BUSINESS BUILDERS ACADEMY

20 YEARS
Building Enduring Impact

2027 Enterprise Planning GUIDEBOOK

The business you planned.
The business you built.
The business you want next.

PREPARING FOR YOUR 2027
STRATEGIC PLANNING OFFSITE

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:

Introduction

Most firms begin the year with optimism. There is a plan. There are goals, budgets and priorities, people we expect to develop, clients we want to serve better and investments we intend to make. We start the year with a bright outlook about what the next twelve months can become.

Then the business happens. Clients need attention. People grow, and sometimes people disappoint us. Markets move. Opportunities appear that were never in the plan. Projects take longer than expected. Growth creates capacity problems. Technology promises efficiency but adds complexity. Owners get pulled back into work they thought they had delegated. Decisions that should have been made months ago remain unresolved.

A firm can have a very good year financially and still make surprisingly little progress toward becoming the enterprise its owners want to build, or the enterprise its future owners will want to buy.

That is why planning for 2027 should not begin with 2027 goals. It should begin with an honest look at the business that exists today.

A Different Kind of Annual Review

Most annual planning focuses on goals: revenue, clients, hiring, projects and budgets. Those questions matter. They are simply not enough.

An enduring enterprise also examines the quality of its growth, the productivity of its people, the strength of its leadership, the economics of its client base, the capacity of its professionals, the readiness of its future owners, and how well the business runs without constant owner involvement. It looks ahead, too: at the disrupters, technology and risks that will shape the next five years.

Growth alone cannot tell you whether the enterprise is getting better. The reflection and work you do using this guidebook can help you and your team plan for your future more effectively.

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PURPOSE

Get ready for your 2027 strategic planning offsite

This guidebook is the work you do before your 2027 strategic planning offsite. Complete it on your own and with your leadership team. When you finish, you will have what you need to hold a better offsite and build your 2027 business plan.

Step	What happens	What is the result
1 ***Complete this guidebook***	Each leader reflects, scores the firm and gathers the numbers	An honest picture of 2026 and where you are off track or on track
2 ***Hold your strategic planning offsite***	Leaders compare answers, debate the gaps and make decisions	Agreed priorities, decisions and owners
3 ***Build your 2027 business plan***	Turn the offsite's decisions into targets, initiatives and accountability	A plan the whole firm can execute

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YOUR PATH THROUGH THIS GUIDEBOOK

Section 1 Look back	Section 2 Measure	Section 3 Examine	Section 4 Look ahead	Section 5 Decide & commit
Parts 1–2 Year in Review and scorecard	**Parts 3–4** Your numbers and whether you are truly scaling	**Parts 5–7** People, hard truths and coaching questions	**Part 8** Disrupters, AI, cybersecurity and future owners	**Parts 9–12** Decisions, problems, actions and your 2027 theme

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Notes:

HOW TO USE THIS GUIDEBOOK

1. **Complete it individually.** Each leader works through Parts 1–8 on their own and answers candidly. Where leaders see the firm differently, that disagreement is important data.
2. **Gather your numbers.** Complete Part 3 with whoever owns your financials, so the offsite debates decisions rather than important data.
3. **Review it with us.** Our session pressure-tests your answers and sharpens the problems and decisions in Parts 9–12.
4. **Bring it to your offsite.** Use the offsite guide at the end to compare answers, make the decisions and assign owners.
5. **Build your 2027 business plan** from what the offsite decides.

Your offsite should produce five outcomes:

- ➜ What we learned
- ➜ What needs to change
- ➜ What we have decided
- ➜ What matters most in 2027
- ➜ Who owns what happens next

There are no wrong answers in this guidebook. A low score is not a failure; it is the most useful information in the book. Where leaders see the firm differently, those disagreements are important to discuss.

Take your questions to the offsite.
Good questions will lead your whole team to
better answers than any one person's conclusions.

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PREWORK

Start with Reality Ranch

Every leadership team lives with three versions of its firm at once. Planning well starts by naming them.

The three businesses	What it means
1. The business you planned	What you expected to build when 2026 began
2. The business you built	What actually happened, and what the year taught you
3. The business you want next	The enterprise you can now design more intentionally

1 Looking back to January 2026, what did you believe would be true by now?

2 What is actually true today, and what does the gap teach you about how you plan?

3 Knowing what you know now, what business do you want to build next?

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GROWTH IS NOT THE SAME AS SCALE

A firm can grow revenue while margins decline. It can add clients while service quality weakens. It can hire more people while productivity falls. It can become larger while becoming harder to operate and harder to transfer.

Scale looks different. Revenue grows faster than headcount. People become more productive. Leadership becomes distributed. Processes become repeatable. Technology removes work. Profitability improves. Owners gradually become less necessary to routine operations.

The goal is not simply to build a bigger business.

The goal is to build a better business.

---

1. **Where has growth made the business better, and how will you build on that in 2027?**

2. **Where has growth added complexity, and what would it take to simplify it?**

3. **Where are you growing without scaling, and what would scaling look like there?**

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PART 1 | Look Back

2026 Year in Review: How is it going?

In one sentence, how would you describe 2026? How do you want to describe 2027 a year from now?

