

SCALE SERIES · STAGES 4 & 5

From Advisor to *CEO*

Building multi-advisor capacity, hiring your COO, and transforming from a practice into a real enterprise.

THE 8-STAGE ADVISOR SCALING ROADMAP



By Jeremy Straub, CEO · Coastal Wealth

You Are Here

Scale Series: Stages 4 & 5

THE 8-STAGE ADVISOR SCALING ROADMAP



STAGE 4

Stage 4: *Multiply*

Build multi-advisor capacity. Transition to team-based service. Become the CEO who still sees some clients.

STAGE 5

Stage 5: *Optimize*

Hire your COO. Build a leadership team. Get out of operations. Build a business that doesn't need you.

6–20

HEADCOUNT

\$150M–700M

AUM RANGE

\$1.5M–\$7M

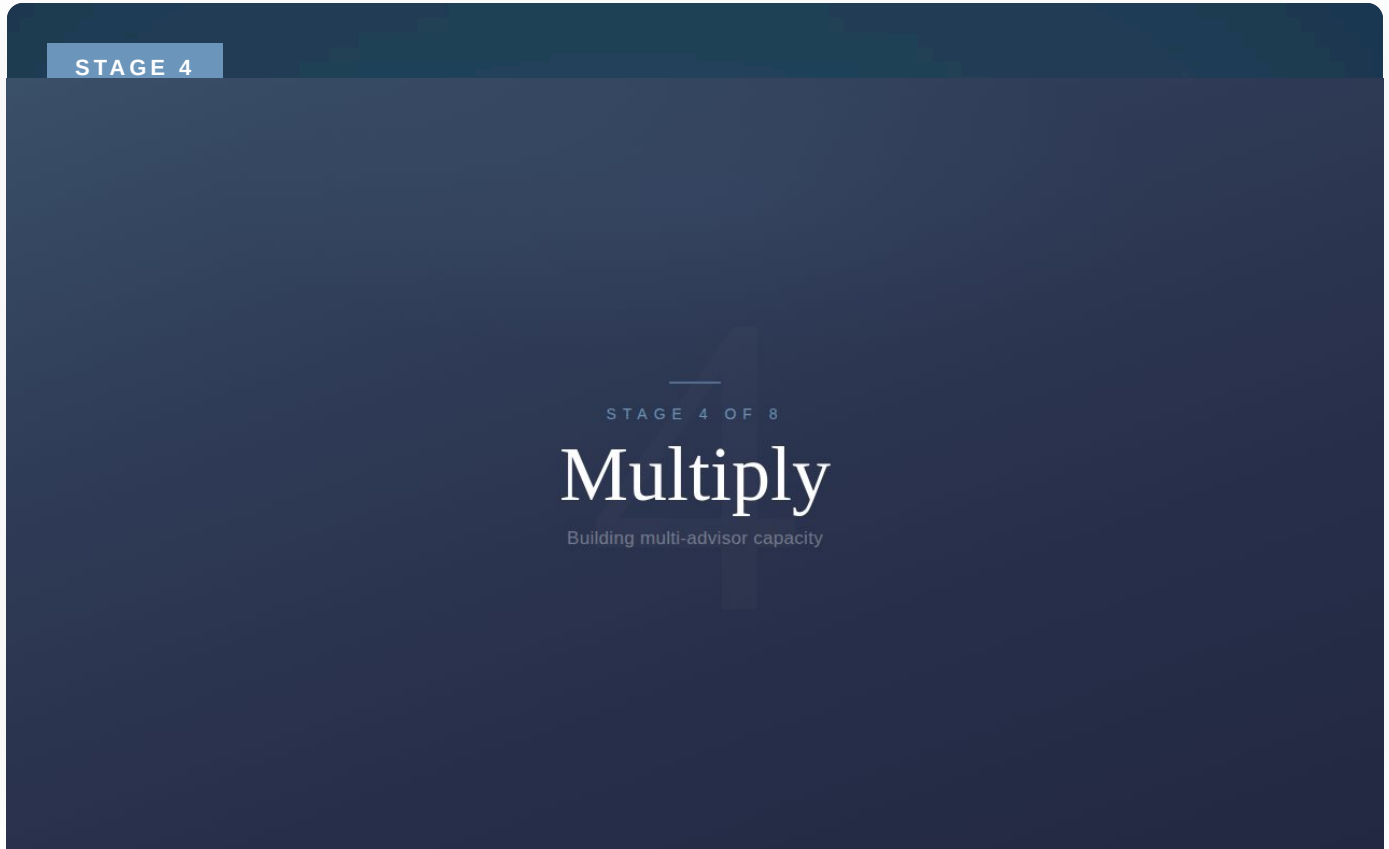
REVENUE

~4,000–6,000

FIRMS AT THIS LEVEL

Watch This First

Stage 4: Multiply. Building a Multi-Advisor Firm.



