

MARKETING ROI ASSESSMENT

Referral Engine Running on Trust Alone — No Measurement, No Reinforcement, No Safety Net

**3.2****Needs Attention**

Overall Score

Instinct-driven, relationship-dependent, operationally fragile

TOP STRENGTHS

- A functional, lightweight attribution system exists at the point of conversion: referral source is logged in Redtail and DocuSign marks the close — more than many solo operators have.
- Rory has accurate self-awareness about the operational constraints and their downstream effects on client experience and referral willingness — this diagnostic clarity is the starting point for improvement.
- The referral model, while unmeasured, is clearly producing clients — 60 existing relationships represent a real, cultivated asset that generates organic growth without paid advertising.

TOP RISKS

- Single-channel concentration: 100% of new clients come from referrals with no secondary acquisition channel, no nurture mechanism, and no way to accelerate or supplement referral volume.
- Operational capacity is the ceiling on growth: manual onboarding processes mean that growth creates service degradation, which directly suppresses future referral generation — a self-limiting cycle.
- Unknown referral conversion rate: Rory cannot see the prospects who were recommended but never called, meaning the true size of the opportunity gap — and what messaging or digital content would close it — is invisible.

Assessment confidence is medium-high on the operational and attribution dimensions, where Rory provided specific details (45-minute manual entry, Redtail logging, DocuSign conversion, skipped first-statement calls). Confidence is medium on messaging and digital presence — Rory confirmed these are generic but did not describe specific content in detail. Confidence is lower on budget allocation, as no spend data was volunteered. The absence of a marketing budget makes the financial ROI dimension structurally underdeveloped rather than simply underperforming.

Executive Summary

Rory's entire growth model depends on a single channel — word-of-mouth referrals from 60 clients — with no documented process, no tracking of conversion from recommendation to call, and no systematic reinforcement of the behaviors that generate referrals. This is a high-concentration risk: one disruption to service quality directly collapses the only acquisition engine.

The operational bottleneck is not marketing spend — it is manual processing capacity. At 45 minutes of manual data entry per household plus Schwab transfer time, Rory acknowledges that even three new

clients simultaneously would require working longer hours, and that under this pressure, proactive client communication gets skipped entirely. The very behaviors that earn referrals are the first casualties of growth.

There is a documented feedback loop working against compounding growth: onboarding strain 'skipped first-statement review calls' client-initiated confusion calls 'reduced referral willingness. Rory explicitly stated 'they might wait until things settle down before telling anyone else about me,' which means each new client acquired through strain may suppress the next 1-2 referrals.

The digital presence – website with generic financial advisor messaging and a LinkedIn profile showing only work history – functions purely as a passive verification layer. It is not converting independent curiosity into contact. With no targeted message, no social proof, and no differentiated story, referred prospects who feel uncertain about reaching out have no digital content to tip them over the threshold.

Attribution exists in its most basic form (referral source logged in Redtail, DocuSign as conversion marker) but no measurement exists upstream – the number of people recommended who never call is entirely unknown. Without this data, Rory cannot calculate true referral conversion rate, identify which client relationships generate the most referrals, or understand what messaging would reduce the drop-off between recommendation and first contact.

Jobs to Be Done

FUNCTIONAL JOB

Convert a finite pool of satisfied clients into a steady, measurable flow of qualified new prospects – and convert those prospects into signed clients without degrading the service experience that generates the next wave of referrals.

EMOTIONAL JOB

Make referred prospects feel confident enough to take the first step – so that the trust a client has placed in Rory transfers cleanly to someone who has never met them.

OPERATIONAL JOB

Generate growth in a way that does not consume the operational capacity required to maintain the client experience that is the actual source of all growth.

