, or Facebook Videos) – Short-form video is only getting stronger.

✅ **Search** (Google Business Profiles, YouTube) – Many clients use search engines to find financial advice - in fact South Africa ranks amongst the highest in the world in using online search to get things done.

Rather than being everywhere, **focus on one high-engagement platform** (WhatsApp, TikTok, Facebook etc.) and **one professional platform** (LinkedIn) to **balance reach and credibility.**

Final Thoughts: Don't Overcomplicate It

One of the **biggest mistakes financial advisers make** is trying to **do too much, too fast.** You don't need to be on every platform or post constantly.

Instead, follow this simple framework:

- Create **one** valuable piece of content (blog, video, webinar).
- Break it into **multiple smaller posts.**
- Distribute it **strategically** across key platforms.
- **Engage with your audience**—respond to comments, answer questions, and refine based on feedback.

By adopting this cornerstone content strategy, you'll build a **sustainable and effective digital presence**—without the stress.

Harnessing the Power of Data in Your Financial Planning Practice

Presented by Jaweed Allie

INN8 INVESTMENT PLATFORM

Data is at the **core** of how modern financial advisers and planners operate. Yet, many small firms and independent financial advisers **struggle with managing** and **utilising data effectively**. From fragmented sources to time constraints, it can seem like an uphill battle.

But what if data wasn't just a challenge to overcome but a tool to enhance your practice, strengthen client relationships, and improve decision-making?

The Shift Towards Data-Driven Decision-Making

Traditionally, financial planning **relied heavily on personal judgment, expertise, and intuition.** While these qualities remain essential, the rise of AI and data analytics is **reshaping the industry.** Advisers now have access to vast amounts of data, enabling them to:

- Better **understand** client needs and behaviours.
- Make **informed investment** and **financial planning decisions.**
- **Anticipate** market shifts and client life events.
- **Mitigate and manage risk** more effectively.

Financial advisers who embrace a data-driven approach will be better positioned to meet **evolving client expectations** and **stay ahead** in a competitive industry.

The Financial Planning Industry's Data Evolution

Looking back, the way financial advisers handle data has undergone a dramatic transformation:

- **Pre-1980s:** Data was manually recorded in notebooks and filing systems, making analysis and retrieval cumbersome.

- **1980s to 2000s:** The advent of personal computers and software like Excel revolutionised data storage and analysis.

- **2000s to Present:** The digital revolution introduced big data, AI, and cloud computing, enabling real-time data processing and enhanced decision-making.

Today, advisers can **integrate AI-driven insights** into their financial planning processes, leading to **more tailored** and **effective client outcomes.**

The Practical Benefits of Data for Financial Advisers

These are several ways financial advisers can leverage data effectively in their practice:

1. Enhancing Client Understanding

By **analysing structured and unstructured data**, advisers can **gain deeper insights** into their clients' financial behaviours, risk tolerance, and personal aspirations. This allows for a **more holistic approach** to financial planning that goes beyond numbers.

2. Personalising Client Engagement

Clients expect **tailored financial advice** that considers both **hard facts** (income, assets, liabilities) and **soft factors** (personal goals, lifestyle aspirations). Data enables advisers to create bespoke financial plans that align with individual client preferences.

3. Streamlining Operations

Managing multiple data sources manually is **time-consuming.** Using tools like Power BI, Excel macros, and CRMs can **automate data analysis**, freeing up time for advisers to focus on client relationships rather than administrative tasks.

4. Staying Compliant and Secure

With the increasing importance of data privacy and security, strong data governance practices are **essential**. Ensuring proper access controls, client consent, and regulatory compliance can **protect both advisers and their clients.**

Overcoming the Challenges of Data Management

One of the **biggest hurdles** for small and mid-sized financial planning firms is a l**ack of time, resources, or skills** to effectively manage data. There is a massive need for collaboration between financial platforms and advisers to create industry-wide solutions that simplify data integration.