This video provides an in-depth look at the constraints and solutions at Stage 4. Jeremy walks you through exactly how to transition from a solo-advisor practice to a multi-advisor enterprise.



The 8 Constraint Categories



Hiring Your Second Advisor



Team-Based Service Transition



Equity & Retention Frameworks

Stage 4: *Multiply*

HEADCOUNT: 6–12
 REVENUE: \$1.5M–\$3.5M
 AUM: \$150–350M

YOUR ROLE	Lead Advisor / Emerging CEO	
LEADERSHIP	You + Operations Manager + Senior Advisors. 50% time on leadership/strategy, 50% on top clients.	
# OF FIRMS HERE	~3,000–5,000 advisor teams. This is where firms become real businesses or plateau as founder-dependent mega-practices.	
FUNCTION	CONSTRAINT	TO GRADUATE
SERVICE MODEL / COMPLIANCE	All client relationships still run through you. Clients call asking for "you" not "the team."	Transition to team-based service model. Your second advisor has their own book. Clients trust any advisor.
MARKETING	All marketing is about YOU. Your face, name, story. Nothing showcases the team. You are the brand.	Build "firm brand" not just "founder brand." Showcase your team. Prospects want the firm, not just you.
SALES	You're personally closing every deal. No one else can present a plan or handle complex prospects.	Second advisor closing deals independently. You handle A+ only. Documented sales process.
SERVICE	You're in 60–80% of client meetings. Can't scale because you're the bottleneck in every interaction.	Down to 30–40% of meetings. A+ and complex only. Team handles everything else.
TECHNOLOGY / PLATFORMS	Tech works for you but not for the team. No firm-wide dashboards. Reporting is manual.	Firm-wide CRM, portfolio accounting, and client portal. Real-time reporting anyone can run.
TALENT ACQUISITION	You keep hiring juniors because they're cheap. You need an experienced second advisor but resist the cost.	Hire a seasoned advisor. ROI is 2–3x by year two. Stop saving \$50K to lose \$300K in growth.
HR / PEOPLE	No equity path. Best people asking "what's next?" Culture weakening as team grows. High performers getting recruiter calls.	Equity/partnership framework in place. Stay interviews with top people. Comp tied to firm performance.
FINANCE	Margins compressing to 50–55%. Adding overhead without proportional revenue. Don't know revenue per advisor.	\$300K+ rev per advisor. 55–65% net margins. Track rev/employee, cost/client, and LTV per tier quarterly.
Bottom Line	You're the bottleneck in every function	The firm runs as a team, not a founder-dependent practice

STAGE 4: MULTIPLY

Here's What You Need to Focus *On*

**SERVICE MODEL & COMPLIANCE**

Your biggest challenge is transitioning from "clients work with me" to "clients work with the team." Use a three-meeting handoff framework: meeting one, you introduce the advisor; meeting two, you co-lead; meeting three, the new advisor leads and you observe. This preserves trust while building your team's credibility. Transition 10–20 clients over six months using this approach. Your clients should know and trust your entire team.

**MARKETING**

Audit your marketing: what percentage is founder-focused versus firm-focused? Your goal is to flip that ratio. Start showcasing your team in all client communications, social media, and your website. When prospects say "I want to work with you specifically," that's a sign your firm brand isn't strong enough. Build the firm as the brand, not just yourself.

**SALES**

Your second advisor needs to be closing deals independently. Start by having them sit in on your prospect meetings, then progress to co-leading, then solo. Document your discovery process and sales presentation so it's repeatable. You should only be personally closing A+ prospects and complex cases. Everything else, your advisors handle.

**SERVICE**

Get out of 60% of your client meetings. Audit your calendar and circle every meeting that could be delegated. Keep only your A+ clients and genuinely complex situations. Your target is 30–40% of meetings, down from 60–80%. This frees you to focus on leadership, strategy, and business development. That is the work that actually scales the firm.



