BUSINESS BUILDERS ACADEMY

20 YEARS Building Enduring Impact

Become an Octopus Organization

The Octopus Organization Team Self-Assessment™
A Diagnostic for Wealth Advisory Teams

clientwise™

Name:

Date:

About ClientWise LLC

ClientWise is the premier business and executive coaching firm working exclusively with financial professionals. We specialize in helping clients optimize growth and maximize revenue by engaging as a knowledgeable partner in accomplishing specific and significant business results. Our full-service coaching program empowers financial advisors, wholesalers, managers and executives to enhance performance through customized, action-oriented solutions based on each client's specific vision and situation.

Our certified coaches are members of the International Coaching Federation (ICF). They adhere to ICF's strict code of ethics and have the experience and insight to work with you on the unique challenges and opportunities you face each day.

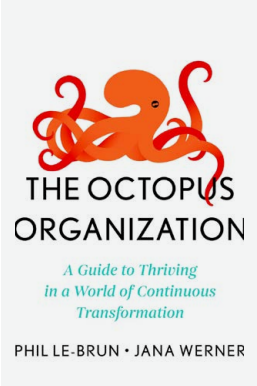
Drawing from an in-depth knowledge of the financial industry, ClientWise's mission is to professionally develop industry leaders and consistently raise the bar for industry service, commitment and integrity. Simply put, our singular focus is to help you **get clear, get focused, and get results.**

Notes:

About This Guidebook

This is a ClientWise Business Builders Academy™ resource. It has two purposes: to introduce your leadership team to a body of work we think is unusually useful, and to give you a structured way to find out how much of your firm still operates like a machine.

The Book Behind It



The Octopus Organization: A Guide to Thriving in a World of Continuous Transformation

by Phil Le-Brun and Jana Werner
Harvard Business Review Press, 2025

Le-Brun and Werner are enterprise strategy executives at Amazon Web Services, advising Fortune 500 leadership teams on designing adaptive, customer-centric organizations. Le-Brun previously served as a CIO at McDonald's. Drawing on that work and on engagements with hundreds of global companies, they argue that most organizations are still built as machines for a world that no longer behaves like one—and they offer thirty-six "antipatterns," each with practical levers for change.

A condensed version of their argument appeared as "Become an Octopus Organization" in the November–December 2025 issue of Harvard Business Review. It is a good entry point for team members who will not read the full book.

We recommend buying the book. This guidebook is designed to sit alongside it, not in place of it.

Independent ClientWise study guide and team diagnostic, developed to be used alongside *The Octopus Organization* by Phil Le-Brun and Jana Werner (Harvard Business Review Press, 2025). Not authorized, licensed, endorsed, or sponsored by the authors or publisher.

© 2026 ClientWise LLC 0926

Notes:

What This Guidebook Is

- **A translation.** It takes the authors' framework and expresses it in the language of a wealth advisory business—books of business, service teams, succession, compensation season, the operations queue.
- **A diagnostic.** Part B converts the framework into thirty-six scored statements your leadership team can answer independently and then compare.
- **A conversation starter.** The most valuable output is rarely the score. It is what happens when two partners who run the same firm turn out to have scored the same statement three points apart.

What It Is Not

- It is not a summary, abridgement, or substitute for the book. Part A orients your team; the book does the teaching. We have deliberately not reproduced the authors' chapters, arguments, or examples in full.
- It is not an HR audit or a compliance review, and it does not replace professional human resources expertise.
- It is not affiliated with the authors or their publisher.

Attribution & Permissions

Independent Publication · Attribution Notice

This guidebook is an independent work created and published by ClientWise LLC. It is not authorized, licensed, endorsed, or sponsored by Phil Le-Brun, Jana Werner, Harvard Business Review Press, or Harvard Business School Publishing.

The Octopus Organization is the copyrighted work of its authors and publisher, and all rights in that work remain theirs. Antipattern numbers and short chapter titles are referenced here for identification and citation only, so that readers can locate and read the original.

The ten areas, the thirty-six assessment statements, the scoring model and bands, the Perception Gap Worksheet™, the leadership reflection questions, the teaching prompts, and all wealth-management commentary and examples in this guidebook are the original work of ClientWise LLC.
© 2026 ClientWise LLC. All rights reserved.

Notes:

How This Guidebook Is Organized

Five parts, meant to be worked in order. Parts B through E are worksheets—write in them.

What It Is	What You Do With It
PART A **The Study Guide**	*Read it together. Covers the Tin Man and the Octopus, why complicated is not the same as complex, what an antipattern is, all thirty-six at a glance, and how change actually spreads.*
PART B **The Octopus Organization Team Self-Assessment™**	*Score it alone. Thirty-six statements across ten areas, rated 1 to 5, with scoring bands and imbalance flags. No discussion until everyone has finished.*
PART C **The Perception Gap Worksheet™**	*Compare it as a team. One 11×17 grid where every leader's scores sit side by side, so you can calculate the spread and record what each gap reveals.*
PART D **Seven Leadership Reflection Questions**	*Discuss them aloud. Designed for after the gaps are on the table, when the discomfort is useful.*
PART E **My Learning & Next Actions**	*Commit to something. Three to six learnings, named owners, dates, and one small experiment you will actually run.*

© 2026 ClientWise LLC

Notes:

Running This with Your Team

Plan for two working sessions, roughly two weeks apart.

SESSION 1

60–75 minutes

Teach and score. Walk the team through Part A together and use the framework map to build the shared vocabulary. Then have every leader complete Part B privately, on their own, without discussion. Do not let anyone share a score in the room—anchoring destroys the diagnostic value of the entire exercise.

Between the session

Compile. One person collects each leader's ten section totals and enters them into the Part C worksheet. Print it at 11×17. Do not average anything; averaging is precisely what hides the gap.

SESSION 2

90 minutes

Confront and commit. Work the gaps in Part C, discuss the seven questions in Part D, and finish with Part E—three to six learnings, named owners, dates, and one small experiment you will actually run.

After the session

Teach it forward. Take one area per month or per quarter to your wider team using the teaching prompts in Why Ten Areas. Re-score in six months and compare.

© 2026 ClientWise LLC

Notes:

- Three parts and 36 antipatterns (AP) straight from the book, each its own chapter
- Ten areas we layered on top and will be scored in Part B of this guidebook

The Framework at a Glance

The authors organize their material into three parts and thirty-six antipatterns. Each antipattern (AP) is a short, self-contained chapter, and the book is designed to be opened to the one that hurts rather than read straight through.

For a leadership team that wants to score itself, that structure needs one more layer. We grouped the thirty-six into ten areas, each of which maps to a conversation a wealth management leader is already having—about strategy, handoffs, who gets to decide, and why the good associate left. The framework below shows how the three parts, the ten areas, and the thirty-six antipatterns fit together. Part A explains the grouping in full.

PART 1
CREATING CLARITY
4 areas - 13 antipatterns

Do team members know what we are here to do, and how to decide?

1. **Language, Purpose & Principles**
   AP 1, 2, 7
2. **Strategy, Goals & Metrics**
   AP 3, 4, 5, 8
3. **Silos, Teamwork & Information Flow**
   AP 6, 10, 11, 12
4. **Where Time & Money Go**
   AP 9, 13

Clarity makes ownership possible.
Team members cannot own what they do not understand.

PART 2
INCREASING OWNERSHIP
3 areas - 12 antipatterns

Can team members act, and do they feel it when they do?

