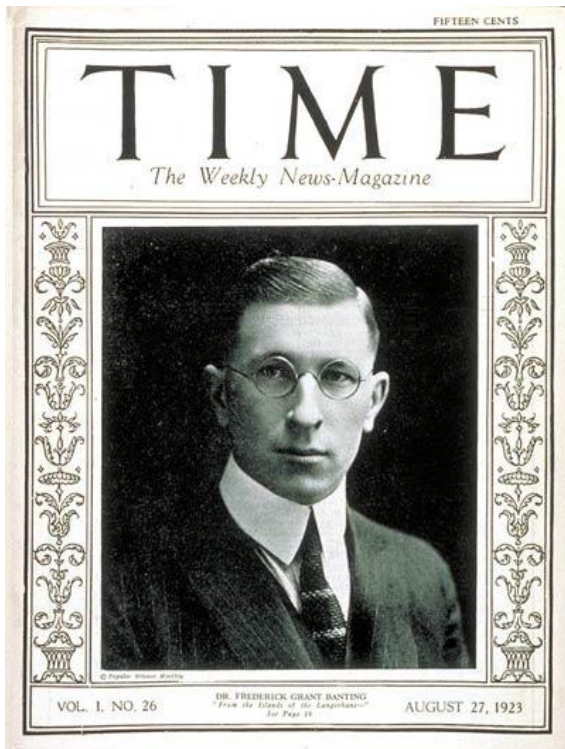


The Breakthrough Moment

The Practice Innovation Index





Business leaders across industry

Customer acquisition and growth

AMAZON

Expanded beyond retail with AWS for business customers

NIKE

Diversified from shoes to apparel and accessories

APPLE

Attracted music lovers and mobile users beyond computer enthusiasts

Customer service

RITZ CARLTON

Benchmark for luxury hospitality

SOUTHWEST

Friendly, approachable travel experience

TRADER JOE'S

Known for personable, helpful service

Product delivery and operational excellence

TOYOTA

Pioneered just-in-time manufacturing

MCDONALDS

Standardized food delivery and experience

WALMART

Mastered supply chain and inventory management

People and culture

COSTCO

Low turnover, strong employee loyalty

STARBUCKS

Employee-first culture with training and benefits

NEW ENGLAND PATRIOTS

Preparation, accountability, "do your job"

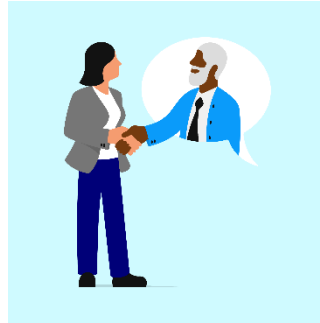


Your practice through the lens of a house

New Business Development Room

Create a consistent flow of new clients through:

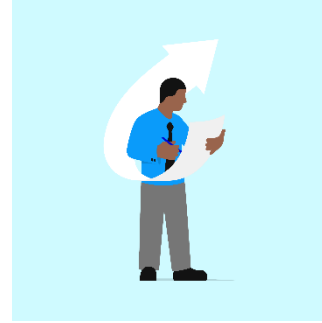
- Strategic partnerships
- Consistent client referrals
- Social prospecting



Wealth Management Room

Implement a comprehensive wealth management strategy by integrating:

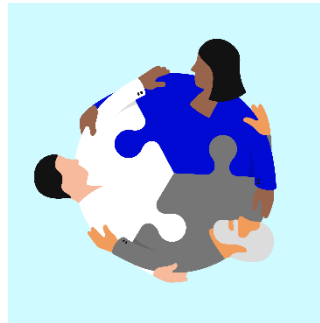
- Deep discovery processes
- Wealth management implementation tool
- Comprehensive annual review structure



Client Service Room

Craft an exceptional client experience by implementing:

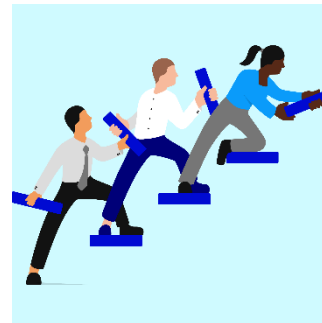
- Segmentation strategy
- Service stratification model
- Client communication structure



Practice Management Room

Construct a high-performance practice by instituting:

- Synergistic team structure
- Collaborative culture
- Long-term succession planning



For illustrative purposes only.

Agenda

-
- 1 Identifying the key traits of top quartile financial professionals

 - 2 Benchmarking your practice with the Practice Innovation Index

 - 3 Bridging the knowing-doing gap



Power of the Partnership



Cerulli Associates' data



Invesco's practice management and asset management capabilities



Long-standing partnership between the two firms



Shared philosophy of positively impacting the financial services industry



CERULLI
ASSOCIATES

A trusted source for comprehensive data and analysis of the global financial services industry.

Practice Innovation Index



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ASSOCIATES



Invesco Global Consulting

One of the industry's leading practice management organizations working to help select financial professionals innovate their practices in a complex and competitive environment with presentations, workshops and coaching.

Practice Innovation Index survey results

(January 1, 2023-June 30, 2025)

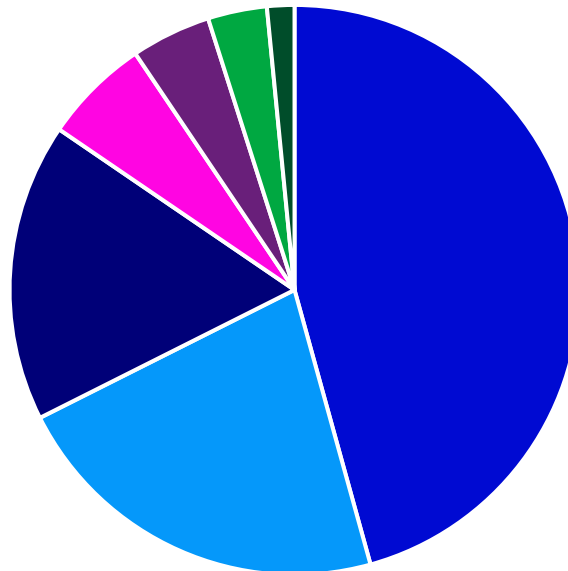
Practice Innovation Index



Total financial professional participants included in survey:

2,385

Participants by channel:



National & Regional B/D	1090
Wirehouse	522
IBD	404
Independent RIA	144
Hybrid RIA	108
Insurance B/D	80
Retail Bank B/D	37

TCX Report

Q4 2025

Invesco Total CX

Inside The Walls: Building a Top-Performing Practice



Practice Innovation Index

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Section One

New Business Development

Top-performing wealth managers have seen remarkable growth over the past five years, driving 85% of an average annual return of 20% comparing industry clients overall, among other compelling marketing trends that allow us set new standards for value practices to achieve.

