

BUILD SERIES · STAGES 2 & 3

Building the *Foundation*

Your first hire, your first systems, and the transition from doing everything yourself to leading a real team.

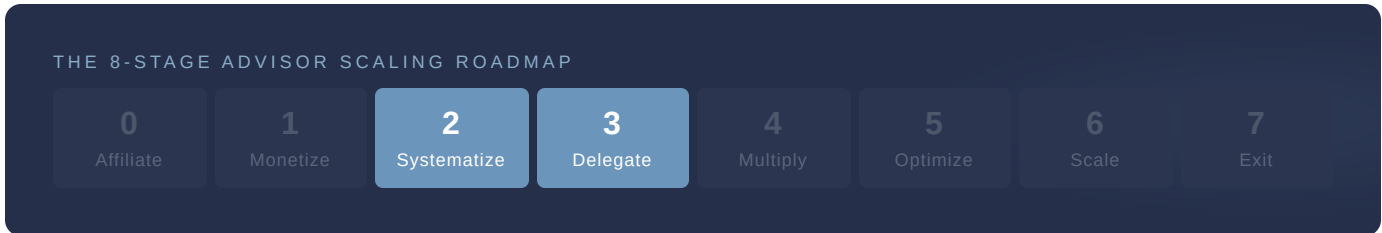
THE 8-STAGE ADVISOR SCALING ROADMAP



By Jeremy Straub, CEO · Coastal Wealth

You Are Here

Build Series: Stages 2 & 3



STAGE 2

Stage 2: *Systematize*

Build repeatable systems. Make your first hire.
Segment your clients. Create the foundation that lets you scale beyond yourself.

STAGE 3

Stage 3: *Delegate*

Hire your first junior advisor. Document everything.
Transition from doing the work to managing the people who do it.

1 to 6
HEADCOUNT

\$25 to \$150M
AUM RANGE

\$250K to \$1.5M
REVENUE

~75,000
ADVISORS HERE

WATCH THIS FIRST

Stage 2: *Systematize*

Building the Foundation. Your First Hire. Your First Systems.



Jeremy walks you through client segmentation (the math: 600 hours to 220), building a referral machine, documenting your discovery process, making your first hire, and knowing your numbers.



A/B/C Client Segmentation



Referral System Blueprint



First Hire Playbook



CRM Workflow Automation

Stage 2: *Systematize*

HEADCOUNT: 1 TO 3
 REVENUE: \$250K TO \$750K
 AUM: \$25 TO \$75M

YOUR ROLE	Lead Advisor	
LEADERSHIP	Still the boss, but now you have someone helping. Learning to delegate (poorly at first).	
# OF ADVISORS	~60,000 advisors in this range. Most stuck here for 3 to 7 years. Some never leave.	
FUNCTION	CONSTRAINT	TO GRADUATE
SERVICE MODEL / COMPLIANCE	Treating all clients the same. Bottom 30% consume 60% of your time. No documented service model.	Define A/B/C tiers with different service levels. Document service calendar for each tier.
MARKETING	Referrals are random and inconsistent. No systematic process. Relying on "hope" marketing.	Systematic referral process every quarter. COI cultivation plan. One consistent marketing channel.
SALES	No documented sales process. Every meeting is different. Close rate is inconsistent.	Documented discovery process. Scripted presentation. Tracked metrics. 30%+ close rate.
SERVICE	Drowning in service work. Every review takes 4+ hours of prep. Still custom-building portfolios.	Service calendar in place. Meeting templates for each tier. Automated billing. Model portfolios.
TECHNOLOGY / PLATFORMS	Entering data in 3 places. Can't run AUM report without help. 5+ hours/week on tech busywork.	CRM workflows built. Automatic rebalancing. Email templates. E-signature for everything.
TALENT ACQUISITION	Haven't hired because you're scared, or you hired someone and won't give them real work.	Part-time admin/CSA (20+ hours/week). Written job description. Paid fairly (\$20 to 25/hour).
HR / PEOPLE	Hire sits idle 40% of the day or is overwhelmed. No onboarding. No feedback loop.	Onboarding checklist. Documented responsibilities. Weekly check-ins. 5-step delegation method.
FINANCE	Inconsistent cash flow. Don't know profit margin. Paying yourself randomly. No forecast.	Consistent salary (\$5 to 8K/month). 3-month reserves. 60%+ margins. 12-month forecast.
Bottom Line	Working harder, not smarter	Systems replace hustle; foundation built for first hire and real scale

