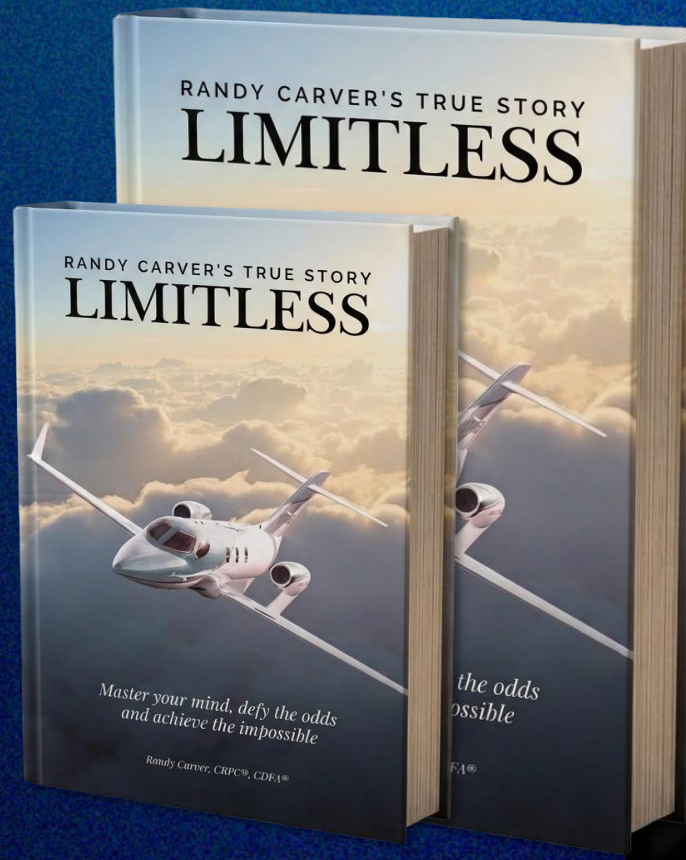


LIMITLESS:

MASTER YOUR MIND; DEFY  
THE ODDS;  
ACHIEVE THE IMPOSSIBLE



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FINANCIAL SERVICES





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# RJFS ELEVATE 2026

Three Questions That Can Change  
Your Life and Your Practice

PRESENTED BY: RANDY CARVER

[www.carverkeynote.com](http://www.carverkeynote.com)





# YOU ARE CAPABLE OF FAR MORE THAN YOU THINK



Limitations are rarely imposed by circumstance.



They are imposed by belief.



When you decide your circumstances don't define you...






Everything changes.



# THE DISCIPLINE OF SUCCESS

Success is like losing weight. The formula is simple: Burn more calories than you consume.

So why don't more people do it?

-  Discipline
-  Consistency
-  Sacrifice
-  Persistence



# The Difference Between Average and Exceptional

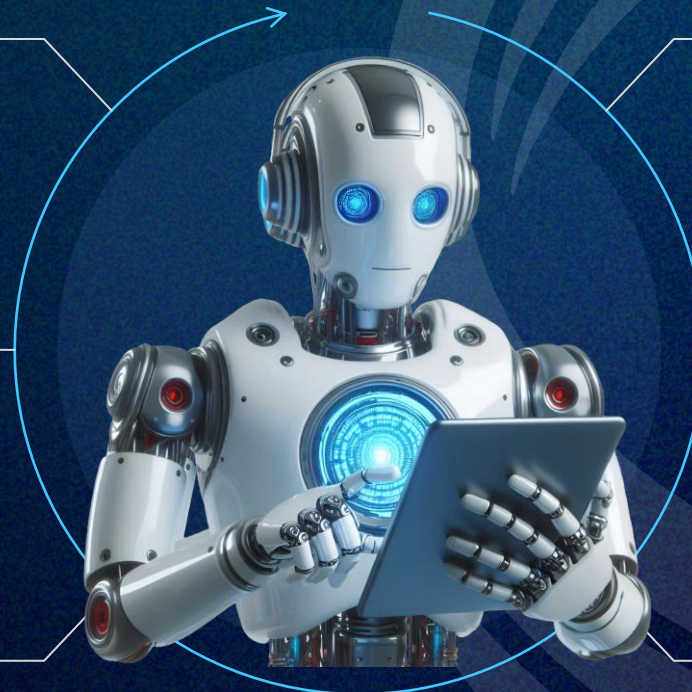
Especially when you don't feel like it.



