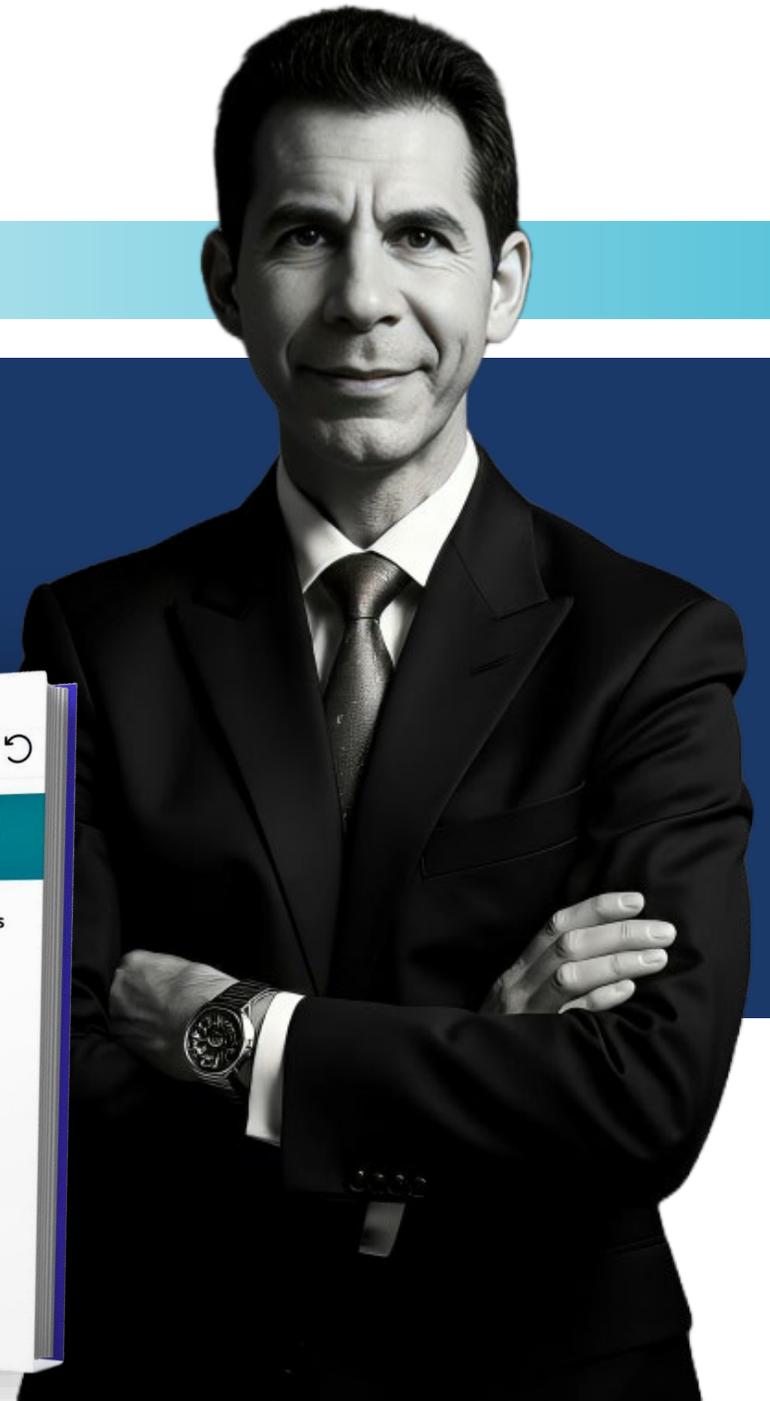




CARVER
FINANCIAL SERVICES

LIMITLESS:

Master Your Mind; Defy
The Odds; Achieve the
Impossible





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RJFS Winter Symposium

*Three Questions That Can Change Your
Life and Your Practice*

PRESENTED BY

RANDY CARVER

www.carverkeynote.com



Everything I'm going to share today comes down to **three simple—but uncomfortable—questions.**



WHY SHARE WHAT WE DO



Helping others succeed lifts the profession.