5. **Psychological Safety & Leadership Behavior**
   AP 14, 15
6. **Decision Rights, Guardrails & Speed**
   AP 16, 17, 18, 19, 20
7. **Accountability, Talent & Motivation**
   AP 21, 22, 23, 24, 25

Ownership makes curiosity safe.
Team members explore when the outcome is theirs.

PART 3
INCITING CURIOSITY
3 areas - 11 antipatterns

Do we keep learning, or only optimize what we already know?

8. **Failure, Clients & the Future**
   AP 26, 27, 28
9. **Problems, Difference & Judgment**
   AP 29, 30, 31, 32, 33
10. **Fluency, Development & Innovation**
    AP 34, 35, 36

Curiosity refreshes clarity.
What you learn changes what you should aim at.

© 2026 ClientWise LLC

		The Ten Areas	Antipatterns	What It Tells You
CREATING CLARITY	1	**Language, Purpose & Principles**	**AP 1, 2, 7**	Whether the words your firm uses actually carry meaning.
	2	**Strategy, Goals & Metrics**	**AP 3, 4, 5, 8**	Whether people know what to aim at, and whether your numbers teach you anything.
	3	**Silos, Teamwork & Information Flow**	**AP 6, 10, 11, 12**	Whether work and information move cleanly across the firm, or stall at the seams.
	4	**Where Time & Money Go**	**AP 9, 13**	Whether your scarce capacity and budget are spent on what actually differentiates you.
INCREASING OWNERSHIP	5	**Psychological Safety & Leadership Behavior**	**AP 14, 15**	Whether it is safe to be wrong here, and whether leaders are held to how they lead.
	6	**Decision Rights, Guardrails & Speed**	**AP 16, 17, 18, 19, 20**	Whether people can decide and act, or whether they queue for permission.
	7	**Accountability, Talent & Motivation**	**AP 21, 22, 23, 24, 25**	Whether ownership is real, and whether your rewards pull in the same direction as your words.
INCITING CURIOSITY	8	**Failure, Clients & the Future**	**AP 26, 27, 28**	Whether the firm learns from setbacks, hears clients directly, and invests beyond this quarter.
	9	**Problems, Difference & Judgment**	**AP 29, 30, 31, 32, 33**	Whether the team can sit with a hard problem, disagree well, and think differently.
	10	**Fluency, Development & Innovation**	**AP 34, 35, 36**	Whether capability is built into daily work, and whether ideas travel from anywhere.

© 2026 ClientWise LLC

Notes:

PART A:

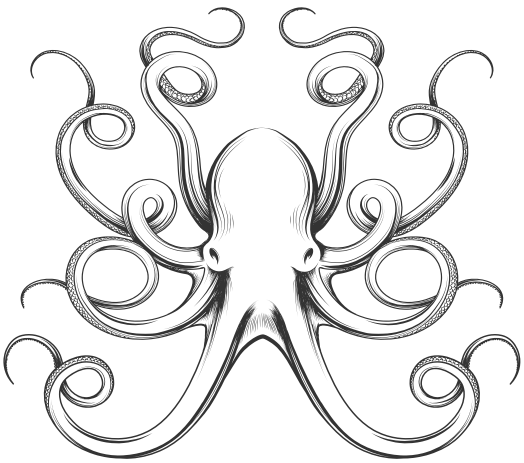
The Study Guide

The Octopus Organization: The problem the book is trying to solve

For a century, the dominant metaphor for a business has been the machine. Machines are built for predictable output: standardize the inputs, specialize the parts, and control variation, and the same result comes out every time. For an era of mass production and stable markets, that model worked exceptionally well.

Le-Brun and Werner argue that the model has outlasted its environment. They call the machine-era company the Tin Man Organization—rigid, clumsy, slow-moving, capable of taking instruction but not of showing initiative, and prone to seizing up entirely until someone from outside arrives with a can of oil. Their evidence is blunt: despite trillions poured into transformation programs over the past two decades, only about twelve percent of transformations produce sustained performance gains three years later.

The alternative they propose is the Octopus Organization. An octopus has a central brain, but roughly two-thirds of its neurons are in its arms. Each arm senses, decides, and acts on its own while remaining part of a coherent animal. That is the balance the authors seek: cohesion without central bottlenecks, autonomy without fragmentation.



© 2026 ClientWise LLC

Notes:

Complicated Is Not the Same as Complex

The distinction underneath the whole book comes from systems theory, and it is worth slowing down for.

A Complicated World		A Complex World
Like a jet engine.		*Like the ocean.*
Thousands of parts and deep expertise required, but the process is knowable, repeatable, and produces a predictable result. When something breaks, you find the root cause and fix it. Strategy can be optimized through analysis, specialization, and control.	**-vs-**	A small shift in the current produces unpredictable effects far away. You cannot map it in advance; you can only sense, respond, and learn from the flow. Success comes from distributed intelligence, continuous learning, and adaptation—not from control.
This is the world the Tin Man was built for.		***This is the world the Octopus is built for.***

Most firms are engineered for a complicated world and now operate in a complex one. That mismatch—not laziness, not a lack of talent—is what the book diagnoses.

Why This Matters for Advisory Firms

Advisory firms are unusually exposed to this mismatch. The industry professionalized by standardizing: repeatable planning processes, model portfolios, compliance workflows, service calendars, and defined roles. All of that was necessary, and much of it still is. But the environment those systems were built for has changed beneath them.

- ➜ Clients no longer buy a product; they buy a relationship, and relationships resist standardization.
- ➜ Advisors have more choice in where to work, and so do associates, planners, and operations professionals.
- ➜ Founders are aging out, and continuity now depends on distributed judgment rather than on one person's memory.
- ➜ AI is dissolving the very routine, procedural work the machine model was optimized to perform, leaving the nuanced, human, ambiguous work behind.

© 2026 ClientWise LLC

Notes:

A firm that responds to all of this by adding another process, another approval, and another dashboard is applying a complicated-world remedy to a complex-world problem.

Two contrasts from the book translate almost directly to advisory work.

	Tin Man Firm	Octopus Firm
The Team Meeting	A fixed agenda and a screen. Prepared slides consumed in order. Questions held to the end, and mostly performative. Information flows one way.	A defined outcome but not always a fixed agenda. A whiteboard, a mixed group of tenured and new voices, ideas surfaced fast, tangents explored, arguments built on and challenged.
The Service Call	A script and a decision tree. The associate is a process executor measured on volume of items resolved.	The associate owns the client's problem, listens, tailors the fix, and has discretion to make it right—then hunts the root cause so it never recurs.
New Ideas	Innovation is a department or an offsite. Ideas are developed in isolation, then handed to "the business" to implement.	Innovation is distributed—the daily work of meeting client needs better. The people closest to the client experiment and build.

Every one of these behaviors orbits a single nonnegotiable question: does this create more value for our clients? Asked relentlessly, people see the link between what they do and the client's life, driving engagement and fueling the innovation and resilience the firm needs. The authors note that client-obsessed companies are more than three times as likely to lead their industries in revenue growth and to carry profitability premiums of roughly 23% over their Tin Man peers.

© 2026 ClientWise LLC

Notes:

What Is an Antipattern?

A pattern is a solution that reliably works. An antipattern is its shadow: a conditioned, formulaic response to a complex challenge that seems sensible, feels responsible, is widely imitated—and consistently makes things worse.

Antipatterns are not mistakes or incompetence. That is precisely what makes them durable. Each one was a reasonable response to a real problem at some point, and each still carries a defensible rationale. Adding an approval step after a compliance scare is prudent. Writing a detailed procedure after a service failure is diligent. Protecting a top producer who behaves badly is commercially rational. None of these decisions are stupid. Accumulated over a decade, they produce a firm that cannot move.