Doing the right things consistently.



It is discipline.



Not intelligence.



Not talent.



Not market timing.

# Three Questions

Simple. Uncomfortable. Life-Changing.

---



Answer them honestly — and act on them — and you can build as much success as you want.

# WHY SHARE WHAT WE DO



Helping others  
succeed lifts  
the profession.



RJ has a culture  
of sharing.



Most won't do  
the hard work.

# THE BEST TIME — AND THE BIGGEST THREAT



## THE PERFECT STORM



Fewer advisors in  
the profession



More money  
in motion



Tech enabling personalization at  
scale- Also the biggest risk

# THE INDUSTRY LANDSCAPE



Average advisor age: **57**



**38%** managing **42%** of assets retiring in 10 years  
**Failure Rate 70% - 80%** new Advisors



**\$84 trillion**  
wealth transfer coming



20% of CFPs over age 70  
**5% under the age of 30.**

# \$84 TRILLION WEALTH TRANSFER



- \$84 trillion changing hands in 20 years
- \$5 — 7 trillion of privately held business ownership value changing from 2026—2030.



Clients want trust, guidance, and simplicity



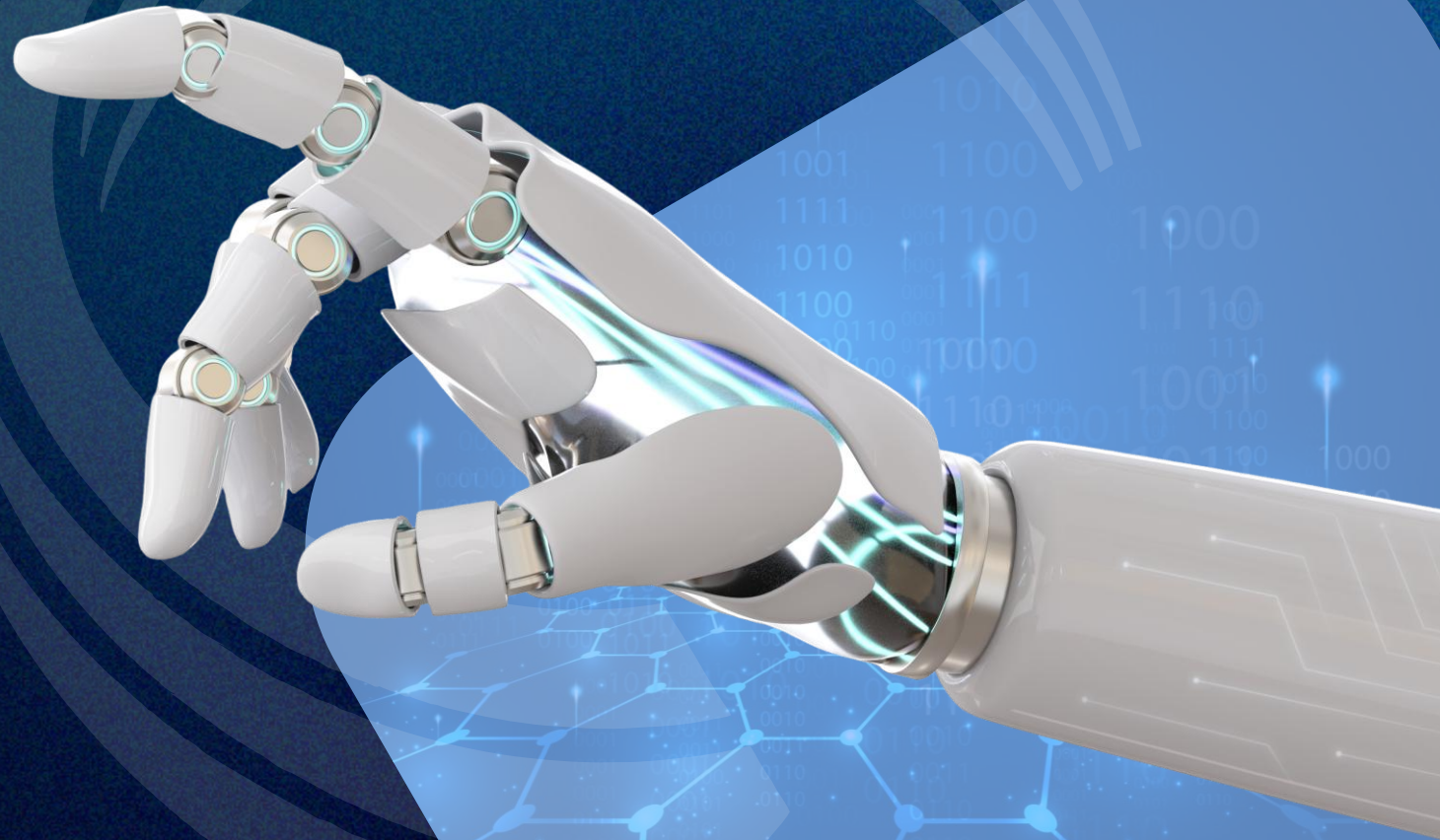
# Death of traditional consulting

Why Technology Has Already Replaced You

# Commoditized SERVICES

Technology has already replaced most of what advisors used to do:

-  0 Portfolio Analysis
-  0 Efficient Frontier Optimization
-  0 Social Security Strategy
-  0 Withdrawal Modeling



# Ai SOFTWARE vs human advisors



## 24/7 Availability

Algorithms don't sleep or miss regulatory shifts

## Scalable Intelligence

Analyzing millions of data points in milliseconds without fatigue.



# Bridgewater Folks - Boldin



Portfolio analysis



Efficient frontier optimizer



Estate planning Free



AI Assistant and active recommendations  
\$20 per month- \$30 B in assets now



Boldin- 450K people have built plans and  
managing more than \$300B

# From Portfolio Pilot



We are trying to create something that no human advisor could ever match—personalized, unbiased, cost-effective financial advice for everyone.



Our passion for transparency also led us to launch the "Financial Advisor Horror Stories" series, highlighting real-life experiences of people who have been let down by biased and/or expensive advisors.

# AGENTIC Ai IN ACTION

Detects tech ETF losses in Nov and swaps into a compliant alternative immediately.

Proactive Harvest