Dimension Scores



Deep Dive

Marketing Activity Awareness HIGH 2/10

SUB-CRITERIA

Can list current marketing activities with defined frequency	<div style="width: 100%; height: 10px; background-color: #d9ead3;"></div>	0/2
Each activity has a stated purpose and intentional design	<div style="width: 100%; height: 10px; background-color: #d9ead3;"></div>	0/2
Ownership of each activity is clear	<div style="width: 100%; height: 10px; background-color: #d9ead3;"></div>	0/2
Underperforming activities have been identified and stopped or improved	<div style="width: 100%; height: 10px; background-color: #d9ead3;"></div>	0/2
New activities are added based on goals, not impulse	<div style="width: 10%; height: 10px; background-color: #d9ead3;"></div> <div style="width: 90%; height: 10px; background-color: #f4cccc;"></div>	1/2

This dimension barely accomplishes the functional job. Rory cannot list intentional marketing activities because almost none exist – the only ‘activity’ is passive client servicing, and there is no calendar, plan, or structure behind it.

QUOTE

“I don't really have a formal marketing process. Most of my new clients come from referrals, so I don't spend much money on traditional advertising.”

QUOTE

“Not really. I don't do newsletters or dinners. My assistant and I are usually too busy with account opening and manual data entry to focus on outreach.”

QUOTE

“I just focus on servicing my current 60 clients and wait for the phone to ring.”

STRENGTHS

- Rory has clarity that referrals are the primary channel – this honest self-assessment is better than operators who believe they are marketing actively when they are not.
- The absence of wasted spend on ineffective activities is a neutral asset – there is no bad marketing to unwind.

GAPS

- No inventory of marketing activities exists because virtually no intentional marketing activities exist.
- Administrative workload (manual data entry, account opening) has actively crowded out any proactive outreach – this is not a prioritization choice, it is a capacity constraint.
- No marketing calendar, no defined frequency, no ownership of any outreach activity.

WHAT NOT TO CHANGE

- The focus on servicing existing clients as the core of the business model – this is the right instinct. The goal is to systematize it, not replace it with paid advertising.

- The choice not to invest in advertising channels that cannot be measured – this financial discipline should be preserved.

ROOT CAUSE

Manual operational workload has consumed all available capacity, making proactive marketing impossible. The root constraint is not awareness or motivation – it is bandwidth. Until administrative burden is reduced, marketing activity awareness cannot meaningfully improve because there is no time to execute activities even if they were planned.

RECOMMENDATIONS

'Write down every touchpoint where a current client experiences your service – review meetings, onboarding calls, transfer updates, birthday acknowledgments – and identify which of these moments are currently inconsistent due to capacity pressure. – Because client-facing service interactions are Rory's only marketing channel, mapping them reveals both where the referral engine is being maintained and where it is leaking. This is a visibility exercise before a prioritization exercise.

'Identify one low-effort, high-frequency touchpoint – such as a brief email update at transfer completion – that could be templated and systematized so it happens consistently regardless of workload. – Research on client psychology suggests that proactive communication during the onboarding period is the highest-leverage moment for cementing trust and referral intent. Rory explicitly noted that transfer confusion is the current experience – flipping this single moment would directly address the feedback loop suppressing referral willingness.

Lead Attribution & Measurement HIGH

3/10

SUB-CRITERIA

Can trace new clients back to specific source	<div style="width: 20%; height: 10px; background-color: #006633; margin-bottom: 2px;"></div> <div style="width: 80%; height: 10px; background-color: #e0e0e0; margin-bottom: 2px;"></div>	2/2
Cost per lead is known for major channels	<div style="width: 0%; height: 10px; background-color: #e0e0e0; margin-bottom: 2px;"></div> <div style="width: 100%; height: 10px; background-color: #e0e0e0; margin-bottom: 2px;"></div>	0/2
Upstream funnel visibility (recommendation to call)	<div style="width: 0%; height: 10px; background-color: #e0e0e0; margin-bottom: 2px;"></div> <div style="width: 100%; height: 10px; background-color: #e0e0e0; margin-bottom: 2px;"></div>	0/2
Attribution data is used to make investment decisions	<div style="width: 0%; height: 10px; background-color: #e0e0e0; margin-bottom: 2px;"></div> <div style="width: 100%; height: 10px; background-color: #e0e0e0; margin-bottom: 2px;"></div>	0/2
Which client relationships generate the most referrals is known	<div style="width: 15%; height: 10px; background-color: #804020; margin-bottom: 2px;"></div> <div style="width: 85%; height: 10px; background-color: #e0e0e0; margin-bottom: 2px;"></div>	1/2

Rory can trace signed clients back to a referral source but cannot measure the upstream funnel – the gap between a client mentioning Rory's name and a prospect making the call is entirely invisible. This means the system captures outcomes but cannot diagnose or improve conversion.

