Evolution of the Exceptional Advisor®

In March 2020, as Investments & Wealth Institute and Absolute Engagement prepared to conduct the annual investor study, the significance of the timing was not yet clear. With the benefit of hindsight, the significance of the timing is clear. The results told the story of declining loyalty, reduced self-confidence, and shifting needs and values. Fast forward about 12 months, and the timing is equally significant, providing a snapshot of how client needs, expectations, interests, and preferences changed within a relatively brief period.

The ongoing investor data gathered over several years support the Exceptional Advisor® model. In many ways, the fundamentals of an exceptional experience have not changed. However, the study is a reminder that exceptional advisors must respond to the changing needs, priorities, and values of their clients and that those very things can shift during periods of extreme uncertainty, such as the coronavirus pandemic. Sometimes those changes are temporary, but the data is clear that many are more permanent.

The data is a reminder that:
- We cannot assume things will go back to normal.
- We cannot assume what clients need now and if or how that has changed.
- We cannot assume that clients want the same experience that was delivered prior to March 2020.

Among the highlights of the research are the following:
- Overall, clients are satisfied with their advisory relationship; however, loyalty continues to be tested.
- The most significant client concerns have less to do with the level of service being provided and more to do with clients’ own level of self-confidence about their financial future. They are concerned about personal or family health, market uncertainty, helping their children make good financial decisions, job security for their children, and caring for elderly parents.

Q: Please tell us which best describes your current total investable assets.

<table>
<thead>
<tr>
<th>Investable Asset Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000,000+</td>
<td>24%</td>
</tr>
<tr>
<td>$500,000 – $999,999</td>
<td>76%</td>
</tr>
</tbody>
</table>

The pandemic is changing how we think about the future. A minority of respondents indicated they had been negatively impacted financially by the pandemic, but more than two-thirds of respondents indicated that they have changed how they think about the future.

The client experience needs to evolve.
- Almost as many respondents prefer in-person reviews as prefer virtual reviews or have no preference.
- Respondents are clear that the quality of a virtual review can be as high as in-person (and sometimes higher).
- Personalization will become more important in the future to respond to the wide range of client needs and interests.

The foundation of the exceptional experience has not changed.
- Respondents continue to rate trust, expertise, and ethics among the most important attributes of the advisory relationship.
- Multiple, voluntary designations continue to be important to demonstrate expertise and stand out in a crowded marketplace.

Methodology

To support advisors defining and evolving an exceptional client experience, Investments & Wealth Institute and Absolute Engagement gathered input from 425 high-net-worth (HNW) investors in Canada. Data was gathered via online surveys during September and October 2021. Profile information for respondents can be found in the appendix.

The study focuses on understanding the needs and concerns of HNW investors. The sample, based on total investable assets, breaks down as follows.
Setting the Stage
In 2021, clients continued to report strong relationships with their advisors. Both satisfaction and Net Promoter Score were relatively unchanged from 2020.

- 85 percent of clients are somewhat satisfied (27 percent) or very satisfied (58 percent)
- Net Promoter Score is 20, with 42 percent reporting as Promoters and 22 percent as Detractors

Q: How likely are you to continue to use your financial advisor to manage your financial plan or portfolio in the next 12–24 months?

Although overall loyalty is high, with 87 percent of clients saying they are somewhat or very likely to continue working with their advisor, 21 percent of clients say they have considered making a change.

Q: Thinking about your primary advisor, which best describes your desire to stay with him or her, or not?