Meet Sarah. Her AI detects excess cash, suggests higher-yielding moves, and executes transfers automatically.

Post-Action  
Notification

"We've rebalanced your IRA today to reduce volatility." No pre-action friction.

# We Are Just At The Beginning



| Traditional AI                      | Agentive AI   |
|-------------------------------------|---|
| Waits for commands                  | Anticipates needs and acts on its own                     |
| Offers insights or answers          | Takes action toward your goals                            |
| Works in a single moment            | Operates over time, learning from interaction history     |
| Example: ChatGPT answers a question | Example: AI assistant moves funds to meet savings targets |

# USE TECH TO ENHANCE RELATIONSHIPS



Tech Stack

JUMP AI

Calendly

POWDER / VRGL

## Branch Third-Party Suppliers

### Consultative Solutions & Guidance

- [Branch Third-Party Supplier Request Process](#)
  - *RJnet page outlines the policy definition of a third-party supplier, the review process entails, Branch Manager/Branch Supervisor responsibilities, exemptions to policy, & differences between suppliers on the Preferred list vs. those notated as permissible, but Non-Preferred.*
- [Submission Form](#)
  - *Type ahead the Product Name to see whether a product has been previously reviewed, whether it is permissible and anticipated conditions of use*
- [RJFS Supplier Solutions Directory](#)
  - *Outlines RJ Provided tools/services and tools/services on the Preferred Supplier List.*
- [Briefing paper](#) to assist with understanding supplier review expectations prior to submission.
  - *If a supplier has not previously undergone review (as indicated in the submission form), understand the process and what the supplier needs to engage in to help streamline review.*

Dedicated support: [Third-PartySuppliers@raymondjames.com](mailto:Third-PartySuppliers@raymondjames.com)

RAYMOND JAMES®

Salesforce FSC

Multiple Tax Software

fpAlpha

ChatGPT / Grok

# Branch Third-Party Suppliers



## Branch Third-Party Supplier Request Process

RJnet page outlines the policy definition of a third-party supplier, the review process entails, Branch Manager/Branch Supervisor responsibilities, exemptions to policy, & differences between suppliers on the Preferred list vs. those notated as permissible, but Non-Preferred.