QUOTE

"I note the referral source in Redtail. Then I just see if they sign the DocuSign. That's about it."

QUOTE

"I honestly don't know. I only hear about the ones who actually call me. I have no way of tracking the people who were told about me but never reached out."

WORKFLOW

Attribution workflow: referral source logged in Redtail at first contact 'DocuSign as conversion event. No upstream tracking, no conversion rate calculation.

STRENGTHS

- Referral source is logged in Redtail at the point of first contact – this is a functional, if minimal, attribution mechanism.
- DocuSign completion is used as a clear, binary conversion marker – simple but reliable.

GAPS

- No measurement of the recommendation-to-call conversion rate – Rory explicitly stated 'I only hear about the ones who actually call me.'
- No cost-per-client calculation exists – total time invested in servicing 60 clients is not tracked against referral yield.
- No differentiation between which client relationships generate referrals and which do not – all 60 clients are treated as equally likely referral sources without data to confirm this.

WHAT NOT TO CHANGE

- The Redtail referral source logging habit – this is a foundational data point that should be maintained and built upon, not replaced.
- DocuSign as the conversion marker – clean, binary, and reliable.

ROOT CAUSE

Attribution was designed to answer 'where did this client come from?' but not 'how many potential clients are we losing between recommendation and call, and why?' The system captures the outcome but not the funnel. Because the funnel is invisible, there is no feedback mechanism to improve the conversion rate.

RECOMMENDATIONS

'Pull a referral source report from Redtail and count how many new clients came from each referring client over the last 2-3 years. This will reveal your top 5-10 referral generators and the clients who have never referred anyone. – This is the highest-value analysis Rory can run with data she already has. A principle from jobs-to-be-done research suggests that existing capabilities that are underleveraged are the fastest source of quick wins – and Rory's Redtail data is exactly that. Understanding which relationships drive growth allows targeted appreciation and relationship investment rather than treating all 60 clients identically.

'Create a simple way to capture referred-but-not-called prospects – ask top referrers directly: 'Have you mentioned me to anyone recently who hasn't reached out yet?' Log these names and follow up with a warm email from the referrer's introduction. – Rory identified the invisible drop-off as a blind spot. Even capturing 20% of this population would meaningfully increase conversion from the existing referral base without any additional marketing activity. The goal is to make the invisible funnel visible enough to act on.

Content & Messaging Consistency

MEDIUM

2/10

SUB-CRITERIA

A clear, specific value proposition exists and is articulated	<div style="width: 100%; height: 10px; background-color: #e0e0e0;"></div>	0/2
Consistent message across all client-facing channels	<div style="width: 25%; height: 10px; background-color: #804020; background-image: linear-gradient(to right, #804020, #e0e0e0);"></div>	1/2
Messaging reflects specific client outcomes, not advisor credentials	<div style="width: 100%; height: 10px; background-color: #e0e0e0;"></div>	0/2
Digital presence confirms and amplifies the verbal referral story	<div style="width: 100%; height: 10px; background-color: #e0e0e0;"></div>	0/2
Materials are reviewed and updated regularly	<div style="width: 100%; height: 10px; background-color: #e0e0e0;"></div>	0/2

The messaging does not accomplish the emotional job of transferring trust from referrer to prospect. A referred prospect who visits the website or LinkedIn encounters generic industry positioning that does nothing to confirm why their contact’s specific endorsement should be trusted.

QUOTE
“It’s pretty standard messaging about being a financial advisor and the services we offer. It’s not targeted at anyone specific.”

QUOTE
“My LinkedIn is just my work history and basic contact info.”

QUOTE
“They probably just tell them I’m a good advisor who takes care of them. I don’t think they’re highlighting anything specific about my process. It’s more about the personal relationship.”