While many platforms offer dashboards and tools to help advisers manage their data, the real challenge lies in consolidating data from multiple providers into a single, accessible view. Until the industry moves towards more unified solutions, advisers must be **proactive in adopting technologies that best suit their practice's needs.**

The Role of AI in the Future of Financial Advice

Artificial intelligence is **not here to replace financial advisers**—it's here to **enhance** their capabilities. From predictive analytics to AI-driven chatbots, automation can assist with data analysis, client communication, and compliance, allowing advisers to focus on high-value client interactions.

"AI is here to support, enable, and enhance the services advisers provide. It's about working together to **improve efficiency and client experience.**"

The Takeaway: Data Is an Asset, Not a Burden

For financial advisers, data is not just a regulatory necessity—it's a **powerful tool** that can drive growth, improve client relationships, and create efficiencies in practice management. The key is to:

- Embrace data-driven tools to **streamline operations.**
- **Personalise client experiences** with meaningful insights.
- **Prioritise data security** and governance to maintain trust and compliance.
- Stay ahead of industry trends by **exploring AI and automation solutions.**

The **future** of financial planning is **data-driven.** The advisers who invest in understanding and utilising data effectively will be the ones who **lead the industry forward.**

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AI & AUTOMATION

A LIVE virtual morning event focused on skills, practical use cases, trusted tools, how to use them, and ethical considerations.

The event will show case how to use AI and what AI to use and what to look out for.

Panel Discussion

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Building a Financially Sustainable Practice: The Shift to Passive Income

Presented by Guy Holwill

FAIRBAIRN CONSULT
WEALTH CREATION AND PROTECTION

Financial advisers and planners often find themselves caught in a cycle of transactional income, focusing on upfront commissions rather than long-term stability. But what if there was a better way—one that ensures financial security, business growth, and a more predictable income?

Why Financial Sustainability Matters

Sustainability in a financial planning practice **doesn't mean making less money.** Quite the opposite—it's about **ensuring consistent income** over the long term. Financial planners, like any other professionals (lawyers, doctors, accountants), should earn good money for the value they provide.

However, many advisers operate in a way that leaves them financially vulnerable, living from one commission cycle to the next.

A sustainable practice is one where:

- Income consistently exceeds expenses.
- Assets outweigh liabilities.
- The adviser is **not forced to sacrifice personal income** when revenue fluctuates.

For many advisers, the reality is an **unpredictable** income that makes long-term financial planning challenging. This unpredictability often stems from an **over-reliance** on upfront commissions rather than passive income streams.

The Power of Passive Income

The shift to passive income isn't just theoretical—it's happening globally.

- Microsoft transitioned from selling Office software as a one-time purchase to a subscription-based Office 365 model, **creating a consistent revenue stream.**

- Apple moved from one-time iTunes purchases to a monthly Apple Music subscription, generating **continuous income.**

These shifts have transformed businesses worth trillions, and financial planning practices can adopt a similar model. The key takeaway? **Moving from once-off revenue** to **ongoing passive income** creates **financial stability** and long-term business growth.

The Data Speaks for Itself

Fairbairn Consult's own advisers, reveal a clear trend:

- **83% of advisers** earning **over R1 million annually** have **more than 50%** of their income from **passive sources.**

- **50%** of them have **over 80%** of their income as **passive revenue.**

- Across the board, **78%** of **all high-income advisers' earnings** come from **passive income.**

The conclusion? The highest-earning advisers aren't making the most money through one-time commissions—they're thriving because they've built sustainable, recurring revenue streams.

Making the Shift: How to Transition to Passive Income

Moving away from upfront commissions to passive income requires a deliberate strategy. Here are some practical ways to transition:

- **Reduce Upfront Commissions:**
  - Shift from large upfront commissions to as-and-when commission structures.
  - Choose lower upfront fees in favour of ongoing service fees.

- **Diversify Revenue Streams:**
  - Expand income sources beyond just one product line.
  - Offer advisory services, tax planning, or other fee-based services that generate recurring income.

- **Adopt Subscription-Based Fees:**
  - Instead of charging a once-off financial planning fee, implement a monthly retainer model.
  - This creates steady, predictable income and strengthens client relationships.