Key Findings

- Top-performing practices have a referral rate of 85%, meaning nearly 90% of the clients refer friends or family compared to 14% among the average PII respondent.
- Leading practices maintain an average of 2.3 general partnerships (i.e., CRAs, advisors, and other specialized advisors), more than double the 5.2 average among business-specific practices.
- Over 60% (62%) of top-performing practices have a clear, consistent, and/or compelling marketing message, while only 13% report a lack of consistent marketing messaging compared to 27% among the least-performing counterparts.

Section Two

Wealth Management

According to PII data, top-performing wealth managers are increasingly moving spend and focusing on lower but more profitable relationships, signaling a shift toward diverse client engagement and a mix of product offerings. These practices are also investing in portfolio advisors (PMAs), and/or customized product mix delivery.

Key Findings

- Top-quartile wealth managers serve clients with an average AUM of \$6 million. Higher than the \$3.7 million client average reported across all PII respondents.
- Leading practices offer a broader suite of PMAs services, including charitable planning (CPAs), general financial planning (GFPs), business transition planning (BTPs), tax planning (TPs), investment (INs), and family governance (FGs).
- Top-performing wealth managers were more likely to offer comprehensive CPAs and multi-generational planning (MGP) compared to all PII respondents (48% and 23%, respectively).
- Top-performing wealth managers are offering more comprehensive MGP services (45% vs. 23% for all PII respondents).

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Section Three

Client Service

According to PII data, top-performing wealth managers are working to elevate their client service by prioritizing personalization, responsiveness, and consistent engagement. Through measurable client-to-wealth manager ratios, and based on our analysis, and attributes of technology, these practices are delivering a differentiated experience that strengthens relationships and drives long-term client loyalty.

Key Findings

- On average, practices report managing 80 clients per wealth manager, though top-performing teams serving HNW clients typically maintain lower ratios to support deeper engagement.
- Nearly half (48%) of top-performing practices engage platinum clients 4-50 times annually, with 20% reporting 10+ more annual touchpoints, often using tool-based service structures.
- 63% of top-performing practices of the personalized and customized service model, compared to just 30% of all PII respondents who use a portfolio client service and engagement approach.
- Just 10% of top-performing practices use digital, mobile, and video conferencing, compared to 40% in the business practice, highlighting a significant gap in digital tools and engagement.

Section Four

Practice Management

According to the PII, wealth management firms are increasingly focusing on digital tools and automation to support consistent and seamless planning, with many firms reporting that they are using digital tools to support their business operations.

Key Findings

- 60% of top-performing practices have implemented digital tools to support both wealth manager and client, with 20% reporting that they are using digital tools to support both wealth manager and client, with 20% reporting that they are using digital tools to support both wealth manager and client.
- 40% of top-performing practices have implemented digital tools to support both wealth manager and client, with 20% reporting that they are using digital tools to support both wealth manager and client.
- 20% of top-performing practices have implemented digital tools to support both wealth manager and client, with 20% reporting that they are using digital tools to support both wealth manager and client.

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Section One



Key Findings

- Top-performing practices have a referral rate of 18%, meaning nearly one in five clients refers friends or family, compared to 14% among the average PII respondent.
- Leading practices maintain an average of 4.3 external partnerships (e.g., CPAs, attorneys, and other specialized experts), more than double the 2.0 average among bottom-quartile practices.
- Two-thirds (69%) of top-performing practices have a clear, consistent, and/or compelling marketing message, while only 13% report a lack of consistent marketing messaging—compared to 71% among the lowest-performing counterparts.

New Business Development

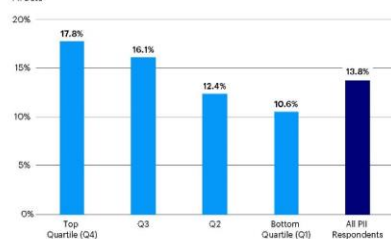
Top-performing wealth managers have seen remarkable growth over the past five years, increasing assets at an average annual rate of 21%—surpassing industry peers. Their success originates from strategic strengths, including frequent client referrals, strong external partnerships, effective teaming strategies, and compelling marketing messages. These strategies appear to not only drive growth, but also to set new standards in the wealth management field—offering a roadmap for other practices to achieve similar success and enhance long-term value.

Leveraging Strong Relationships to Generate Client Referrals

According to PII data, the top-performing wealth management practices—those that excel in growth, client service, engagement, and overall client satisfaction—are more successful at generating new client referrals from their existing clients. These top practices have a referral rate of 18%, meaning nearly one in five clients refers friends or family members. In contrast, the average PII respondent reports a lower referral rate of 14%, reflecting

a 29% higher referral rate among the top-performing practices. This data in our view highlights the critical importance of maintaining strong, positive relationships with existing clients. We have seen that satisfied clients are not only more loyal, but they are also more likely to recommend their wealth managers to others, potentially becoming powerful advocates for the practice. By cultivating strong client relationships, wealth managers have an opportunity to unlock a robust pipeline of high-quality referrals that help drive asset growth, enhance credibility and support long-term growth.

Referrals from Existing Relationships by Quartile, 2025



Sources: PII diagnostic survey results of 2,385 participants, 1/2023-6/30/2025; Invesco and Cerulli Associates | Analyst Note. Respondents were asked, "In the last calendar year, what percentage of your current clients and strategic partners referred a prospect?"