These things are worth understanding about antipatterns before you start scoring:

- **They are predictable.**
  Le-Brun and Werner's central finding is that most organizations are not stuck for idiosyncratic reasons. They make the same small set of mistakes repeatedly across industries. Your firm is probably not special.
- **They are visible if you know where to look.**
  Listen for the unspoken feedback in meetings—the shrugs, the eye rolls, and the silence after a decision. Talk to new hires who still find "the way we do things here" strange. Ask departing team members why they are really leaving. Read the recurring complaints in service tickets and surveys.
- **They cluster into three families.**
  Behaviors that compromise clarity, undermine ownership, and stifle curiosity.

© 2026 ClientWise LLC

The Three Areas

These three form a cycle, not a list. Clarity enables ownership—people cannot own what they do not understand. Ownership makes curiosity safe—people explore when the outcome is theirs. Curiosity refreshes clarity—what you learn changes what you should be aiming for. Break one link, and the other two degrade.



© 2026 ClientWise LLC

The Thirty-Six Antipatterns at a Glance

The book devotes a short chapter to each. The middle column lists the authors' chapter titles so you can find the right page; the right-hand column offers our description of what that antipattern typically looks like in a wealth advisory firm. Neither column substitutes for the chapter itself—the authors' diagnosis, evidence, and levers are in the book. Use this table to find the two or three that made you wince and read those chapters first.

© 2026 ClientWise LLC

CREATING CLARITY *Antipatterns*		
1	**Relying on Jargon**	Industry shorthand and internal acronyms substitute for meaning. Clients nod without understanding; teams execute different things while using the same words.
2	**Whiffing on Purpose Statements**	A purpose so generic it could belong to any firm. It inspires no one and settles no argument.
3	**Making "Everything" the Strategy**	Every client type, every service, every opportunity. Breadth without a sharp point of view dilutes what makes the firm worth choosing.
4	**Pursuing Fluffy Goals**	Big, vague ambitions ("double AUM") with no line connecting a person's daily work to a client outcome.
5	**Misusing Metrics**	Measuring what is easy to count—meetings held, plans delivered, calls made—rather than whether the client's life improved.
6	**Working Together but Not as a Team**	Leaders who show up as ambassadors for their own book, branch, or function instead of as owners of the whole enterprise.
7	**Declaring Superficial Principles**	Values on the wall that never cost anything. If no decision was ever made harder by a value, it is decoration.
8	**Spreading Priorities Too Thinly**	Fifteen initiatives, none finished. Enthusiasm for starting is mistaken for progress.
9	**Customizing Commodities**	Building bespoke versions of things the market already solved, consuming the capacity that should go toward differentiation.
10	**Entrenching Silos**	Advisory, planning, investments, operations, and service optimized separately while the client experiences every seam.
11	**Guarding Information**	Financials, pipeline, and client feedback held closely, so people make decisions without the context to make them well.
12	**Leaning on Reorgs**	Redrawing the organization chart as a substitute for changing how work flows and who genuinely owns what.
13	**Gaming Budgets**	Padding, defending, and spending down budgets, so money follows political skill rather than client value.

© 2026 ClientWise LLC

INCREASING OWNERSHIP *Antipatterns*		
14	**Operating on a Culture of Fear**	Bad news travels slowly upward. Problems are managed rather than surfaced, and they arrive as surprises.
15	**Upholding Poor Leadership**	Tolerating leaders who produce numbers but damage people, because production is measured and behavior is not.
16	**Gatekeeping Approval**	Multiple signoffs whose default answer is no. Speed dies in the queue and initiative dies with it.
17	**Creating Dependencies**	Teams that cannot finish client work without waiting on another group for data, approval, or capacity.
18	**Centralizing <-> Decentralizing**	An endless pendulum between firm-wide control and local freedom, with neither settled long enough to work.
19	**Fetishizing Process**	Process followed for its own sake. Steps, forms, and meetings accumulate and are never retired.
20	**Seeking Perfect Decisions**	Treating reversible decisions as if they were permanent, and spending months on choices that could be tested in a week.
21	**Diluting Accountability**	Everyone is involved; no one is committed. Ownership sits with a committee, which means it sits nowhere.
22	**Hiring Poorly**	Recruiting for credentials, designations, or a portable book instead of learning agility, curiosity, and values fit.
23	**Prizing Individuals Over Teams**	Protecting the brilliant jerk or the untouchable producer and paying for it in everyone else's engagement.
24	**Mismanaging Incentives**	Compensation that quietly rewards hoarding, activity, and short-term production while leadership asks for collaboration.
25	**Granting Artificial Ownership**	Handing someone a problem without the authority, budget, or air cover to solve it. Responsibility without power.

© 2026 ClientWise LLC

INCITING CURIOSITY *Antipatterns*		
26	**Evading Failure**	Failure hidden, punished, or quietly buried, so the organization pays the cost of the mistake and gains none of the learning.
27	**Using Proxies for Customers**	Learning about clients through surveys, dashboards, and secondhand accounts instead of direct, unfiltered contact.
28	**Mortgaging the Future**	Every dollar and hour committed to this quarter's revenue, leaving nothing for what clients will need in five years.
29	**Falling in Love With Answers**	Reaching for a tool, a vendor, or a familiar solution before anyone has understood the actual problem.
30	**Avoiding Hard Problems**	Working around the real constraint with easier projects that feel productive and change nothing.
31	**Avoiding Tough Conversations**	Polite agreement in the room, real doubts in the hallway. Harmony purchased at the price of performance.
32	**Building Homophilic Teams**	Hiring and promoting people who think like us, which feels efficient and quietly narrows the firm's field of vision.
33	**Deferring to Data**	Letting the dashboard overrule what advisors and clients are plainly saying, because numbers feel safer to defend.
34	**Segregating Technology**	Technology and AI fenced off with operations or a vendor, leaving advisors dependent and the firm slow to adopt.
35	**Downplaying People Development**	Development treated as an event rather than woven into coaching, feedback, and the work itself.
36	**Pretending to Innovate**	Innovation assigned to a committee or an offsite, while ideas from associates and service staff go nowhere.

© 2026 ClientWise LLC

Notes:

Getting Your Head in the Right Place

When leaders first encounter this material, they ask for the framework, the playbook, and the step-by-step plan. Those are Tin Man questions. A firm does not become an Octopus in a linear, tidy way any more than a family becomes close by following a blueprint. Three principles govern the work:

1. Make changes with people, not to them.

Tap the intelligence, experience, and motivation of the people closest to the problem. If your team is not identifying what holds them back, proposing solutions, and running experiments, you are not becoming an Octopus firm—you are being reorganized.

2. Entwine learning and impact.

Embed experiments in daily work rather than running them off to the side. The goal is not change; it is improvement through discovery of what works. Not every experiment will deliver the expected result, but everyone must yield learning. If you shorten your meetings, ask whether you are making better decisions—or whether you have simply built shorter, worse meetings.

3. Do less to achieve more.

Resist the reflex to solve a problem by adding a program, a process, or a role. Instead, look for what you can remove: a gatekeeper, a dependency, or a report nobody reads. Start small, at the team level. One organization the authors worked with banned slide presentations from strategy meetings for six months; removing a tool that had been obscuring meaning forced leaders to speak with real clarity.

© 2026 ClientWise LLC

The Learning Loop

Once you have identified an antipattern worth addressing, find the person with the most energy for it—or, as one executive the authors interviewed suggests, hand it to a respected skeptic, since a long-tenured critic converted into a champion is a powerful catalyst. Then run the loop.