STAGE 2: SYSTEMATIZE

From Chaos to Systems



CLIENT SEGMENTATION: THE HIGHEST-LEVERAGE MOVE

50 clients with quarterly meetings at 3 hours each = 600 hours/year. With A/B/C segmentation, that drops to 220 hours. You free up 380 hours. Top 20% are A clients (quarterly in-person, comprehensive planning, \$200+ gifting). Middle 30% are B clients (one in-person, one virtual per year). Bottom 50% are C clients (one virtual annual review, portal access). Don't announce it. A clients hear "premier experience." C clients hear "streamlined model."



BUILDING A REFERRAL MACHINE

At the end of every review: "A big part of how I grow my practice is through referrals from clients like you. If you know anyone who could benefit from what we are doing together, I would love to meet them. Does anyone come to mind?" Then stop talking. Ask every A and B client, every meeting. 60 asks per quarter at 10% conversion = 24 new prospects per year = \$2 to 5M in new AUM. Host an annual appreciation event (\$5 to 10K) for A clients plus guests. Close 3 to 5 new clients = \$2.5M+ in new assets.



DOCUMENT YOUR DISCOVERY PROCESS

Five-step framework: (1) Get them talking for 10 minutes with open-ended questions, (2) Diagnose their biggest concern for 15 minutes, (3) Show what is possible for 10 minutes (outcomes, not processes), (4) Explain how you work for 5 minutes (fees, cadence), (5) Ask for the business. Create a scripted presentation. Track leads to meetings to proposals to closes. Target: 30%+ close rate consistently.



BUILD A SUSTAINABLE SERVICE CALENDAR

Answer three questions: what do clients get, when do they get it, and who delivers it? A clients: Q1 in-person review + tax, Q2 phone check-in, Q3 in-person + year-end tax, Q4 phone + holiday gift. B clients: annual in-person, virtual check-in, email updates. C clients: virtual annual, quarterly emails. Assign ownership: you handle A meetings and complex planning. CSA handles scheduling, prep, follow-up. Automate rebalancing, billing, reporting.



TECHNOLOGY: MAKE IT WORK FOR YOU

Five core systems: CRM (Salesforce, Redtail, Wealthbox), financial planning (eMoney, MoneyGuidePro, RightCapital), portfolio accounting (Orion, Black Diamond, Tamarac), document management (Laserfiche, ShareFile), e-signature (DocuSign). Build three CRM workflows: new prospect follow-up (day 1/3/7/14), new client onboarding (day 1/7/14/30), quarterly review prep (30 days/7 days/+1 day). Pick one workflow to build this week. Add one per week. In 30 days you have a real automated practice.



YOUR FIRST HIRE: THE MATH

You make \$500K, spending 20 hours/week on admin. Your effective rate is \$166/hour and you are doing \$20/hour work. A part-time CSA at \$25/hour for 20 hours/week costs \$26K/year. You get 1,000 hours back. Return: \$50K+ in new revenue easily. Post on Indeed with a clear job description. Look for 2 to 5 years of admin experience. Pay \$20 to 25/hour fairly. Do NOT hire your friend's kid. This hire is too important to get wrong.



MANAGING YOUR FIRST EMPLOYEE

Five-step delegation progression: (1) You do while they watch, (2) You do together, (3) They do while you watch, (4) They do and you review, (5) They own it and you spot-check. Don't skip steps. 80% done by someone else is better than 100% done by you that never gets done. Meet weekly. Give clear feedback. If it lives in your head, get it out of your head. Screen record yourself doing the task, write down the steps, have them follow it.