STRENGTHS

- Rory is aware that the messaging is generic – this self-diagnosis is the prerequisite for fixing it.
- The personal relationship quality that clients describe when referring (‘I’m a good advisor who takes care of them’) is a real differentiator – it is just not reflected anywhere in the digital presence.

GAPS

- Website messaging is not targeted at any specific client type – ‘pretty standard messaging about being a financial advisor and the services we offer.’
- LinkedIn contains only work history and contact information – no narrative, no social proof, no positioning.
- The story that happy clients tell when referring Rory is not documented, reinforced, or reflected online – meaning the digital presence cannot amplify or confirm the verbal referral.
- No one-sentence articulation of what Rory does differently exists – making it impossible to ensure consistency across any channel.

WHAT NOT TO CHANGE

- The relational quality that existing clients describe – ‘takes care of them’ – is the authentic core of the brand. Any messaging update should amplify this, not replace it with industry jargon.

- The instinct not to fabricate differentiators – the goal is to surface what is genuinely true about Rory’s practice, not to manufacture a positioning.

ROOT CAUSE

No deliberate messaging work has been done. The digital presence was built as a credential display rather than as a conversion tool. Because Rory’s referral model does not require prospects to self-select online, there has been no forcing function to develop differentiated messaging. The cost is invisible: it shows up as a higher drop-off rate between recommendation and call, not as a visible failure.

RECOMMENDATIONS

‘Write one sentence that completes this structure: ‘I help [specific type of client] achieve [specific outcome] by [what you do differently that others don’t].’ Test it with your top three referrers – ask them if this is what they tell people about you. – A principle from jobs-to-be-done research is that the most effective messaging is anchored to the specific outcome the client is struggling to achieve – not the advisor’s credentials. Rory’s clients are already communicating a real differentiator (‘takes care of them’) – the work is to make that specific and digital.

‘Update the LinkedIn ‘About’ section to tell a prospect who has just heard your name: who you serve, what working with you actually looks like, and one or two specific outcomes clients have achieved. Include a clear next step. – LinkedIn is the first place a referred prospect will go to verify Rory before calling. Research on signal design suggests that at this moment of peripheral verification, the prospect is not reading carefully – they are scanning for signals that confirm or contradict the referral. A blank work history fails this scan entirely.

Digital Presence & Discoverability

MEDIUM

3/10

SUB-CRITERIA

Website communicates value quickly and guides visitors toward a next step		1/2
Online presence appears in relevant local searches		0/2
Social proof (reviews, testimonials, case studies) is visible		0/2
Social media presence is active and consistent		0/2
Digital presence generates measurable enquiries		1/2

The digital presence accomplishes one narrow functional task – providing a contact mechanism for prospects who have already decided to call. It does nothing to convert undecided prospects, build confidence in hesitant ones, or attract any client who did not receive a direct referral.

QUOTE

“There’s a contact form they can fill out. Or they can just call the office number listed on the site.”

QUOTE

“It’s pretty standard messaging about being a financial advisor and the services we offer.”

QUOTE

“My LinkedIn is just my work history and basic contact info.”

EXAMPLE

No mention of reviews, testimonials, content marketing, SEO, or any mechanism by which the digital presence generates inbound interest independent of a referral.

STRENGTHS

- A website exists with a contact form and phone number — the minimum viable contact infrastructure is in place.
- For prospects who are already convinced (by a strong referral), the path to contact is straightforward.

GAPS

- No search optimization — Rory would not appear if someone searched for a financial advisor in their area.
- No social proof, testimonials, or client outcomes visible anywhere online.
- Website does not guide an undecided visitor toward a next step — it is a static information display.
- No active content, no thought leadership, no reason for a prospect to return or share.
- LinkedIn is a passive credential display with no engagement or conversion function.

WHAT NOT TO CHANGE

- The decision not to invest in paid digital advertising — given the absence of a measurement system, paid traffic to a non-converting website would produce no return. Fix the foundation first.
- The contact form — simple, direct, and compliant. Keep it.

