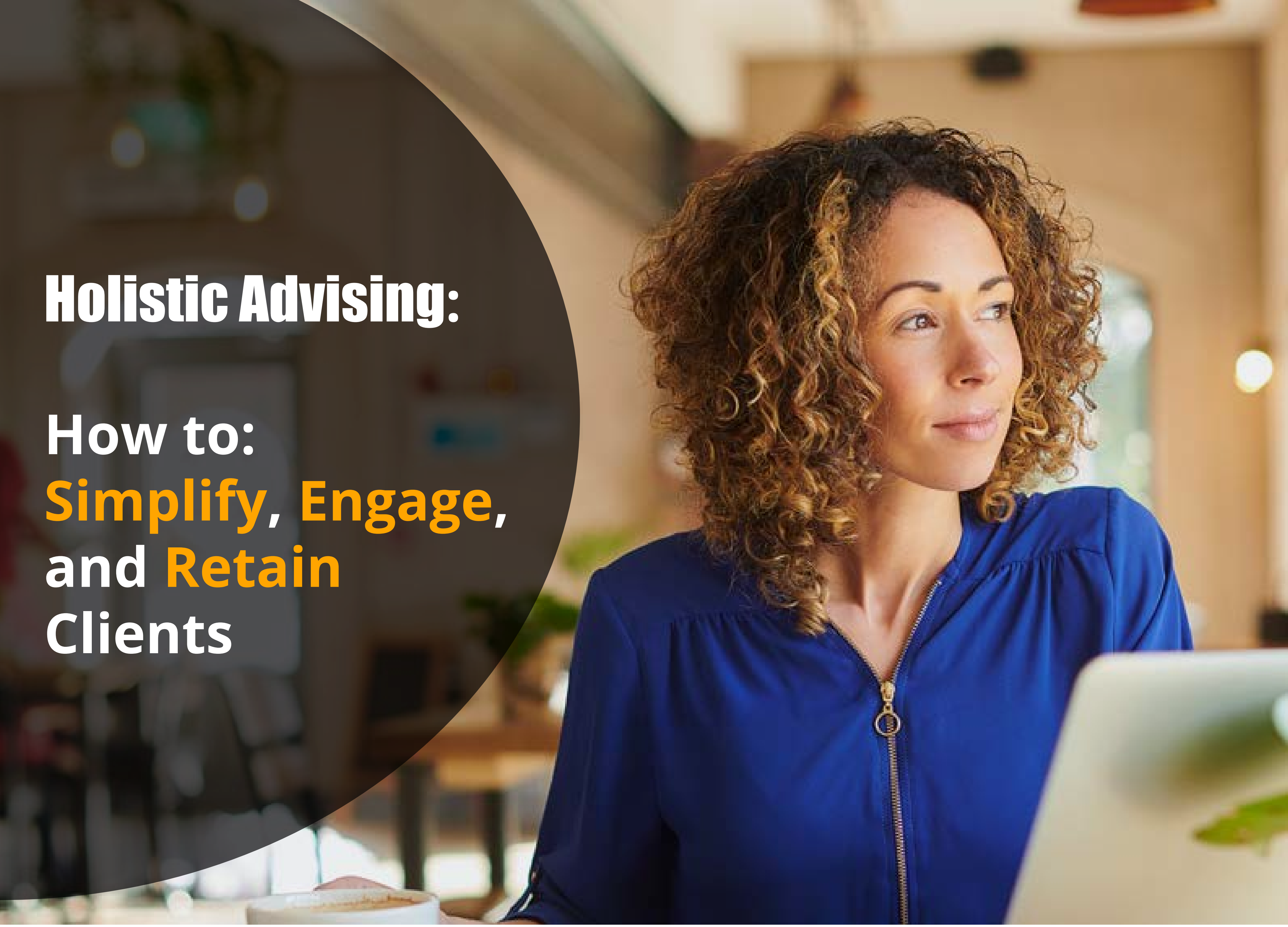


Holistic Advising:

How to: Simplify, Engage, and Retain Clients

The Industry is Moving Towards Holistic Advising!

Advisor Top Trends for 2024 reveals that Financial advisors' priorities reflect the ongoing **trend toward comprehensive wealth management** *strategies*

-- FUSE Research Network

There's an **increased focus on providing holistic advice**.