HYPOTHESIZE

State what you expect to change and why. Being proved wrong is as valuable as being proved right, provided you learn. Choose your intervention from a hierarchy of leverage:

- **Adjusting parameters.** Quick, cheap tweaks to thresholds inside the existing system—one firm cut expense approvers from eleven to two. Visible, but limited.
- **Tuning the engine.** Reshaping feedback loops and information flow. A software company put a live, unfiltered feed of client complaints on a monitor in the engineering bay; engineers who had previously seen a monthly summary began fixing problems no one had asked them to fix.
- **Rewriting the DNA.** Changing the rules (principle-based decisions instead of approvals), resetting the goal (client lifetime value instead of quarterly production), and the most powerful lever of all—shifting the mental model from command and control to agency and trust. Cheap to announce, slow to internalize.

EXPERIMENT

Experiments take one of three forms:

- **Stopping something.** Often the most Octopus-like move. Netflix eliminated its formal vacation policy and replaced a bureaucratic obstacle with a principle of adult behavior.
- **Deviating from an existing process**. Google began requiring executive approval for any candidate to face more than four interviews—productive friction that forced teams to decide. Starbucks moved away from prescriptive barista manuals toward explaining what was expected and why.
- **Piloting something new.** A CIO at Coca-Cola converted approval gatekeepers into guardrail-setters, changing the question from "Can we get this approved?" to "How will we get this done together?"

© 2026 ClientWise LLC

Notes:

Make the first ones small enough that the downside is not frightening, and keep a fire extinguisher handy—a contingency budget, a backup team, or a prewritten "we are trying something" note.

REFLECT & REFRAME

Resist both "It worked, roll it out everywhere" and "It failed, never again." Shorter meetings that help the operations team may throttle the planning team. Octopus firms practice double-loop learning: examining not just the result but the assumptions and mental models that produced the experiment in the first place. What did not happen that you expected? What side effects appeared? What does that reveal about how the firm really works?

The U.S. Army's after-action review is the model. When a mission fails, the easy conclusion is to blame the lieutenant for a poor route. The blameless AAR asks instead: you knew that road was a risk—why did it look like the best option at the time? The answer might expose faulty intelligence or orders that overweighted speed. The team then improves the system that guides its decisions rather than correcting one tactical error.

Spreading, Not Scaling

After a few experiments succeed, the leadership reflex is to ask how to scale this. However well-intentioned, that is a Tin Man question. Scaling usually means a top-down mandate to implement a uniform process everywhere.

It strips away local ownership, separates the original learning from future work, treats everyone who was not in the experiment as an order-taker, and assumes that what worked in one team will work in all of them.

Octopus firms spread instead: they create conditions for practices to be moved from team to team based on need and local context. A team hears what another team did, gets curious, and adapts it to their own problem. The authors tell the story of an Amazon web developer twenty years ago who grew tired of re-uploading images he could not search for, taught himself just enough code to build a visual search tool, and watched it spread across the company and eventually go international—with no mandate and no promotion campaign. It spread because it worked.

© 2026 ClientWise LLC

Notes:

For an advisory firm, the practical translation is this: when one team develops a better client onboarding rhythm, do not codify it in the operations manual and require it. Let the team demonstrate it, let another team request it, and let them change it. Adoption by pull holds; adoption by mandate decays the moment attention shifts.

What Changes for You as a Leader

The authors are direct about this: adopting the Octopus model is less about learning new skills than about unlearning a career's worth of habits. A leader's primary job becomes working on the system rather than in it—becoming a system architect, obsessed with improving the environment that enables others to do their best work.

Practically, that means defaulting to trusting others to execute, and spending your time removing friction, clarifying purpose, cultivating psychological safety, and ensuring ownership of outcomes is unambiguous. It is grounded in humility: the understanding that you are a temporary caretaker of something valuable that will outlast you.

It shows up most clearly in how you communicate. Octopus leaders replace commanding with questioning and make learning their primary role. You can see it in how they listen—redirecting mental energy from composing a reply to actually understanding what the other person is saying. And they spend a disproportionate share of their time refining and repeating the why, because providing strategic context is the ultimate act of enablement.

One Last Thing Before You Score

Almost no firm is entirely a Tin Man or an Octopus. Most are both at once—an Octopus service team within a Tin Man leadership structure, or a curious operations group reporting to a gatekeeping partner. That is normal and useful. The goal of Part B is not a verdict on your firm. It is a map showing where the machine still runs the place.

© 2026 ClientWise LLC

Notes:

Why Ten Areas

The book presents you with three parts and thirty-six antipatterns. This workbook adds a layer in between. That choice deserves an explanation, because the middle layer of that map—the ten areas—is the part your team will use.

Three is too coarse to act on.
Thirty-six is too granular to score.

Three parts—Creating Clarity, Increasing Ownership, Inciting Curiosity—are the right way to understand the argument but the wrong way to run a diagnostic. Told that your firm is weak on ownership, a leadership team has nowhere to put its hands. Ownership of what? Decisions? Accountability? Incentives? The category is both true and useless.

Thirty-six has the opposite problem, and it is not that thirty-six is too much to teach. Each antipattern is a short, self-contained chapter, and any one of them can hold a team meeting on its own—the authors built the book that way on purpose. The difficulty is scoring. Rate all thirty-six individually, and you get a spreadsheet rather than a conversation. No leadership team is going to carry thirty-six action items out of the room. Single statements are also noisy: one partner reads an antipattern one way, another reads it differently, and you spend the meeting arguing about a definition instead of about the firm.

Ten is the working middle. It is small enough that your team can hold the whole map by the second session, and large enough that a low score tells you where to go on Monday morning. Grouping also stabilizes scoring: four related statements average out the definitional noise that a single statement carries. And ten gives the Perception Gap Worksheet™ enough resolution to be interesting—three comparison rows reveal almost nothing; ten reveal which corner of the firm your leaders are seeing differently.

How the antipatterns were grouped:

Three rules governed the grouping, and they are worth knowing because your team will inevitably ask.

- ➜ Nothing spans a part. Every area sits entirely within Creating Clarity, Increasing Ownership, or Inciting Curiosity. We never blend the book's own categories, so you can always trace an area back to the chapters behind it.

© 2026 ClientWise LLC

Notes:

- ➜ Antipatterns that fail together are grouped together. Gatekeeping approval, creating dependencies, fetishizing process, and seeking perfect decisions are four distinct chapters, but in a wealth advisory firm they manifest as one symptom: nothing moves without a partner. They belong in one area because they can be fixed by one conversation.
- ➜ Each area had to align with conversations leaders already have. "Where Time and Money Go" is a budget and tech-stack discussion. "Accountability, Talent & Motivation" is the conversation you have every compensation season. We did not invent new management language; we attached the book's ideas to meetings that already exist on your calendar.

The areas are deliberately unequal in size—two antipatterns in one, five in another—because the book's distribution is uneven and forcing them into even buckets would have meant moving chapters out of the parts where their authors placed them. Every threshold in this workbook is therefore expressed as a percentage of that area's maximum, so unequal sizes never distort comparisons.

Teaching the Areas to Your Team

A leadership team can diagnose a firm. Only the broader team can change it. The ten areas give you a teaching sequence—one area per month or per quarter, each in a single team meeting, with the underlying chapters available to anyone who wants to go deeper. Teams that want to go antipattern by antipattern should; the areas simply determine the order.