HIGHLIGHTS

1. **What are the three accomplishments you are most proud of, and what made them possible?**

2. **What worked better than expected, and how could you do more of it in 2027?**

3. **Who stepped up this year, and how will you invest in them next year?**

4. **What capability do you have today that you didn't have twelve months ago, and how will you put in the work.**

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5. **What client story best captures who you want to be in 2027?**

LOWLIGHTS

1. **What were the three greatest disappointments, and what would you do differently next time?**

2. **What did you plan but not get done, and does it still belong in 2027?**

3. **What problem persisted longer than it should have, and what will it take to solve it for good?**

4. **What did leadership tolerate that should have been addressed, and what will you address first?**

5. **What initiative used resources without enough return, and what will you stop or change?**

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UNPLANNED OPPORTUNITIES

Some of the year's most important moments weren't in the plan. A client introduction, an acquisition inquiry, a new service, a hire who showed up at the right time. Capture them here, including the ones you passed on.

Opportunity	Did we pursue it?
1	
2	
3	
4	

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What happened?	What it taught us?	Pursue in 2027?

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UNPLANNED OPPORTUNITIES

1. **Which unplanned opportunity created the most value, and how could you make it repeatable?**

2. **Which opportunity did you miss or pass on? What would help you decide faster next time?**

3. **What do these opportunities suggest about where your market, clients and strengths are heading?**

4. **How will you leave room in the 2027 plan for opportunities you can't yet see?**

LESSONS & PERSONAL CHECK-IN

- **If you could redo one decision from 2026, what would it be, and what does that teach you for 2027?**

- **How is your energy compared with January? What would give you more energy next year?**

- **Where are you spending time you shouldn't be, and where do you want to spend it in 2027?**

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PART 2 | Look Back

Self-assessment Scorecard™

Each area has two statements to score. **Delivering the plan** measures whether you achieved the 2026 results you planned in January. **Building the firm** measures whether that part of the firm is stronger than it was a year ago, whatever the plan said. A firm can deliver its plan and still stand still, or fall short of the plan while building something stronger. Scoring both shows which is happening.

Score	Delivering the plan	Building the firm
1	**Far below what we planned**	Weaker or more fragile
2	**Below what we planned**	No real progress
3	**Delivered what we planned**	Modestly better
4	**Exceeded what we planned**	Meaningfully stronger
5	**Far exceeded what we planned**	Transformed; a new capability or advantage

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Self-assessment Scorecard™

Area	Delivering the plan	Building the firm
1. Executing our plan	We accomplished our most important 2026 goals. ① ② ③ ④ ⑤	We are better at setting and executing a plan than we were a year ago. ① ② ③ ④ ⑤
2. Organic growth	New clients, assets and revenue from organic growth (excluding markets and M&A) met our 2026 targets. ① ② ③ ④ ⑤	Our growth is more repeatable and less dependent on a few people than a year ago. ① ② ③ ④ ⑤
3. Financial performance	Revenue, margin, expenses and cash flow met our 2026 budget. ① ② ③ ④ ⑤	Our economic model is healthier than it was a year ago. ① ② ③ ④ ⑤
4. Productivity & capacity	Our people delivered results that fit their roles and pay. ① ② ③ ④ ⑤	We can serve more clients today without adding stress or headcount. ① ② ③ ④ ⑤
5. Client outcomes	Clients received the advice, service and value we promised in 2026. ① ② ③ ④ ⑤	Our client experience is more consistent and differentiated than a year ago. ① ② ③ ④ ⑤
6. Loyal client advocates	Client introductions and referrals met our 2026 targets. ① ② ③ ④ ⑤	More clients actively advocate for us, through a real system, than a year ago. ① ② ③ ④ ⑤
7. People & talent	We hired, developed and kept the people we planned to. ① ② ③ ④ ⑤	Our team is more capable, with clearer roles and accountability, than a year ago. ① ② ③ ④ ⑤

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Area	Delivering the plan	Building the firm
8. Leadership & strategic clarity	Our leaders made the decisions they committed to in 2026. ① ② ③ ④ ⑤	Our leadership team is more aligned and less reliant on one person than a year ago. ① ② ③ ④ ⑤
9. Next-generation development	Next-generation professionals got the responsibility and client exposure we planned. ① ② ③ ④ ⑤	Our next-generation professionals are measurably more ready to lead and own client relationships. ① ② ③ ④ ⑤
10. Current owners & partners	Our owners delivered on their roles and commitments in 2026. ① ② ③ ④ ⑤	Our ownership group works together better than it did a year ago. ① ② ③ ④ ⑤
11. Future owners	We advanced the ownership path we planned for 2026. ① ② ③ ④ ⑤	It is clearer who our future owners are, and on what terms, than a year ago. ① ② ③ ④ ⑤
12. Advisor compensation	Our advisor compensation plan paid out as intended. ① ② ③ ④ ⑤	Advisor compensation is better aligned with growth, client stewardship, teamwork and enterprise value. ① ② ③ ④ ⑤
13. Non-producer compensation	We made the non-producer compensation changes we planned. ① ② ③ ④ ⑤	Our staff see more clearly how greater contribution leads to greater opportunity. ① ② ③ ④ ⑤
14. Team bonus, recognition & rewards	Bonuses and recognition were delivered as planned. ① ② ③ ④ ⑤	Our bonuses and recognition reinforce enterprise success more than a year ago. ① ② ③ ④ ⑤
15. Scalability & owner dependence	We completed the operations and technology work we planned for 2026. ① ② ③ ④ ⑤	The firm is less dependent on its owners, and easier to run as it grows, than a year ago. ① ② ③ ④ ⑤
Totals	**1's__ 2's__ 3's__ 4's__ 5's__**	**1's__ 2's__ 3's__ 4's__ 5's__**