-- Lawson Network 2024 Financial Adviser Trends

Holistic financial planning *is not new, but it* **will become increasingly important** *for advisors to adopt in 2024.*

-- USNews/Money

"We are no longer in the age of collecting fees to manage investment-only portfolios, and **advisors who are not doing more** *for their clients* **will eventually lose clients**, *sell to advisors who are offering more, or retire to avoid having to add services to their suite of offerings."*

-- Brian Dudley, SVP Wealth Enhancement Group

Beyond the Numbers, Planning with Purpose!

A holistic financial plan combines all financial elements of your life into a uniform system.

--First Financial Bank

Advisors that rely on holistic financial planning use a comprehensive strategy that includes your values, goals, and experiences with money using a top-down approach on a goals-driven basis rather than focusing on planning for individual life stages or using a product-based approach.

--Smartasset

Holistic financial planning combines your life goals with solid financial strategies, so that every strategy supports your short- and long-term future plans.

--USA Today

Generally speaking, holistic financial planners are planners who provide comprehensive guidance on all aspects of personal financial life.

--Finance Strategists

Client Benefits

A One-Stop Shop

79% of clients say they want a single advisor to coordinate all aspects of their life: financial, Insurance, estate, house, and health.

Greater Peace of Mind

Holistic planning clients are 2.5x more likely to say they feel “financially secure,” and will return for additional business.

Better Family Communication

Over 50% of estate-related disputes arise lack of preparation—not from legal issues.

Agent Benefits

Stronger Client Loyalty and Retention

Holistic advisors stay top-of-mind during emergencies, life events, and transitions. That means clients stick around longer, and they’re more likely to refer you to others.

Deeper Relationships Across Generations

By helping organize and protect a family’s full set of assets, advisors naturally build relationships with the next generation. When the time comes to transfer wealth, you’re already part of the family’s trust circle.

More Referrals and Differentiation

Holistic advising is a clear differentiator in a crowded market. Clients refer you because your service goes beyond the standard. You’re not just the “money person”—you’re the trusted advisor for everything that matters, from planning to protection.

The Efficiency Drain for Advisors

Holistic financial planning is more than managing investments. It means helping clients coordinate wills, insurance, trusts, healthcare directives, digital assets, passwords, emergency contacts, and more. That's powerful—but it also has its challenges.

Scattered Information:

A dvisors rely on email, spreadsheets, and paper folders. Clients forget where documents are stored—or never send them in the first place.

No Central Access:

During emergencies or life events, clients (and their families) can't easily find what they need—making the advisor look unprepared.

Time Drain:

Chasing documents, updating files, and tracking down changes eats into time better spent on strategy and service.

Lost Visibility:

After the first plan is delivered, many clients "go quiet." The advisor's name fades into the background until something goes wrong.

Missing the Next Generation:

Without a system to reach heirs or dependents, advisors miss out on building trust with the family—and lose the client relationship when the original client passes away.