ROOT CAUSE

The digital presence was designed for a referral-only world — its job is to confirm Rory's existence, not to convert or attract. This was a rational design choice given the business model, but it creates structural fragility: any referred prospect who feels uncertain and looks online for reinforcement finds nothing that closes the gap between recommendation and contact.

RECOMMENDATIONS

'Redesign the website homepage around a single question a referred prospect has when they arrive: 'Should I trust this person with my financial life?' Answer it in three elements: who you help and what they achieve, one or two client outcomes or testimonials (compliant with regulatory guidelines), and a clear low-friction next step such as a 15-minute introductory call. — A principle from signal design research suggests that at the moment of verification, prospects are not evaluating rationally — they are scanning for trust signals in peripheral vision. A static credential page fails this scan. Social proof and a specific, low-commitment next step are the two highest-leverage conversion elements for a referred prospect who is on the threshold of reaching out.

'Claim and complete a Google Business Profile — add business hours, a description anchored to your one-sentence value proposition, and a link to book a call. Ask your top three referrers to leave a Google review. — A Google Business Profile is the first thing that appears when a referred prospect searches Rory's name. It is free, takes under an hour to set up, and provides social proof in the highest-visibility location. Reviews from named clients (where compliant) are among the strongest trust signals available to a solo financial advisor.

Budget Allocation & ROI Tracking HIGH

2/10

SUB-CRITERIA

A defined marketing budget exists and is tracked	<div style="width: 100%; height: 10px; background-color: #d9ead3;"></div>	0/2
Spend is allocated based on performance data rather than habit	<div style="width: 100%; height: 10px; background-color: #d9ead3;"></div>	0/2
ROI is calculated per channel or activity	<div style="width: 100%; height: 10px; background-color: #d9ead3;"></div>	0/2
Client lifetime value is known and used in investment decisions	<div style="width: 25%; height: 10px; background-color: #d9534f; border: 1px solid #d9534f;"></div>	1/2
Budget is reviewed and rebalanced based on results	<div style="width: 100%; height: 10px; background-color: #d9ead3;"></div>	0/2

This dimension does not accomplish its operational job. There is no basis for evaluating whether the implicit investment in client servicing is generating an appropriate return, or for making any data-driven decision about where to invest time or money next.

QUOTE
“I don't track my time like that. A new client is worth a lot, but I don't have a formal budget or ROI calculation for the effort. I just do the work.”

QUOTE
“Each household takes about 45 minutes of manual entry, plus the Schwab transfers.”

EXAMPLE
 No marketing budget, no channel-level spend tracking, no ROI calculation of any kind. The only cost data available is an incidental reference to 45 minutes of manual onboarding time per household.

STRENGTHS

- Rory is not wasting money on channels that do not work – the absence of a budget is also the absence of misdirected spend.
- Rory correctly identified that a new client is worth 'a lot' – this intuition about client lifetime value is the right starting point for a formal ROI calculation.

GAPS

- No formal marketing budget exists – spending is entirely reactive and untracked.
- Time investment in client servicing – the actual 'marketing spend' – is not tracked against referral output.
- No client lifetime value calculation exists to anchor ROI assessment.
- No ability to compare return across activities because no activities are tracked.

WHAT NOT TO CHANGE

- The instinct to avoid paying for marketing that cannot be measured – this financial discipline should be formalized, not abandoned.
- The focus on client retention as the primary value driver – in a referral model, retention ROI is the most important number to understand first.

ROOT CAUSE

Marketing has never been conceptualized as an investment category requiring tracking and ROI evaluation. In a referral-only model where no money changes hands, there is no budget line to monitor – but the actual cost (time invested in servicing clients) is equally real and equally unmeasured. Without quantifying client lifetime value and the time cost of acquisition, no rational resource allocation is possible.

RECOMMENDATIONS

'Calculate a simple client lifetime value for your practice: average annual revenue per client × average years a client stays. Then estimate the total hours per year you spend on each client. This gives you a revenue-per-hour-invested figure that becomes your ROI baseline for any future marketing decision. – Rory knows a new client is 'worth a lot' – quantifying this transforms intuition into a decision framework. A principle from go-to-market research suggests that the most powerful quick wins come from leveraging existing capabilities that have never been properly valued. Rory's relationship quality is the capability; client lifetime value is what it is worth.