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Reading your results

Compare the two scores in each area. The pattern tells you more than either number alone.

Delivering the plan	Building the firm	What it usually means	What to do
High (3–5)	**High (3–5)**	On track or better	Protect it and repeat what worked
High (3–5)	**Low (1–2)**	Hitting the numbers without building the business	Ask what this year's results are borrowing from next year
Low (1–2)	**High (3–5)**	Investing ahead of results	Confirm it's deliberate and set a date for the payoff
Low (1–2)	**Low (1–2)**	Off track on both	Goes straight to Part 10 as a problem to solve

Count your 1's or 2's: three or more in either column means more than one area is off track

Any area scored 1 or 2 in both columns goes to part 10

A gap of 2 or more between an area's two scores deserves a conversation.

Leaders two or more points apart on the same statement is a conversation to have, even if the average looks fine.

Circle your three lowest Building the firm scores. They show where the firm isn't getting stronger, and are often the most important focus for 2027.

➜ **Your three lowest Building the firm scores:**
What would it take to move each one up a point in 2027?

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PART 3 | Measure

Know your numbers

A number should lead to a better question, and a better question should lead to a decision. The standards below are planning guides, not universal rules. Read them in the context of client complexity, service model, outsourcing, geography and investment stage.

Planning standard	Target	How to measure
True organic growth	Mid to high teens (%)	Exclude capital markets and M&A
Revenue per employee	$350,000 or more	Include owners, advisors and all employees
Operating profitability	30%	Use a consistent definition of expenses and owner pay
Revenue per professional	$1-2.5m	Consider time spent per client in each segment

GROWTH AND PROFITABILITY

Measure	Your number	Industry standard
2025 gross revenue ($)		
2026 expected gross revenue ($)		
Reported revenue growth (%)		
Capital markets contribution (%)		
M&A contribution (%)		
True organic growth (%)		Mid to high teens
Operating profit ($)		
Operating margin (%)		30%

1. **If markets were flat and there were no acquisitions, how would you describe growth in 2026, and what would 2027 need to look like? (If your firm is not doing M&A, move to the next question)**

2. **What produced your true organic growth, and how will you make it more repeatable?**

3. **What would it take to improve operating margin in 2027?**

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1. **Where did you add headcount instead of redesigning work, and what would you redesign first?**

2. **If revenue per employee is below standard, what is driving it: people, roles, technology or pricing? What will you change?**

3. **Where are highly paid professionals doing work someone else should do, and who should do it instead?**

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REVENUE PER PROFESSIONAL AND ADVISOR CAPACITY

Revenue per employee shows how efficient the whole firm is. Revenue per professional and clients per advisor show whether your advisors have room to grow, and when you will need the next one.

Measure	Your number	How to calculate
Client-facing professionals		Lead advisors, service advisors and associates
Revenue per professional ($)		Total revenue ÷ client-facing professionals
Lead advisors		People who own client relationships
Client households		All households the firm serves
Households per lead advisor		Households ÷ lead advisors
Revenue per lead advisor ($)		Total revenue ÷ lead advisors
Average revenue per household ($)		Total revenue ÷ households

Advisor by advisor

Advisor	Role	Households	Revenue ($)	Revenue per household ($)	Capacity target (households)	Room to grow (households)
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

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WHERE ADVISOR TIME GOES

Complete this for every advisor on the team. Client time includes serving clients and seeking opportunities to expand wallet share and earn referrals. New business is new client acquisition and business development. Other work is everything else, such as administration, management and operations.