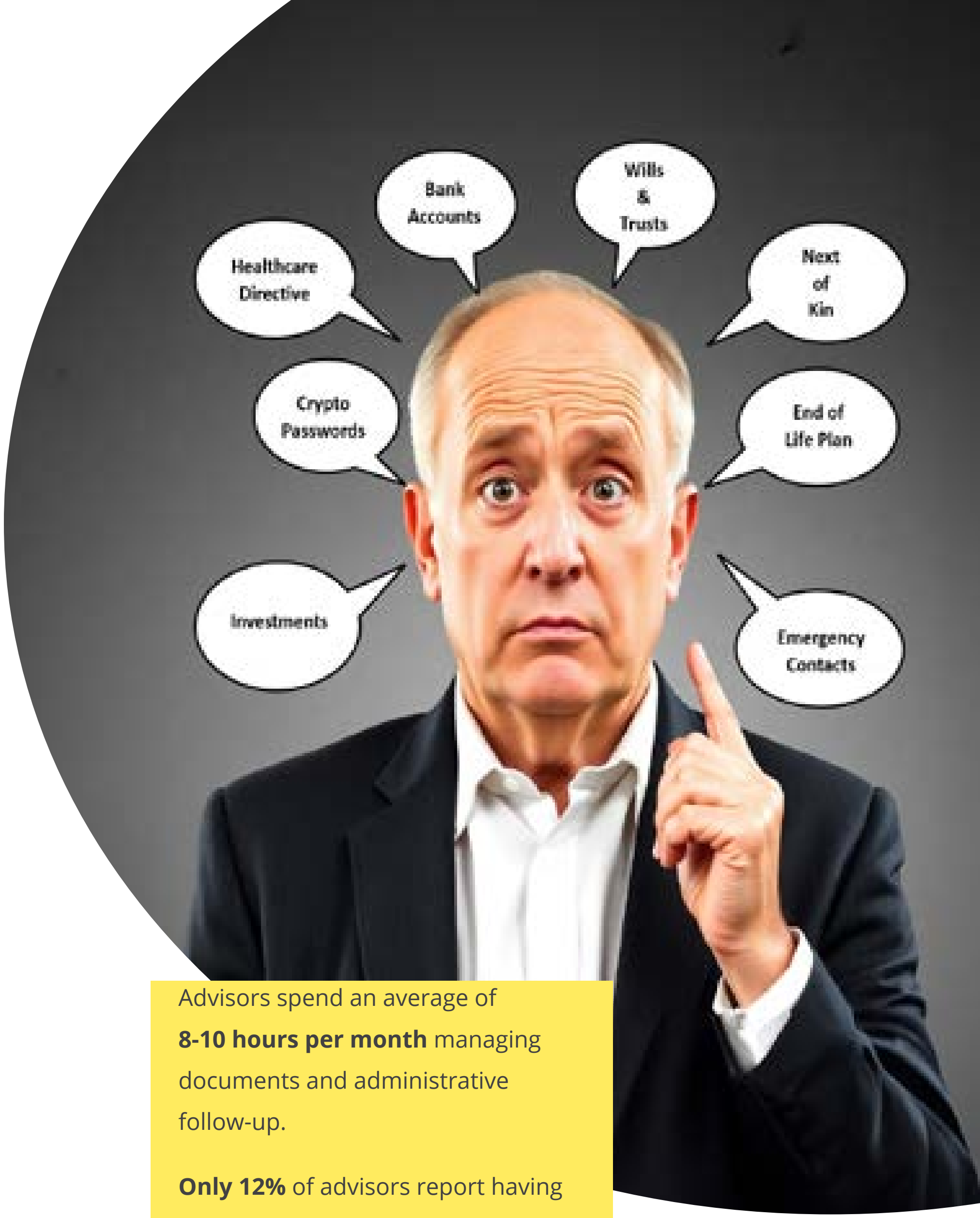
From Scattered to Streamlined

With the right systems, Clients can easily store:

- Life insurance policies from multiple providers
- Wills, powers of attorney, and trust documents
- Healthcare directives and emergency contacts
- Passwords for digital wallets and crypto keys
- Property deeds, tax documents, and business agreements

What Happens When It’s All in One Place?

- **More Productive Meetings**
  You start every conversation with up-to-date info—no digging required.
- **Better Client Experience**
  Clients feel confident and in control of their future.
- **Less Admin, More Advising**
  No more chasing documents or resending files. You focus on strategy, not paperwork.
- **Less Cost, More Revenue**
  Efficiency drives profits!



Advisors spend an average of **8-10 hours per month** managing documents and administrative follow-up.

Only 12% of advisors report having a system in place for storing non-investment client assets.

84% of clients say they want their advisor to help with estate and insurance planning—but **fewer than half get it**.

Why you need RUFADAA!

What is RUFADAA?

The Revised Uniform Fiduciary Access to Digital Assets Act (RUFADAA) is a law that enables fiduciaries to access a client's online accounts and digital assets after incapacitation or death **with proper consent.**

Why Consent is Necessary:

Without specific consent, others aren't legally allowed to access your digital assets: Bank accounts, social media, crypto wallets, etc.

How Consent is Given:

Most commonly a Limited Power of Attorney or a codicile to a will is signed by the client.

Liability:

Failure to advise RUFADAA compliance could open the advisor to investigation for not providing sound fiduciary advise.

It's in Your and Your Client's Best Interest:

Stronger client protection, better client experience, and a competitive edge means integrating RUFADAA is a win-win!

A 4-Step RUFADAA Checklist

1. Inventory Digital Assets

Encourage clients to document not just passwords and accounts but also decentralized assets like crypto, noting the need for private keys.

2. Determine Access Preferences

Who gets what? When? Which assets should a fiduciary access? Is it full content or metadata only? Who manages crypto?