## Submission Form

Type ahead the Product Name to see whether a product has been previously reviewed, whether it is permissible and anticipated conditions of use



## RJFS Supplier Solutions Directory

Outlines RJ Provided tools/services and tools/services on the Preferred Supplier List.



BRIEFING PAPER to assist with understanding supplier review expectations prior to submission.

- If a supplier has not previously undergone review (as indicated in the submission form), understand the process and what the supplier needs to engage in to help streamline review.



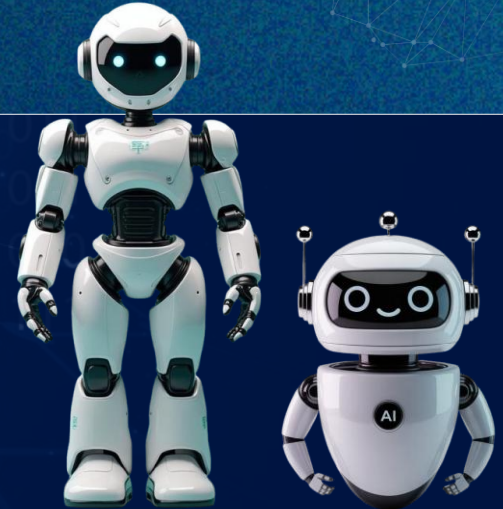
## Dedicated support:

[Third-PartySuppliers@raymondjames.com](mailto:Third-PartySuppliers@raymondjames.com)

# What Clients Are Really Saying



When people move from a traditional advisor to AI-driven planning tools—platforms similar to Portfolio Pilot—it's rarely about chasing returns.



It's about three things:



Cost



Attention

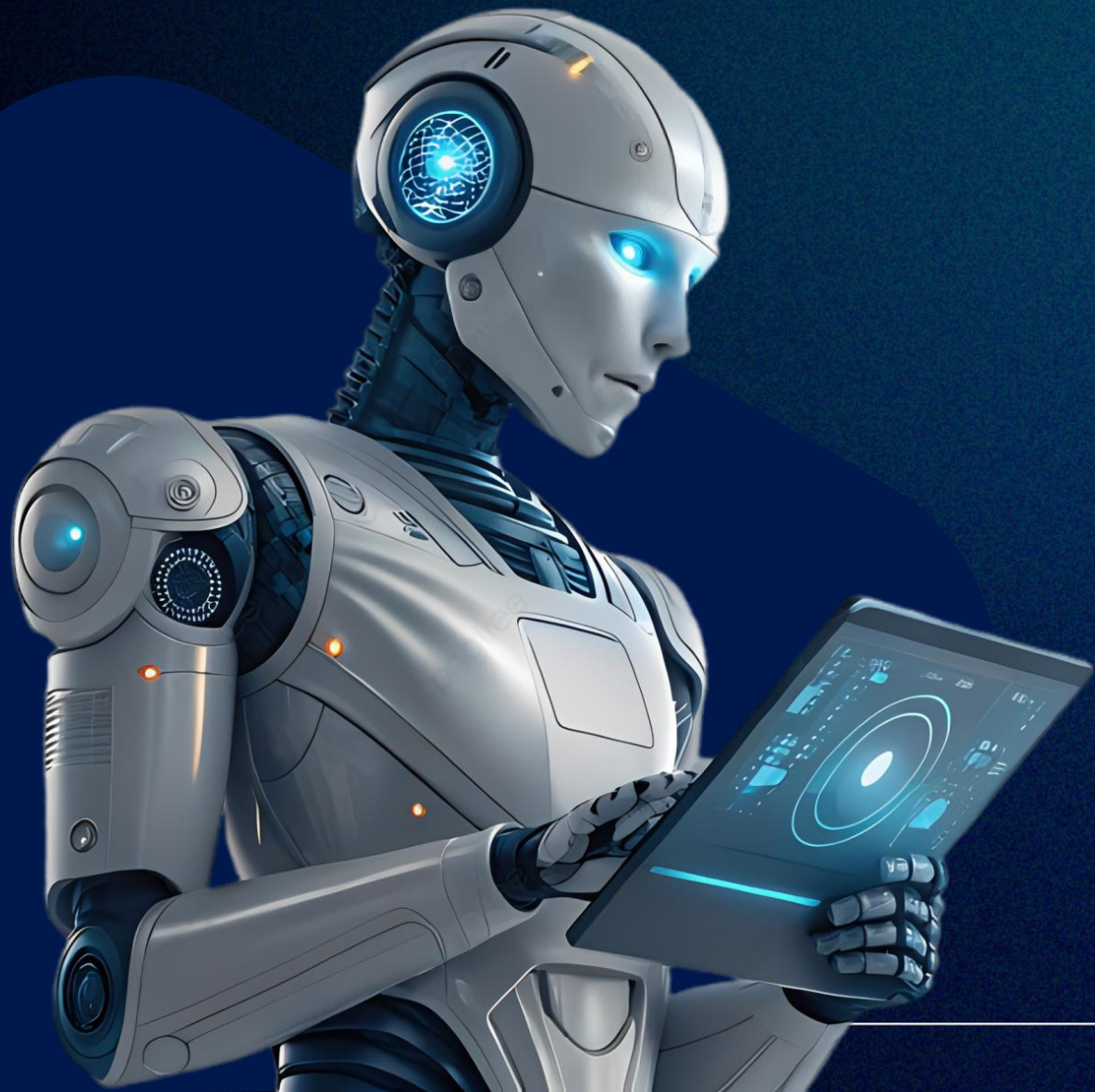


Relevance



I don't feel like  
a priority

# Why clients leave human



0 They don't feel like a priority.



0 They quietly disengage.



0 They stop calling.



0 They stop asking questions.



“Ai feels more professional than my advisor.”

Why? Because Ai monitors them every day, not just once a year. It sees their actual data in real-time.