RJ has a culture of sharing.



Most won't do the hard work.

SUCCESS IS SIMPLE... BUT NOT EASY

Building an exceptional practice takes discipline, consistency, and persistence.



Do you want to move from good... to great... to truly exceptional?

The Best Time— and the Biggest Threat

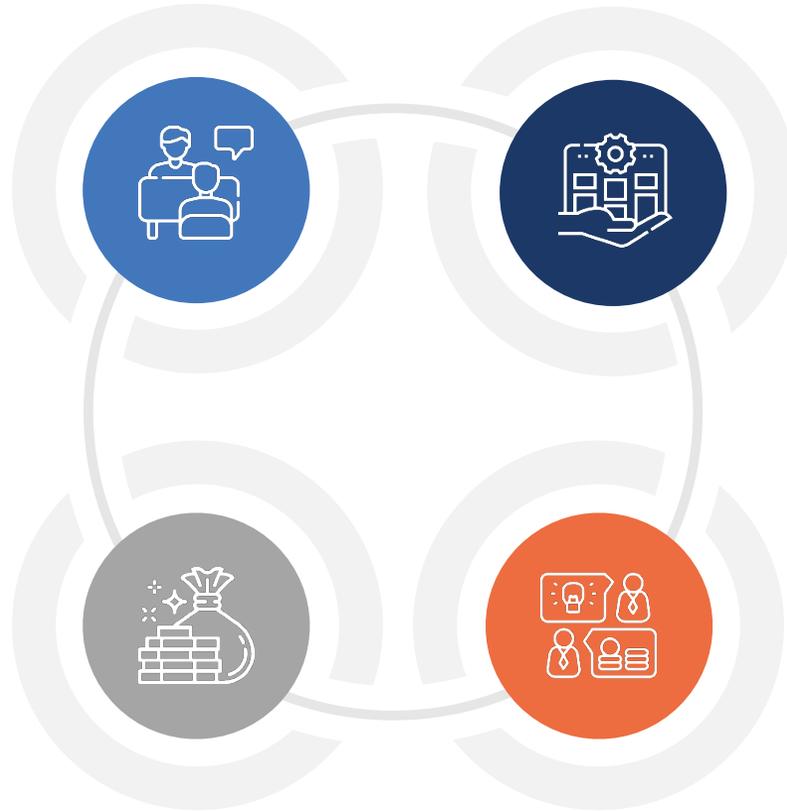
THE PERFECT STORM

- 
- Fewer advisors in the profession
 - More money in motion
 - Tech enabling personalization at scale

THE INDUSTRY LANDSCAPE

Average advisor age: **57**

\$84 trillion wealth transfer coming



38% managing **42%** of assets retiring in 10 years

Failure Rate 70% - 80% new Advisors

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

Technology Has Already Replaced Most of What We Do

- Portfolio analysis
- Optimization
- Social Security strategies
- Withdrawal modeling

- CASE STUDY SARAH



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

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.





