



Breaking Free from Captive Advisor Constraints: Become a True Fiduciary with a RIA

Does your current firm have product sale requirements that conflict with the way you feel your clients need to be served?

Are you tired of the pressure to meet quotas and sell products that may not be in your clients' best interests?

If this sounds familiar, it might be time to consider a transition to a Registered Investment Advisor (RIA) model, where you can be a true fiduciary to your clients without the sales requirements of the large captive Wall Street firms.

At Cornerstone Planning Group, we believe that your success as an advisor should be measured by the quality of the advice you provide and the relationships you build, not by how many products you sell.

Let us show you how you can break free from the captive advisor model and thrive as a true fiduciary to your clients.

The Captive Advisor Dilemma

As a captive advisor, you've likely experienced the stress and frustration that come with meeting sales quotas and product requirements. This pressure can lead to a conflict of interest, as your primary duty becomes fulfilling your company's objectives rather than serving your clients' best interests.

As a result, you may find yourself recommending products or strategies that don't necessarily align with your clients' needs or goals, putting your integrity and reputation at risk.

The RIA Difference

In contrast, the RIA model is designed to prioritize the advisor-client relationship and empower you to act as a true fiduciary.

As an RIA, you're held to a higher standard of care and must always act in your clients' best interests. This fiduciary duty means that you can focus on providing unbiased advice and customized solutions, free from the pressure of product sales requirements and quotas.

Benefits of Becoming an RIA

Enhanced Client Trust: By embracing the fiduciary standard, you'll build stronger, more trusting relationships with your clients. They'll know that your recommendations are based solely on their needs and goals, without the influence of sales quotas or product requirements.

Greater Independence: You'll have the freedom to choose the products and services that best suit your clients' needs, without being limited by your firm's offerings. This flexibility allows you to provide truly personalized solutions that cater to each client's unique situation.

Increased Earning Potential: Most advisors we have engaged with did not have a clear picture of what percentage of their revenue the parent firm was taking and what they were getting in exchange. In the cases we have seen, advisors have increased their net revenue when affiliating with an independent RIA structure.

Professional Growth: You'll have the opportunity to sharpen your skills as a financial advisor and grow your business on your terms. You'll have access to cutting-edge technology and support, as well as a network of like-minded professionals who share your commitment to client-centric service.

Making the Transition

We understand that the decision to leave a captive advisor role and join an RIA can be challenging. That's why at Cornerstone Planning Group, we're dedicated to providing the guidance and support you need to make a smooth and successful transition.

When an advisor is in our onboarding process, our entire team is involved with the project. The onboarding starts months prior to ensure you and your team are ready. This includes training for you and your staff so you are ready on your Independence Day!

The Cornerstone Planning Group Advantage

We go above and beyond to help you flourish in your new role as an independent RIA. When you join our team, you'll enjoy the following benefits:

Comprehensive Training and Support:

We provide ongoing education, training, and resources to ensure that you're well-equipped to serve your clients and grow your business.

Advanced Technology Solutions:

Our state-of-the-art technology platform streamlines your day-to-day operations, enhances your client experience, and enables you to deliver superior financial planning, wealth management, asset management and tax planning services.

Marketing and Branding Assistance:

We'll help you establish a powerful brand presence and create effective marketing strategies to attract new clients and build your reputation.

Collaborative Community:

As a part of our network, you'll have the opportunity to collaborate with other top-tier professionals, share best practices, and learn from the collective expertise of our RIA community.

Success Stories

At Cornerstone Planning Group, we take pride in helping advisors like you break free from the constraints of the captive model and embrace the freedom of the RIA model.

Here are just a few examples of advisors who have found success with our support:

Jane, a former captive advisor, transitioned to our RIA platform and was able to double her client base in just two years, thanks to our cutting-edge technology and marketing support.

Mark, who was previously pressured to sell proprietary products at his old firm, now enjoys the freedom to choose the best solutions for his clients and has seen his assets under management grow by 35% since joining our team.

Susan, who felt unsupported and undervalued in her captive role, has since thrived with our community of like-minded professionals and has increased her annual revenue by 50%.

Take the First Step Towards True Fiduciary Service

If you're ready to break free from the captive advisor constraints and become a true fiduciary to your clients, it's time to consider a move to Cornerstone Planning Group. With our support, you'll have the tools, resources, and community you need to build a successful, client-focused practice.

Don't wait any longer to embrace the RIA model and start providing the unbiased, customized advice your clients deserve.

Reach out to Carmine today to learn more about how Cornerstone Planning Group can help you make the transition to a more rewarding and fulfilling career as an independent financial advisor.