Advisor	Client time today (%)	Client time target (%)	New business today (%)	New business target (%)	Other work today (%)
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

Time per household by client segment

Client segment	Households	Hours per household per year	Total hours per year	Who serves them
1				
2				
3				
4				
5				

Capacity planning for 2027

Step	Your number
Target households per lead advisor for each service model	
Total capacity (lead advisors × target # of households per lead advisor)	
Current households	
Capacity used today (total current households ÷ total capacity, %)	
New households planned for 2027	
Lead advisors to add or develop in 2027	

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1. **What is the right number of households per lead advisor, and how much time does each client segment need per household each year?**

2. **What share of each advisor's time should go to existing clients, including expanding wallet share and earning referrals, and what share to new client acquisition and business development? How far is each advisor from that today?**

3. **Which advisors are over capacity, which have room, and how will you rebalance?**

4. **What is driving revenue per advisor: better-fit clients or stretched advisors? What should it be in 2027?**

5. **Which relationships could move to a service team or next-gen advisor, and what would that free up?**

6. **Who will serve the new clients you plan to add in 2027, and what do they need to be ready?**

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LOYAL CLIENT ADVOCATES

Measure	Your number
Qualified introductions received	
Clients making at least one introduction	
Introductions that became clients	
Share of new business from client introductions (%)	

1. **What would a real organic growth system look like in your firm, beyond a few successful people?**

2. **Which 5-7 clients, per lead advisor, clients have the greatest advocacy potential, and how will you engage them in 2027?**

REFLECT ON YOUR NUMBERS

→ **Which number are you most proud of, and which concerns you most?**

→ **Which number have you been rationalizing, and what would you do if you took it seriously?**

→ **What one number, if improved in 2027, would most increase enterprise value?**

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PART 4 | Measure

Are we really scaling?

Growth means getting larger. Scale means getting larger without matching increases in people, cost, complexity and owner involvement.

Scale: 1 - Strongly disagree 2 - Disagree 3 - Partly agree 4 - Agree 5 - Strongly agree

Scale test	Score
Revenue is growing faster than headcount.	① ② ③ ④ ⑤
Profit is increasing as the firm gets larger.	① ② ③ ④ ⑤
Our service model is becoming more consistent and repeatable.	① ② ③ ④ ⑤
Roles are getting clearer as we grow.	① ② ③ ④ ⑤
Technology is eliminating work, not just adding systems.	① ② ③ ④ ⑤
Decision making is becoming more distributed.	① ② ③ ④ ⑤
Senior professionals spend more time on work that needs their judgment.	① ② ③ ④ ⑤
The firm is becoming less dependent on its founders and owners.	① ② ③ ④ ⑤

1 **As the firm grows, what would make it easier to operate rather than harder?**

2 **If the firm doubled in size (revenue $), what would break first, and what would you fix now to prevent it?**

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THE SIX-MONTH ABSENCE TEST

Estimate what share of each area still depends on an owner or founder.

Area	% owner-dependent (circle one)				
Key client relationships	0%	25%	50%	75%	100%
New business development	0%	25%	50%	75%	100%
Important decisions	0%	25%	50%	75%	100%
Hiring	0%	25%	50%	75%	100%
Culture and leadership	0%	25%	50%	75%	100%
Problem solving	0%	25%	50%	75%	100%
Institutional knowledge	0%	25%	50%	75%	100%

1. **If the principal owner were away for six months, what would keep running, what would slow down and what would stop?**

2. **Who would step up, and what would they need from you now to be ready?**

3. **What will you hand off in 2027 to reduce owner dependence?**

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WHAT BECAME MORE VALUABLE? WHAT BECAME MORE FRAGILE?

Every part of the firm is becoming either more valuable or more fragile.
Score each one compared with a year ago.

1 - Much more fragile 2 - Somewhat more fragile 3 - No change 4 - Somewhat more valuable 5 - Much more valuable

Part of the firm	Compared with a year ago
Leadership capability	① ② ③ ④ ⑤
Key client relationships	① ② ③ ④ ⑤
Diversification of our client base	① ② ③ ④ ⑤
Recurring revenue	① ② ③ ④ ⑤
Profit margin	① ② ③ ④ ⑤
Talent and bench strength	① ② ③ ④ ⑤
Independence from founders and key people	① ② ③ ④ ⑤
Technology and data	① ② ③ ④ ⑤
Documented processes	① ② ③ ④ ⑤
Consistency of our service model	① ② ③ ④ ⑤
Clarity of succession	① ② ③ ④ ⑤
Brand and strategic relationships	① ② ③ ④ ⑤

1 What did you build this year that will keep creating value, and how will you build on it?

2 What could seriously hurt the firm but gets too little attention today? What will you do about it?

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PART 5 | Examine

People, ownership and rewards

Compensation is one of the clearest statements a firm makes about what it values. Look past what the plan says to the behavior it actually creates.

PEOPLE AND NEXT GENERATION

1. **Who would you enthusiastically rehire today? Who is in the wrong role, and what will you do about it?**

2. **Who is ready for significantly more responsibility, and what will you give them in 2027?**

3. **How could the leadership team expand the owner's capacity rather than consume it?**

4. **Who are your next lead advisors, leaders and relationship owners, and what experiences will they need in 2027?**

5. **What responsibility can you transfer now, and to whom?**

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OWNERS AND FUTURE OWNERS

1. **Where is the ownership group aligned on vision, roles and contribution, and where do you need to align?**

2. **Who are your future equity owners, and when and how will you invite them to be a part of your firms future?**

3. **How can you improve your written path to ownership (e.g. criteria, economics and timing)?**

COMPENSATION AND REWARDS

1. **What behaviors does your advisor compensation plan reward today, and what should it reward in 2027?**

2. **What unintended behavior does the plan create, and how would you redesign it?**

3. **How will non-producing staff see that greater contribution leads to greater opportunity?**

4. **What should the team bonus tell people matters most in 2027?**

5. **What deserves recognition that gets none today, and how will you recognize it?**

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PART 6 | Examine

What are we pretending not to know?