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See page 19 for important information regarding data shown.

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Driving growth through relationships and partnerships

Comparison of all PII participants vs. top quartile

Referral rates from existing relationships



Top quartile achieves **29% higher referral rates**

External strategic partnerships



4.3

2.8

Top quartile maintains **1.5 more partnerships**

Compound annual growth rate on assets



20.9%

19.8%

Top quartile growth is **faster**

■ Top quartile ■ Average financial professional

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Section Two



Key Findings

- ▶ Top-quartile wealth managers serve clients with an average AUM of \$5 million, higher than the \$3.7 million client average reported across all PII respondents.
- ▶ Leading practices offer a broader suite of HNW services, including charitable planning (86%), generational planning (82%), business transition planning (72%), tax planning (70%), trust services (64%), and family governance (36%).
- ▶ Top-performing wealth managers are more likely to offer comprehensive (50%) and multi-generational planning (24%) compared to all PII respondents (38% and 12%, respectively).
- ▶ Top-performing wealth managers are shifting away from mutual funds (24%) in favor of ETFs (22%), SMAs (12%), and alternatives (5%).

Wealth Management

According to PII participants, wealth managers are increasingly moving upmarket and focusing on fewer but more profitable relationships, signaling a shift toward deeper client engagement and more specialized guidance. Leading practices are also modernizing portfolio construction by embracing ETFs, separately managed accounts (SMAs), and alternative investments, reflecting a more sophisticated and customized product mix designed to meet the complex needs of HNW investors.

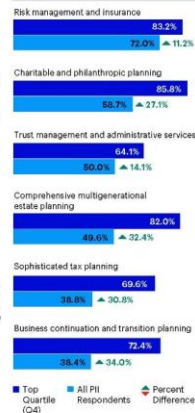
Serving the Evolving Needs of HNW Clients

Demographic shifts and accelerated growth among HNW households are prompting wealth managers to reevaluate their business models, service offerings, and target client profiles. According to the PII, wealth managers currently serve clients with an average AUM of \$3.7 million, rising to an average of \$5 million among top-quartile practices. Firms appear to be deliberately moving upmarket, driven by rising wealth concentration, increased demand for specialized guidance, and the opportunity to deepen relationships through comprehensive planning. This reflects a broader industry shift toward more sophisticated and personalized advisory relationships.

We have seen that top-performing practices often stand out by offering a broader and deeper suite of specialized services, demonstrating their ability to meet complex client needs, increase wallet share, and position themselves as indispensable partners in helping clients achieve their long-term goals. According to the PII, top-quartile practices are more likely to offer multi-generational estate planning (+32%), philanthropic giving (+27%), business transition planning (+34%), and sophisticated tax planning (+30%). These practices are also more likely to leverage strategic partnerships with external specialists (e.g., estate attorneys, CPAs, banking and insurance professionals) with the goal of delivering a more holistic client experience. These partnerships may help expand service capabilities, address complex client needs, and reinforce the wealth manager's role as the "quarterback" of the client's financial life.

High-Net-Worth Services by Quartile, 2025

PII Data



Sources: Sources: PII diagnostic survey results of 2,385 participants, 1/1/2023-6/30/2025, Invesco and Cerulli Associates Analyst Note. Respondents were asked: "Which of the following services does your practice currently offer (either internally or outsourced via third party)?"

Strategic differentiators in wealth management

Comparison of all PII participants vs. top quartile

Average AUM per client



Top quartile manages slightly higher AUM per client

Comprehensive and multi-generational planning services



Top quartile offers **comprehensive planning** to higher percentage of clientele

Average percentage of clients that use model portfolios



Model portfolios adoption is significantly higher among top practices

■ Top quartile ■ Average financial professional

Meeting the financial needs of clients in the modern wealth landscape

Wealth Tiers

Ultra-ultra-high-wealth market

Institutional family office services (e.g., lifestyle management, wealth transfer, family governance, philanthropy management).

Ultra-high-wealth market

Family-office services

High-wealth market

Highly customized advice and product set (e.g., custom asset allocation, direct hedge fund investment, private equity, alternatives)

Wealth market

Personalized advice, wealth preservation, estate planning, access to sophisticated products (e.g., direct hedge fund investment, private equity, alternatives)

Affluent market

Personalized advice, **need shifts to preservation**, estate planning, increasingly complex product set (e.g., separate accounts, private equity)

Mass-affluent market

Advice for accumulation/distribution, access to broader product set (e.g., separate accounts, alternatives)