- **Build a Long-Term Client Base:**
    - Focus on holistic financial planning rather than once-off transactions.
    - A strong client base results in multiple sales over multiple years rather than one sale per client.

- **Be Intentional About Change:**
    - Use a structured approach to transitioning. For example:

        - Implement a “one-in-three” model, where for every three policies sold, one is structured for passive income.
        - Set income targets and, once met, allocate additional sales towards passive revenue streams.
        - Game the system by understanding that As & When pays more commission for policies that lapse early or never.
        - Once you have de-risked your revenue by using As & When commission, you can focus on volume to build passive income quicker without the threat of clawbacks.

The Long-Term Benefits of Passive Income

Shifting to passive income isn't just about financial security—it fundamentally changes how an adviser operates.

- **Greater Stability:** No more stress over month-end commission cycles.

- **More Time for Clients:** With predictable income, advisers can focus on relationship-building rather than chasing sales.

- **Business Growth:** A stable income makes hiring and expanding the practice more viable.

- **Higher Business Valuation:** Practices with strong passive income streams are worth significantly more than those relying on upfront commissions.

Advisers who successfully transition to a passive income model **experience not just financial success** but a **completely different mindset.** They move from sales-driven urgency to true client-centred planning, where their business thrives without the pressure of constant transactions.

Final Thought: Be Deliberate About Your Strategy

Building a financially sustainable practice **doesn’t happen overnight.** It requires a **mindset shift,** a **commitment** to long-term stability, and a **willingness to adjust** how income is earned. But the results speak for themselves—the highest-earning, most stable advisers are those who have prioritised passive income.

So, the question is: **What steps are you taking to move towards financial sustainability?**

Lead Generation for Financial Advisers: From Hunting to Attraction

Francois du Toit

commspace PROPULSION

The financial advice industry has undergone a **significant transformation** in recent years. The strategies that once worked for generating leads are **no longer as effective.** Cold calling, while still a method, is **not as powerful as it once was.** Instead, we must shift our focus towards attracting the right clients rather than hunting them.

The Purpose of Lead Generation

Lead generation is **about more than just getting new clients**—it's about **attracting** the **right** clients. In the early days of a business, the priority is often finding anyone who can pay. But as a practice evolves, it becomes evident that working with just anyone can be **draining and unfulfilling.** Instead, the goal should be to attract clients:

- Who **aligns** with the **values** of your practice.
- Who **sees the value** in your **advice.**
- Who are **enjoyable** to work with.
- Who can **make decisions and stick** to them.

The Changing Landscape of Lead Generation

The environment has evolved, making traditional lead generation methods less effective. Several key factors have contributed to this shift:

- **Technological advancements:** New tools and platforms have changed how clients search for and engage with financial advisers.
- **Changes in consumer behaviour:** Clients now conduct research online, follow advisers on social media, and consume content before making decisions.
- **Regulatory developments:** Compliance and documentation requirements are increasing, affecting how advisers interact with potential clients.

- **The rise of digital presence:** A strong online presence is essential. Clients want to know who you are before engaging with you.
- **Value-based services:** Clients expect more than just products. They want guidance, expertise, and long-term support.

Who Do You Want to Attract?

To build a sustainable practice, it's crucial to identify the **right clients.** This involves considering:

- **What do they do? :** Job roles, income levels, and financial needs.
- **Who they are:** Personality, decision-making ability, and whether they align with your values.
- **Do they see your value?** If a potential client doesn't see why they need you, don't waste time trying to convince them. Focus on those who appreciate your expertise.

One-to-One Lead Generation Strategies

For many, one-to-one strategies remain a key part of lead generation. These include:

1. Cold Calling

While cold calling still exists, it is **far more difficult** than before. The volume of calls people receive daily has made this method less effective. However, if you need leads immediately and have no other options, it can still work. The key is:

- Making calls **sound conversational** rather than sales-driven.
- **Being persistent**—research shows that the fifth call is often when someone says yes.
- **Understanding objections** and handling them effectively.