The subjects a leadership team avoids usually carry the greatest cost. Answer these quickly and honestly.

1. **Who has outgrown the firm, and whom has the firm outgrown? What will you do about it?**

2. **Which client relationships should change, and how?**

3. **What service, project or expense should you stop in 2027?**

4. **What partnership or arrangement is no longer working, and what would a better one look like?**

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5. **What behavior are you tolerating, and what will you do about it?**

6. **What decision have you postponed, and when will you make it?**

7. **What conversation are you avoiding? What is everyone thinking but nobody is saying?**

THE COMPLEXITY TEST:

If you had to produce the same profit with half the complexity, which clients, services, meetings, systems, roles, vendors or projects would you eliminate? What would become simpler?

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PART 7 | Examine

Seven coaching questions

We will work through these together. Jot notes beforehand, but save the real answers for the conversation.

1. **Plan versus reality.** What did you say mattered most in 2026, and what did your calendar, spending, hiring and attention say actually mattered? What will you align in 2027?

2. **Enterprise or individual heroics.** Where do results come from the firm working well, and where are exceptional individuals still carrying the load? What would change that?

3. **The unmade decision.** What decision have you been discussing for too long, and what will another year of delay cost?

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4. **The people required for the future.** What must become true about your people and leadership in 2027 for the firm you want in 2030 to be possible?

5. **The next growth engine.** Where will your next meaningful organic growth come from, and how will you make it repeatable?

6. **What you reward.** What are you paying people to do, what are you rewarding them for, and what does the firm need from them next?

7. **Keep, stop, start.** What will you keep, stop, start in 2027, including what you will personally hand off?

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PART 8 | Look Ahead

The future of the firm

Your offsite should spend as much time on the next five years as on the last twelve months. This part asks what must be new, what could disrupt the firm, and whether you are building a business your future owners will want to buy.

1 Five years from now, what will clients expect from a firm like yours that you don't offer today?

2 What must be new or different in 2027: in your services, your model, your team or how you work?

3 What are you doing today that won't matter in five years, and what will matter more?

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DISRUPTERS & RISKS

Score how exposed the firm is to each risk, and how prepared you are for it. High exposure with low preparation belongs on your 2027 agenda.

➜ **How exposed are we?**
1 - Little exposure **2 -** Some **3 -** Moderate **4 -** Significant **5 -** Severe

➜ **How prepared are we?**
1 - Not prepared **2 -** Aware, no plan yet **3 -** Plan in progress **4 -** Plan in place **5 -** Plan in place and tested

Disrupter or risk	How exposed are we?	How prepared are we?
AI and technology changes	① ② ③ ④ ⑤	① ② ③ ④ ⑤
Cybersecurity and data protection	① ② ③ ④ ⑤	① ② ③ ④ ⑤
Fee compression and pricing pressure	① ② ③ ④ ⑤	① ② ③ ④ ⑤
Competition from larger firms, consolidators and digital platforms	① ② ③ ④ ⑤	① ② ③ ④ ⑤
Regulation and compliance	① ② ③ ④ ⑤	① ② ③ ④ ⑤
Talent: attracting and retaining the right people	① ② ③ ④ ⑤	① ② ③ ④ ⑤
Key-person and owner dependence	① ② ③ ④ ⑤	① ② ③ ④ ⑤
Client demographics and the wealth transfer to heirs	① ② ③ ④ ⑤	① ② ③ ④ ⑤
A prolonged market downturn	① ② ③ ④ ⑤	① ② ③ ④ ⑤
Other:	① ② ③ ④ ⑤	① ② ③ ④ ⑤

Which disrupter could hurt the firm most, and what will you do about it in 2027?

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AI AND TECHNOLOGY

1. **Where could AI remove work, improve the client experience or free up advisor capacity in your firm?**

2. **How will the roles of your advisors and staff change as AI takes on more of the work, and how will you prepare them?**

3. **Who will own your AI strategy, and what policies and guardrails will you put in place for client data and compliance?**

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CYBERSECURITY READINESS

Rate your readiness on a scale of 1 - 5.

1 - Not in place 2 - Started 3 - In place, not yet tested 4 - In place & reviewed 5 - In place & tested

Statement to score	Score
We have a written incident response plan, and we have tested it.	① ② ③ ④ ⑤
Multi-factor authentication is required on every system that holds client data.	① ② ③ ④ ⑤
Every employee completes security training at least once a year.	① ② ③ ④ ⑤
We know which vendors hold our client data and how they protect it.	① ② ③ ④ ⑤
Our cyber insurance coverage matches our actual risk.	① ② ③ ④ ⑤
Clients know how we protect their information and how to spot fraud.	① ② ③ ④ ⑤

If the firm had a cybersecurity incident tomorrow, what would happen next?
What must be in place by the end of 2027?