TECHNOLOGY & PLATFORMS

Your tech stack needs to work for the entire team, not just you. Implement firm-wide CRM workflows, portfolio accounting dashboards, and client portals that any advisor can access. Stop manually pulling reports. Build real-time dashboards for AUM, revenue, and client activity. The technology investment pays for itself in time savings and consistency.



TALENT ACQUISITION

The most important hire at Stage 4 is your second experienced advisor. Don't make the "junior hire trap." You already have a junior. You need someone who can handle complex planning and close big cases. Yes, they cost \$50–100K more in salary. But the ROI is 2–3x by year two. The delay costs you \$200–300K in unrealized growth.



HR & PEOPLE

The equity conversation is unavoidable. Your top performer will ask about ownership within 12–18 months. Framework: Years 1–2 as employee with strong comp, Years 2–3 if crushing it, offer a 5–10% buy-in over 3–5 years. Use stay interviews every 6–12 months with your key people. Culture comes down to one thing: does everyone have a friend at work?



FINANCE

Know your numbers: Revenue per employee (\$250–300K target), revenue per full advisor (\$300–500K), and net profit margin (55–65%). Four strategies to maintain margins: hire revenue generators not just cost centers, watch your advisor-to-support ratio (target 1:2), raise minimums and fire C clients, and improve advisor productivity to 75–100 households each.

"Stage 4 is where you stop being an advisor with employees and start being a CEO who happens to still see some clients."

- JEREMY STRAUB, CEO, COASTAL WEALTH

COMMON TRAPS

- 1 The Junior Hire Trap**
 You hire another junior instead of an experienced advisor because they're cheaper. You save \$50–100K and lose \$200–300K in growth.

- 2 The Letting Go Trap**
 You say you're transitioning clients but keep showing up in meetings "just to check." You're undermining your second advisor's credibility.

- 3 The Equity Avoidance Trap**
 Your top performer wants ownership. You keep putting it off. Meanwhile, recruiters are calling them weekly.

- 4 The Ego Brand Trap**
 It feels good to be the brand. But every prospect who says "I want to work with the founder" is a sign your firm's brand isn't strong enough.

- 5 The Math Ignorance Trap**
 Revenue is up, margins are shrinking, and you don't know why. Know your revenue per employee and net margin every quarter.