'Estimate the current annual time cost of manual onboarding – 45 minutes per household × new clients per year – and compare it to what that time could generate if invested in proactive client outreach instead. Use this to build a business case for automating or outsourcing the manual processing bottleneck. – The operational bottleneck is the hidden marketing budget drain. Time spent on manual data entry is time not spent on the service interactions that generate referrals. Quantifying this trade-off makes the automation investment decision obvious rather than aspirational.

Cross-Dimension Root Causes

- 1 Operational capacity is the constraint on everything. Manual data entry and account opening consume the time that would otherwise fund proactive marketing activity, consistent client communication, and digital presence maintenance. Until this bottleneck is addressed, improvements to strategy will be limited by the ceiling of available hours – and the service degradation caused by capacity pressure will continue to suppress referral generation.
- 2 No measurement culture exists. Rory cannot improve referral conversion, messaging effectiveness, or marketing ROI because none of these things are measured. The Redtail referral source log is the only data point – and its potential to drive decisions (identifying top referrers, analyzing conversion patterns) has never been activated. Without measurement, every dimension operates on intuition and the feedback loops required for improvement are absent.
- 3 The digital presence was designed as a credential display, not a conversion tool. Across every channel – website, LinkedIn, Google – the design assumption is that prospects are already decided before they arrive. This assumption holds for strong referrals but fails for the significant proportion of recommended prospects who need reinforcement before calling. The invisible drop-off Rory described is a direct consequence of this design choice.
- 4 Client experience and marketing are the same function in Rory's model – but they are not resourced as if this is understood. The quality of the client experience during onboarding and transfers is the only marketing lever Rory has, yet it is the first thing sacrificed when capacity is strained. This is the deepest structural tension in the business: growth creates the conditions that suppress future growth.

Action Plan

NOW (0-30 DAYS)

- 1 Pull a referral source analysis from Redtail – identify which clients have referred in the last 2-3 years, how many referrals each has generated, and which clients have never referred. EFFORT: LOW**

This uses data Rory already has, takes under an hour, and immediately identifies the top 5-10 referral generators – the clients whose service experience most directly drives growth. Without this, any investment in the referral engine is untargeted.

Expected impact: A clear map of which relationships are producing growth, enabling targeted appreciation and relationship investment rather than treating all 60 clients identically.

- 2 Calculate client lifetime value: average annual revenue per client × average tenure in years. Then estimate total annual hours per client. This produces a revenue-per-hour-invested baseline. EFFORT: LOW**

Every future marketing and operational decision requires this number. Without it, Rory cannot evaluate the ROI of improving onboarding, investing in digital presence, or any other initiative. This is the financial foundation of the entire strategy.

Expected impact: A quantified basis for every investment decision, including the automation business case. Likely to reveal that the annual time cost of manual onboarding is displacing significant relationship-building capacity.

- 3 Write a one-sentence positioning statement: 'I help [specific client type] achieve [specific outcome] through [what makes your approach different].' Test it with 2-3 top referrers – ask if this is what they tell people. EFFORT: LOW**

This is the prerequisite input for updating the website, LinkedIn, and any future marketing content. It takes under 2 hours and unlocks all downstream messaging improvements. Without it, every channel remains generic.

Expected impact: A clear, testable message that reflects what top clients actually say when referring Rory – converting the implicit verbal referral script into something that can be used in digital channels.

NEXT (30-90 DAYS)

- 4 Create a templated onboarding communication sequence – a transfer initiation email, a mid-transfer status update, and a completion confirmation – that can be sent consistently regardless of workload. EFFORT: MEDIUM**

Rory directly linked the absence of proactive transfer updates to clients calling in confusion, which she identified as harmful to referral willingness. This sequence converts the highest-risk moment in the client relationship into a trust-building touchpoint. Template creation means it works even when capacity is strained.

Expected impact: Reduction in inbound confusion calls (freeing assistant time), improved new client experience during the highest-sensitivity period, and a measurable reduction in the 'wait until things settle' hesitation Rory identified as the referral suppressor.