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CONTINUITY AND KEY PERSON RISK

Every firm has people it cannot easily do without. The question is whether you know where that risk sits today, and whether you have practiced how the firm would respond.

Key person	What depends on them (clients, revenue, decisions, knowledge)	Who would step in?	Plan written?	Plan tested?
1				
2				
3				
4				
5				

1 - Not in place 2 - Started 3 - In place, not yet tested 4 - In place & reviewed 5 - In place & tested

Statement to score	Score
We know where key person risk sits in the business today.	① ② ③ ④ ⑤
We have a written continuity plan for the disability or death of each owner and key professional..	① ② ③ ④ ⑤
We have run a fire drill in the last 12 months to test how the firm would respond if a key person were suddenly unavailable.	① ② ③ ④ ⑤
Clients would continue to be served without interruption, and they know who would serve them.	① ② ③ ④ ⑤
Our buy-sell agreement is current, funded and understood by every owner.	① ② ③ ④ ⑤
Our key person and disability coverage matches our actual risk.	① ② ③ ④ ⑤

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1. **If a key person became disabled or died tomorrow, how would the firm respond in the first 30 days? Who would call clients, and what would they say?**

2. **When will you run your next fire drill, who will lead it, and what will you test?**

SUCCESSION PLANNING

- **What is the succession plan for each owner: who will succeed them, when, on what terms, and how far along is it?**

- **What must happen in 2027 to move your succession plan forward, and who owns it?**

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ACCESS TO CAPITAL FOR THE NEXT GENERATION

A succession plan only works if the next owners can afford to buy in.
Rate your access on a scale of 1 - 5.

Scale: 1 - Strongly disagree 2 - Disagree 3 - Partly agree 4 - Agree 5 - Strongly agree

Statement to score	Score
Our next-generation owners can afford to buy in on the terms we are likely to offer.	① ② ③ ④ ⑤
We have identified how buy-ins will be financed: firm financing, seller notes, bank lending or outside capital.	① ② ③ ④ ⑤
Our valuation method is clear, documented and agreed by current owners.	① ② ③ ④ ⑤
Buy-in terms balance a fair price for sellers with a realistic payback for buyers.	① ② ③ ④ ⑤
Future owners understand what they would be buying, what it costs and how they would pay for it.	① ② ③ ④ ⑤

1. **How will your next owners pay for their shares, and what financing will the firm offer or help arrange?**

2. **What would outside capital, such as a lender, minority investor or strategic partner, make possible, and what would it change about the firm?**

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THE FUTURE OWNER TEST:

Are we building the business our future owners want to buy?

Current owners often assume they know what the next generation wants. Test it.

- **Before the offsite,** ask each future or prospective owner to score the statements below privately.
- **Current owners score the same statements** for the firm as they see it today.
- **At the offsite, compare.** A gap of two or more points on any statement is a conversation to have before you plan 2027.

Scale: 1 - Strongly disagree 2 - Disagree 3 - Partly agree 4 - Agree 5 - Strongly agree

Statement to score	Current owners	Future owners
Our strategy and direction are ones the next generation wants to own.	① ② ③ ④ ⑤	① ② ③ ④ ⑤
Our growth is repeatable without today's owners.	① ② ③ ④ ⑤	① ② ③ ④ ⑤
Client relationships belong to the firm, not to individuals.	① ② ③ ④ ⑤	① ② ③ ④ ⑤
The firm is profitable enough to justify its price and for the next-gen to pay back their buy in.	① ② ③ ④ ⑤	① ② ③ ④ ⑤
Our culture and values are ones the next generation wants to carry forward.	① ② ③ ④ ⑤	① ② ③ ④ ⑤
Governance and decision rights give future owners a real voice.	① ② ③ ④ ⑤	① ② ③ ④ ⑤
Our technology, operations and service model are ready for the next decade.	① ② ③ ④ ⑤	① ② ③ ④ ⑤
The path, price and terms of ownership are clear and fair.	① ② ③ ④ ⑤	① ② ③ ④ ⑤
Future owners can see themselves leading this firm in ten years.	① ② ③ ④ ⑤	① ② ③ ④ ⑤
Totals	____ / 45	____ / 45

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1. **For future owners: what would make you more eager to buy into this firm, and what would make you hesitate?**

2. **For current owners: what are you building today that your future owners may not want, and what are they asking for that you haven't built yet?**

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PART 9 | Decide & Commit

Key decisions and 2027 strategic choices

Keep these three things separate: A **GOAL** is where you want to go. A **PROBLEM** is what's stopping you. A **DECISION** is a choice leadership must make.

EXAMPLE: DECISIONS A SOPHISTICATED ENSEMBLE FIRM MIGHT FACE

- Use these as a starting point, not a script.
- Your decisions should come from your own scores, numbers and problems.