Middle market

Standardized advice, some access to alternative asset classes

Mass market

Guidance, basic product set for accumulation and retirement income

All households

Varies by wealth

Financial
Asset Range

>\$50m

\$20m-\$50m

\$10m-\$20m

\$5m-\$10m

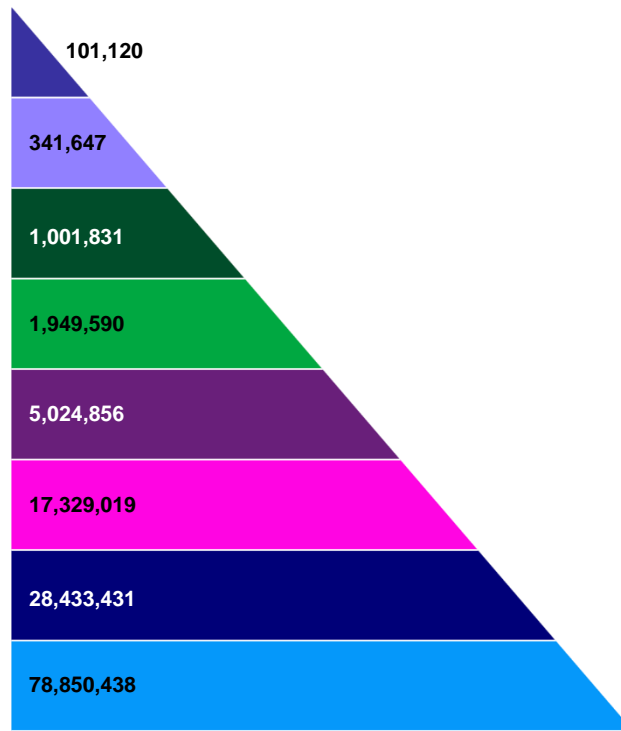
\$2m-\$5m

\$500K-\$2m

\$100K-\$500K

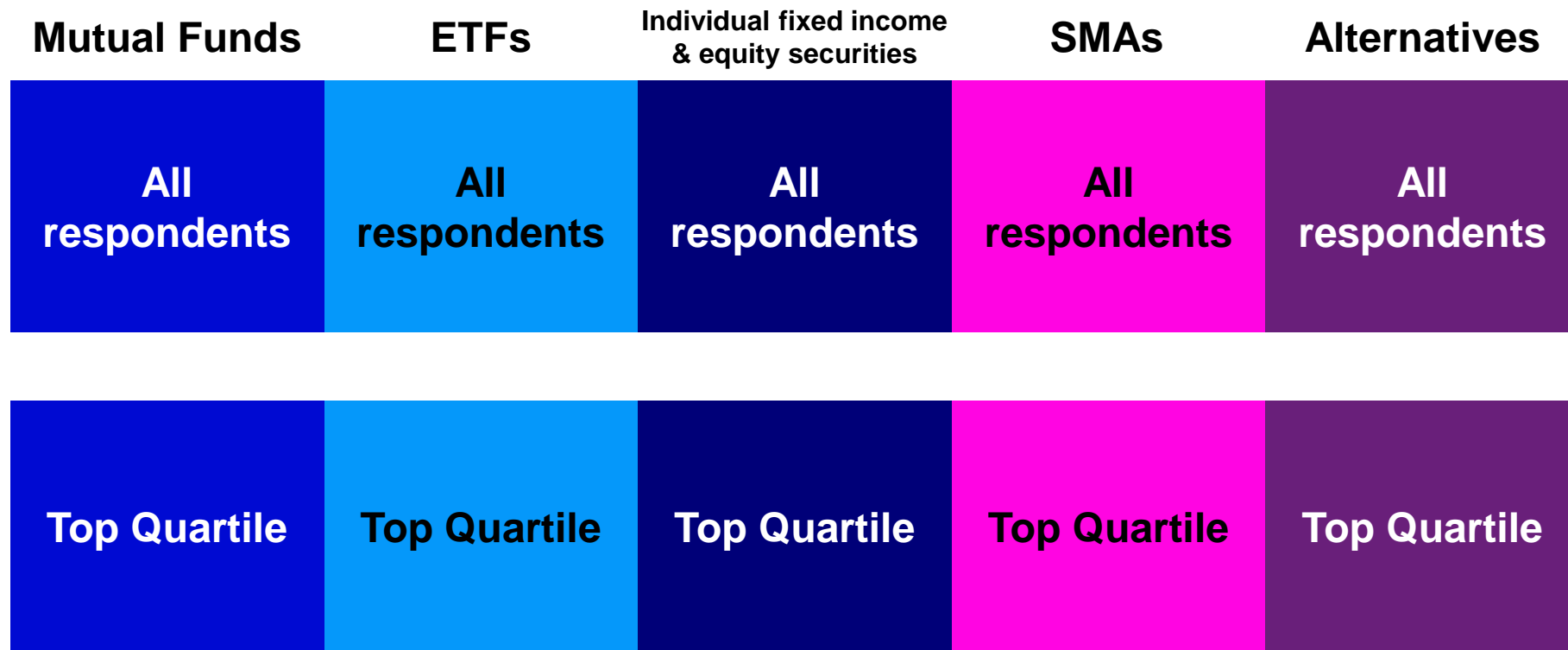
<\$100K

N/A



Total Financial Assets
(\$ billions)

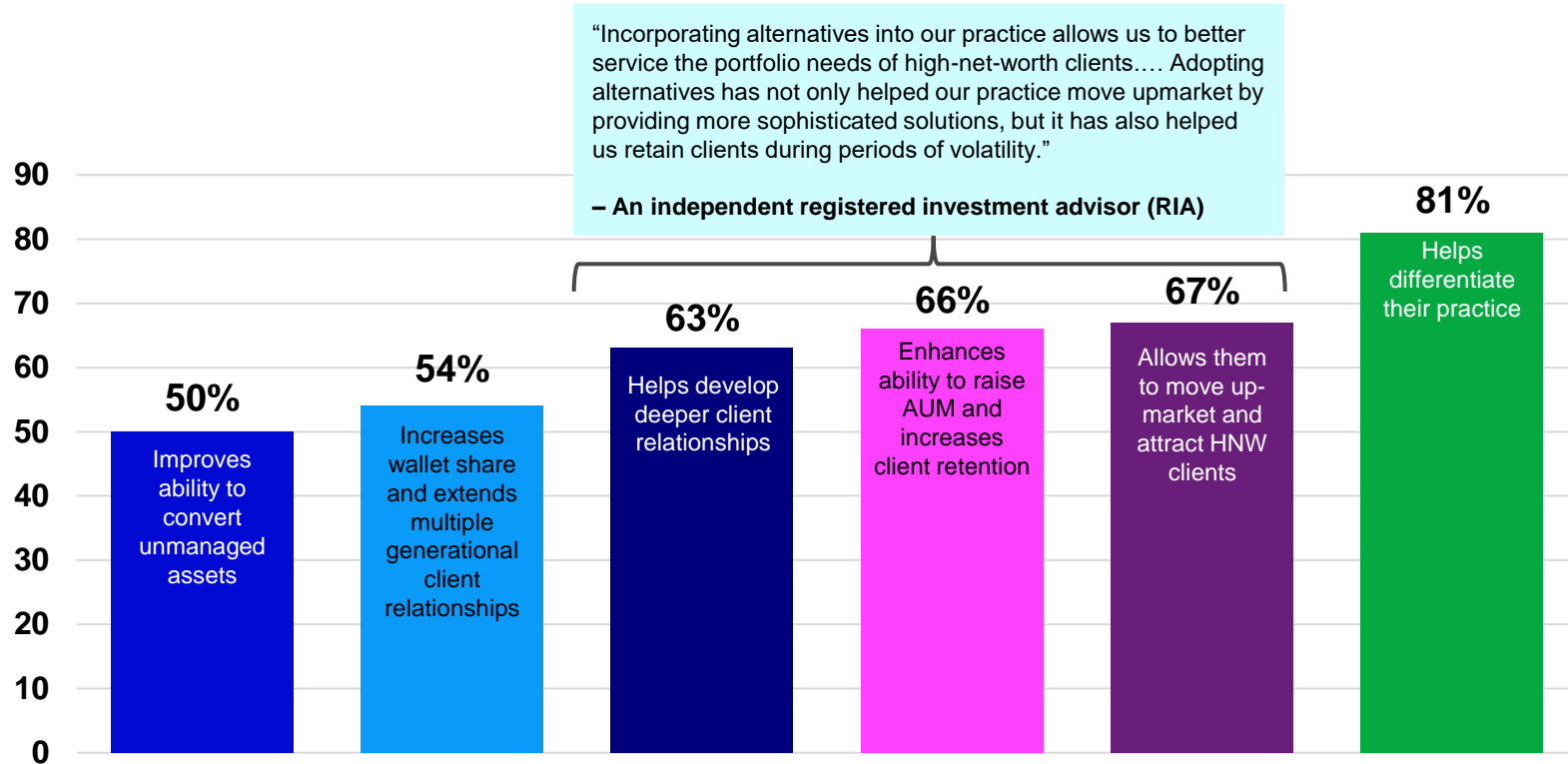
Top-performing wealth managers have higher percentage allocations to SMAs and Alternative investments