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¹Net Promoter Score asks how likely an investor is to recommend his/her advisor to a friend or family member in the next 12 months. A Promoter scores a 9 or 10. A Detractor scores from 0 to 6.
To understand what is driving the softness in loyalty, the research examined satisfaction gaps related to client self-confidence. Satisfaction gaps are identified by comparing the importance of a particular statement to satisfaction on the same statement. The four statements below directly impact overall client self-confidence. A negative gap appears when satisfaction is lower than importance.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Very Important</th>
<th>Completely Agree</th>
<th>Gap</th>
</tr>
</thead>
<tbody>
<tr>
<td>I feel financially secure</td>
<td>70%</td>
<td>33%</td>
<td>-37%</td>
</tr>
<tr>
<td>I feel in control when it comes to reaching my financial goals</td>
<td>56%</td>
<td>30%</td>
<td>-26%</td>
</tr>
<tr>
<td>I am confident that I will reach my financial goals</td>
<td>54%</td>
<td>34%</td>
<td>-20%</td>
</tr>
<tr>
<td>I have a clear plan in place to reach my financial goals</td>
<td>50%</td>
<td>33%</td>
<td>17%</td>
</tr>
</tbody>
</table>

The data highlights something important that was first reported in 2020. The most significant gaps relate to how clients are feeling about their financial future and are less about the service being provided.

Although market uncertainty has not been as significant as initially expected going into the pandemic, respondents still feel a sense of vulnerability. It is important to note that client self-confidence is positively connected to higher satisfaction and loyalty.

**The Financial Impact of the Pandemic on Clients**

52 percent of HNW respondents report some financial impact from the global pandemic. A higher proportion of clients report a neutral or positive financial impact than a negative financial impact.

**Q: How has the global pandemic impacted you financially?**

<table>
<thead>
<tr>
<th>Impact</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strong negative impact</td>
<td>3%</td>
</tr>
<tr>
<td>Some negative impact</td>
<td>28%</td>
</tr>
<tr>
<td>No impact</td>
<td>48%</td>
</tr>
<tr>
<td>Some positive impact</td>
<td>18%</td>
</tr>
<tr>
<td>Strong positive impact</td>
<td>3%</td>
</tr>
</tbody>
</table>

Respondents were more likely to report that the pandemic had impacted their financial futures in ways that are not purely
financial. Seventy percent of respondents indicate that they have changed how they think about the future.

**Q:** To what extent has the global pandemic impacted what is important to you or how you think about your future?

<table>
<thead>
<tr>
<th>Impact Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - No impact</td>
<td>15%</td>
</tr>
<tr>
<td>2</td>
<td>15%</td>
</tr>
<tr>
<td>3</td>
<td>33%</td>
</tr>
<tr>
<td>4</td>
<td>24%</td>
</tr>
<tr>
<td>5 - Significant impact</td>
<td>13%</td>
</tr>
</tbody>
</table>

And although more than three-quarters of respondents indicated that there would be some change, there was little consistency in defining those changes. Spending less, overall, and spending more money on experiences were the top two choices among those making a change.

**Q:** How, if at all, has the global pandemic changed how you are preparing for your financial future? Please select all that apply.

<table>
<thead>
<tr>
<th>Action</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spend less, overall</td>
<td>30%</td>
</tr>
<tr>
<td>Spend more money on things we want/experiences</td>
<td>22%</td>
</tr>
<tr>
<td>Update my will</td>
<td>19%</td>
</tr>
<tr>
<td>Update my financial plan</td>
<td>17%</td>
</tr>
<tr>
<td>Set different goals for my financial future</td>
<td>14%</td>
</tr>
<tr>
<td>Review my beneficiaries</td>
<td>12%</td>
</tr>
<tr>
<td>Update my estate plan</td>
<td>11%</td>
</tr>
<tr>
<td>Give more to charity</td>
<td>9%</td>
</tr>
<tr>
<td>Increase the amount of insurance I have in place</td>
<td>7%</td>
</tr>
<tr>
<td>Relocate to a different area</td>
<td>7%</td>
</tr>
</tbody>
</table>

Younger respondents were more likely to say they will set different goals for their financial future and give more to charity. Respondents who were closer to retirement were more likely to say they would reduce their spending.
The Real Impact of the Global Pandemic on Clients
When examining data, we often look for significant shifts in one direction or another. When it comes to client mindset, for example, we might look to see if a majority of clients describe what they have experienced in a certain way.

Sometimes, however, the most important finding is simply that change is happening; the specifics of that change are as different as the people participating in the study. That is the case when we examine the very human issue of responding to a global pandemic. Sixty-six percent of respondents said their behaviors or feelings had changed, with more than a quarter of those indicating a shift in what they considered important.