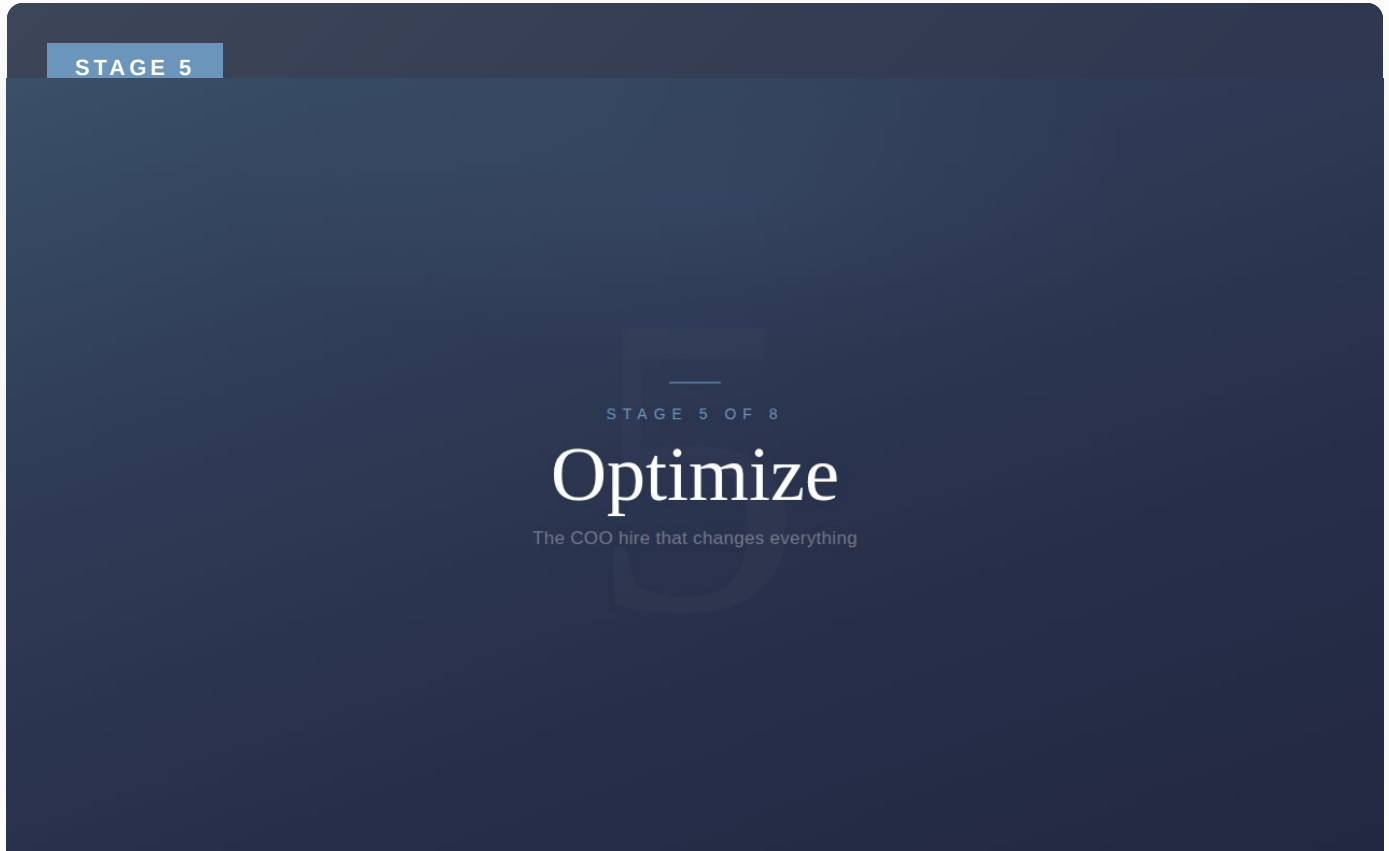
— GRADUATING FROM STAGE 4

You're ready for Stage 5: OPTIMIZE when:

- | | |
|--|---|
| <p>✓ 2–3 full advisors managing 75–100+ households independently</p> | <p>✓ Team-based service model working. Clients happy with other advisors.</p> |
| <p>✓ You're in 30–40% of meetings (down from 60–80%)</p> | <p>✓ Second advisor closing deals without you</p> |
| <p>✓ Equity/partnership framework in place</p> | <p>✓ \$2.5–\$3.5M+ revenue at 55–60% margins</p> |
| <p>✓ Firm brand stronger than personal brand</p> | <p>✓ 50% of time on leadership/strategy</p> |

Your Next Stage

Stage 5: Optimize. COO Hire. Leadership Team. Getting Out of Operations.



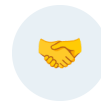
Jeremy walks you through the most critical transition in the Roadmap, moving from running the business to leading it. Learn why the COO hire changes everything and how to get to 20–30% client-facing time.



The COO Hire That Changes Everything



CEO Time Allocation Formula



M&A as a Growth Lever



Enterprise Valuation Drivers

Stage 5: *Optimize*

HEADCOUNT: 12-20
 REVENUE: \$3.5M-\$7M
 AUM: \$350-700M

YOUR ROLE	CEO / Senior Advisor	
LEADERSHIP	You + COO + Senior Advisors. Weekly leadership meetings. Strategic decisions, not operational ones.	
# OF FIRMS HERE	Only 500-1,000 firms nationally. Real enterprises or "golden handcuffs" where the founder is stuck.	
FUNCTION	CONSTRAINT	TO GRADUATE
SERVICE MODEL / COMPLIANCE	Service model straining at scale. Advisors have different approaches. Compliance is reactive, not proactive.	Standardize delivery across all advisors. Client success manager role. Proactive compliance monitoring.
MARKETING	Organic growth alone insufficient. Marketing is still the founder's brand and network. Need scalable engine.	Multi-channel marketing machine. Consider M&A as growth lever. Hire marketing coordinator or outsource to agency.
SALES	BD is reactive. Waiting for referrals. No proactive system. Advisor close rates vary wildly (you: 70%, others: 40%).	Proactive BD system. Targeted prospecting for HNW households. Track close rates. BD specialist role.
SERVICE	Client experience inconsistent across advisors. No one owns "client experience." No visibility until there's a problem.	Client success manager. NPS surveys. Service quality audits. Consistent experience regardless of advisor.
TECHNOLOGY / PLATFORMS	Systems don't talk to each other. Manual reporting everywhere. No real-time KPI dashboards. Excel running the business.	Enterprise systems integrated via APIs. Real-time dashboards. Hire tech specialist or fractional CTO.
TALENT ACQUISITION	High performers asking about partnership. Recruiting pipeline thin. No succession plan. Key-person dependency.	COO/President hired. Formalized partnership track. Always-recruiting pipeline. Succession plan for all key roles.
HR / PEOPLE	Culture is chaotic. Growing pains. No clear values. High performers undervalued. Middle performers coasting.	3-5 core values defined behaviorally. Hire/fire to values. Real performance management. Career paths for all.
FINANCE	Complex P&L you barely understand. Gut-based decisions. Don't know which clients or advisors are most profitable.	Fractional CFO. Track profitability by tier, advisor, line. 12-month rolling forecast. Formal valuation done.
Bottom Line	Founder is still the bottleneck in operations	Leadership team runs the business; founder focuses on vision, growth, key relationships