Two cautions before you start. First, teach the area, not the score. Telling a service team they rated a 2.4 on Decision Rights produces defensiveness; asking which approvals waste the most of their week produces a list. Second, resist the urge to teach all ten at once. The book's own principle applies here—do less to achieve more and let frequent taste of progress build momentum.

© 2026 ClientWise LLC

Areas		A Way To Teach It To Your Team
1	**Language, Purpose & Principles**	Teach it by asking the team to explain your purpose to a prospect without using a single industry term.
2	**Strategy, Goals & Metrics**	Teach it by tracing one associate's week back to a specific client outcome, out loud, in front of everyone.
3	**Silos, Teamwork & Information Flow**	Teach it by walking one client request end to end and marking every handoff, wait, and rework loop.
4	**Where Time & Money Go**	Teach it by listing what your firm builds or customizes itself and asking which of those a client would ever notice.
5	**Psychological Safety & Leadership Behavior**	Teach it by going first—name a mistake you made this quarter and what it taught you, before asking anyone else to.
6	**Decision Rights, Guardrails & Speed**	Teach it by naming three decisions you will stop making and writing the guardrails that replace you.
7	**Accountability, Talent & Motivation**	Teach it by asking, for each major initiative, who would personally feel it if this failed.
8	**Failure, Clients & the Future**	Teach it by putting every leader in front of real clients, unaccompanied, and debriefing what surprised them.
9	**Problems, Difference & Judgment**	Teach it by banning solutions for the first twenty minutes of your next problem-solving meeting.
10	**Fluency, Development & Innovation**	Teach it by asking your newest team member what they would change, and then actually changing it.

One more thing worth saying out loud to your team:
Every one of these thirty-six behaviors was a reasonable decision at some point. The approval step was added after a real compliance scare. The detailed procedure was written after a real service failure. No one on your team invented these habits out of carelessness. Saying that plainly before you score, is the difference between a diagnostic and an indictment.

© 2026 ClientWise LLC

PART B:

The Octopus Organization Team Self-Assessment™

A Diagnostic for Wealth Advisory Teams

This assessment translates the book's thirty-six antipatterns into thirty-six statements about how your firm operates. Each statement is written in the affirmative—describing the Octopus behavior. A low score does not mean your firm is failing. It means the machine is still running that part of the business.

© 2026 ClientWise LLC

Notes:

The Octopus Organization Team Self-Assessment™

Score individually first. Each member of the leadership team should complete all ten sections privately, without discussion or sharing scores. Differences among leaders are usually more diagnostic than the scores themselves. When everyone has finished, move to Part C.

1 - Not in place
We do not do this, or we do the opposite.

2 - Limited or inconsistent
It happens with some people, some of the time.

3 - Moderately developed
It happens, but it depends on who is involved.

4 - Well developed
How we usually operate.

5 - Fully operationalized and consistently executed
How we consistently behave, including under pressure.

As you score avoid the temptation to rate your firm on its best day or its best team. The question is not **"Have we ever done this?"** The better question is **"Is this how our firm consistently behaves when no one is watching?"**

How the scoring works

Thirty-six statements, each worth up to five points, yield a maximum of 180. The ten sections vary in length because the book's three areas contain different numbers of antipatterns—thirteen for Creating Clarity, twelve for Increasing Ownership, and eleven for Inciting Curiosity. Section maximums therefore differ, and every threshold in this workbook is expressed as a percentage of that section's maximum so comparisons remain fair.

Area	Section	Statements	Maximum
Creating Clarity	1 – 4	13	65 points
Increasing Ownership	5 – 7	12	60 points
Inciting Curiosity	8 – 10	11	55 points
Total	**10**	**36**	**180 points**

Because the areas are different sizes, do not compare their raw totals. The Area Index in the Score Summary converts each to a common 100-point scale so you can see which of the three is dragging the

© 2026 ClientWise LLC

1 Language, Purpose & Principles

Creating Clarity · Antipatterns 1, 2, 7

1 - *Not in place* **2 -** *Limited or inconsistent* **3 -** *Moderately developed* **4 -** *Well developed* **5 -** *Fully operationalized & consistently executed*

1	We speak in plain, specific language with clients and with each other. Internal shorthand, acronyms, and industry jargon rarely obscure what we mean.	①	②	③	④	⑤
2	Our firm's purpose is specific and authentic enough that a team member could use it to make a real decision, not merely recite it on the website.	①	②	③	④	⑤
7	Our stated values function as decision-making tools. We can point to recent decisions where a value determined the outcome, including a costly one.	①	②	③	④	⑤
	Section 1 Total Score:	**/ 15**				

2 Strategy, Goals & Metrics

Creating Clarity · Antipatterns 3, 4, 5, 8

1 - *Not in place* **2 -** *Limited or inconsistent* **3 -** *Moderately developed* **4 -** *Well developed* **5 -** *Fully operationalized & consistently executed*

3	Our strategy names a small number of durable client needs we intend to serve better than anyone else, rather than attempting to be everything to everyone.	①	②	③	④	⑤
4	Our goals are tied to specific client outcomes, not only to AUM, revenue, or headcount ambitions, and every team member can connect their work to one of them.	①	②	③	④	⑤
5	We use metrics to learn and to drive better client outcomes rather than to police performance. Measures such as client retention, referral flow, plan follow-through, and service turnaround are read for what they reveal about direction and intent, not defended as absolute targets to be hit.	①	②	③	④	⑤
8	We run a short, ruthlessly sequenced list of initiatives. We decline good ideas so that the few that matter most actually get finished.	①	②	③	④	⑤
	Section 2 Total Score:	**/ 20**				

© 2026 ClientWise LLC

3 Silos, Teamwork & Information Flow

Creating Clarity · Antipatterns 6, 10, 11, 12

1 - Not in place **2 -** Limited or inconsistent **3 -** Moderately developed **4 -** Well developed **5 -** Fully operationalized & consistently executed

6	Our leadership team behaves as one team accountable for the whole firm, not as advocates negotiating on behalf of their own priorities, branches, or departments.	①	②	③	④	⑤
10	Work flows cleanly from client need to delivery. Handoffs among advisory, planning, investments, operations, and service rarely stall or drop things.	①	②	③	④	⑤
11	Financials, client feedback, pipeline, and performance data are visible to the people who need them rather than held closely by a few leaders.	①	②	③	④	⑤
12	We solve problems by changing how work actually flows and who owns what, rather than by repeatedly redrawing the org chart or renaming teams.	①	②	③	④	⑤
	Section 3 Total Score:	**/ 20**				

4 Where Time & Money Go

Creating Clarity · Antipatterns 9, 13

1 - Not in place **2 -** Limited or inconsistent **3 -** Moderately developed **4 -** Well developed **5 -** Fully operationalized & consistently executed

9	We adopt proven, off-the-shelf solutions for work that does not differentiate us, and reserve our team's custom effort for what clients uniquely value.	①	②	③	④	⑤
13	Our budgeting is transparent and dynamic. Money moves toward what is working during the year instead of being defended, padded, or spent down.	①	②	③	④	⑤
	Section 4 Total Score:	**/ 10**				

© 2026 ClientWise LLC

5 Psychological Safety & Leadership Behavior

Increasing Ownership · Antipatterns 14, 15

1 - Not in place **2 -** Limited or inconsistent **3 -** Moderately developed **4 -** Well developed **5 -** Fully operationalized & consistently executed

14	People raise bad news, mistakes, and disagreement early, without fear of blame or career consequence; mistakes and errors are viewed as learning opportunities.	①	②	③	④	⑤
15	We hold leaders accountable for how they lead—empathy, humility, and curiosity—not only for the revenue or assets they control, and we develop leaders who create the conditions where people willingly claim ownership.	①	②	③	④	⑤
	Section 5 Total Score:					**/ 10**