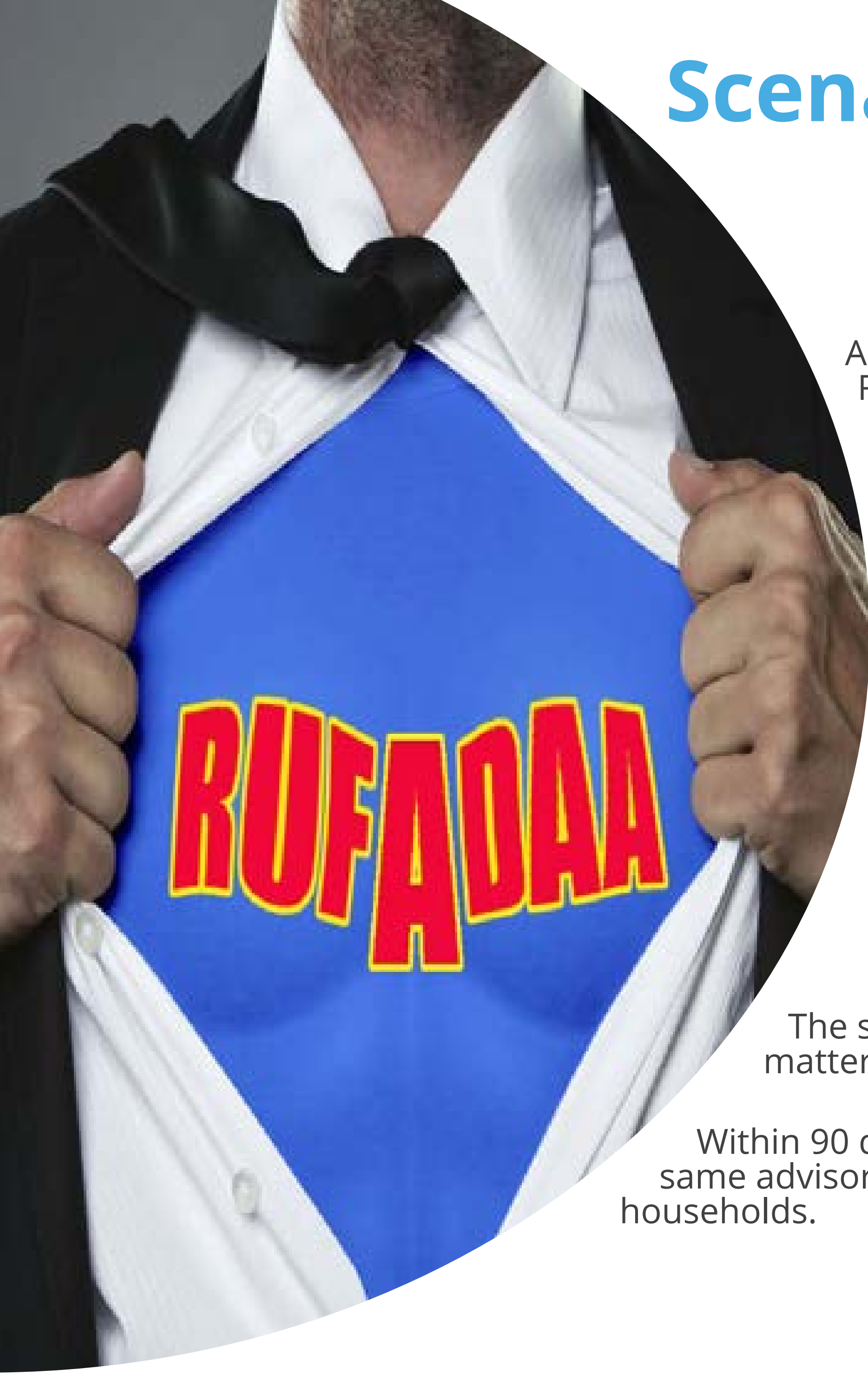
3. Store it Securely

High security digital vaults are the best. Separate crypto seed phrases, passwords, and encryption keys from everyday access.

4. Review annually or upon changes

Update instructions anytime new accounts are created, preferences or family dynamics change.

Scenario: 90 Day Ripple Effect



Advice Given:

A couple's advisor offered a new Digital Assets Coverage Review as part of their annual estate planning update, and added a codicil to their will.

What Happened:

Six months later, the spouse who normally took care of the finances passed away unexpectedly following a brief illness.

Access to the vault was completed within hours; probate filings were completed in days rather than months; and insurance benefits were processed and paid in less than two weeks.

Impact:

The surviving spouse was able to focus on grieving and family matters rather than on paperwork.