STAGE 5: OPTIMIZE

The Shift: Stop Running, Start *Leading*

**SERVICE MODEL & COMPLIANCE**

Create the Client Success Manager role. This is someone whose only job is ensuring great client experience across the firm. They monitor all advisor interactions, track NPS scores, proactively reach out to neglected clients, and run quarterly quality reviews. Cost: \$60–80K. ROI: saves \$2–5M in AUM annually from prevented attrition. Standardize how every advisor delivers service with the same calendar, templates, and documentation standards.

**MARKETING**

The biggest marketing lever at Stage 5 is not organic growth. It is M&A. One acquisition can deliver \$50–200M in a single deal versus \$30–50M organically per year. If pursuing M&A: define criteria, build a pipeline of 10–20 targets, relationship build (don't pitch), and structure deals at 30–50% upfront with earn-out. If not M&A, build three networks: a charity board, a business organization (YPO, EO, Tiger 21), and a social activity where HNW people gather.

**SALES**

Build a proactive business development system: targeted prospecting for high-value households, strategic COI cultivation, niche events, and thought leadership. Train your advisors on a consistent sales process and track close rates across the team. At your level, your personal BD time should focus on high-value prospect meetings and strategic partnerships. You're the closer for the biggest opportunities. Everything else, your advisors handle.

**SERVICE**

Implement NPS surveys, escalation protocols, and quarterly advisor interaction reviews using AI note-taker transcripts. Use "the utensil test": random quality spot checks that ensure your standard is being met. At \$350–700M AUM, client attrition doesn't just cost you revenue. It costs you reputation. Your goal: consistent, high-quality experience regardless of which advisor the client works with.



TECHNOLOGY & PLATFORMS

Upgrade to enterprise-level systems. Integrate CRM, planning, portfolio, and custodian via APIs. Build real-time dashboards for AUM, revenue, retention, and advisor performance. Hire a tech specialist, what Jeremy calls an "AI-curious guru," someone savvy enough to leverage the AI tools rolling out. Consider a fractional CTO. At this revenue, a dedicated tech resource pays for itself in efficiency.



TALENT ACQUISITION: THE COO HIRE

This is the hire that changes everything. A great COO takes all operational work off your plate. Two options: promote internal (ops manager who's been crushing it 2+ years, \$100–150K + 5–10% net profit) or hire external (\$150–250K + 10–15% net profit, rigorous culture fit). This person is your key to doubling the firm and increasing your valuation 3x. Every week you delay is a week you're doing two jobs.



HR & PEOPLE

Define 3 to 5 core values. Behaviorally, not just words. "Values without consequences aren't values. They're wall art." Build culture intentionally: weekly recognition, quarterly team events, transparent communication. Address low performers. Weekly leadership meeting: 90 minutes, non-negotiable. If two people own it, nobody owns it.



FINANCE

Hire a fractional CFO. Track profitability by client tier, advisor, and service line. Get a formal valuation (\$5–15K). A Stage 5 firm doing \$5M revenue with \$3M EBITDA at 60% margins might trade at 4–5x = \$12M+ enterprise value. Choose your direction: Scale, Stabilize, or Sell. No wrong answer, but you need an answer.

"The value isn't in running the operations. The value is in the vision, the relationships, the strategic thinking, the culture you create."

- JEREMY STRAUB, CEO, COASTAL WEALTH

COMMON TRAPS

- 1 The Do-It-Myself Trap**
 You won't hire a COO because "nobody can do it as well as me." You're right. No one will do it exactly like you. But "exactly like you" isn't the standard. "Good enough to scale" is.

- 2 The Golden Handcuffs Trap**
 You're making \$1M+ and the income is so comfortable you've lost motivation. But the business can't run without you. You're not an owner. You're a highly paid employee of a business that can't be sold well.