Sources: PII diagnostic survey results of 2,385 participants, 1/1/2023-6/30/2025; Invesco and Cerulli Associates | Analyst Note: Respondents were asked, "What is the distribution of your practice's client assets by product type?" Please note that the chart does not sum to 100%, as several product categories are not shown including money markets/cash, variable annuities, and other insurance products (e.g., fixed annuities, variable life, LTC, etc.).

Business impact of incorporating alternative investments

Advisors agree that offering alternative investments:



Sources: Cerulli Associates, in partnership with the Investments & Wealth Institute. Analyst note: Advisors were asked, “How does incorporating alternative investments impact the ability to manage and grow your practice?”

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Section Three



Key Findings

- On average, practices report managing 162 clients per wealth manager, though top-performing teams serving HNW clients typically maintain lower ratios to support deeper engagement.
- Nearly half (49%) of top-performing practices engage platinum clients 8-10 times annually, with 20% reporting 11 or more annual touchpoints, often using pod-based service structures.
- 92% of top-performing practices offer a personalized or customized service model, compared to just 30% of all PII respondents who use a generic client service and segmentation approach.
- 96% of top-performing practices use virtual reviews and video conferencing, compared to 60% in the bottom quartile, highlighting a significant gap in digital tools and engagement.

Client Service

According to PII data, top-performing wealth managers are working to elevate their client service models by prioritizing personalization, segmentation, and consistent engagement. Through manageable client-to-wealth manager ratios, pod-based service models, and strategic use of technology, these practices aim to deliver a differentiated experience that strengthens relationships and drives long-term client loyalty.

Optimizing Client Coverage and Engagement Strategies

As wealth managers aim to deepen relationships and deliver more personalized service, the structure and frequency of client engagements appear to have become critical differentiators. Top-performing practices appear to be rethinking how they manage client coverage models, maintaining more manageable client-to-wealth manager ratios, adopting pod-based service models, and using technology with the goal of enhancing communication and staying connected to clients more frequently. These strategies may enable wealth managers to deliver a more consistent and tailored experience, particularly for high-value or "platinum" clients who expect a more personalized and proactive approach.

On average, according to PII respondents, financial professionals manage 162 clients, but top-performing teams, especially those serving HNW households, often reduce this number to focus on quality over quantity. Among top-quartile practices, 49% engage platinum clients 8-10 times per year, while 20% report 11 or more annual touchpoints, often using pod-based service structures where multiple team members contribute to client coverage. This collaborative approach may enhance responsiveness, continuity, and depth of service with the practice's top-tier clients. In contrast, more than half (51.9%) of bottom-quartile wealth managers report fewer than five annual touchpoints with platinum clients, suggesting a more transactional or capacity-constrained model. These differences underscore in our view the importance of intentional engagement in building trust, improving client retention and supporting long-term growth.

Average Number of Clients Per Wealth Manager by Tier, 2025



Average Number of Clients per Wealth Manager by Quartile, 2025

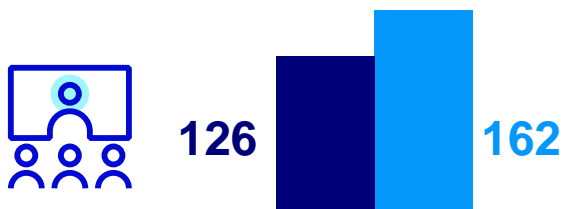


Sources: PII diagnostic survey results of 2,385 participants, 1/12/2023-6/30/2025; Invesco and Cerulli Associates | Analyst Note: Respondents were asked, "What is the average number of clients that each wealth manager in your practice manages?"

Client-centric strategies driving top performance

Comparison of all PII participants vs. top quartile

Clients per wealth manager



Top quartile serves fewer clients on average

Platinum client engagement

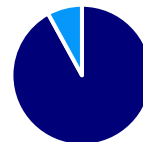


69%

37%

69% of top quartile engages their platinum clients at least 8 times per year

Personalized service dominates among top performers



92%

Top quartile practices overwhelmingly adopt personalized service models

■ Top quartile ■ Average financial professional

Sources: PII diagnostic survey results of 2,385 participants, 1/1/2023-6/30/2025; Invesco and Cerulli Associates.

