

THE NEXT GEN PLAYBOOK

Presented By Ray Sclafani, ClientWise Founder and CEO



— Est. 2006 —

The Problem Has Changed

Where Real Advisor Value Comes From

What NextGen Clients Actually Want

How Advisors Go Beyond Advice

How We Coach Advisors to Be More Authentic and Empathic

AI Raises the Bar for Being Human



Information Is Abundant. Judgment Is Scarce.

KEY LEARNING POINT:

**AI has commoditized information.
Advice alone is no longer
differentiating.**

PROOF POINTS:

- Google processes **8.5+ billion searches per day**. Information asymmetry is gone.
- **ChatGPT reached 100M users in 2 months**, the fastest adoption of any consumer technology.
- Cerulli reports that **over 70% of investors believe they can get basic financial answers online**.
- MIT Sloan research shows that up to **80% of professional knowledge work can now be partially automated or augmented by AI**.

Information Is Abundant. Judgment Is Scarce.

STRATEGIC IMPLICATIONS:

- 1 If advisors compete on information, they lose.
- 2 Value shifts to interpretation, prioritization, and decision leadership.
- 3 When everyone has access to answers, who helps decide matters more than what is known.

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Advisors Win as Sense-Makers, Not Data Providers

KEY LEARNING POINT:

The highest value advisors help clients decide, not just understand.

PROOF POINTS:

- Vanguard Advisor's Alpha shows up to **~3% annual net value** from:
 - Behavioral coaching
 - Goal alignment
 - Discipline during volatility
- Morningstar estimates the **behavior gap costs investors ~1.7% annually** due to emotional decisions.
- MIT research shows **AI improves outcomes most when paired with human judgment loops**, not when used autonomously.

Advisors Win as Sense-Makers, Not Data Providers

STRATEGIC IMPLICATIONS:

- 1 AI improves options. Humans determine direction.
- 2 AI answers *what*.
- 3 Advisors guide *why, when, and what matters most*.

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Emotional Confidence Beats Technical Precision

KEY LEARNING POINT

NextGen clients value clarity, confidence, and feeling understood more than technical brilliance.

PROOF POINTS

- *PwC Global Consumer Insights*: **61% of Millennials and Gen Z want advisors** to understand their personal situation before offering solutions.
- *Edelman Trust Barometer*: **Trust is driven more by empathy and shared values** than credentials among younger cohorts.
- *Absolute Engagement*: **Firms that track life events materially outperform** peers on retention.
- *Harvard Business Review*: **Empathy is one of the strongest predictors of client loyalty**, exceeding satisfaction with technical competence.
- *MIT Sloan Research*: Trust increases when advisors **acknowledge uncertainty and tradeoffs**.
- *McKinsey Consumer Research*: **71% of younger consumers expect personalized interactions**, and **76% are frustrated when they don't receive them**.

Emotional Confidence Beats Technical Precision

STRATEGIC IMPLICATIONS:

- 1 Advice without empathy does not scale trust.
- 2 NextGen clients are not looking for certainty. They are looking for confidence.

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From Periodic Reviews to Continuous Leadership

The New Advisor Operating Model

Old Model

Annual review

Performance update

Reactive planning



New Model

Event-driven conversations

Short, frequent touchpoints

Documented decisions and progress

From Periodic Reviews to Continuous Leadership

KEY LEARNING POINT:

Frequent, personalized engagement drives both client satisfaction and revenue growth.

PROOF POINTS:

- Deloitte reports that **younger clients expect continuous engagement**, not episodic contact.
- McKinsey experience-led growth research shows that personalized **engagement drives 10–15% higher revenue growth**.
- Harvard Business Review reports that **frequent, short interactions outperform** infrequent long meetings in building trust.

Advisors stop “checking in” and start staying connected.

From Periodic Reviews to Continuous Leadership

STRATEGIC IMPLICATIONS:

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Coaching Advisors to Be Authentic and Empathic

Coaching Focus Areas

1. Lead with questions, not answers
2. Reflect what's changed before proposing solutions
3. Document decisions, not just transactions
4. Name tradeoffs explicitly
5. Slow the conversation when emotions rise

Coaching Advisors to Be Authentic and Empathic

KEY LEARNING POINT

**Authenticity is a skill,
not a personality trait.
Empathy is trainable.**

PROOF POINTS

- Harvard Business Review shows that perceived **empathy materially improves** client loyalty and long-term retention.
- Korn Ferry research **links emotional intelligence to higher leadership effectiveness and trust.**
- Firms with **stronger relational skills show higher wallet share and lower attrition** over time.
- SHRM reports **EQ-related skills are now ranked among the top 3 future-critical competencies** as AI automates technical work.

Coaching Advisors to Be Authentic and Empathic

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Being Human Is Your New Competitive Edge

KEY LEARNING POINT

**AI owns the tasks.
Humans own the trust.**

PROOF POINTS

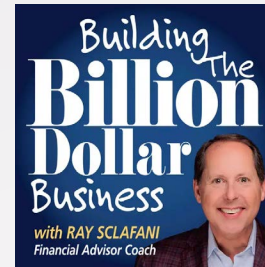
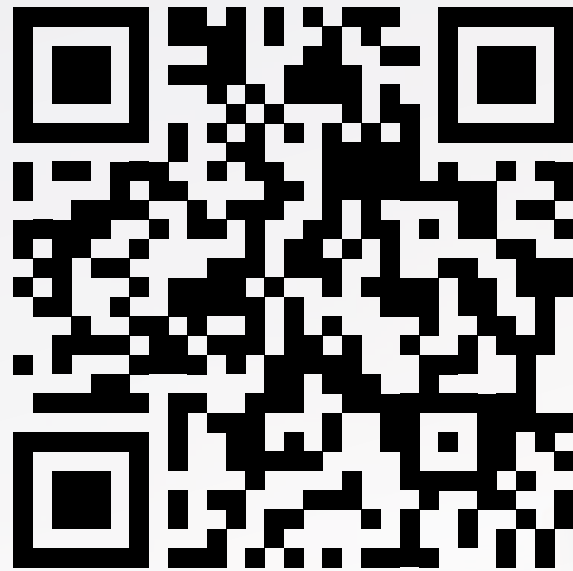
- McKinsey reports up to **60–70% of advisor tasks can be augmented by AI**, but **client-facing judgment cannot be automated**.
- Harvard Business Review warns that professionals who rely on **“sounding smart” are most exposed to AI-driven commoditization**.
- SHRM finds **leadership, judgment, and relationship skills are least likely to be displaced** by AI over the next decade.

Being Human Is Your New Competitive Edge

STRATEGIC IMPLICATIONS:

- 1 AI compresses time.
- 2 Humans expand trust.
- 3 Trust drives enterprise value.

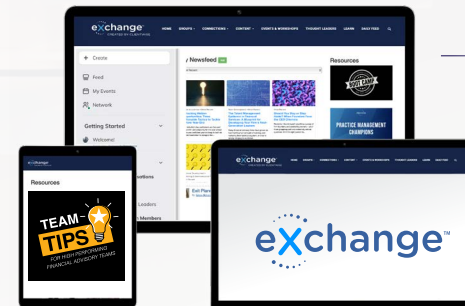
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