FINANCE: KNOW YOUR NUMBERS

Pay yourself a consistent salary: \$5 to 8K/month, not whatever is left over. Build a 3-month cash reserve. Track your margin: \$500K revenue minus \$150K expenses = \$350K profit (70%). Goal: maintain 60%+ margins. Set up a simple P&L. Review monthly. Forecast next 12 months. Know your break-even number. This is not exciting work, but advisors who don't know their numbers stay stuck.

"80% done by someone else is better than 100% done by you that never gets done. Your job is no longer to do everything. Your job is to ensure everything gets done."

- JEREMY STRAUB, CEO, COASTAL WEALTH

COMMON TRAPS

- 1 The Equality Trap**
 Treating every client the same because it feels right. It guarantees that no one gets your best. Segment now.

- 2 The Perfectionism Trap**
 Waiting for the perfect hire, the perfect system, the perfect script. Perfectionism is just procrastination in a nicer outfit.

- 3 The Micromanagement Trap**
 Hiring someone and then doing their job for them. If you can't let go, you will never get time back.

- 4 The Hustle Trap**
 Believing the answer is working harder. That was Stage 1. Stage 2 is working smarter. You can't outwork a structural problem.

- 5 The Tech Avoidance Trap**
 Every hour doing manually what could be automated is an hour you are choosing to waste. You don't need to love technology. You just need to use it.

— GRADUATING FROM STAGE 2

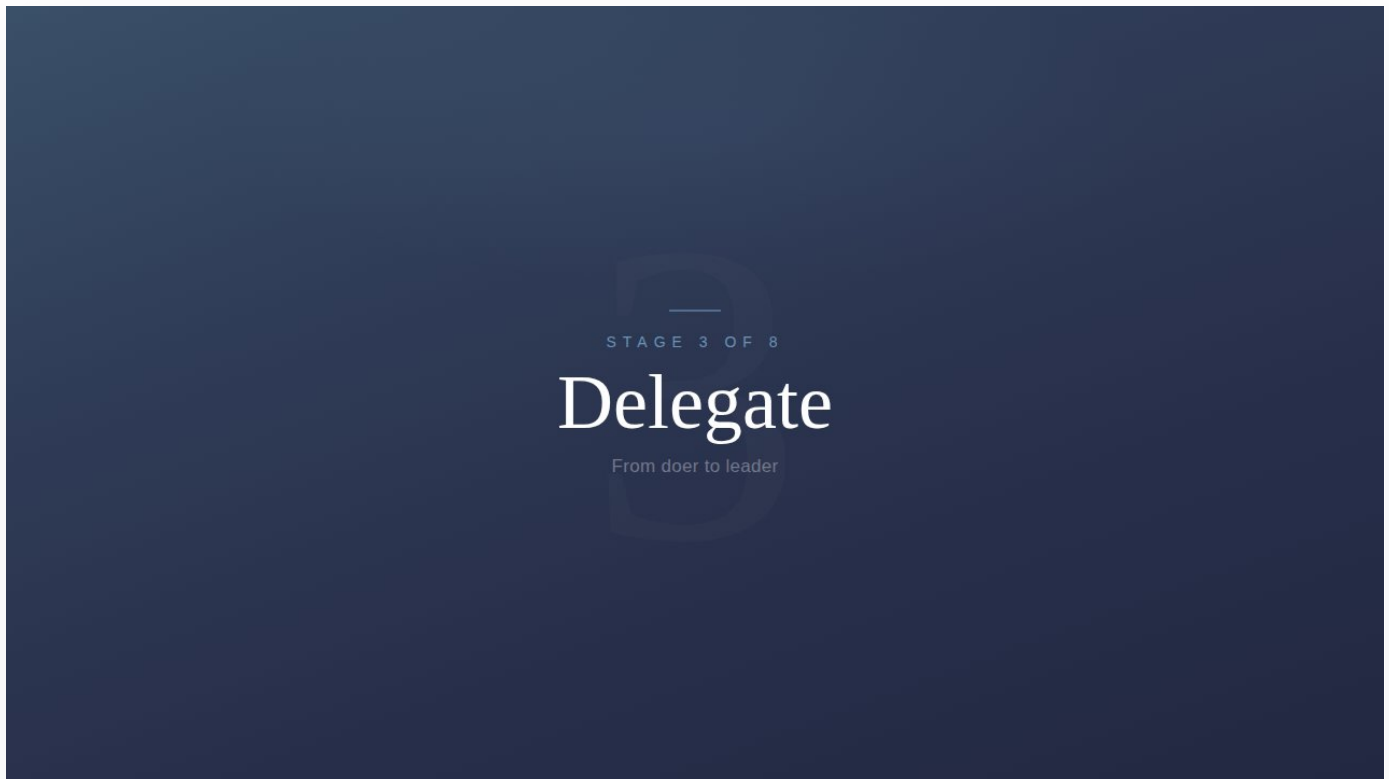
You are ready for Stage 3: DELEGATE when:

- | | |
|--|--|
| <p>✓ A/B/C client segmentation fully implemented</p> | <p>✓ Documented discovery process and service calendar</p> |
| <p>✓ Part-time admin/CSA hired and given real work</p> | <p>✓ CRM workflows automated (onboarding, reviews, follow-up)</p> |
| <p>✓ Systematic referral process running every quarter</p> | <p>✓ P&L tracked monthly, 60%+ margins, 3-month cash reserve</p> |
| <p>✓ 30%+ sales close rate consistently</p> | <p>✓ Revenue: \$750K+ annually</p> |

YOUR NEXT STAGE

Stage 3: *Delegate*

Stop Doing. Start Leading. Build the Team.



Jeremy covers the service manual framework, RACI process ownership, the junior advisor hire decision, true delegation vs. task assignment, weekly one-on-ones, career pathing, and managing up.



Service Manual Framework



Junior Advisor Hire



RACI Framework



CRIT AI Prompt Method

Stage 3: *Delegate*

HEADCOUNT: 3 TO 6
 REVENUE: \$750K TO \$1.5M
 AUM: \$75 TO \$150M

YOUR ROLE	Managing Advisor	
LEADERSHIP	You + CSA + junior advisor. Learning to lead, not just manage. Transitioning from doer to leader.	
# OF ADVISORS	~15,000 advisors in this range. This is where practices become real businesses or stay lifestyle forever.	
FUNCTION	CONSTRAINT	TO GRADUATE
SERVICE MODEL / COMPLIANCE	Service model not documented. Still lives in your head. Every interaction is custom. No SOPs.	Build a service manual (5 sections). Document every touchpoint. Use CRIT framework for AI-assisted creation.
MARKETING	Marketing is all you. No one else can represent the firm. No scalable lead gen beyond referrals.	Train junior advisor on COI relationships. Build repeatable marketing systems. Consider digital presence.
SALES	You personally close every deal. Can't hand off any prospect meetings. Pipeline depends on you.	Junior advisor running B and C client meetings. You handle A prospects only. Documented sales playbook.
SERVICE	Team keeps asking "how do we handle this?" for routine situations. You are still in most meetings.	"How We Handle" guide covers 90% of questions. Junior advisor runs B client reviews independently.
TECHNOLOGY / PLATFORMS	Systems work but aren't maximized. Team underutilizes the tools. No AI integration.	AI tools integrated for document creation, meeting prep, and client communication. Workflows refined.
TALENT ACQUISITION	Need a junior advisor but afraid of the cost. Or haven't decided: hire external or promote from within.	Junior advisor hired (promote CSA or hire externally). Clear role, defined clients, measurable metrics.
HR / PEOPLE	No job descriptions. No career paths. No regular feedback. Team doesn't know what "great" looks like.	Written job descriptions. Weekly one-on-ones. Quarterly reviews. Career paths defined. RACI in place.
FINANCE	Revenue growing but margins compressing with new hires. Don't track revenue per employee.	Revenue per employee: \$200K+. Profit margins: 60%+. 12-month cash flow forecast. P&L reviewed monthly.
Bottom Line	Everything flows through you	Team executes 90% of service delivery without you

STAGE 3: DELEGATE

From Doer to *Leader*



BUILD YOUR SERVICE MANUAL

One document that answers 90% of your team's questions. Five sections: (1) Service calendar for each client tier showing what, when, and who. (2) Meeting templates with prep checklists, agendas, and follow-up. (3) Step-by-step SOPs for core processes (onboarding, reviews, rebalancing, compliance). (4) "How We Handle" guide for the team's most common questions. (5) Communication templates for standard emails. Use the CRIT prompt framework with AI to build it.