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Section Four



Key Findings

- 89% of top-quartile practices offer career development to both wealth managers and staff, with 28% tying financial incentives to training, compared to 61% of bottom-quartile firms that offer no formal training program.
- While 76% of financial professionals have a defined retirement timeline, only 48% have identified a successor—compared to 81% among top-performing teams—highlighting a widespread lack of succession preparedness and long-term business continuity.
- Just 30% of RIAs have career development programs for wealth managers, demonstrating a lag in building out these resources. As large RIAs seek to compete and build out competitive recruiting and retention capabilities, these programs will likely become more important.

Practice Management

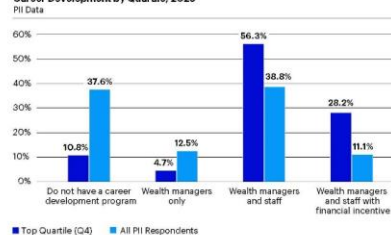
According to the PII, wealth management firms are increasingly facing challenges when preparing for the next generation of their practices. Human capital, leadership continuity, and succession planning are key pressure points, with many financial professionals struggling to execute strategies that preserve their practices across lifecycles.

Advancing Human Capital and Career Development

In top-performing practices, roles and responsibilities are generally well-defined, accretive (32%), and factor in talent and skill sets (55%), enabling team members to meaningfully contribute and grow within a practice. In contrast, 39% of financial professionals in bottom-quartile practices report that their roles are ill-defined, compared to just 5% in top-performing practices. With increasing client demand for guidance and adjacent services, the need to structure roles and responsibilities within a practice has in our view never been greater. As practices seek to move upmarket, we believe defining roles and responsibilities can foster greater team cohesion and ensure more consistent service delivery.

Challenges in developing staff are often exacerbated as scale increases. By establishing intentional processes and procedures around individual roles, practices have an opportunity to create career paths that previously did not exist in smaller, localized wealth management practices. Top-performing practices also appear more intentional about career development. According to the PII, 89% of top-quartile practices offer career development opportunities to both wealth managers and staff, and 28% provide financial incentives tied to training and advancement. In contrast, 61% of bottom-quartile firms lack any formal career development program. As practices grow, we have seen that establishing clear career paths and investing in staff development helps attract and retain talent while also ensuring that teams are equipped to meet the evolving

Career Development by Quartile, 2025



Sources: PII diagnostic survey results of 2,385 participants, 1/1/2023-6/30/2025. Invesco and Cerulli Associates | Analyst Note. Respondents were asked, "Who within your practice receives career development and training?"

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See page 19 for important information regarding data shown.

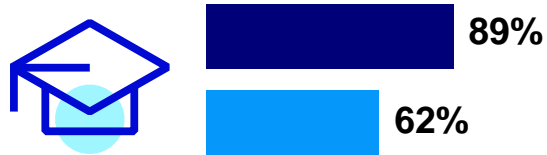
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15

Future-proofing your practice

Comparison of all PII participants
vs. top quartile

Offer career development



Top quartile provide
**more opportunities for
career development**

Succession plans



81%

48%

Most top quartile
have successors identified

Succession gaps



Succession gaps **highlight
risks to long-term
continuity** in many firms

■ Top quartile ■ Average financial professional

Unlocking Capacity in your Practice with AI



Client communication and engagement

- Use AI to draft personalized, compliance-friendly communications (i.e. emails, scripts, letters, bios) for clients and prospects
- Leverage AI feedback with the goal of honing presentation clarity and effectiveness
- Analyze client interactions in an effort to identify sentiment and adjust engagement strategies



Intelligence and research

- Monitor news and alerts on key clients and prospects while integrating updates within Client Relationship Management (CRM) tool
- Utilize AI to source research reports and help evaluate investment risks and opportunities
- Model scenarios in an effort to proactively address potential changes in client behaviors



Data analysis and insights

- Rapidly analyze financial data and market trends with the goal of generating insights
- Segment clients using AI in order to identify ideal client and help to tailor strategies to behavior and goals
- Perform stress testing on portfolios with AI-driven simulations



Workflow optimization

- Apply AI-driven analysis in an effort to eradicate inefficiencies and redundancies in operations
- Create standard operating procedures
- Leveraging AI in order to help provide better organization to your process

Sample AI prompts



Client communication and engagement

- **Prompt for generating initial drafts:**
“Create a draft email to [Client Name] summarizing the key points from our recent meeting, including next steps and relevant product recommendations. Use a professional and friendly tone.”
- **Prompt for automated templates:**
“Generate a proposal template tailored for [Client Segment], highlighting our core services and pricing options. Customize the language to suit clients with moderate industry knowledge.”
- **Prompt for suggesting relevant content:**
“Suggest relevant data points and previous communication excerpts to include in an update email for [Client Name] regarding their portfolio performance over the last quarter.”
- **Prompt for CRM integration:**
“Pull client-specific information from the CRM for [Client Name], including recent transactions and preferences, and draft a personalized follow-up email.”



Intelligence and research

- **Prompt for news aggregation and alert generation:**
“Monitor global news sources, social media, and industry publications for any updates related to [Client/Prospect Name]. Summarize key developments such as leadership changes, financial results, mergers, or regulatory impacts, and generate an alert if any significant event occurs.”
- **Prompt for CRM integration:**
“Extract and categorize recent news about [Client/Prospect Name] and update their profile in the CRM with a summary and relevant tags for easy reference by the client management team.”
- **Prompt for trend analysis:**
“Analyze the historical news and alerts related to [Client/Prospect Name] over the past 12 months and identify any recurring themes or issues that could impact our relationship or business opportunities.”

Sample AI prompts



Data analysis and insights

- **Prompt for real-time financial data analysis:**
“Analyze the latest financial market data, including stock prices, economic indicators, and news sentiment. Identify emerging trends, anomalies, and potential investment opportunities in the [specific sector or market]. Provide a summary report with key insights and actionable recommendations.”
- **Prompt for correlation and anomaly detection:**
“Examine historical and current market data to detect unusual patterns or correlations between asset classes. Highlight any significant deviations that could indicate risk or opportunity.”
- **Prompt for visualizing market trends:**
“Generate a dashboard that visualizes recent market trends, sector performance, and sentiment analysis from news and social media. Include forecasts for the next quarter based on current data.”