2. Networking

Building relationships is one of the most powerful ways to generate leads. However, true networking isn't just about having contacts—it's about **forming genuine relationships.** This involves:

- Attending events where your **ideal clients** are.
- Engaging in **conversations** and **showing interest** in others.
- **Following up** and **maintaining long-term connections.**

3. Professional Referrals

Accountants, lawyers, and other professionals often **share the same target market.** But too often, referral agreements fail because there **isn't enough trust.** To build an effective referral relationship:

- Spend at least **six months** building trust **before expecting referrals**.
- **Meet regularly** and **discuss** how you can add value to each other's clients.
- **Ensure alignment** in values and approach to client service.

One-to-Many Lead Generation Strategies

One-to-many strategies are my preferred approach because they allow advisers to build credibility and reach a wider audience. Some of the most effective strategies include:

1. Webinars

Webinars remain **underutilised** in financial advice. A well-structured webinar can:

- Position you as an **expert.**
- Provide **valuable insights** to potential clients.
- **Generate leads** without one-to-one outreach.

Short webinars (15–20 minutes) with Q&A sessions can be **particularly effective** in engaging potential clients.

2. Podcasts

Podcasts are a **long-term strategy** that can build deep relationships with listeners over time. A well-produced podcast can:

- Establish **authority** in the industry.
- **Create opportunities** for collaboration.
- **Attract an engaged audience** that trusts your insights.

Being a guest on other podcasts is another excellent way to gain visibility.

3. Client Events

Hosting events for existing clients not only strengthens relationships but can also generate new business through advocacy. However, it's essential that appreciation events aren't sales-driven—their purpose should be to genuinely thank clients.

4. Educational Workshops

Workshops allow advisers to educate clients and prospects while demonstrating expertise. These can be:

- Online or in-person depending on your audience.
- Focused on practical advice that helps clients solve problems.
- A stepping stone to deeper engagement with your firm.

The Power of Advocacy

Referrals are valuable, but **advocacy is even better**. An advocate:

- Talks about you without being asked.
- Brings in clients similar to themselves.
- Shares personal stories about how you helped them.

Encouraging advocacy can be as simple as asking satisfied clients to share their experiences and **showing appreciation when they do.**

The Role of Content in Lead Generation

Every piece of content you create is a **digital asset** that continues working for you long after publication. This includes:

- Blog posts
- E-books
- Videos
- Guides
- Social media posts

The **more content** you create, the **more opportunities** you have to attract the right clients.

Boosting Your Visibility and Credibility

If you want to stand out, focus on:

- **Speaking at events:** Establishes authority and expands your network.
- **Getting featured on radio or podcasts:** Reaches a broad audience.
- **Being consistent:** Regular content builds trust over time.
- **Following up:** Engaging with those who show interest.

Choosing the Right Strategies for You

Not all strategies are suited to everyone. Established practices may focus on educational content, events, and advocacy, while newer advisers might need to prioritise cold calling, networking, and targeted events.

Whatever strategy you choose, remember: Lead generation today is about **attraction, not hunting.**

Clients will find you when you **consistently provide value**, show up in the right places, and **build genuine relationships.**

Conclusion:
Turning Insights into Action

The future of financial planning isn't just about numbers and projections; it's about **how well advisers connect with clients** and demonstrate the value of their advice. The insights shared in this eBook highlight a clear theme: engagement, personalisation, and proactive communication are the keys to success.

From redefining advice engagement to leveraging digital trends and building sustainable income streams, financial planners must **adapt** to the **evolving needs of their clients.** The strategies outlined here are not just theoretical—they are **proven methods** that can help advisers build stronger relationships, create sustainable revenue, and elevate their client experience.

As you close this eBook, ask yourself:

- What **changes** will I implement in my practice?
- How can I **improve** client engagement and communication?
- What **steps** will I take to future-proof my business?

Financial planning is about **more than financial security**. It's about trust, guidance, and long-term relationships. By taking action on these insights, you can **enhance your value proposition** and set your practice apart in an increasingly competitive landscape.

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Stay Curious & Raise The Bar

DAY OF CPD: KEY TAKEAWAYS

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