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

○ **Salesforce FSC**

○ Holistiplan / TaxStatus

○ fpAlpha

○ ChatGPT / Grok



Branch Third-Party Suppliers

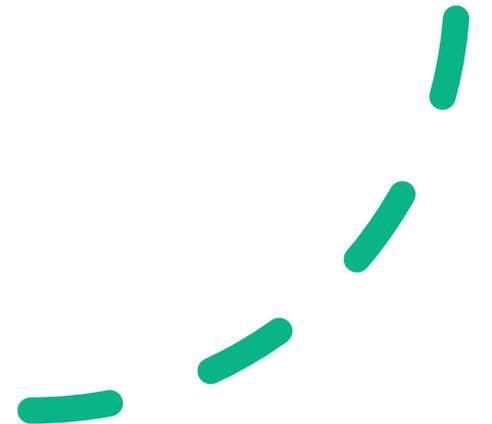
Consultative Solutions & Guidance

- Enhanced [Branch Third-Party Supplier Request Process](#)
 - *RJnet page outlines what the review process entails, Branch Manager/Branch Supervisor responsibilities, exemptions to policy, & differences between suppliers on the Preferred list vs. those notated as approvable, but Non-Preferred.*
- NEW [Submission Form](#)
 - *Type ahead the Product Name to see whether a product has been previously reviewed, whether it is approvable and anticipated conditions of use*
- [RJFS Supplier Solutions Directory](#) outlines RJ Provided tools/services and tools/services on the Preferred Supplier List.
- NEW [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

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”

- Quietly Disengage
- Stop Calling
- Stop Asking Questions
- Stop Believing They Are Understood





“AI Feels More Personal—Ironically”

Clients say AI feels more personal than their advisor...



Advisors Feel Expensive—Especially When Value Is Invisible





AI Is Proactive. Many Advisors Are Reactive.



AI is Not Replacing Great *Advisors*...

It's Replacing:

- ✓ **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

Question 1: What is Your Brand?

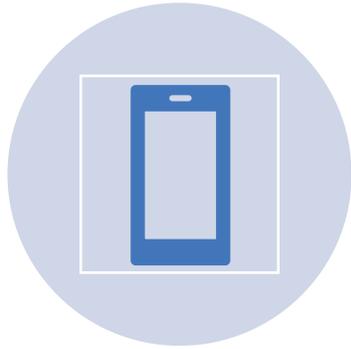
**How many of
you do
financial
planning?**

**How many
manage
assets?**

**How many help
clients retire
and educate
their children?**



Question Two: 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.**

EVENTS & OUTREACH

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**

○ **Glow in the Dark Golf**

○ **Social Security Webinar**

○ **New Client Welcome Party**

○ **Insurance Webinar**

○ **27th Annual Golf Outing**

○ **Galentine's Dance Lesson**

○ **35th Client Appreciation Baseball Game**

○ **The Power of the Fork Webinar**

○ **GPM Dinner**

○ **Carver Cruisin' Car Show**

○ **CPE for Accountants**

○ **Meet and Greet for Turks & Caicos & Vietnam**

○ **Continuing Legal Education Seminar for Attorneys**

○ **Lake Humane Society Adoption Event**



2025 MAILINGS

<ul style="list-style-type: none">○ 2025 Annual Report	<ul style="list-style-type: none">○ 30th Annual Resource Breakfast – Mailed Save the Date Postcard & Postcard Invitation	<ul style="list-style-type: none">○ Carver Escape – Frankenmuth Flyer	<ul style="list-style-type: none">○ Glow in the Dark Golf Outing Postcard invitation
<ul style="list-style-type: none">○ March Client Memo – Regular and High Net Worth Group Client Memo	<ul style="list-style-type: none">○ New Client Welcome Party – Mailed Sealed Formal Invitation	<ul style="list-style-type: none">○ Business Owners Event Invitation	<ul style="list-style-type: none">○ June Client Memo - Regular and High Net Worth Group Client Memo
<ul style="list-style-type: none">○ 28th Annual Golf Outing – Registration Brochure	<ul style="list-style-type: none">○ Lake Humane Society Adoption Event Flyer	<ul style="list-style-type: none">○ 36th Client Appreciation Baseball Game – Trifold Invitation	<ul style="list-style-type: none">○ Fall Webinar Postcard Invitation
<ul style="list-style-type: none">○ GPM Dinner – Sealed Formal Invitation	<ul style="list-style-type: none">○ CPE Seminar Invitation for CPAs	<ul style="list-style-type: none">○ September Client Memo	<ul style="list-style-type: none">○ CPE for Accountants – Postcard Invitation
<ul style="list-style-type: none">○ Meet and Greet for Jamaica Client Trip – Postcard Invitation	<ul style="list-style-type: none">○ Continuing Legal Education Seminar for Attorneys – Trifold Invitation	<ul style="list-style-type: none">○ Car Show Postcard	<ul style="list-style-type: none">○ Vietnam Meet & Greet Postcard Invitation