RACI: WHO OWNS WHAT

For your top 10 processes, assign: Responsible (does the work), Accountable (owns the outcome), Consulted (provides input), Informed (needs to know). Put it on one page and share with the team. When two people own something, nobody owns it. RACI eliminates the "I thought you were handling that" conversations that waste everyone's time.



THE JUNIOR ADVISOR HIRE

This is the single biggest unlock at Stage 3. Two options: promote your best CSA (they know the clients, the culture, the systems, but need licensing and sales training) or hire externally (comes with experience but needs cultural integration). If promoting: have the conversation this week. If hiring: post the job. Give them defined clients (start with B and C), clear metrics, and a 90-day ramp plan. This person takes 40 to 60% of your client meetings off your plate.



TRUE DELEGATION VS. TASK ASSIGNMENT

Task assignment: "Can you schedule this meeting?" True delegation: "You own client onboarding. Handle everything from welcome call to first review." Task assignment means you tell them what, when, and how. True delegation means you define the outcome and they figure out the path. If you are still assigning tasks, you are still the bottleneck. The most expensive sentence in your business: "It is faster if I just do it myself."



CRIT FRAMEWORK FOR AI

Use this framework when building prompts for your service manual, SOPs, and client communications. C = Context (what you are trying to accomplish). R = Role (what role the AI plays in giving you an answer). I = Interview (have AI ask you clarifying questions before responding). T = Task (the exact output you want). Having AI ask you questions back before generating an answer produces dramatically better results.



WEEKLY ONE-ON-ONES

Non-negotiable. 30 minutes with each team member every week. Three questions: What did you accomplish this week? What is blocking you? What do you need from me? This is not a status update. It is a coaching conversation. Address issues in real time, not at annual reviews. The advisors who skip one-on-ones wonder why their team does not grow. The ones who do them wonder how they ever managed without them.



CAREER PATHS AND GROWTH

Your team needs to know what "next" looks like. CSA to Senior CSA to Operations Manager. Junior Advisor to Associate Advisor to Senior Advisor. Define the criteria for each level. If people do not see a future, they leave. The cost of replacing a trained team member is 6 to 12 months of productivity. Invest in development now or pay for turnover later.



FINANCE: REVENUE PER EMPLOYEE

The single most important metric at Stage 3: revenue per employee. Target: \$200K+ per person. If you have 5 people and \$1M in revenue, you are at \$200K per person. Track this monthly. Also track profit margins (target 60%+), overhead ratio, and build a 12-month cash flow forecast. Before adding any new hire, first explore whether AI can automate those tasks.

"It is faster if I just do it myself is the most expensive sentence in your business. 80% quality at 10x volume beats 100% quality at 1x volume. Every time."

- JEREMY STRAUB, CEO, COASTAL WEALTH

COMMON TRAPS

- 1 Delegation Theatre**
 You delegate something but check constantly, redo it, and take it back at the first hiccup. Your team learns delegation is not real and stops taking ownership.

- 2 The Perfection Stall**
 "I will delegate once the SOPs are perfect." They will never be perfect. Version one is good enough. Training happens through doing, not waiting.

- 3 Hiring Without Structure**
 Bringing on a junior advisor with no clear role, no defined clients, no metrics. They flounder. You conclude delegation doesn't work. The problem was the setup.

- 4 Abdication Disguised as Delegation**
 The opposite of micromanagement. You hand something off and disappear completely. No check-ins, no feedback, no support. Delegation means you are still accountable.

- 5 Compressing Margins Without Tracking**
 Adding headcount without tracking revenue per employee or profit per client tier. Know your numbers before you add another salary.

