PERSPECTIVE | THE ADVISOR ENTERPRISE

The Be the One Advisor Enterprise Model

If clients chose again today, would you still be the One?

Putting clients first is a professional commitment. The work is building an advisory enterprise that honors that commitment through complexity, uncertainty, and change.

BY
Darla Wilton

PUBLISHED
SEPTEMBER 2026

Winning the Relationship Is Only the Beginning

Many advisors can explain precisely how they construct a client's portfolio. Far fewer can explain, with the same precision, how they have built the advisory enterprise that serves that client through complexity, change, and time.

Throughout this model, advisory enterprise means the full system behind the advisor: people, leadership, advice, processes, economics, technology, governance, and the ecosystem of specialist partners.

For much of the industry's history, financial professionals were developed primarily as producers. They learned to prospect, build relationships, communicate value, and win business. Those capabilities still matter—advisors cannot help people they never reach. What has changed is the client: informed by much of the same research, data, and tools advisors once held exclusively, no longer willing to be sold, and expecting advice anchored in their best interests. The central challenge is not access to information. It is turning abundant information into trusted judgment—and into an advisory enterprise that delivers it consistently.

> *Salesmanship is a skill. Stewardship is a standard.*

Salesmanship may earn the first yes. Stewardship and enterprise capability determine whether the relationship keeps earning the next one.

The standard is rising. EY's 2026 global research found that 45% of wealthy clients plan to move between one-quarter and one-half of their assets, while clients now use 2.3 wealth managers on average. Relationships are becoming more selective, less concentrated, and more dependent on demonstrable value.[2]

The generational test is just as consequential. Cerulli found that 27% of affluent investors expecting an inheritance said they would maintain the benefactor's advisor; among those who had already inherited, only 20% did. CFA Institute finds that younger investors expect technology-enabled personalization, broader life-centered advice, and human judgment.[3, 4]

Loyalty has not disappeared. But it is increasingly earned—through relevance, trust, and value clients can see—rather than assumed from tenure.

No advisory enterprise can house every capability clients may need. The strongest combine core capabilities with an aligned specialist ecosystem—expanding what the advisor can deliver while preserving ownership of the relationship.

THE ADVISOR'S PROMISE

I'm the One you call when the decision carries more consequence than certainty.

Markets test conviction. Wealth creates complexity. A business transition changes what comes next. Life events happen, and clients, families, and business owners must navigate competing priorities. The next generation asks different questions. The right answer requires expertise beyond one person.

The Center: Stewardship

At the center of the model is one governing commitment: the client's best interest. Legal obligations vary with the advisor's role, registration, product, service, and transaction. Within this model, the operating choice does not. Whether required in the moment or not, putting the client's interest first governs how the advisor listens, recommends, coordinates, and follows through.[1]

- What outcome matters most to this client—and which decision best advances it?
- What does this client, family, or business owner need that they may not yet know to ask for?
- What important conversation are we responsible for starting?
- What expertise should be in the room before this client makes the decision?
- Would we give the same advice if the compensation were different?

These questions test the advisor's judgment. The next test is the enterprise: Have we built the people, capabilities, processes, and accountability required to act on those answers consistently?

> *The advisor earns the call. The advisory enterprise determines what happens next.*
>
> THE PRINCIPLE

The Eight PROGRESS Disciplines

Together, these eight disciplines define the capacity an advisory enterprise needs to earn trust—and keep earning it through complexity, uncertainty, and change. PROGRESS provides a practical way to hold the entire enterprise in view. It is a mnemonic, not a prescribed sequence; the disciplines work as an integrated system centered on stewardship and the client.

PROGRESS AT A GLANCE

P · **People & Leadership**	R · **Relevance**	O · **Operating System**	G · **Growth**
R · **Resilient Economics**	E · **Expertise & Advice**	S · **Strategy**	S · **Succession & Enterprise Value**

01 · Strategy

Have you chosen the few moves that matter most next—and aligned the advisory enterprise to execute them?

Strategy is not a list of initiatives. It identifies whom the enterprise serves, the value it will create, the choices that matter most, and the capabilities required to execute them. KPMG's 2026 research reinforces the advantage of focused, proactive moves carried through at enterprise scale over fragmented responses to disruption. [5]

02 · Relevance

Are you becoming more valuable as clients' lives, families, and choices evolve?

Warmth alone does not keep an advisor relevant. Relevance is the advisor's continuing usefulness as needs, expectations, and generations change. That requires continuing discovery, learning, and the willingness to evolve before the client has to ask. [3,4]

03 · Expertise & Advice

When client needs exceed your expertise, can you bring the right experts into the room at the right times—and keep accountability clear?

The modern advisor's value lies less in having every answer than in recognizing the questions that matter, engaging the right expertise, and staying accountable for advice that is coordinated around the client. [4]

04 · Growth

Does growth reflect value clients recognize—and expand your capacity to create more of it?

Healthy growth is more than rising assets in rising markets. It signals value clients recognize and creates resources to reinvest in talent, technology, advice, and partnerships. Schwab's 2026 study found that top-performing participating firms produced stronger client, revenue, and net asset-flow growth while more often documenting strategy, value propositions, and growth processes. [6]

05 · Resilient Economics

Can your economics fund what clients will need next—and strengthen the advisory enterprise through uncertainty?

Resilient economics fund stewardship. They give the enterprise the capacity to invest in talent, technology, education, cybersecurity, client experience, and continuity—and to absorb periods of uncertainty without weakening the client promise.