Carver Client Trips



Past Trips Include:

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

2025 Trips

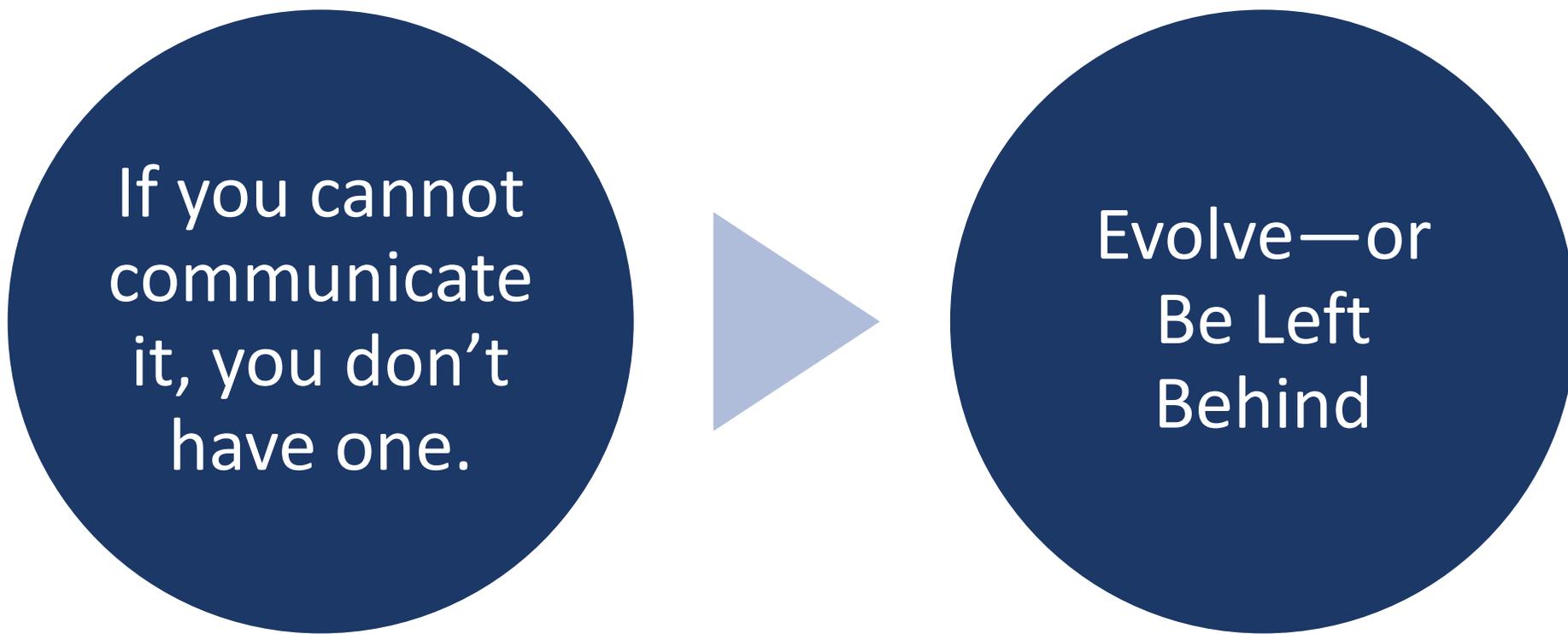
Vietnam, Jamaica, Girls Getaway at The Grand Resort, Frankenmuth, MI

2026 Trips

Turks & Caicos, MGM Detroit, MI, and Alaska



Question Three: What is Your Vision?