Workflow optimization

- **Prompt for process mining and inefficiency detection:**
“Analyze our current operational workflows using AI-driven process mining tools. Identify bottlenecks, redundant tasks, and inefficiencies. Provide a detailed report with recommendations for streamlining and automation.”
- **Prompt for automation opportunities:**
“Review routine and repetitive tasks within our operations and suggest which can be automated using AI-powered robotic process automation (RPA). Prioritize based on potential time and cost savings.”
- **Prompt for real-time monitoring and alerts:**
“Set up an AI system to continuously monitor operational data and alert the team when inefficiencies or deviations from standard processes are detected. Include suggestions for corrective actions.”

How does your practice measure up?



Benchmarking your practice with the Practice Innovation Index – The Guided Tour



Before you begin the diagnostic, come prepared with a few key metrics about your business as you are currently operating today:

Five-year compounded annualized growth of assets under management	
Total number of households in your practice	
Product mix of your assets under management	
Total revenue and assets under management as of previous year-end	
Percentage of your clients who are leveraging model portfolios	
Percentage of your business revenue broken down by fees, commissions, etc	
Net new clients and new assets acquired during the last calendar year	

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Benchmarking your Practice with the Practice Innovation Index



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Results

Action plans

Retake/Edit diagnostic

Diagnostic results

November 19, 2025 ▾

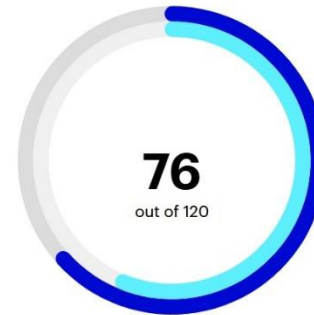
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Your Total Score

Brian, your Total Practice Score is 12.8% above the industry average. This indicates how you track against your peer group and may serve as a starting point for uncovering relative strength and blind spots within your practice.

The chart below shows:

You have a relative strength toward New Business Development, Client Service and Practice Management and a relative weakness towards Wealth Management.



● Your Score: 76 ● Industry Average: 67.4



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Benchmarking your Practice with the Practice Innovation Index

Results presented within the context of the 4-room structure, including question/response detail and personalized action plan

Diagnostic results

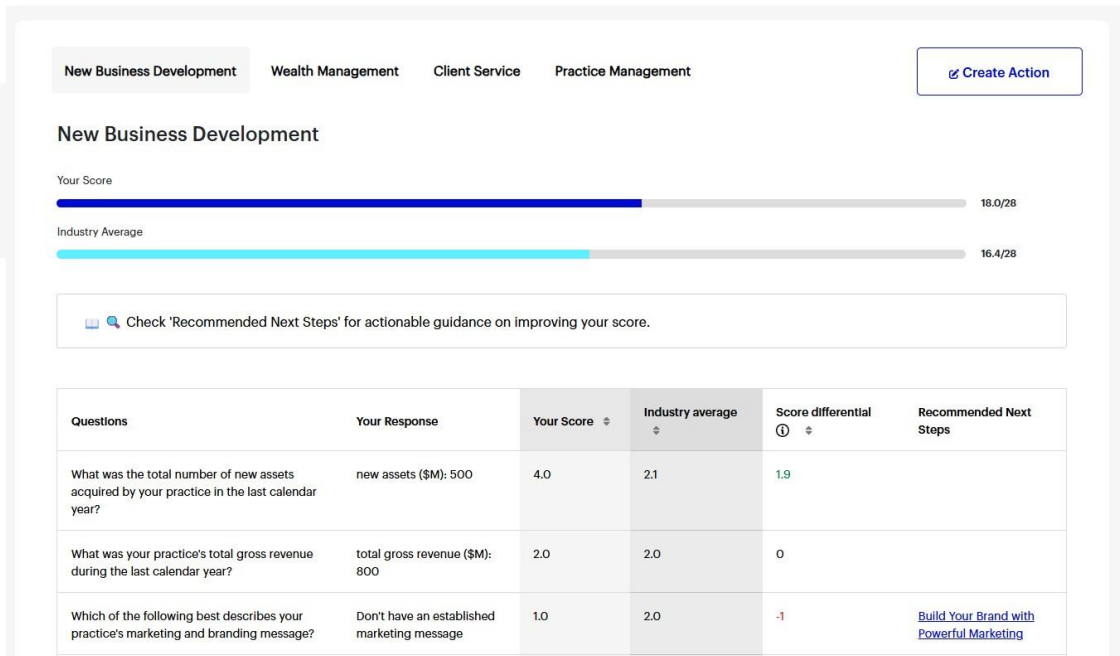
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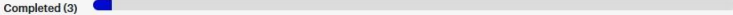
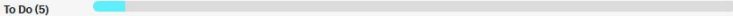
Bridging the knowing-doing gap



Bridging the knowing-doing gap: Taking Action

Results presented within the context of the 4-room structure, including question/response detail and personalized action plan

My Action Plan (8)

Completed (3) 
To Do (5) 

[Create Action](#)

New Business Development [Create](#)

Activity	Assigned To	Target Date	Completed	
Script all critical "recurring conversations."	Brian Anderson	02/28/25	<input checked="" type="checkbox"/>	View/Edit Delete
Construct and deliver educational seminars	Brian Anderson	12/01/25	<input type="checkbox"/>	View/Edit Delete

Wealth Management [Create](#)

Activity	Assigned To	Target Date	Completed	
Implement or enhance your comprehensive planning tool.	Brian Anderson	04/01/25	<input type="checkbox"/>	View/Edit Delete
Create a template for integrating strategic alliances.	Brian Anderson	01/01/25	<input checked="" type="checkbox"/>	View/Edit Delete

Bridging the knowing-doing gap: One Tool, Many Applications

Self-service solutions featuring resources, tools and consulting engagements

Recommended Resources

Suggested tools, based on your assessment results



Building a Referral Pipeline

Join our IGC Team Members as they provide insight around building a strong referral pipeline through client marketing.