![Bar Chart: Q: How, if at all, has the global pandemic changed your views of the future? Please select all that apply.]

When we focus on client concerns, we see a similar story—a relatively high level of concern across a range of issues. Personal and family health top the list, followed by the impact of market turbulence or uncertainty. Further, many respondents indicated that those concerns had increased as a result of the pandemic. Thirty-eight percent of respondents said they were more concerned about health, and 35 percent said they were more concerned about market turbulence.

<table>
<thead>
<tr>
<th>Q: How would you rate your level of concern with each of the following right now?</th>
<th>Somewhat concerned</th>
<th>Very concerned</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal or family health</td>
<td>39%</td>
<td>23%</td>
<td>62%</td>
</tr>
<tr>
<td>Market uncertainty/turbulence</td>
<td>43%</td>
<td>18%</td>
<td>61%</td>
</tr>
<tr>
<td>The value of my portfolio</td>
<td>31%</td>
<td>14%</td>
<td>45%</td>
</tr>
<tr>
<td>Job security for my children</td>
<td>21%</td>
<td>16%</td>
<td>37%</td>
</tr>
<tr>
<td>Having enough time to spend with my family</td>
<td>23%</td>
<td>14%</td>
<td>37%</td>
</tr>
<tr>
<td>Helping your children make good financial decisions</td>
<td>24%</td>
<td>12%</td>
<td>36%</td>
</tr>
<tr>
<td>Having enough money to retire comfortably</td>
<td>21%</td>
<td>14%</td>
<td>35%</td>
</tr>
<tr>
<td>Managing personal or financial stress</td>
<td>24%</td>
<td>10%</td>
<td>34%</td>
</tr>
<tr>
<td>Ensuring my partner/spouse is taken care of should I pass away first</td>
<td>20%</td>
<td>13%</td>
<td>33%</td>
</tr>
<tr>
<td>Caring for elderly parents</td>
<td>19%</td>
<td>13%</td>
<td>32%</td>
</tr>
<tr>
<td>Ability to retire when I had planned</td>
<td>19%</td>
<td>8%</td>
<td>27%</td>
</tr>
<tr>
<td>The quality of education my children are receiving</td>
<td>13%</td>
<td>12%</td>
<td>25%</td>
</tr>
<tr>
<td>Personal job security</td>
<td>13%</td>
<td>8%</td>
<td>21%</td>
</tr>
<tr>
<td>Ability to sell my business</td>
<td>6%</td>
<td>5%</td>
<td>11%</td>
</tr>
</tbody>
</table>
Advisor Report Card
Overall, clients are happy with the support they received from their advisor during the pandemic, with nearly 80 percent saying they were somewhat or very satisfied.

Q: To what extent have you been satisfied with the support provided by your advisor during the global pandemic?

There was little consistency, however, in describing the support received. Of particular note is that only 33 percent of respondents reported that their advisor asked how the pandemic would impact their financial future.

Q: Which of the following reflects how your advisor supported you during the global pandemic? Please select all that apply.
Across the board, respondents who were engaged were more likely to indicate their advisor has provided additional support through the pandemic—the most significant gap related to increased contact.

**The Evolution of Exceptional**

It is clear the client experience will need to change to reflect changing expectations. Although many changes were forced upon the industry, some of those changes will endure if advisors respond to changing preferences. Rather than assuming we are going back to the way things were, advisors would do well to reevaluate their client experience.

**Frequency of Reviews**

Going forward, HNW respondents said they would like to meet with their advisor, on average, twice per year. Expectations are strongly influenced by both age and wealth, with younger clients and wealthier clients looking for more frequent reviews. For seven percent of respondents, the number of reviews they expect in the future is higher than they would have wanted in the past. This means, of course, that advisors may need to slightly increase the amount of time they invest in client reviews.