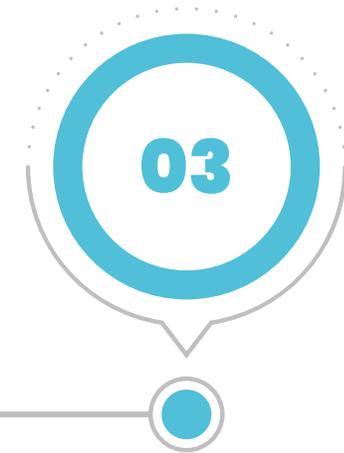


If you cannot
communicate
it, you don't
have one.

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.



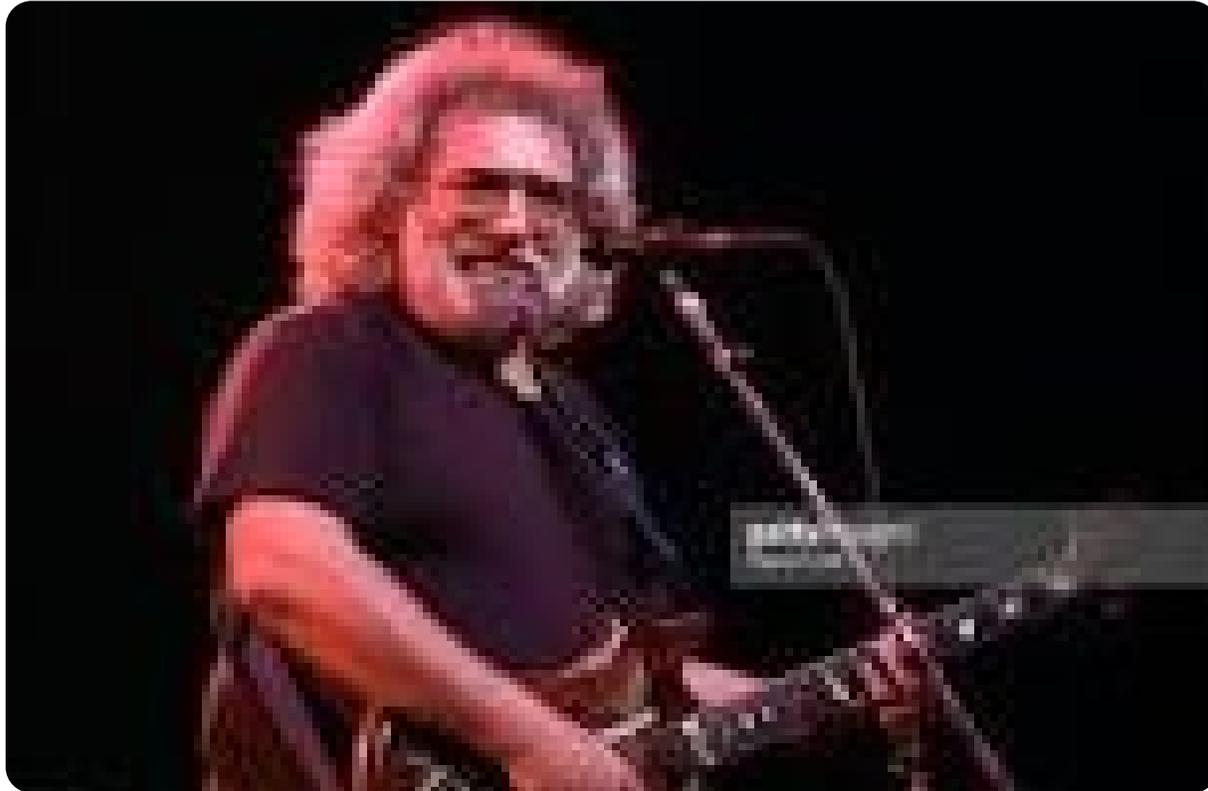
THE COST OF BEING EXCEPTIONAL

○ Exceptional requires sacrifice.

○ What are you willing to give up?

○ Hard work is a choice





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

Jerry Garcia



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

Bill Graham



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

Thank You

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Have a Limitless Day & Conference!