6 Decision Rights, Guardrails & Speed

Increasing Ownership · Antipatterns 16, 17, 18, 19, 20

1 - Not in place **2 -** Limited or inconsistent **3 -** Moderately developed **4 -** Well developed **5 -** Fully operationalized & consistently executed

16	We govern with clear guardrails and principles rather than layers of approval. Team members know what they can decide without asking permission.	①	②	③	④	⑤
17	Teams have the people, tools, data, and authority to complete client work end to end. We treat bottlenecks and dependencies on another group as defects to be cleared, not as facts of life to be scheduled around.	①	②	③	④	⑤
18	We have settled which decisions are firm-wide standards and which are local, instead of swinging between central control and team autonomy.	①	②	③	④	⑤
19	Our processes exist to produce client outcomes, and we value problem solving over process adherence. We regularly retire steps, forms, and meetings that no longer earn their place.	①	②	③	④	⑤
20	We move quickly on reversible decisions and reserve deep analysis or the few decisions that are genuinely hard to undo.	①	②	③	④	⑤
	Section 6 Total Score:					**/ 25**

© 2026 ClientWise LLC

7 Accountability, Talent & Motivation

Increasing Ownership · Antipatterns 21, 22, 23, 24, 25

1 - Not in place **2 -** Limited or inconsistent **3 -** Moderately developed **4 -** Well developed **5 -** Fully operationalized & consistently executed

21	Every significant client commitment and initiative has one named owner who is genuinely committed, not a committee that is merely involved.	①	②	③	④	⑤
22	We hire for learning agility, curiosity, and values fit rather than defaulting to credentials, designations, or a portable book of business.	①	②	③	④	⑤
23	We reward team outcomes, and we do not tolerate high producers whose behavior damages the team, regardless of the revenue they generate.	①	②	③	④	⑤
24	We treat autonomy, mastery, and purpose as our most powerful incentives, and we watch for compensation or recognition that quietly rewards hoarding clients, activity, or short-term production.	①	②	③	④	⑤
25	When we give someone ownership of a problem, we also give them the authority, budget, and air cover required to actually solve it.	①	②	③	④	⑤
	Section 7 Total Score:				**/ 25**	

Part 3 **INCITING CURIOSITY**

8 Failure, Clients & the Future

Inciting Curiosity · Antipatterns 26, 27, 28

1 - Not in place **2 -** Limited or inconsistent **3 -** Moderately developed **4 -** Well developed **5 -** Fully operationalized & consistently executed

26	We treat small, contained failures as a normal cost of learning and discuss them openly, rather than hiding, punishing, or quietly burying them.	①	②	③	④	⑤
27	Leaders and team members get direct, unfiltered contact with clients rather than relying on surveys, summaries, or a single advisor's account of what clients want.	①	②	③	④	⑤
28	We invest real time and money in what clients will need in three to five years, not only in what produces revenue this quarter.	①	②	③	④	⑤
	Section 8 Total Score:				**/ 15**	

© 2026 ClientWise LLC

9 Problems, Difference & Judgment

Inciting Curiosity · Antipatterns 29, 30, 31, 32, 33

1 - Not in place **2 -** Limited or inconsistent **3 -** Moderately developed **4 -** Well developed **5 -** Fully operationalized & consistently executed

29	We invest in understanding the root of a client or operational problem before committing to a solution, a tool, or a vendor.	①	②	③	④	⑤
30	We take on the hardest constraint in our business first, rather than working around it with easier projects that feel productive.	①	②	③	④	⑤
31	Our team practices constructive conflict, surfacing real disagreement in the meeting itself rather than settling for polite agreement in the room and doubts in the hallway.	①	②	③	④	⑤
32	We deliberately build teams with different backgrounds, disciplines, and thinking styles rather than hiring people who mirror us.	①	②	③	④	⑤
33	We use data to inform judgment while still honoring what our advisors and clients are telling us. Numbers do not override obvious human evidence.	①	②	③	④	⑤
	Section 9 Total Score:					**/ 25**

10 Fluency, Development & Innovation

Inciting Curiosity · Antipatterns 34, 35, 36

1 - Not in place **2 -** Limited or inconsistent **3 -** Moderately developed **4 -** Well developed **5 -** Fully operationalized & consistently executed

34	Technology and AI are owned broadly across the firm rather than fenced off with operations or an outside vendor. Our team members are digitally fluent, AI ready, and curious.	①	②	③	④	⑤
35	Development is woven into daily work through coaching, feedback, and stretch assignments, rather than delegated to occasional training events.	①	②	③	④	⑤
36	Good ideas are acted on wherever they originate, including from associates and service team members, not only from leadership or a designated committee.	①	②	③	④	⑤
	Section 10 Total Score:					**/ 15**

© 2026 ClientWise LLC

Assessment Score Summary

Transfer each section total from Part B. Then complete the Area Index on the next page.

Section		Your Score	Maximum	60% Flag
Creating Clarity				
1	**Language, Purpose & Principles**		*15*	*below 9*
2	**Strategy, Goals & Metrics**		*20*	*below 12*
3	**Silos, Teamwork & Information Flow**		*20*	*below 12*
4	**Where Time and Money Go**		*10*	*below 6*
Increasing Ownership				
5	**Psychological Safety & Leadership Behavior**		*10*	*below 6*
6	**Decision Rights, Guardrails & Speed**		*25*	*below 15*
7	**Accountability, Talent & Motivation**		*25*	*below 15*
Inciting Curiosity				
8	**Failure, Clients & the Future**		*15*	*below 9*
9	**Problems, Difference & Judgment**		*25*	*below 15*
10	**Fluency, Development & Innovation**		*15*	*below 9*
	Total Score		**180**	

© 2026 ClientWise LLC

Area Index

Because the three areas contain different numbers of antipatterns, their raw totals are not comparable. Convert each one to a common scale:

AREA INDEX = (Area Total ÷ Area Maximum) × 100

The result falls between 20 and 100. Now you can compare Clarity to Ownership to Curiosity directly, and see which of the three is dragging the other two down.

Area	Sections	Area Total	Max	Area Index	60% Flag
Creating Clarity	1 – 4		65		below 39
Increasing Ownership	5 – 7		60		below 36
Inciting Curiosity	8 – 10		55		below 33
		OCTOPUS INDEX	180		

Note on the floor. The lowest possible score is 36, not 0, because each statement scores at least 1. An index of 20 is the floor, not the midpoint. Treat anything under 60 as a system that is actively working against you.

© 2026 ClientWise LLC

Notes:

Interpreting Your Firm's Total Score

162 – 180 **The Octopus Firm** *90–100%*	Clarity, ownership, and curiosity are operationalized, not aspirational. Decisions happen close to the client, information moves freely, and the firm improves itself continuously without being told to. Your risk is complacency: octopus behavior decays quietly when leaders stop tending it.
144 – 161 **Emerging Octopus** *80–89%*	Strong foundations and genuinely adaptive behavior in most of the firm, though consistency varies by team or leader. The work now is spreading what already works and closing the one or two areas where the machine still runs things.
126 – 143 **In Transition** *70–79%*	Octopus parts and Tin Man parts coexist, often uncomfortably. The firm can adapt when a leader personally drives it, but not on its own. Pick the two antipatterns generating the most friction and run real experiments against them.
108 – 125 **The Awakening Tin Man** *60–69%*	Leadership understands what is needed, but execution is still reactive and permission-based. Growth, a succession event, or an AI-driven shift in client expectations will expose the gaps before you are ready. Start small, start now, and start with removal rather than addition.
Below 108 **Rusted Solid** *Under 60%*	The firm runs on control, process, and a small number of indispensable people. Adaptation depends on outside pressure. This is not a judgment of the people; it is a description of the system they are working inside. The good news is that the fastest gains are available here—usually by taking something away.