- 3 The People Avoidance Trap**
 Some of the people who got you here can't take you where you're going. The admin who was perfect at 5 people may not have the skills for 20. Have the hard conversations.

- 4 The Boring Stuff Trap**
 Compliance documentation, financial controls, partnership agreements. None of it is exciting. All of it is essential. The boring stuff makes your business a real enterprise instead of an expensive hobby.

— GRADUATING FROM STAGE 5

You're ready for Stage 6: SCALE when:

- | | |
|--|---|
| <ul style="list-style-type: none"> ✓ COO/President running day-to-day operations | <ul style="list-style-type: none"> ✓ 20–30% of time on client work (A+ only) |
| <ul style="list-style-type: none"> ✓ Functioning leadership team with weekly meetings | <ul style="list-style-type: none"> ✓ Core values defined. Hiring and firing to them. |
| <ul style="list-style-type: none"> ✓ 3–4+ advisors managing 250–400+ HH independently | <ul style="list-style-type: none"> ✓ \$5–7M revenue at 60%+ margins |
| <ul style="list-style-type: none"> ✓ Clear strategic direction: scale, stabilize, or sell | <ul style="list-style-type: none"> ✓ Formal valuation done. Enterprise value understood. |

ADJACENT STAGES

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

Wrap up any open items from Stage 3 and start preparing for what comes next at Stage 6.

Stage 3: *Delegate*

PREVIOUS STAGE · \$75–150M AUM

SERVICE MODEL	Service model lives in your head	Document every touchpoint in SOPs
MARKETING	Episodic. Do it when you remember.	Marketing calendar + consistent content
SALES	You're personally closing every deal	Junior advisor running B client meetings
TALENT	Haven't delegated real work yet	3–6 team members with clear documented roles
BOTTOM LINE	Solo operator with helpers	Manager who can take a week off without things breaking

Stage 6: *Scale*

NEXT STAGE · \$700M–\$1.5B AUM

SERVICE MODEL	Must scale across multiple locations	Enterprise compliance system + CCO
MARKETING	Need to become a "brand" not just a firm	Multi-channel machine + thought leadership platform
SALES	Deal flow insufficient for growth targets	Dedicated BD team + M&A acquisition pipeline
TALENT	Need enterprise-level management team	Full C-suite: CEO, COO, CFO, CCO, Head of BD
BOTTOM LINE	Regional player or acquisition platform	Top 1% of RIAs nationally. 20–40+ employees.

REMEMBER

Links to the Stage 3, Stage 4, Stage 5, and Stage 6 videos are inside this PDF. Watch your primary stages first, then review the adjacent stages to make sure you've wrapped up what came before and are preparing for what's next.

YOUR ACTION PLAN

Make It *Concrete*

STAGE 4 PRIORITIES

- 1 **This quarter:** Identify clients transitioning to second advisor. Start the three-meeting handoff framework.

- 2 **This quarter:** Audit your calendar. Circle every meeting that could be delegated.

- 3 **This quarter:** Audit your marketing. What % is founder-focused vs. firm-focused? Flip the ratio.

- 4 **Within 90 days:** If a high performer is asking about equity, get a valuation done and talk to an attorney.

- 5 **Ongoing:** Schedule stay interviews with your top 3 people. Calculate revenue per employee every quarter.

STAGE 5 PRIORITIES

- 1 **Week 1:** Time audit. Track your week in 15-minute increments. If 40%+ is operational → COO hire is urgent.

- 2 **Week 2:** Make the COO decision. Promote internally or hire externally. Every week you delay = two jobs.

- 3 **Week 3:** Client audit. Identify 10–20 clients to transition to senior advisors over 6 months.

- 4 **Week 4:** Define 3–5 core values (behavioral). Share with team. Start hiring and firing to them.

- 5 **Within 90 days:** Hire client success manager. Implement NPS. Get formal valuation. Decide: scale, stabilize, or sell.

QUESTIONS TO REFLECT ON

The Conversations You Need to Have with *Yourself*

Before you move on, sit with these questions. Be honest. Your answers determine what to prioritize next.