- 6 Avoiding Hard Conversations**
 Someone is not working out and you avoid the conversation because it is uncomfortable. Your good people pick up the slack and become resentful. Address performance issues quickly.

— GRADUATING FROM STAGE 3

You are ready for Stage 4: MULTIPLY when:

- | | |
|--|---|
| <p>✓ Service manual complete and team using it daily</p> | <p>✓ Junior advisor running B/C client meetings independently</p> |
| <p>✓ RACI framework in place for top 10 processes</p> | <p>✓ Weekly one-on-ones and quarterly reviews happening</p> |
| <p>✓ Revenue per employee: \$200K+. Margins: 60%+</p> | <p>✓ You could take a week off and nothing breaks</p> |

ADJACENT STAGES

Where You've Been. Where You're *Going*.

Stage 2 builds the systems. Stage 3 builds the team. Here is what comes before and after.

Stage 1: *Monetize*

PREVIOUS STAGE · \$0 TO \$25M AUM

SERVICE MODEL	No paying clients yet	30 to 50 household clients
MARKETING	Nobody knows you exist	Warm market + COI introductions producing
SALES	Can't ask for the business	Discovery process working, 1 in 3 close rate
BOTTOM LINE	Business makes no money	\$200K+ revenue, proof of concept

Stage 4: *Multiply*

NEXT STAGE · \$150 TO \$350M AUM

SERVICE MODEL	Clients still want only you	Team-based service model working
SALES	You close every deal	Second experienced advisor closing independently
TALENT	Junior advisor running B/C clients	Multi-advisor team with equity conversation
BOTTOM LINE	Solo operator with helpers	CEO who still sees some clients

REMEMBER

The E-Myth by Michael Gerber (referenced by Jeremy) is essential reading at this stage. Also consider Scaling Up and Traction for building operating systems. At \$1M+ revenue, look into joining EO (Entrepreneurs Organization) for peer support.

YOUR ACTION PLAN

Make It *Concrete*

STAGE 2 FOUR-WEEK PLAN

- 1 Week 1:** Client segmentation. Pull the list, draw A/B/C lines, define service levels for each tier.

- 2 Week 2:** Document your new client onboarding process and your discovery meeting framework.

- 3 Week 3:** If no hire: post the job. If hired: audit how you use them and start delegating 5 tasks.

- 4 Week 4:** Build your first CRM workflow. New client onboarding is the best place to start.

- Ongoing:** One process documented per week. Referral asks at every meeting. P&L reviewed monthly.

STAGE 3 FOUR-WEEK PLAN

- 1 Week 1:** Delegation audit. Time-task log in 15-minute increments. Circle the things only YOU can do.

- 2 Week 2:** Junior advisor decision. Hire externally or promote from within? Post the job or have the conversation.

- 3 Week 3:** Start building service manual. Record one core process using Loom. Transcribe. Test with team.

- 4 Week 4:** RACI your top 10 processes. One page. Share with your team.

- Ongoing:** One process/week until service manual complete. Weekly one-on-ones. KPIs tracked monthly.

QUESTIONS TO REFLECT ON

The Conversations You Need to Have with *Yourself*

STAGE 2 REFLECTIONS

- *Am I treating all clients the same? Which ones should I fire or transition?*

- *Do I ask for referrals at every meeting, or do I "forget" because it feels uncomfortable?*

- *Could I describe my discovery process in writing right now? Or does it live in my head?*

- *What \$20/hour tasks am I still doing at my \$166/hour rate?*

- *If I hired someone tomorrow, would I actually give them real work? Or would I hover?*

- *Do I know my profit margin? Can I tell you my break-even number right now?*

STAGE 3 REFLECTIONS

- *If I disappeared for a month, what would break?*

- *What is my biggest fear about true delegation? What would happen if I did it anyway?*

- *If I promoted my best CSA tomorrow, what would need to be true?*

- *Which processes are still in my head and undocumented?*

- *Am I building a practice I am trapped in, or a business that creates freedom?*

- *Do I know my revenue per employee? Is it above \$200K?*

- *What is the one thing I am avoiding because it is uncomfortable?*

- *Am I assigning tasks or truly delegating outcomes?*

RECOMMENDED READING

Books That Will Accelerate Your *Growth*

Jeremy calls out specific books in the Stage 2 and 3 videos. Those are marked below.