Within 90 days, four of the client's friends and relatives contacted that same advisor to request the Digital Assets Coverage Review for their own households.

Ready, but Still Cautious?

You may be thinking "That makes sense, but what about..."

High Software Cost

Advisors are forced to pay for bloated systems packed with features they don't use. The price adds up—without a clear return on investment.

Complex Onboarding Process:

Getting started takes too long. Between training, setup, and data migration, many advisors give up before they even launch.

Need to Hire More Team Members

To manage the tech stack, client files, and communications, some advisors feel pressure to hire extra staff—cutting into their profits.

Steep Learning Curve

Even experienced advisors struggle to navigate clunky software. If it's not easy to use, it's not used—and that defeats the purpose.

WE CAN HELP!

Check out the case study below!

Case Study: Empowering Holistic Advising

Mikkel Thorup, a successful financial advisor confided that his clients wanted holistic advice, but it was a challenge. He didn't know how to get started without a large upfront cost in both time and money.

The Challenge

Tracking Client Assets

eMoney wasn't enough. From wills to wallets, it's hard to get the full picture.

Staying Top-of-Mind

Once paperwork is filed, many clients disengage until the next financial event.

Losing the Next Generation

Children inherit the assets but not the advisor relationship.

The Solution

Everything in One Place

Clients securely uploaded: Wills, insurance, account details, Crypto wallet keys, medical directives, Family photos and sentimental assets

Always Connected

Advisors were notified whenever: A client uploaded a new document; An emergency contact was added; A vault was shared with a family member

Brand Permanence

Each client received: A custom, metal Emergency Card etched with the advisor's contact info
24/7 access to their digital vault—branded with the advisor's name

Case Study: The Impact!

"Before IronClad Family, I spent hours tracking down documents and reacting to client emergencies. Now, I get alerts when something changes, and I'm the first person my clients call—not the last. This platform didn't just make me more efficient, it made me indispensable."

Metric	Before Engaging	After Engaging
Client Engagement	2–3 client logins/year	12–15 logins/year
Advisor Referrals	1–2 per quarter	7–10 per quarter
Next-Gen Connect Rate	Less than 10%	More than 60%

The Impact on our business:

35% higher close rate	**2.5x** more website visits on average	**5x** more leads on average

Must have Features in a Holistic Advisor Tool!

One Central Hub for Everything

Help clients organize wills, insurance, taxes, healthcare directives, digital assets, and emergency contacts in one secure, shareable place—so nothing slips through the cracks.

Client-Controlled Access

Let your clients share access with spouses, children, or powers of attorney—without needing your help every time. You stay the advisor, not the gatekeeper.

Real-Time Notifications

Get alerts when clients add, change, or remove documents. You'll know when life changes—so you can offer guidance exactly when it's needed.

Automatic Client Engagement

Set it and forget it. Built-in check-ins and reminders keep your clients involved all year long—without you chasing them down.

Your Brand, Front and Center

The platform looks and feels like you. Your name, your contact info—everywhere your client sees it. No more third-party tools stealing the spotlight.

Built for Holistic Advising

Whether you handle investments, insurance, or estate planning—or connect clients to trusted partners—this system supports your full advisory role, not just one piece of the puzzle.

iVault$_x$ is the Tool Designed for Holistic Advisors!

Your Advisor Dashboard

From your dashboard, you can see your full list of clients as well as their planning progress. Use this information to reach out and encourage them to continue updating their vaults.

Client Activity Notifications

You'll be notified any time a client makes a change to their vaults. That allows You to contact them when things change in their life to see if they'd like your help with anything.