# THE FEE CRISIS

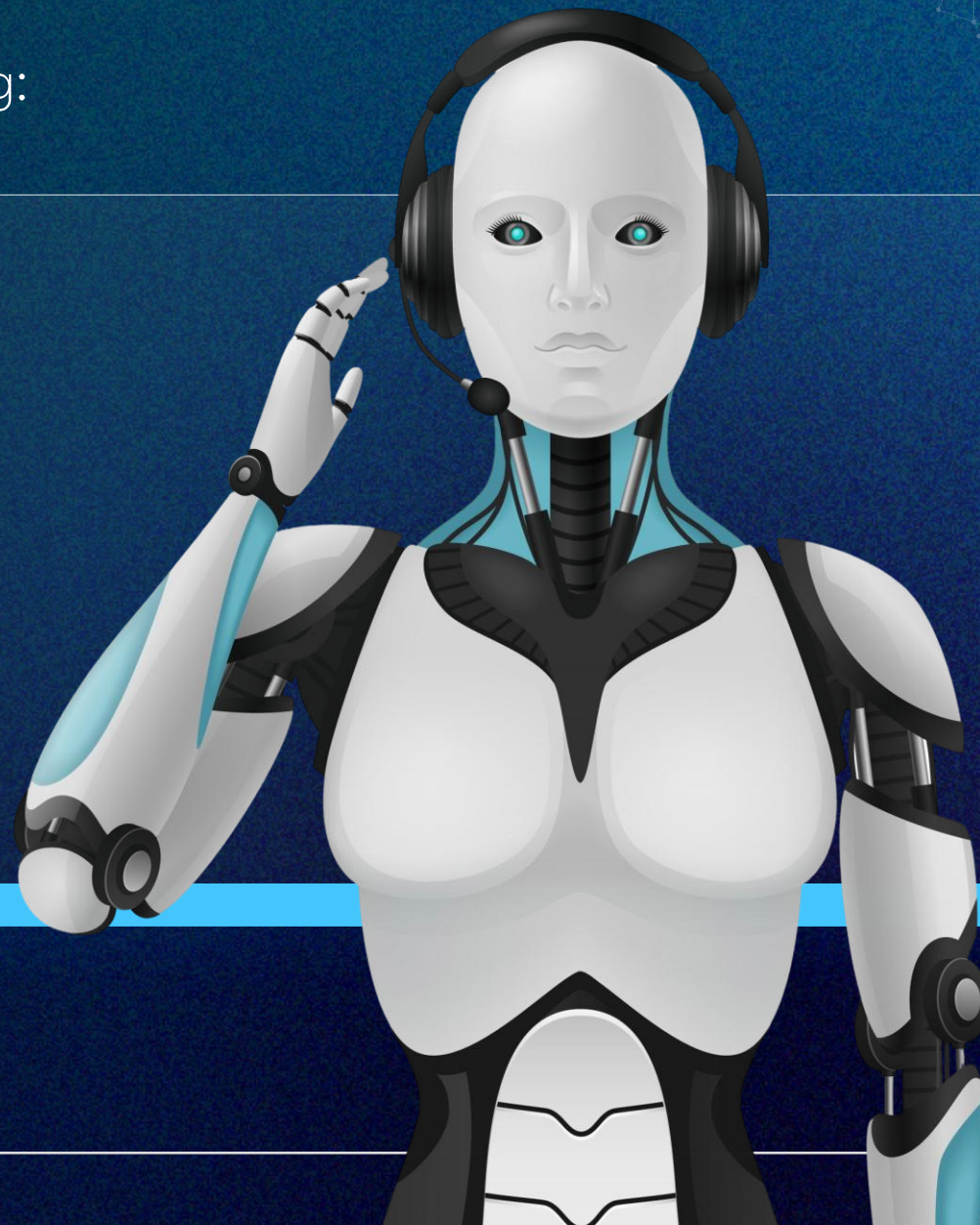


A 1% fee on \$3M is \$30,000/year. Clients are asking:



## What am I getting for that-right now

If all they see are performance reports and generic allocation charts, AI wins on value every time.





AI Is Proactive. Many Advisors Are Reactive.

# THE END OF TECHNICAL BARRIERS



0

LINES OF CODE

"Vibe Coding" is conceptual software building.



# THE NEW WORKFLOW



## 1 DESCRIBE

Talk to the agent in plain English.

## 2 ITERATE

Watch it fix bugs in real-time.

## 3 DEPLOY

Cloud hosting with one click.

# AI is Not Replacing Great Advisors...



Infrequent  
communication



Generic  
advice



Reactive  
planning



Hard-to-  
explain fees



Clients aren't rejecting advice. They're rejecting feeling ignored, overcharged, or behind the curve.



# The Real Opportunity



This isn't a threat.  
It's an  
Opportunity



The future belongs  
to advisors who



Deliver personal  
attention at scale



Use AI to be  
more proactive,  
not less human



Justify their fees  
with clarity, not  
complexity



# Three Question

Defining Your Professional Legacy

# QUESTION 1: WHAT IS YOUR BRAND?



How many of you do financial planning?



How many manage assets?



How many help clients retire and educate their children?

# QUESTION 2: Who Would Miss You If You Died?



Could your clients be replaced by an app?



By another advisor?



By a call center?



# 3 Things Needed to Be Happy

# What We Do at Our Firm



Our firm is built around creating experiences.



Your clients are your marketing team — focus on clients NOT prospects



Community building through events, newsletters, social media, thought leadership



Clients stay because of trust, confidence, and connection.

# STATS FOR 2025



## CALLS

Incoming Calls 22,157  
Outgoing Calls 15,269



## MEETINGS

Planning Meetings 4170  
Prospect Meetings 255



## RELATIONSHIPS

New Relationships Opened  
134 Total Relationships as of  
today 3,147.



“Multiple events, mailings, and trips designed to deepen client relationships and enhance value”

We are creating a community and providing experiences.