Decision area	Example decision	Options on the table	Typical owner
People	*Do we hire a president or COO to run the business so the founding partners can lead clients and growth?*	Hire externally · Promote an internal operations leader · Keep leadership shared among partners, with clearer roles	Managing partner
Ownership	*Do we admit our next two partners in 2027, and on what terms?*	Direct buy-in with firm or seller financing · Profits interest or phantom equity first · Defer one year against written criteria	Partner group
Compensation	*Do we move lead advisors from revenue-based pay to salary plus bonus tied to firm, team and individual results?*	Full redesign for 2027 · Phase in over two years · Keep the current plan and add an enterprise-growth component	Compensation committee
Growth	*Where will organic growth come from in 2027?*	Hire a business development leader · Formalize a niche (such as business owners or executives) · Build a structured client advocacy program · Pursue a tuck-in acquisition	Managing partner and growth leader
Clients	*Do we raise our minimums and move smaller relationships to a service or associate-advisor model?*	Raise the minimum fee · Create a service tier · Transition or refer out households outside our ideal client profile	Partner group
Financial performance	*How much of 2027 profit do we reinvest in capacity versus distribute to owners?*	Set a fixed reinvestment rate · Hold distributions flat and fund key hires · Review pricing to fund both	Partner group and CFO
Operations	*Do we standardize on one service model and technology stack across all advisor teams?*	Firm-wide standard in 2027 · Pilot with one team first · Standardize core processes only	COO/operations leader

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OUR KEY DECISIONS

Decision area	The decision we need to make	Options on the table	Decision owner	Decide by
People				
Ownership				
Compensation				
Growth				
Clients				
Financial performance				
Operations				

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OUR 2027 STRATEGIC CHOICES

Every strategy involves trade-offs; no firm can maximize everything at once. For each pair below, decide which way your firm will lean in 2027.

Select 1 or 2 to lean clearly toward the left, 3 to balance both, and 4 or 5 to lean clearly toward the right.

The question behind the choice	*Lean toward*	Where we lean	*Or toward*
1. Will we invest for faster growth, even if margins dip for a while?	*Growth*	① ② ③ ④ ⑤	*Margin*
2. Will we serve many kinds of clients, or focus on a defined niche?	*Breadth*	① ② ③ ④ ⑤	*Specialization*
3. Will we develop capabilities and clients ourselves, or acquire them?	*Build*	① ② ③ ④ ⑤	*Buy*
4. Will growth come mainly from new households, or from serving current clients more fully?	*New clients*	① ② ③ ④ ⑤	*Deeper existing relationships*
5. Will we add capacity by hiring, or by using technology to do more with the team we have?	*People*	① ② ③ ④ ⑤	*Automation*
6. Will we put profit back into the firm, or pay more of it out to owners?	*Reinvestment*	① ② ③ ④ ⑤	*Distribution*
7. Will we grow through our own efforts, or by acquiring other firms?	*Organic growth*	① ② ③ ④ ⑤	*Acquisitions*
8. Will key decisions stay with the founders, or move to a broader leadership team?	*Founder control*	① ② ③ ④ ⑤	*Distributed leadership*
9. Will we maximize this year's income, or invest to make the firm more valuable and transferable?	*Current earnings*	① ② ③ ④ ⑤	*Future enterprise value*

Example: *A firm preparing for its next generation might circle 4 toward distributed leadership, 4 toward future enterprise value, and 2 toward reinvestment.*

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OUR THREE MOST IMPORTANT DECISIONS NOT TO PURSUE

What will you explicitly choose not to pursue in 2027, and why?

Example: *We will not pursue acquisitions in 2027 so we can finish integrating our service model and admit two new partners.*

Decision 1:

Decision 2:

Decision 3:

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PART 10 | Decide & Commit

The three problems that most need solving

Start with every area you scored 1 or 2 in Part 2, then add anything from your Lowlights (page 9), and consider your answers from Part 6 and Part 8. State each problem as a fact, not a solution. "Two of our last three hires left within a year" is a problem. "We need a new recruiter" is an example of a solution.

What is the problem?	What evidence tells us this is the problem?	Cost if unsolved in 2027	Who owns solving it?
1			
2			
3			

Which problem will you tackle first in 2027, and what will be different after the first 90 days?

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PART 11 | Decide & Commit

Next actions and commitments

Planning becomes valuable when conversation turns into commitments. Every decision and problem above needs one owner, one date, and a first step small enough to start this week.

OUR THREE NUMBERS THAT MUST CHANGE

#	Measure	Current	2027 target	Owner
1				
2				
3				

NEXT ACTIONS

#	Action	Owner	First step/due date	How we'll know it's done
1				
2				
3				
4				
5				

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THE THREE THINGS THAT MUST BE DIFFERENT

By December 31, 2027, these three things must be materially different about this firm:

❶

❷

❸

➜ **If they are not different, what will it cost the firm?**

PART 12 | Decide & Commit

Themes and Keywords

ONE YEAR FROM NOW

It's a year from today and 2027 was an exceptional year. What happened? What became less dependent on you, more valuable and simpler? What did you finally decide?

YOUR 2027 THEME AND KEY WORDS

A theme gives the whole firm one idea to rally around for the year. It should be short enough to remember and specific enough to guide decisions. Each leader drafts one before the offsite; the leadership team agrees on one together.