The E-Myth Revisited

JEREMY'S PICK

by Michael E. Gerber

Jeremy references this directly in Stage 3. The foundational text on why working "on" the business instead of "in" it matters. Essential for the doer-to-leader transition.



Traction: Get a Grip on Your Business

JEREMY'S PICK

by Gino Wickman

Jeremy recommends EOS for building operating systems: "It gives you and your team a shared language." Essential for the Stage 2 to 3 transition.



Scaling Up

by Verne Harnish

Jeremy references this alongside Traction for building operating systems. Covers people, strategy, execution, and cash. The playbook for going from small team to real business.



Who: The A Method for Hiring

by Geoff Smart & Randy Street

Your first hire and junior advisor hire are the two most important hiring decisions at these stages. This gives you a rigorous framework to get them right.



The One Minute Manager

by Ken Blanchard

Short, practical, and directly applicable to managing your first employees. Covers one-minute goals, one-minute praise, and one-minute redirects.



Extreme Ownership

by Jocko Willink & Leif Babin

Leadership principles for the transition from doer to leader. When something goes wrong on your team, the answer is always: look in the mirror first.

AI PROMPT LIBRARY

Prompts to Put This Into *Practice*

Copy these into ChatGPT, Claude, or your preferred AI tool. Replace bracketed sections with your specifics.

— STAGE 2: SYSTEMATIZE

CLIENT SEGMENTATION BUILDER

"I am a financial advisor with [X] clients and [\$X] in AUM. Help me segment my client book into A/B/C tiers. For each tier, define: the revenue threshold, the service level (meeting frequency, planning depth, communication cadence, gifting budget), and a transition script I can use with C clients who need to move to a streamlined model. Also show me the math on how many hours I save annually after segmentation vs. my current approach of treating everyone the same."

REFERRAL SYSTEM SCRIPT BUILDER

"I am a financial advisor building a systematic referral process. Create: (1) three different referral ask scripts I can use at the end of client review meetings (warm, direct, and event-based), (2) a quarterly referral tracking template, (3) a COI cultivation plan with 12 monthly touchpoints for CPAs and attorneys, and (4) an appreciation event concept (budget \$5 to 10K) that naturally generates referrals. Include the exact words I should use."

DISCOVERY PROCESS DOCUMENTATION

"Help me document my financial advisory discovery meeting process into a repeatable 5-step framework. The five steps are: (1) get them talking (10 min), (2) diagnose their biggest concern (15 min), (3) show what is possible (10 min), (4) explain how I work (5 min), (5) ask for the business (5 min). For each step, give me: specific questions to ask, transition phrases, how to handle common objections (especially 'I need to think about it' and 'what are your fees'), and closing language. Make it a document I can train someone else on."

FIRST HIRE JOB DESCRIPTION

"I am a financial advisor at [\$X] in revenue looking to hire my first Client Service Associate (part-time, 20 hours/week, \$20 to 25/hour). Write me: (1) a Indeed job posting that attracts candidates with 2 to 5 years of admin or customer service experience, (2) a list of 10 interview questions focused on attention to detail, client service mindset, and tech comfort, (3) a 90-day onboarding plan broken into weekly milestones, and (4) a daily/weekly task checklist for the role."

— STAGE 3: DELEGATE

SERVICE MANUAL BUILDER (CRIT FRAMEWORK)

"Context: I am a financial advisor with [X] clients, [\$X] AUM, and a team of [X] people. I need to build a comprehensive service manual so my team can handle 90% of client interactions without asking me. Role: Act as a practice management consultant who has built service manuals for 100+ advisory firms. Interview: Before building the manual, ask me 5 clarifying questions about my practice, client tiers, team structure, and current pain points. Task: After my answers, create a complete service manual outline with the 5 sections: service calendar, meeting templates, SOPs, How We Handle guide, and communication templates."