Prominently Displayed Contact Information

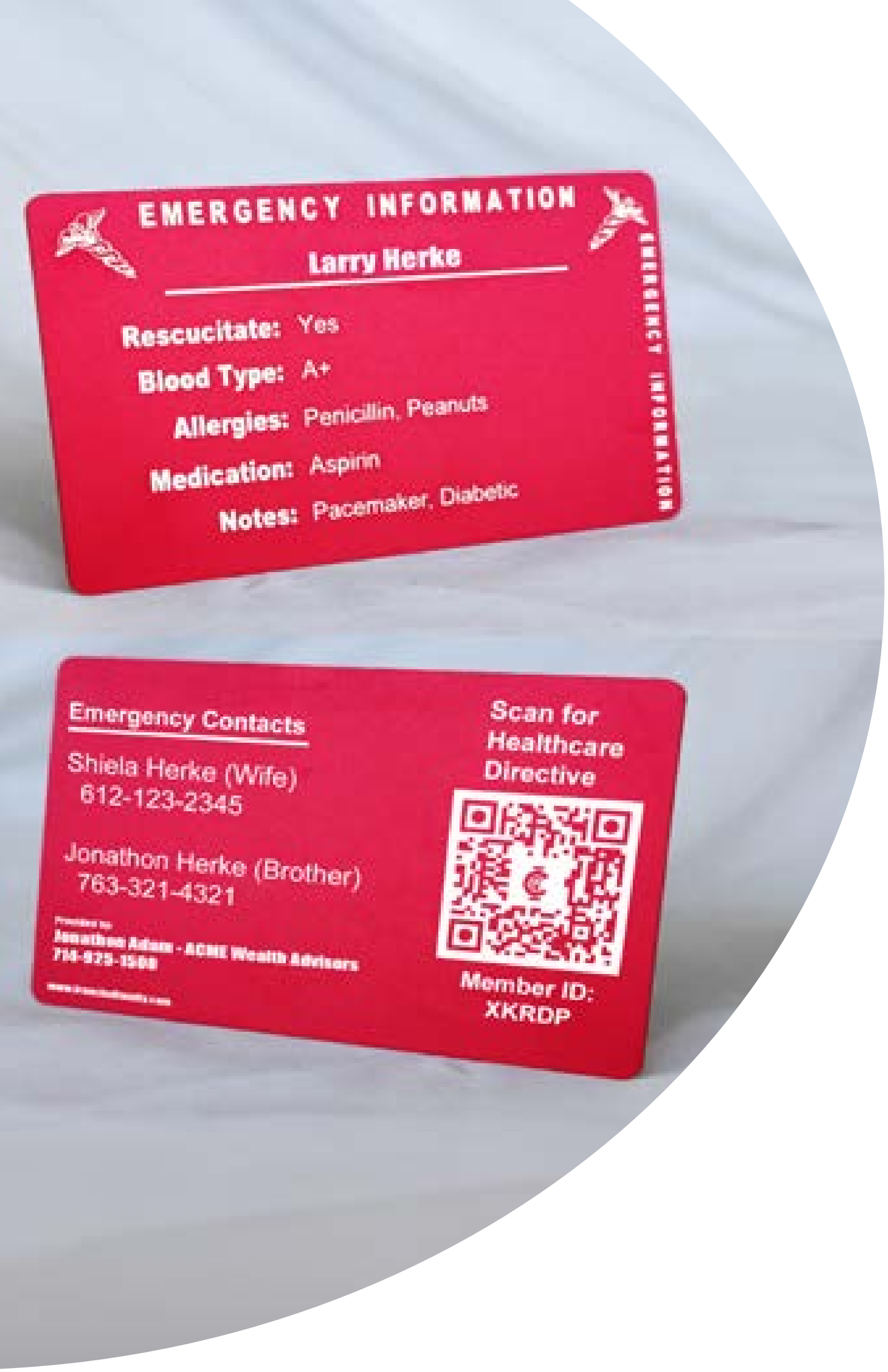
Your name and phone number are listed on your clients' dashboards and emergency wallet cards, so it's always easy for them to reach you. It's like putting your business card in their wallet or purse for life!

Contact Advisor Button

A Contact Advisor button is available as soon as your clients log in to the **iVault$_x$** platform. Once they click on the button, they can quickly send you a message.

Customized Laser-Etched Emergency Cards

Not only do these give first reponders all of the information they need in order to keep your client safe, they also contain your name and contact information. It's like putting your business card in their wallet for the rest of their life!



BONUS!

A Branded Emergency Card for Every Client

Show that you care about more than just closing the deal. You care about your client's well being for life! If anything happens to your client, all of their emergency information is instantly available to first responders, including whom to contact and important health information.

Branded Contact Information Included!

It's like putting your business card in their wallet for life! Your clients have your name and contact information etched into the card so that they, or loved ones, never need to search for your information.

Instant Link to their Healthcare Directive

In an emergency, time matters. That's why each card includes a QR code that can immediately link first responders to the card holder's healthcare directive.

Indestructable Metal, Laser-Etched

This isn't just a plastic credit card with printing that wears over time. This is an anodized aluminum metal, laser etched card that will last a life time, but credit ard size so that it fits neatly in your client's wallet.

What's Holding You Back?

Get Started Now!

BOOK A PRODUCT TOUR

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