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**Q: How often would you like to meet with your advisor in the next 12 months to discuss your plan or portfolio?**

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>I don’t want/need to meet with my advisor</td>
<td>6%</td>
</tr>
<tr>
<td>Once</td>
<td>29%</td>
</tr>
<tr>
<td>Twice</td>
<td>41%</td>
</tr>
<tr>
<td>Three times</td>
<td>12%</td>
</tr>
<tr>
<td>Four times</td>
<td>9%</td>
</tr>
<tr>
<td>5 or more times</td>
<td>2%</td>
</tr>
</tbody>
</table>
Form of Reviews
As the coronavirus pandemic took hold, advisors had no choice but to shift to virtual meetings. The question, of course, is this: Are we going back? The data is clear that we are not and that a hybrid solution will be required. Just more than one-half (60 percent) of respondents said they want to go back to in-person reviews, leaving 40 percent of respondents with a preference for virtual or with no preference.

Q: Which of the following reflects how you would prefer to hold meetings to review your plan or portfolio going forward?

<table>
<thead>
<tr>
<th>Preference</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>I would prefer in-person meetings when they are possible</td>
<td>60%</td>
</tr>
<tr>
<td>I would prefer more web meetings going forward (e.g., Zoom)</td>
<td>18%</td>
</tr>
<tr>
<td>I would prefer more telephone meetings going forward</td>
<td>13%</td>
</tr>
<tr>
<td>No preference</td>
<td>9%</td>
</tr>
</tbody>
</table>

Preferences regarding in-person reviews vary dramatically by age; the youngest client segment (younger than age 45) is more likely to prefer virtual reviews, whereas older clients are more likely to say they have no preference.

The Quality of Virtual Relationships
Anecdotally, advisors have expressed concerns about their ability to connect deeply with clients virtually. Clients do not appear to share the same concerns. A majority of respondents said it was possible to have meaningful conversations virtually.

Q: Do you feel that it is still possible to have meaningful conversations with your advisor when you are meeting virtually?

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>69%</td>
</tr>
<tr>
<td>No</td>
<td>11%</td>
</tr>
<tr>
<td>Not applicable; I haven’t met with my advisor virtually.</td>
<td>20%</td>
</tr>
</tbody>
</table>
More specifically, a majority of respondents said the quality of virtual reviews is either the same (54 percent) or even better (19 percent). Of note, a small percentage of clients (6 percent) reported that they have always met virtually with their advisor.

### Q: How would you rate the quality of the reviews your advisor provides virtually, relative to your in-person meetings?

- Not as good as in-person meetings: 22%
- About the same as in-person meetings: 54%
- Better than in-person meetings: 19%
- I can't compare; we have always met virtually: 6%

*US respondents

### Social Connections

The data shows that 42 percent of respondents are likely to interact with their advisor via social media if that was available. According to Absolute Engagement, this number has been increasing based on its ongoing research conducted on behalf of advisors.

### Q: Which of the following online methods are you likely to use to interact with, and learn more from, your advisor if it was available? Please select all that apply.

- LinkedIn: 19%
- Twitter: 22%
- Instagram: 22%
- Facebook: 29%
- Other social media platform: 6%
- None of the above: 58%

Male respondents were more likely to indicate that they would connect with their advisor on social media (53 percent) compared to female respondents (30 percent). Age also plays an important role, which is something to consider as advisors look to provide an exceptional experience to their younger clients. Eighty-eight percent of respondents younger than age 45 selected one or more forms of social media, dropping to 14 percent for those age 65 or older.
Client Communications
Respondents indicated an interest in learning about different topics from their advisor, with 87 percent selecting at least one subject. Of interest, however, is the general lack of agreement on which topics are of interest. The top two choices were “keeping personal data safe” selected by 41% of respondents and “health and wellness” selected by 37% of respondents. This highlights the need for personalization in communications in order to focus on the right topics.

Q: Which of the following topics would you be interested in learning about? Please select all that apply.