- 5 Update the LinkedIn About section and website homepage using the positioning statement developed in the first 30 days. Add one to two client outcome statements (compliant with regulatory guidelines) and a low-friction next step such as a 15-minute introductory call booking link. EFFORT: MEDIUM**

Once the positioning statement is validated, the digital update is straightforward. The goal is to convert the current passive verification page into an active trust-confirmation tool for referred prospects who are on the threshold of reaching out.

Expected impact: Reduction in the invisible drop-off between referral and first contact. Even converting an additional 10-15% of referred-but-not-called prospects would represent meaningful growth from the existing referral base with no additional marketing spend.

- 6 Build a business case for reducing manual onboarding time – research CRM automation, custodian integrations, or outsourced data entry services. Quantify the annual time cost using the CLV calculation from the first 30 days. EFFORT: MEDIUM**

The operational bottleneck is the root cause of service degradation, which is the root cause of referral suppression. This is not a marketing recommendation – it is the most important marketing investment Rory can make. The business case calculation makes this a financial decision, not an aspirational one.

Expected impact: If 45 minutes per household × new clients per year can be reduced by 50-70%, the released capacity could be reinvested in proactive client communication and relationship-building – directly increasing referral generation without adding staff.

LATER (90+ DAYS)

- 7 Implement a structured referral program for the top 10 referral-generating clients identified in the Redtail analysis – annual appreciation touchpoints, a 'client champion' acknowledgment, and a system for asking whether they have mentioned Rory to anyone who hasn't reached out yet. EFFORT: MEDIUM**

Once the messaging, digital presence, and onboarding experience are improved, a structured referral program amplifies a system that is now functioning well rather than trying to accelerate a broken one. This is a 90+ day priority because it requires the foundation built in the earlier phases.

Expected impact: A systematic mechanism for capturing the invisible referral pipeline – converting mentioned-but-not-called prospects into first contacts through warm follow-up rather than passive waiting.

- 8 Once onboarding capacity is freed by process improvement, introduce one consistent proactive client communication – a quarterly email or brief update – targeted at the top client segments identified in the Redtail analysis. EFFORT: LOW**

This is the first step toward intentional marketing activity beyond passive service delivery. A quarterly touchpoint is low-effort, measurable, and directly reinforces the relationship quality that generates referrals. It should only be started when capacity exists to do it consistently – an inconsistent touchpoint is worse than none.

Expected impact: Increased client engagement between review meetings, stronger top-of-mind presence when clients are in conversations with potential referrals, and a measurable activity in the marketing inventory for the first time.

Open Questions

- What is the actual referral conversion rate? Rory has no data on how many people are told about her versus how many call. This is the single most important unknown – it determines whether the primary opportunity is generating more referrals or converting the existing ones that are already being generated but not captured.
- What is the true annual revenue per client and average client tenure? Without this, the CLV calculation recommended in the action plan is an estimate. If Rory's book skews toward newer, smaller clients, the ROI math changes significantly.
- What is the regulatory environment around testimonials and online reviews? The recommendation to add client outcome statements and solicit Google reviews assumes compliance with FINRA and SEC regulations on client testimonials. The specific compliance constraints for Rory's registration type and custodian relationship were not explored and should be verified before any social proof is published.
- How much of the 45-minute manual entry time is technically reducible? Rory mentioned Schwab transfers specifically – whether Schwab's custodian integration with Redtail or other automation tools can reduce this depends on the specific account types, transfer types, and current workflow. The business case for automation requires a closer look at what is actually manual by necessity versus by habit.
- Does Rory have a target client profile? The recommendation to develop targeted messaging assumes there is a specific client type Rory serves best or most profitably. This was not explored in the transcript. If Rory's 60 clients are highly heterogeneous, segmentation for messaging may be a more complex exercise than suggested.
- What is Rory's compliance review process for marketing content? Any changes to website copy, LinkedIn, or email communications will likely require compliance review given the regulated nature of financial advisory services. The time and process for this was not discussed and may affect the timeline of digital presence improvements.