© 2026 ClientWise LLC

Section & Area Imbalance Flags

A strong total does not guarantee a strong rating.
Two flags override the band:

1. Any single section scoring below 60% of its maximum must be flagged for immediate attention, regardless of the total.
2. Any area—Clarity, Ownership, or Curiosity—with an Area Index below 60 must be flagged, because the three reinforce one another and a weak link degrades the others.

A firm cannot be rated an Octopus Firm or an Emerging Octopus while any section or area remains below this threshold. A firm with high clarity, high ownership, and no curiosity is an efficient machine with excellent morale, and it will still be surprised by the market.

© 2026 ClientWise LLC

Notes:

PART C:

The Perception Gap Worksheet™

When leadership teams score individually before comparing, the differences among leaders are usually more diagnostic than the scores themselves. A unanimous 3 tells you the firm has work to do. A spread from 2 to 5 tells you your leaders are not looking at the same firm—and that is the bigger problem.

How to use the worksheet

1. Score individually first. Each leader completes all ten sections privately. Do not share scores or anchor to one another until after this step.
2. Compile the scores. Print the worksheet on the following page at 11×17 so the whole team can see it at once. One person collects each leader's section totals and enters them side by side. Do not average them—averaging precisely hides the gap.
3. Find the high, the low, and the gap. Total each leader's column in the bottom row. Then, for each section, enter the highest score, the lowest score, and the difference between them.
4. Compare the gap to the flag threshold. Each section has a different maximum, so the flag threshold is shown in the last column: it is 20% of that section's maximum. A gap at or above the threshold indicates that your leaders hold materially different views of the same firm.
5. Discuss what the gap reveals, not who was right. The goal is not the correct score. It is to understand why two thoughtful leaders, looking at the same firm, reached different conclusions.

Common explanations for a large gap

Different Vantage Points	A leader closer to advisors sees ownership and decision rights differently than one closer to operations or compliance.
Different Definitions	One leader reads "clear guardrails" as a documented policy; another reads it as "my people know what I would say."

© 2026 ClientWise LLC

Notes:

Different Evidence Bases	One leader scores what they have personally observed; another scores what they assume is happening two levels down.
Communication Breakdown	The practice genuinely exists—but only part of the leadership team knows it exists or how it is performing.
Cultural Inconsistency	The behavior is present in some teams and absent in others, so each leader scores the part of the firm they see most often.
Aspiration vs. Reality	One leader is scoring what the firm intends. Another is scoring what the firm does on a Tuesday afternoon in the middle of tax season.

6. Capture the insight, not just the numbers. In the "What does the gap reveal?" column, write one or two sentences explaining what the team concluded the gap is really about. This becomes the most valuable artifact of the entire assessment.
7. Translate the largest gaps into action. The two or three sections with the widest gaps should produce specific commitments in Part E: who investigates, who owns the resolution, and when the team revisits them.

A note on uniformity. Near-identical scores across every section are worth examining too. That may indicate genuine alignment—or that leaders anchored to each other rather than scoring independently. The most useful version of this exercise produces some disagreement.

© 2026 ClientWise LLC

PART C:

Perception Gap Worksheet™ *Compiling the Scores & What the Gaps Reveal*

Section		Leader 1 **Name:**	Leader 2 **Name:**	Leader 3 **Name:**	Leader 4 **Name:**	Leader 5 **Name:**	Leader 6 **Name:**
1	**Language, Purpose & Principles** (/15)						
2	**Strategy, Goals & Metrics** (/20)						
3	**Silos, Teamwork & Information Flow** (/20)						
4	**Where Time & Money Go** (/10)						
5	**Psychological Safety & Leadership Behavior** (/10)						
6	**Decision Rights, Guardrails & Speed** (/25)						
7	**Accountability, Talent & Motivation** (/25)						
8	**Failure, Clients & the Future** (/15)						
9	**Problems, Difference & Judgment** (/25)						
10	**Fluency, Development & Innovation** (/15)						
Total Score (/180)							

© 2026 ClientWise LLC

Enter every leader's section totals side by side. Do not average them. Then record the high, the low, and the gap—and flag any gap at or above the printed threshold, which is 20% of that section's maximum.

HIGH	LOW	GAP	Flag if Gap ≥	What Does the Gap Reveal?
			3	
			4	
			4	
			2	
			2	
			5	
			5	
			3	
			5	
			3	
			36	

© 2026 ClientWise LLC

PART D:

Seven Leadership Reflection Questions

Work through these after the perception gaps are on the table, not before. They are meant to be discussed aloud, and the discomfort is the point.

1	Where in our firm is a Tin Man behavior still producing acceptable results—and what will it cost us when the environment shifts?
2	Which single antipattern, if we removed it, would release the most energy across this team over the next 90 days?
3	Where do we say we want ownership, but withhold the authority, budget, or information that would make ownership real?

© 2026 ClientWise LLC

4	What is the most recent decision we made that a client would recognize as clearly better for them—and how long did it take us to make it?
5	Where are we trying to scale a good practice by mandate when we should be letting it spread by pull, team to team?
6	What could we simply stop doing—a report, a meeting, an approval step, a form—and who would actually notice?
7	As leaders, how much of our time this month went to working on the system rather than in it, and what would we have to give up to change that ratio?

© 2026 ClientWise LLC

Before You Leave Part D

Name the two questions that produced the most disagreement in the room. Those are the ones worth carrying into Part E.

Question	What The Disagreement Was Really About	Who Owns It

© 2026 ClientWise LLC

Notes:

PART E:

My Learning & Next Actions

My Learning: *List 3–6 key learnings after completing Parts A–D.*	

© 2026 ClientWise LLC

Next Actions	Expected Outcome	By When	Who's Responsible

© 2026 ClientWise LLC

Notes:

Design Your First Experiment

The book is emphatic that firms do not transform themselves into an Octopus. They experiment their way there, in small increments, with frequent tastes of progress. Before this workbook goes in a drawer, design one experiment. Make it small enough that the downside is not frightening and short enough that you will review it.

The antipattern we are attacking	*Which of the thirty-six, and what it looks like here.*
Our hypothesis	*If we change _____, we expect _____, because _____.*
The lever we are pulling	❑ *Adjusting a parameter* ❑ *Tuning the engine* ❑ *Rewriting the DNA*
The form of the experiment	❑ *Stopping something* ❑ *Deviating from a process* ❑ *Piloting something new*
Who owns it	*One name, not a committee. What authority and budget come with it?*
How long we run it	*Days, weeks, or a quarter—and the date we review.*
What we will learn either way	*The learning we get even if the hypothesis is wrong.*
Our fire extinguisher	*The budget, backup, or note ready if this goes sideways.*

Remember the principle: do less to achieve more. The most powerful first experiments in advisory firms are almost always subtractions—an approval removed, a report retired, a standing meeting cancelled, a script replaced with a principle. Ask what you can take away before you ask what you can add.

© 2026 ClientWise LLC

Notes:

Final Thought

If you see an octopus in the wild, the first thing you notice are its eyes—huge, inquisitive, often fixed on something in the distance. At the same time, its arms are busy: exploring, testing, and manipulating everything within reach. It watches the horizon and feels the immediate world at once, reshaping its color, texture, and form based on what it learns from both.