<table>
<thead>
<tr>
<th>Topic</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keeping your personal data safe</td>
<td>41%</td>
</tr>
<tr>
<td>Health and wellness</td>
<td>37%</td>
</tr>
<tr>
<td>General education on investments or the markets</td>
<td>31%</td>
</tr>
<tr>
<td>Leaving a financial legacy for your children</td>
<td>24%</td>
</tr>
<tr>
<td>Creating a meaningful vision for the next phase of your life (e.g., in retirement)</td>
<td>23%</td>
</tr>
<tr>
<td>Helping your children make better financial decisions</td>
<td>20%</td>
</tr>
<tr>
<td>Caring for aging parents</td>
<td>17%</td>
</tr>
<tr>
<td>Communicating about money with your children</td>
<td>15%</td>
</tr>
<tr>
<td>Communicating with your spouse/partner effectively about money</td>
<td>13%</td>
</tr>
<tr>
<td>Finding volunteer opportunities</td>
<td>10%</td>
</tr>
<tr>
<td>Opportunities and challenges associated with moving to another state/country</td>
<td>9%</td>
</tr>
<tr>
<td>Leaving a financial legacy for a charity</td>
<td>9%</td>
</tr>
<tr>
<td>Thinking about second careers</td>
<td>9%</td>
</tr>
<tr>
<td>Developing a plan to transfer your business to a successor</td>
<td>5%</td>
</tr>
<tr>
<td>Changes to tax legislation as a result of a new administration</td>
<td>0%</td>
</tr>
</tbody>
</table>

Although many of these topics have always been of interest, respondents were most likely to say that their level of interest in the following issues had increased since the start of the pandemic.

- Health and wellness
- Keeping your personal data safe
And although the topics of interest for respondents had changed, so too had their preferences about how educational content is delivered. Respondents were most likely to choose formats that could best be described as “accessible on-demand,” such as access to articles or other resources.

**Q: Content and educational information can be delivered in many ways. Please select your top three preferences for receiving educational content from your advisor.**

<table>
<thead>
<tr>
<th>Preference</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to articles or other resources</td>
<td>41%</td>
</tr>
<tr>
<td>Links to articles</td>
<td>39%</td>
</tr>
<tr>
<td>Virtual workshops/webinars</td>
<td>39%</td>
</tr>
<tr>
<td>In-person group workshops (when possible)</td>
<td>36%</td>
</tr>
<tr>
<td>Tools and resources (e.g., checklists or assessments)</td>
<td>35%</td>
</tr>
<tr>
<td>Videos</td>
<td>24%</td>
</tr>
<tr>
<td>None</td>
<td>11%</td>
</tr>
<tr>
<td>Via social media</td>
<td>7%</td>
</tr>
</tbody>
</table>

*US respondents

**The Foundation of Exceptional**

There is no doubt that much has changed when it comes to delivering an exceptional experience. That said, much has remained consistent. Simply stated, the expectations of HNW investors have changed less when it comes to the core characteristics of their advisor and more when it comes to how service is delivered. Characteristics such as trust, expertise, and ethics are still critical.

**Q: How important are the following to you? (Percentage rating ‘very important’)**

<table>
<thead>
<tr>
<th>Statement</th>
<th>Rating ‘very important’</th>
</tr>
</thead>
<tbody>
<tr>
<td>My financial advisor is trustworthy.</td>
<td>86%</td>
</tr>
<tr>
<td>My advisor is knowledgeable.</td>
<td>85%</td>
</tr>
<tr>
<td>My advisor has high ethical standards.</td>
<td>83%</td>
</tr>
<tr>
<td>My advisor puts the needs of my family and me first when making recommendations regarding our plan or portfolio.</td>
<td>79%</td>
</tr>
<tr>
<td>I feel financially secure.</td>
<td>78%</td>
</tr>
</tbody>
</table>

*US respondents
A Focus on Advanced Capabilities
HNW investors value voluntary certifications as a demonstration of expertise. More than 87 percent say they value voluntary certifications in investment management.