RACI FRAMEWORK BUILDER

"I am a financial advisor with a team of [X] people: [list roles]. Help me build a RACI chart for my top 10 processes: new client onboarding, quarterly reviews, annual planning, portfolio rebalancing, billing and invoicing, prospect follow-up, compliance documentation, marketing/newsletters, technology management, and team meetings. For each process, assign who is Responsible, Accountable, Consulted, and Informed. Format it as a clean one-page grid I can share with my team."

JUNIOR ADVISOR HIRE EVALUATION

"I am a financial advisor at Stage 3 (\$750K to \$1.5M revenue) deciding whether to hire a junior advisor. I have a strong CSA named [name] who has been with me for [X] years. Help me evaluate: (1) the pros and cons of promoting my CSA vs. hiring externally, (2) the compensation structure for each path (salary, bonus, equity timeline), (3) a 90-day ramp plan for a junior advisor including which clients they take, metrics to track, and training schedule, and (4) the conversation script for telling my CSA about the opportunity (or for telling them I am hiring externally)."

DELEGATION AUDIT TEMPLATE

"I am a financial advisor who needs to delegate more effectively. I currently work [X] hours per week. Help me create: (1) a time-task log template I can use for one week (15-minute increments), (2) a framework for categorizing tasks into 'only I can do,' 'I should delegate,' and 'should be automated,' (3) a delegation handoff template (outcome, deadline, check-in points, success criteria) I can use for each task I delegate, and (4) a weekly delegation scorecard to track what I have successfully handed off."

GROWTH & LEADERSHIP**CRM WORKFLOW BUILDER**

"I use [CRM name] for my financial advisory practice. Help me build three automated workflows: (1) New prospect follow-up sequence (day 1 welcome email, day 3 calendar link, day 7 follow-up, day 14 final outreach), (2) New client onboarding (day 1 welcome packet, day 7 document check-in, day 14 first meeting prep, day 30 check-in), and (3) Quarterly review prep (-30 days prep queue, -7 days reminder, +1 day follow-up with action items). For each, provide the email subject lines, body copy templates, and internal task assignments."

ONE-ON-ONE MEETING FRAMEWORK

"I am a financial advisor managing a team of [X] people for the first time. Create a weekly one-on-one meeting framework that takes 30 minutes per person. Include: (1) a consistent agenda template with the three core questions, (2) how to give constructive feedback (both positive and corrective), (3) how to handle common difficult conversations (underperformance, attitude issues, compensation requests), and (4) a quarterly review template that ties into the weekly check-ins. I have never managed people before, so make this practical and not corporate."

FINANCIAL DASHBOARD BUILDER

"I am a financial advisor at [\$X] revenue with [X] employees. Create a monthly financial dashboard I can review in 15 minutes. Include: revenue (trailing 12 months and month-over-month), expenses by category, profit margin, revenue per employee, client acquisition cost, AUM growth, and a 12-month cash flow forecast template. Format it as a simple spreadsheet I can update monthly. Also flag the warning signs that tell me I am compressing margins."

PERFORMANCE CONVERSATION SCRIPTS

"I am a financial advisor who needs to have a difficult performance conversation with a team member who [describe the issue: consistently missing deadlines, attitude problems, quality issues, etc.]. Help me: (1) prepare for the conversation with specific examples and desired outcomes, (2) script the opening (first 2 minutes), (3) script how to state the issue clearly without being harsh, (4) create a performance improvement plan with specific measurable goals and a 30/60/90 day timeline, and (5) script how to close the conversation with clear expectations."

WHAT'S NEXT

Ready to *Accelerate?*

You now have the roadmap. The constraint tables. The action plan. The prompt library. The question is: do you want to implement it alone, or with a team that has already figured it out?

If you are a growth-minded advisor ready to build a real business, and you want the infrastructure, the brand, and the leadership team behind you, let's talk.

BOOK A STRATEGY SESSION

MyCoastalWealth.com

Created by Jeremy Straub, Founder | CEO - Coastal Wealth
Advisor Scaling Roadmap 2026

COASTAL WEALTH