STAGE 4 REFLECTIONS

- *If you were out for 30 days, what would break?*

- *What's your biggest fear about hiring an experienced advisor?*

- *Which clients should be transitioned, and what is really stopping you?*

- *If your best advisor asked about equity today, what would you say?*

- *Do prospects experience the firm, or a founder with staff?*

- *Is your time truly 50/50 leadership vs. client service?*

- *If you stay at this level for 5 more years, is that acceptable?*

STAGE 5 REFLECTIONS

- *If the firm had to operate without you for 90 days, what breaks first?*

- *What operational tasks am I holding because I enjoy them, not because it is the best use of my time?*

- *Do I have a COO candidate? What's preventing me from making this hire?*

- *Am I hiring and firing based on core values, or are they just words on a wall?*

- *What does the ideal 5-year outcome look like? Revenue, team size, my role, my lifestyle.*

- *Am I building enterprise value, or a high-paying job I can't leave?*

- *What's the one conversation I've been avoiding that I know I need to have?*

RECOMMENDED READING

Books That Will Accelerate Your *Growth*

Jeremy calls out specific books in the videos (marked below). The rest are curated for the exact challenges at this stage.



Traction: Get a Grip on Your Business JEREMY'S PICK

by Gino Wickman

Jeremy recommends EOS for firms at this stage: "The easiest model I've seen businesses leverage." Essential for building your leadership meeting rhythm and accountability.



Rocket Fuel: The One Essential Combination JEREMY'S PICK

by Gino Wickman & Mark C. Winters

Jeremy references this directly: "You are the visionary. The COO is the integrator. Your job becomes deciding where the firm goes. Their job is figuring out how it gets there."



The E-Myth Revisited

by Michael E. Gerber

The foundational text on why working "on" the business instead of "in" it matters. Particularly relevant for the Stage 4 transition from advisor to CEO mindset.



Who: The A Method for Hiring

by Geoff Smart & Randy Street

Your second advisor hire and COO hire are the two most important hires you'll ever make. This gives you a rigorous interview framework to get them right.



Buy Then Build

by Walker Deibel

If you're considering M&A as a growth lever at Stage 5, this is the playbook. Covers acquisition criteria, deal structure, integration, and valuation. All relevant for your next chapter.



The Hard Thing About Hard Things

by Ben Horowitz

The emotional reality of being a CEO. Firing friends, making impossible decisions, leading through chaos. Honest and practical for founders navigating the Stage 4–5 identity shift.

AI PROMPT LIBRARY

Prompts to Put This Into *Practice*

Copy these into ChatGPT, Claude, or your preferred AI tool. Replace the bracketed sections with your specifics. These are not generic. They are built to address the exact constraints Jeremy outlines in the videos.

HIRING & TALENT

SECOND ADVISOR PHONE SCREEN SCRIPT

"I'm a financial advisor hiring my second experienced advisor. My firm manages [\$X] AUM across [X] households. I need a 15-minute phone screen script that filters for: (1) experience level with complex planning, (2) ability to close A and B clients, (3) cultural fit with a team-based model, and (4) whether they're a builder vs. someone who just wants to manage existing clients. Include red flags to listen for and a scoring rubric."

ADVISOR ROLE-PLAY SCENARIOS

"Create 5 role-play scenarios I can use when interviewing financial advisor candidates. Each scenario should test a different skill: (1) handling a nervous prospect who won't commit, (2) explaining fees without being defensive, (3) managing a client who is upset about market losses, (4) presenting a comprehensive financial plan to a high-net-worth household, and (5) transitioning a client relationship from me (the founder) to them. Include what a great answer sounds like vs. a mediocre one."

COO JOB DESCRIPTION + INTERVIEW GUIDE

"I'm the founder/CEO of a financial advisory firm with [X] employees and [\$X] in revenue. I need to hire a COO/President to take over day-to-day operations so I can focus on vision, BD, and key client relationships. Create: (1) a detailed job description, (2) an ideal candidate profile, (3) a 4-stage interview process (phone screen, in-person culture interview, team meeting, and half-day working interview), and (4) questions that reveal whether they're a true 'integrator' to my 'visionary.' Reference the Rocket Fuel framework."

STAY INTERVIEW TEMPLATE

"Create a stay interview template for my financial advisory firm. I want to sit down with my top [X] performers every 6–12 months and ask: What do you love? What frustrates you? What would make this the best job ever? What are your goals? What do you need from me? Include: an opening script that puts them at ease, 8–10 questions, how to handle difficult answers (like 'I want equity' or 'I'm thinking of leaving'), and a follow-up action plan template so I actually address what they tell me."