Q: It would be valuable to me to know that my advisor, or his or her team members, has voluntary certifications related to the following areas of expertise.
The data highlights that HNW investors also value multiple designations, with nearly 75 percent indicating that this allows advisors to deliver a broader range of services and nearly 64 percent indicating this is a demonstration of greater technical expertise. More than one-half of respondents indicated it is important for an advisor to have more than one designation.

As a result, HNW investors use designations as a way to vet potential advisors. Nearly 80 percent of respondents said professional designations would be somewhat or very important in helping make a decision if they were looking for a new advisor today. Notably, the importance of credentials to clients has grown significantly, particularly in the past two years.

Q: Advisors may choose to pursue multiple designations. Which of the following reflects your view about advisors who hold more than one designation?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>I don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>64%</td>
<td>16%</td>
<td>20%</td>
</tr>
</tbody>
</table>

Advisors who hold multiple designations have deeper technical expertise

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>I don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>75%</td>
<td>9%</td>
<td>16%</td>
</tr>
</tbody>
</table>

Advisors who hold multiple designations can deliver a broader range of services

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>I don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>51%</td>
<td>28%</td>
<td>21%</td>
</tr>
</tbody>
</table>

I consider it important for my advisor to have more than one designation

Q: If you were looking for a new advisor today, how important would the professional designations that he/she has be in making your decision?

<table>
<thead>
<tr>
<th>Not at all important</th>
<th>Not very important</th>
<th>Neutral</th>
<th>Somewhat important</th>
<th>Very important</th>
<th>I don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>2%</td>
<td>5%</td>
<td>14%</td>
<td>39%</td>
<td>38%</td>
<td>3%</td>
</tr>
</tbody>
</table>
Although HNW respondents consider designations an important way for their advisors to demonstrate technical expertise, they also consider what is involved in achieving those designations. Of particular importance would be knowing their advisor would lose his/her credentials if he/she failed to meet ethical standards, the need for ongoing education to maintain designations, and a clear and rigorous set of standards to be certified.

What is clear is that once advisors have invested the time and effort to achieve one or more designations, investors understand the value as both a way to demonstrate technical expertise (70 percent) and set the advisor apart (55 percent).
Conclusion
The 2021 HNW investor study shines a light on the great work that advisors are doing in supporting their clients, and how that support will need to change and evolve. Advisors can take pleasure in the fact that satisfaction is high, and clients feel supported. At the same time, it is critical to acknowledge that the client experience will need to evolve because clients have changed. Their expectations have changed. Their preferences have changed. And in some cases, their concerns and aspirations have changed.

The good news is that these insights light the path toward a refined client experience that is responsive to how clients are feeling and what they need right now. The changes that were thrust upon advisors during the pandemic may not have been voluntary, but many are here to stay. Clients have been taught how to engage differently, and they seem to prefer many of those changes.

At the same time, as we focus on change, we can take comfort in the fact that the foundational elements of the client–advisor relationship are consistent. Clients are still looking for a trusted advisor who demonstrates high ethical standards, puts clients’ needs first, and demonstrates strong technical expertise. These fundamentals still form the foundation of the Exceptional Advisor Model. The year 2021 has simply reminded us that the way in which advisors deliver on their core value needs to be informed by the current environment.

*Julie Littlechild is the founder and chief executive officer of Absolute Engagement, a firm that conducts on-going industry research and helps advisors design and deliver client communications (and an overall client experience) that reflects what is most important to their clients. Contact her at jlittlechild@absoluteengagement.com.*

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Absolute Engagement is an organization that prides itself on being an expert in elevating the client experience and helping advisors drive practice growth. Founder and Chief Executive Officer Julie Littlechild is a recognized expert on the drivers of client engagement and a popular speaker on how client experience is being disrupted and how to leverage those trends to drive referrals. Ms. Littlechild has presented at numerous Institute events, both in-person and online. She has worked with and studied successful financial advisors and their clients for more than 25 years. Previously, Ms. Littlechild launched and ran one of the industry’s leading research firms, focused on client engagement. She is the author of a popular blog, the co-host of the Becoming Referable podcast, and the author of The Pursuit of Absolute Engagement. For more information, visit www.absoluteengagement.com.

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