ADVANCED CLIENT SEGMENTATION

CREATING CAPACITY, TRANSFERRING TRUST, AND SUPPORTING FUTURE GROWTH

20 YEARS Building Enduring Impact

clientwise™

THE CAPACITY PROBLEM

The issue is not ambition. It is operating capacity.

Most high performing advisors do not have a demand problem. They have a capacity problem.

Too many clients

The senior advisor remains overextended across too many relationships.

Too much service work

High value talent is consumed by work that should be delegated or standardized.

Too little growth time

Business development becomes a leftover activity rather than a leadership discipline.

Too much dependency

Clients stay attached to one person instead of building trust in the firm.

Advanced segmentation exists to change that operating model.

BASIC SEGMENTATION VERSUS ADVANCED SEGMENTATION

The difference is classification versus operating discipline.

Basic Segmentation

- Classifies clients
- Uses assets or revenue as the main criteria
- Defines service levels
- Often completed once
- Usually lives in a spreadsheet

Advanced Segmentation

- Changes how the business operates
- Uses quantitative and qualitative criteria
- Defines time, talent, service, and relationship ownership
- Creates capacity for business development
- Establishes ongoing resegmentation

Basic segmentation tells you where a client belongs. Advanced segmentation tells you how the firm should operate differently because of it.

FIVE STRATEGIC QUESTIONS SEGMENTATION MUST ANSWER

1. **Client Experience**
   Which clients should receive which experience?
2. **Relationship Ownership**
   Which team members should lead and support each relationship?
3. **Time and Talent**
   Which clients and activities should receive the greatest share of the team's time?
4. **Capacity for Growth**
   How will the team create and reinvest capacity for future growth?
5. **Ongoing Relevance**
   How will the team keep its segmentation structure current as the business changes?

The five questions create the strategic frame. The ten operating decisions later in the session translate that frame into action.

SLIDO POLL STRUCTURE

The poll questions are grouped to move the audience from pressure, to service discipline, to trust transfer.

Growth and Capacity

Shows where overload is constraining future growth and how much business development bandwidth exists today.

Service Model and Time Allocation

Exposes where undifferentiated service consumes capacity and where the team must define annual client time by segment.

Transfer of Trust and Continuity

Reveals how dependent the business remains on the senior advisor and what must change for clients to rely on the team.

TEN PURPOSES OF ADVANCED CLIENT SEGMENTATION

Four Business Outcomes

Deliberate Client Experience

1. Team based client experience.
2. Differentiated value proposition for the most important relationships

Too Much Service Work

3. Scalable service model.
4. Stronger collaboration.
5. Better operational efficiency.
6. Smarter resource allocation

Capacity and Economics

7. Better profitability through knowing the numbers.
8. More capacity for business development.

Too Much Dependency

9. Better strategic decisions.
10. Stronger continuity and succession planning.

Segmentation should strengthen the ensemble, not reinforce dependence on one (or a few) senior advisor(s).

TEN OPERATING DECISIONS

These are the decisions that make segmentation real inside the business.

1. Service models
2. Annual client time allocation
3. Client communication
4. Relationship leadership
5. Team participation
6. Relationship transitions
7. Resource allocation
8. Capacity reinvestment
9. Re-segmentation cadence
10. Re-segmentation triggers

**The five strategic questions tell the team what segmentation must answer.
These ten decisions determine what changes.**

HOW THE FIVE QUESTIONS LINK TO THE TEN DECISIONS

Client Experience →	Service model, annual client time allocation, client communication
Relationship Ownership →	Relationship leadership, team participation, relationship transitions
Time and Talent →	Resource allocation
Capacity for Growth →	Capacity reinvestment
Ongoing Relevance →	Re-segmentation cadence, re-segmentation triggers

Frame first. Decide second. Implement third.

ANNUAL CLIENT TIME ALLOCATION

Counting meetings alone hides the real capacity cost.

Two clients may each receive four meetings per year. One may consume 12 hours of team time. The other may consume 40.

- **Meeting preparation**
- **Client meetings**
- **Follow up and implementation**
- **Proactive outreach**
- **Planning and analysis**
- **Outside professional coordination**
- **Service requests**
- **Internal team discussion**

Core question: How many hours should each segment receive annually, and how does that compare with actual time consumed today?

TRANSFER OF TRUST

Clients need repeated evidence that the team is deeper than one person.

Endorse

Senior advisor explicitly positions the other advisor as valuable.

Expose

Clients see the other advisor repeatedly in meaningful settings.

Clarify

Roles are explained with confidence and precision.

Demonstrate

The receiving advisor shows preparation, judgement, and follow through.

Repeat

Trust builds through a sequence, not a single introduction.

The client should experience the transition as greater team depth, not reduced access to the senior advisor.

ONGOING RESEGMENTATION

Segmentation is never finished. It must keep pace with growth.

Cadence

Review segmentation at least twice each year. The goal is not to rebuild the model every six months. The goal is to identify changes before capacity problems become structural.

Triggers

- Revenue or profitability changes
- Complexity increases or decreases
- Future potential changes
- Advocacy grows or declines
- Service demands exceed the segment
- Client circumstances change
- Team capabilities develop
- Relationship ownership changes

BREAKOUT DISCUSSION

The breakout should produce decisions, not general observations.

1. Three years from now, what must be different about our client base, service model, and advisor roles?
2. How many hours should each client segment receive annually compared with actual time consumed today?
3. What work should move away from the senior advisor, and how should that capacity be used?
4. Which clients should begin developing meaningful relationships with another advisor during the next twelve months?
5. What segmentation decision should our team make during the next ninety days?

NINETY DAY COMMITMENT

Segment	The client segment requiring the most attention is...
Capacity	The work that must move away from the senior advisor is...
Trust	The clients who should begin building relationships with another advisor are...
Decision	The segmentation decision we will make during the next ninety days is...
Cadence	The date of our next formal re-segmentation review is...

A segmentation spreadsheet does not produce growth. The decisions that follow it do.

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