06 · People & Leadership

Are you building capability around the client—or merely adding capacity around the founder?

Adding people is not the same as building capability. Clear roles, decision rights, development, and leadership turn individual effort into an enterprise that can serve clients beyond the founder's capacity.

07 · Operating System

Can the advisory enterprise deliver the same standard consistently—without relying on memory or heroics?

Every advisory enterprise has an operating system. The only question is whether anyone designed it. When work, information, and decisions cannot move without the founder, the founder has become the system.

08 · Succession & Enterprise Value

Could another capable leader sustain the client promise—and preserve the value of what has been built?

Succession is where continuity, stewardship, and enterprise value meet. Transferability is evidence that advice, relationships, and execution can endure beyond one person. The proof is not merely a succession document, but whether client knowledge, decision authority, and service standards can transfer without breaking trust.

THE EVIDENCE REFLECTS THE SAME BREADTH

Schwab's 2026 Firm Performance Index extends beyond growth to client and staff attrition, operating margin, standardized workflows, written strategic and succession plans, and documented ideal-client and value-proposition practices—reinforcing that enterprise strength is systemic, not singular. [6]

THE INTEGRATING IDEA

Integrated guidance requires an integrated enterprise.

Clients do not experience the PROGRESS disciplines separately. They experience one relationship. The strongest advisory enterprise integrates these capabilities around the client so that relationship can endure through complexity, uncertainty, and change.

Durability is part of stewardship.

From Measurement to Business Judgment

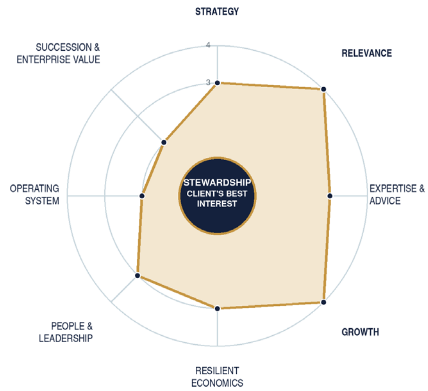
The model provides the lens. The diagnostic turns it into a management discipline: score what the evidence supports, examine the shape, and choose one consequential move.

A PRACTICAL REVIEW

Use the companion diagnostic in four steps:

1. **Score** each discipline using repeatable evidence—not aspiration or one isolated success.
2. **Plot** the eight scores and connect them. Do not average; an average can conceal a material weakness.
3. **Identify** the two lowest supported scores and assess the consequence of each to clients, growth, and continuity.
4. **Commit** one 90-day management move. Name the owner, evidence of progress, and review date.

ILLUSTRATIVE PROFILE — NOT A BENCHMARK



A founder-led firm may score 4 in Relevance and Growth, but 2 in Operating System and Succession & Enterprise Value. Clients value the advice, yet consistent delivery still depends on one person's memory and availability. A 90-day move could document one critical client workflow, assign a second owner, and test whether the standard holds without the founder.

The Outer Test: Chosen Again

THE GOVERNING QUESTION

If clients chose again today, would you still be the One—and is the advisory enterprise behind you strong enough to keep earning that choice?

That question reframes the eight PROGRESS disciplines. They are not separate administrative concerns. Together, they determine whether the enterprise can deliver on its client promise. That is the point: the choice must be earned again.

> *Be the One is not a claim an advisor makes. It is a choice the client makes—again and again.*

Sources & Further Reading

1. U.S. Securities and Exchange Commission. "Staff Bulletin: Standards of Conduct for Broker-Dealers and Investment Advisers—Care Obligations." April 30, 2023.

2. EY. "Client expectations rise as wealth managers face increasing competition for assets—EY report." June 22, 2026.

3. Cerulli Associates. "Many Investors Expect Inheritances, Yet Few Likely to Maintain Benefactor's Advisor." September 3, 2025.

4. Ryan Munson and Genevieve Hayman, PhD. "Next-Gen Investors: A Guide for Wealth Managers and Financial Advisers." CFA Institute Research and Policy Center, March 23, 2026.

5. KPMG. "Adaptability at Scale: KPMG Adaptability Pulse Survey." 2026.

6. Charles Schwab Advisor Services. "2026 RIA Benchmarking Study: How RIA Firms Are Growing." 2026.

Schwab methodology and findings: Schwab's 2026 study found that stronger organic growth was associated with clearer strategy and more consistent execution. Top-performing participating firms were also more likely to document ideal-client profiles, client value propositions, and growth processes.

Research note: These sources describe current industry conditions; they do not predict results for an individual advisory enterprise. Survey populations and business models differ. Schwab's data are self-reported by participating RIAs, and its performance index includes growth measures. KPMG's findings span industries and reflect executive responses. The reported relationships should not be interpreted as proof of causation.

ABOUT THE AUTHOR

Darla Wilton

Darla Wilton is Regional Vice President at WealthBridge Financial Group, where she recruits, develops, and leads financial advisors and teams across a multistate region. She brings three decades on the operating side of wealth, beginning as a financial advisor before serving as Chief Administrative Officer of a national broker-dealer and registered investment adviser, Chief Operating Officer of an institutional investment manager, and Chief Administrative Officer of a multibillion-dollar private family office. Through Darla Wilton LLC, she translates research, economics, and operating disciplines into practical decisions that help leaders build stronger organizations and serve clients more effectively.

INDEPENDENT WORK *The Be the One Advisor Enterprise Model is Darla Wilton's independent professional work. She may use it in the course of her work with advisors at WealthBridge Financial Group, but it is not a WealthBridge program or offering.*