That is the capability worth building. Not a firm that reorganizes every three years and calls it transformation, but one that looks up and adapts at the same time—sensing what clients will need next while the people closest to the work change what they do today, without waiting for permission.

Le-Brun and Werner are consistent on one point: the challenges most organizations face are already known to them, and the answers are within reach. What is missing is not insight. It is clarity, ownership, and curiosity—and the willingness to remove the things that quietly suppress all three.

For a wealth advisory firm, the stakes are high. Your enterprise value increasingly rests on judgment that lives in more than one head, on client relationships that endure a departure, and on a team that improves the business without being told to. That is not a talent or technology problem. It is a question of whether your firm is built to operate or to adapt.

Firms do not rise to the level of their strategy. They rise to the level of the systems, behaviors, and beliefs they practice every day—and to the level of curiosity their leaders make safe to have.

Where to Go Next

- ➜ Read the book *The Octopus Organization: A Guide to Thriving in a World of Continuous Transformation* by Phil Le-Brun and Jana Werner (Harvard Business Review Press, 2025). Start with the introduction and conclusion, then open only the antipatterns your assessment flagged.
- ➜ Read the article "Become an Octopus Organization" in Harvard Business Review, November–December 2025—a concise entry point for team members who will not read the book.

© 2026 ClientWise LLC

Notes:

- ➜ Join the ClientWise Book Club. We will work through *The Octopus Organization* together as a community—taking antipatterns 1 through 36 in turn, comparing how each one appears across different firms, and sharing the experiments that actually moved the needle. Reading a guidebook alone tells you where you are stuck; reading it alongside other advisory leaders tells you what to try next.
- ➜ Re-score in six months. Keep this workbook. The second scoring, compared with the first, tells you far more than either one alone.

Sources

The antipattern titles, three-part structure, Tin Man and Octopus metaphors, intervention hierarchy, and company examples referenced in Part A are drawn from:

Le-Brun, Phil, and Jana Werner. *The Octopus Organization.* Harvard Business Review Press, 2025.

Le-Brun, Phil, and Jana Werner."Become an Octopus Organization."Harvard Business Review, November–December 2025.

Statistics cited in Part A are reported in those works.

Everything else in this guidebook—the ten areas, the assessment statements, the scoring model, the worksheets, and all wealth-management applications—is original to ClientWise LLC..

© 2026 ClientWise LLC

About ClientWise

ClientWise is the premier business and executive coaching firm working exclusively with financial professionals. Through the growth of individuals at all production levels, our mission is to develop leaders who raise the industry standards of professionalism, service, commitment and integrity. Financial professionals become resourceful problem solvers, more adept practice managers, and better business owners through the ClientWise coaching process. In turn, they bring these sustainable skills to benefit their clients, their businesses, their institutions, and ultimately the industry overall.

As members of the International Coaching Federation (ICF), our coaches adhere to a strict code of ethics and are provided with unique experiences that allow them access to the challenges and opportunities faced by financial professionals on a daily basis. Each coaching program is distinctively tailored to match the professionals' objectives, through services ranging from individual and team coaching, workshop facilitation, team facilitation, and coaching skills training.

This coaching process is coupled with our original ClientWise practice management content, which is developed from in-depth research by industry experts in both coaching and financial services. These proprietary tools and databases, including The ClientWise Benchmark Assessment Report™ and The ClientWise Coach Insights Database,™ contain best practices from leading professionals and access to the most significant financial trends and influences worldwide.

Our ability to provide sound industry knowledge through the powerful lens of a coaching partnership is unmatched, and this combination solidifies the ClientWise advantage.

Our Philosophy

The Coaching Partnership

The coaching relationship, unlike that of consulting or advising, is a partnership formed between the financial professional and the coach. The relationship between the two evolves as the professional's business evolves, and as the financial services industry in which it resides evolves. Throughout this partnership, financial professionals work through their initial goals so that they can later attain successively larger goals independently, having achieved the intellectual and emotional mechanisms to self-coach and self-guide through their coaching program.

While each coaching program is defined by a specific timeframe, the relationship between coach and professional, and the tools and to take advantage of the lasting relationship with their coaches by continuing to model the journey learning initiated by their partnership.

© 2026 ClientWise LLC

As our overarching mission is to generate consistent industry improvement through the growth of individual professionals, we continually tap into our resources to generate the best practice management tools and content with which to fuel that improvement. When the financial services industry shifts and changes the environment, we have clarity around how to evolve with it. Our proprietary content and coaching tune up programs allow financial professionals the ability to evolve alongside ClientWise throughout the life of their businesses, providing even more opportunities for success moving forward.

The Axis of Coaching & Content

This guidebook is content. What you do with it over the next ninety days is coaching. The axis is where the two meet.

Content alone, delivered en masse, will not help financial professionals achieve the level of success they desire. Nor will content alone increase the productivity of a given firm or the financial services industry on the whole. Proof of this lies in a marketplace laden with content that is accessible to all financial professionals, the majority of whom continually fall short of their goals. Instead, it is the unique axis at which great content meets a powerful coaching partnership that success is achieved. And it is from here that our founder, Ray Sclafani, launched ClientWise. Ray's understanding of advisor behavior, especially as related to the acquisition programs he created at Alliance Bernstein, motivated him to launch ClientWise in 2006, and develop the distinctive relationship between coaching and content that is now a ClientWise signature.

Our clients' success stories continue to prove that strong content supported by our scalable ClientWise coaching programs achieves far better and more sustainable business results than content alone.

Get Started

Learn more about The ClientWise Coaching Partnership and begin to create sustainable business results.

Sophia Harbas
Director of Coaching Services
914.269.0051
sharbas@clientwise.com
sophiaharbas
@clientwise

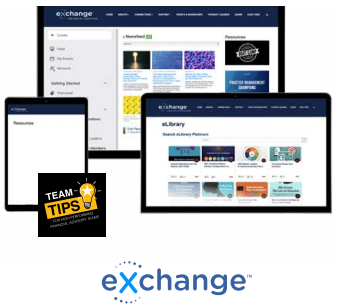
Ray Sclafani
Founder and CEO
914.269.0050
ray@clientwise.com
raysclafani
@raysclafani

© 2026 ClientWise LLC

ACCESS CLIENTWISE RESOURCES

Podcast, Blog, Content, Team Tips and Community eXchange™







© 2026 ClientWise LLC

Notes:

© 2026 ClientWise LLC

Notes:

© 2026 ClientWise LLC

Notes:

© 2026 ClientWise LLC

Contact ClientWise

Ray Sclafani

Founder and CEO

914.269.0050

ray@clientwise.com

raysclafani

@raysclafani

Sophia Harbas

Director of Coaching

914.269.0051

sharbas@clientwise.com

sophia-harbas

@clientwise

Connect with ClientWise

Speak with us directly:

(800) 732-0876

Check out our website:

clientwise.com

Read our blog:

clientwise.com/blog

Join us on LinkedIn:

clientwise

Follow us on X:

@clientwise

ClientWise Coaching and Consulting Services

- Executive Coaching
- Research Services
- Curriculum Design and Program Development
- Presentation Delivery and Workshop Facilitation
- Professional Development and Coaching Services

ClientWise Financial Services Clients

- Industry Executives
- Wealth Advisors
- Financial Advisors
- Broker Dealer & Registered Investment Advisors
- Asset-Management and Insurance Companies

clientwise™