# 2025 EVENTS



29th Annual Resource Breakfast 01

Glow in the Dark Golf 02

Social Security Webinar 03

New Client Welcome Party 04

Insurance Webinar 05

27th Annual Golf Outing 06

Galentine's Dance Lesson 07

35th Client Appreciation Baseball Game 08

The Power of the Fork Webinar 09

GPM Dinner 10

Carver Cruisin' Car Show 11

CPE for Accountants 12

Meet and Greet for Turks & Caicos & Vietnam 13

Continuing Legal Education Seminar for Attorneys 14

Lake Humane Society Adoption Event 15

# 2025 MAILINGS

|   |   |  |  |
|---|---|--|--|
| 2025 Annual Report 01   | 30th Annual Resource Breakfast — Mailed Save the Date Postcard & Postcard Invitation 02 | Carver Escape — Frankenmuth Flyer 03                           | Glow in the Dark Golf Outing Postcard invitation 04                |
| March Client Memo — Regular and High Net Worth Group Client Memo 05 | New Client Welcome Party — Mailed Sealed Formal Invitation 06                           | Business Owners Event Invitation 07                            | June Client Memo - Regular and High Net Worth Group Client Memo 08 |
| 28th Annual Golf Outing — Registration Brochure 09                  | Lake Humane Society Adoption Event Flyer 10   | 36th Client Appreciation Baseball Game — Trifold Invitation 11 | Fall Webinar Postcard Invitation 12                                |
| GPM Dinner — Sealed Formal Invitation 13                            | CPE Seminar Invitation for CPAs 14  | September Client Memo 15                                       | CPE for Accountants — Postcard Invitation 16                       |
| Meet and Greet for Jamaica Client Trip — Postcard Invitation 17     | Continuing Legal Education Seminar for Attorneys — Trifold Invitation 18                | Car Show Postcard 19   | Vietnam Meet & Greet Postcard Invitation 20                        |



## Past Trips Include:

South Africa, Israel, Amazon River, Cuba, Switzerland, Jordan, Monaco, Greece, Turkey, Spain, Paris, Mexico



## 2025 Trips

Vietnam, Jamaica, Girls Getaway at The Grand Resort, Frankenmuth, MI



## 2026 Trips

Turks & Caicos, MGM Detroit, MI, and Alaska

# Question Three: What is Your Vision?



If you cannot communicate it, you don't have one.



Evolve—or Be Left Behind

# BUILD A GREAT TEAM



Success  
doesn't happen  
alone



Treat your team  
like your best  
clients





Empower and  
invest in your  
people

# EVOLVE OR BE LEFT BEHIND

Use Vijay Govindarajan's 3-Box Framework:

 Manage present

 Abandon past

 Create future

We're in an era of both wealth and technological transformation. If you don't evolve, you will be left behind.



# THE COST OF BEING EXCEPTIONAL



Exceptional  
requires sacrifice.

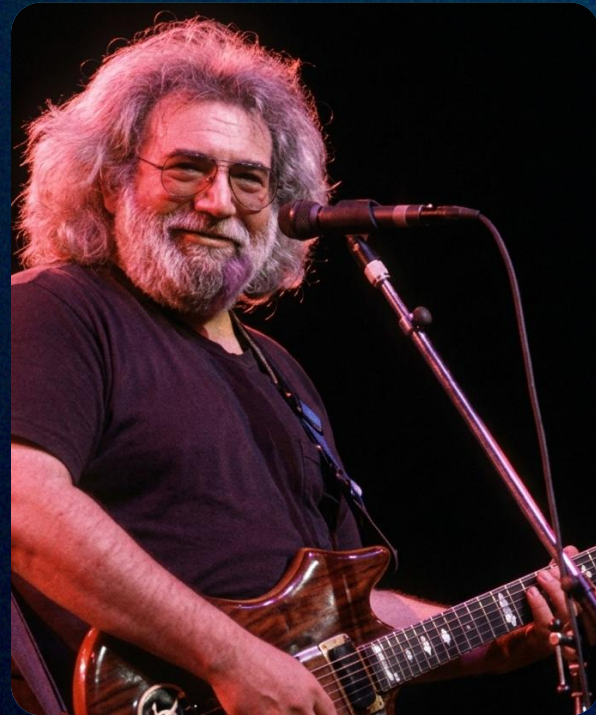
Hard work is a  
choice



What are you  
willing to give up?

**JERRY GARCIA**

We're like licorice. Not everybody likes licorice, but the people who like licorice really like licorice.



**BILL GRAHAM**

They're not the best at what they do, they are the only ones who do what they do.

# The Time is Now



The opportunity has never  
been greater



Build a legacy — impact  
generations



The journey won't be easy... but  
it will be worth it



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# Thank You



Rate This Session



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Have a Limitless Day & Conference!