 OPERATIONS & SERVICE
CLIENT TRANSITION PLAN: 3-MEETING HANDOFF

"I'm a financial advisor with [X] household clients generating [\$X] in revenue. I need to transition [X] clients to my second advisor over 6 months using a three-meeting framework: (1) I introduce the advisor, (2) the new advisor co-leads, (3) the new advisor leads solo. Help me: segment which clients to transition first (not my A+ clients), draft the 'upgrade script' I use to position this as a benefit to the client (not a demotion), and create a tracking spreadsheet template."

SERVICE QUALITY AUDIT: THE "UTENSIL TEST"

"I run a financial advisory firm with [X] advisors serving [X] clients. I need to build a quarterly service quality audit system, what Jeremy Straub calls the 'utensil test.' Create: (1) a checklist for random quality spot checks of advisor-client interactions, (2) an NPS survey template specific to financial advisory, (3) an escalation protocol so issues get caught before they become complaints, and (4) a scoring rubric that ties service quality to advisor compensation. My goal is consistent, high-quality experience regardless of which advisor the client works with."

EOS IMPLEMENTATION FOR ADVISORY FIRMS

"Help me implement the EOS (Entrepreneurial Operating System) from Traction by Gino Wickman in my financial advisory firm with [X] employees. I need: (1) a Level 10 weekly leadership meeting agenda adapted for an RIA, (2) a quarterly rocks template with examples relevant to a firm at [\$X] revenue, (3) a scorecard with the 5–15 key numbers we should track weekly, and (4) an accountability chart showing the right seat/right person framework for a firm with [describe your team]. Include how to roll this out to the team without overwhelming them."

 STRATEGY & FINANCE
EQUITY FRAMEWORK BUILDER

"I own an RIA generating [\$X] in revenue with [\$X] AUM. My top advisor has been with me [X] years and is asking about equity. Help me design a partnership track: Year 1–2 as employee with strong comp, Year 2–3 equity path offer if crushing it, 5–10% buy-in over 3–5 years. Include: valuation methodology, buy-sell agreement key terms (right of first refusal, non-compete, triggered buyout events), and the conversation script I should use. Note: this is a starting point. I will have my attorney finalize it."

— STRATEGY & FINANCE (CONTINUED)

ENTERPRISE VALUATION PREP + FOUNDER DEPENDENCY AUDIT

"I own a financial advisory firm with [\$X] AUM, [\$X] revenue, [X]% net margins, and [X] employees. I want to prepare for a formal valuation. Help me: (1) estimate my multiple range based on RIA benchmarks, (2) audit my founder dependency (which functions would break if I were gone for 90 days), (3) create a 12-month plan to reduce founder dependency and increase enterprise value, and (4) list the specific data points and documents I should prepare before hiring a valuation specialist. A buyer recently told Jeremy Straub he'd discount a founder-dependent firm 30–40%. I don't want to be that firm."

CORE VALUES WORKSHOP

"Help me define my firm's core values. My 3 best employees and what makes them great: [describe]. My 3 worst hires and what went wrong: [describe]. Based on these patterns, suggest 3–5 behavioral core values with specific definitions (not just words like 'integrity,' but behavioral statements like 'We do what we say, when we say, and communicate proactively if we can't'). Include: interview questions to screen for each value, examples of living vs. violating each one, and how to roll these out to my existing team. As Jeremy says: values without consequences are not values. They are wall art."

M&A TARGET PIPELINE BUILDER

"I run an RIA with [\$X] AUM in [region/state]. I'm considering M&A as a growth lever. Help me build an acquisition pipeline: (1) define my ideal acquisition criteria (geography, AUM size, culture fit, client demographics), (2) create a list of 10 questions to evaluate whether a target practice is a good fit, (3) outline a relationship-building approach (not a pitch) to start conversations with potential sellers, and (4) sketch out a typical deal structure with 30–50% upfront and earn-out over 3–5 years tied to client retention."

WEEKLY LEADERSHIP MEETING AGENDA

"I'm building a weekly leadership meeting for my financial advisory firm. The team includes me (CEO), my COO, [X] senior advisors, and a BD/marketing lead. Create a 90-minute meeting agenda based on the EOS Level 10 format, adapted for an RIA. Include: a wins section, a weekly scorecard with 5–10 metrics relevant to our business, an issues list with IDS (Identify, Discuss, Solve) framework, and a to-do review. Each to-do should have one owner. If two people own it, nobody owns it."

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's already figured it out?

If you are a growth-minded advisor ready to scale, 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, CEO · Coastal Wealth
Advisor Scaling Roadmap 2026

COASTAL WEALTH