Example:
"From founders to firm."
"Simplify to scale."
"The year of the next generation."
"Grow on purpose."
"Built to last."

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1 **In a few words, what is your theme for 2027? "2027 will be the year we …"**

2 **Why this theme, and why now?**

3 **Which key words stand out for the year ahead? Circle any that fit, or write your own.**

Focus · Simplify · Scale · Invest · Grow · Delegate · Transition · Develop · Specialize · Integrate · Modernize · Protect · Align · Execute · Accountability · Ownership · Clarity · Discipline · Courage · Legacy

Our three to five key words:

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4. **How will you know the theme came true? What will clients, your team and your future owners see differently by December 2027?**

5. **How will you share the theme with the whole firm and keep it alive through the year?**

OUR FOLLOW-UP CHECK-IN DATE: _____

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Notes:

Your 2027 strategic planning offsite

The offsite is not for immediate agreement. It is for understanding how each leader sees the firm, making the decisions that matter, and setting clear ownership of what happens next.

BEFORE THE OFFSITE

- ❑ Each leader completes the Year in Review and scorecard independently
- ❑ Each leader names their three lowest scores
- ❑ Complete Know Your Numbers before the meeting
- ❑ Each leader completes Part 8, The future of the firm, and drafts a 2027 theme and key words
- ❑ Future and prospective owners complete the future owner test privately
- ❑ Each leader names the three problems and three decisions that matter most
- ❑ Each leader names the one issue the team isn't discussing enough

DURING THE OFFSITE

- ❑ Compare scores before debating solutions.
- ❑ Spend the most time on the largest differences in perception.
- ❑ Use numbers to test stories and assumptions.
- ❑ Give the next five years as much time as the last twelve months.
- ❑ Invite future owners into the conversation about the firm they will own.
- ❑ Separate goals, problems and decisions.
- ❑ Do not allow unresolved issues become another list of initiatives.
- ❑ End every decision with an owner, a next action and a date. Close by agreeing on one theme and a few key words for 2027.

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Notes:

What ONE conversation must your leadership team have at this offsite, and what outcome do you want from it?

If you have completed this guidebook, you are ready for your 2027 strategic planning offsite, and ready to build your 2027 business plan. Before the offsite, confirm you have each of these in hand:

FINAL REFLECTION

- ❑ A candid Year in Review, including unplanned opportunities and what they taught you
- ❑ Delivering the plan and Building the firm scores for all 15 areas, from every leader
- ❑ Your numbers: true organic growth, operating margin, revenue per employee and revenue per professional
- ❑ An advisor capacity plan for 2027
- ❑ Your scale and six-month absence tests, and your future scan: disrupters, AI, cybersecurity and next-generation capital
- ❑ The people, ownership and compensation questions you need to resolve, including your future owner test results
- ❑ Your 2027 strategic choices, including what you will not pursue
- ❑ Your three most important decisions, three problems and three numbers that must change
- ❑ A draft list of next actions with owners and dates, and your draft 2027 theme and key words

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You’re ready for business planning

FROM GUIDEBOOK TO BUSINESS PLAN

What you completed	Becomes this part of your 2027 business plan
Your 2027 theme and key words	**The headline and message of the plan**
Year in Review and scorecard	**Where we are today**
Know your numbers and capacity plan	**Financial targets, headcount and capacity plan**
Are we really scaling?	**Operating and technology priorities**
People, ownership and rewards	**People, succession and compensation plan**
The future of the firm	**Risk, technology, cybersecurity and ownership-transition priorities**
Strategic choices and key decisions	**2027 strategy and priorities**
The three problems	**Priority initiatives**
Next actions and three numbers	**Accountability: owners, dates and measures**

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Notes:

A final word

Every year begins with a bright outlook. What separates the firms that build enduring enterprises from the firms that simply get bigger is what they do with the truth about the year they just had.

You have now looked honestly at the business you planned and the business you built. You have scored how well it delivered the plan and how much stronger it has become. You have measured it, tested whether it truly scales, looked at the risks and technology that will shape the next five years, and asked whether it is the firm your future owners will want to buy.

What remains is the business you want next.

Bring your answers to the offsite, and bring your disagreements too. Leave with one theme, a handful of decisions, three problems you are committed to solving, and an owner and a date for every next step. That is the foundation of your 2027 business plan.

This guidebook is the work before the work.
The business you planned. The business you built.
Now, the business you want next.

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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 built along the way, last well beyond it. Professionals are encouraged to take advantage of that lasting relationship by continuing the learning journey their partnership began.

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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

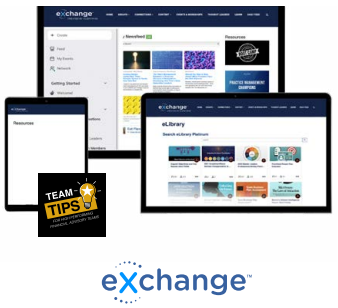
Ray Sclafani
Founder and CEO
914.269.0050
ray@clientwise.com
raysclafani
@raysclafani

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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

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