Build Your Brand with Powerful Marketing

Join our IGC team members as they discuss ways to build a practical marketing plan, develop a clear and client concepts into your business practice.

PRACTICE INNOVATION INDEX

Building a Referral Pipeline

Join our IGC Team Members as they provide insight around building a strong referral pipeline through client engagement messaging, social prospecting, and niche marketing.

Download practical solutions



The Referrals approach:

- Don't ask... offer.
- Offer to help your client's friends or family who might need guidance or support.



Three key principles:

- Host for one client
- You see the only outsider
- Make the event interactive

Choose activities that encourage participation, like cooking classes, IGC run.



Elaborate your logline

- "It's a risk-based strategy, designed for investors who want to avoid another market downturn."
- "We offer globally diversified portfolios in an attempt to help investors diversify."



"How do you do it?"



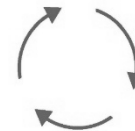
Three essential steps for building a strong brand through effective marketing:

- Work to create a practical, achievable marketing plan
- Develop a brand story that aims to address what clients truly want to know
- Use integrated marketing in an effort to boost client satisfaction and attract new business



To build your logline answer these four essential questions

- Whom do you work to help?
- What do they need or want?
- What challenges do they face?
- How might you uniquely help them overcome these potential challenges?



Continuous engagement with Market Leader and IGC

Brochure (IGC-PII-BRO-1-E-FF, IGC-PII-BRO-10-E-FF) and video images shown are subject to change without notice and are shown for illustrative purposes only. The brochures are available from your Invesco Market Leader, and the videos are available on [invesco.com/ic](https://www.invesco.com/ic). IGC = Invesco Global Consulting.

Bridging the Knowing versus Doing Gap: Building a Referral Pipeline toolkit

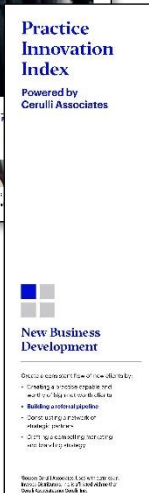


Invesco

Building a Referral Pipeline

INVESTOR EDUCATION SERIES: THE KNOWING VERSUS DOING GAP

INVESTOR EDUCATION SERIES: THE KNOWING VERSUS DOING GAP



Practice Innovation Index

Powered by Cerulli Associates

INVESTOR EDUCATION SERIES: THE KNOWING VERSUS DOING GAP

INVESTOR EDUCATION SERIES: THE KNOWING VERSUS DOING GAP



Getting started

The first question you must ask is "to my client, is my referral pipeline worth the time and effort?"

1. Clarify your goals

2. Identify your target clients

3. Develop a referral pipeline strategy

4. Build the referral pipeline

5. Measure and refine

6. Automate

7. Monitor and adjust

8. Evaluate and report

9. Celebrate success

10. Share your success

11. Stay motivated

12. Stay informed

13. Stay organized

14. Stay consistent

15. Stay patient

16. Stay focused

17. Stay committed

18. Stay dedicated

19. Stay determined

20. Stay resilient

21. Stay flexible

22. Stay adaptable

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25. Stay inquisitive

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34. Stay sensible

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36. Stay fair

37. Stay just

38. Stay equitable

39. Stay impartial

40. Stay unbiased

41. Stay objective

42. Stay neutral

43. Stay balanced

44. Stay even

45. Stay level

46. Stay straight

47. Stay clear

48. Stay simple

49. Stay easy

50. Stay straightforward

51. Stay direct

52. Stay concise

53. Stay brief

54. Stay succinct

55. Stay to the point

56. Stay relevant

57. Stay pertinent

58. Stay applicable

59. Stay practical

60. Stay useful

61. Stay helpful

62. Stay beneficial

63. Stay advantageous

64. Stay profitable

65. Stay successful

66. Stay effective

67. Stay efficient

68. Stay productive

69. Stay fruitful

70. Stay rewarding

71. Stay satisfying

72. Stay enjoyable

73. Stay fun

74. Stay entertaining

75. Stay amusing

76. Stay interesting

77. Stay engaging

78. Stay captivating

79. Stay compelling

80. Stay convincing

81. Stay persuasive

82. Stay influential

83. Stay impactful

84. Stay significant

85. Stay meaningful

86. Stay important

87. Stay essential

88. Stay critical

89. Stay vital

90. Stay crucial

91. Stay key

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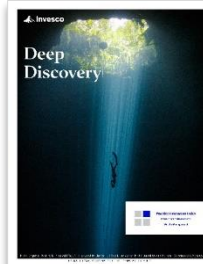
754. Stay exceptional



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Get Started Today

-
- 1 Take the Practice Innovation Index in order to know where you stand.

 - 2 Work with your Invesco Market Leader in an effort to identify critical areas to address and set clear goals.

 - 3 Leverage tools and resources created by Invesco Global Consulting and engage our team.



Thank you

Practice Innovation Index



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It is important to remember that any outside business activity including referral networks be conducted in accordance with your firm's policies and procedures. Should you have any questions on these programs, please consult your branch manager and/or compliance representative for additional information.

It is important to remember that social media activities must be conducted in accordance with your firm's policies and procedures. Before proceeding, please consult your branch manager and/or compliance representative for additional information.

Diversification/asset allocation does not guarantee a profit or eliminate the risk of loss.

Some illustrations herein combine data presented in the brochure "Inside the Walls: Building a Top-Performing Practice" (IGC-PII-QTR-BRO-9-E) and therefore might not replicate/represent exactly what appears in the brochure. For illustrative purposes only.

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Holistic wealth is a concept that elevates and emphasizes the importance of collecting experiences (as opposed to just money), engaging in meaningful work, and having more control over your daily life. Holistic wealth also includes developing financial savvy and independence, leading a life of purpose, and establishing a spiritual practice.

There is no guarantee that any stated outlooks will come to pass.

Cerulli Associates utilizes the term "advisor(s)" instead of "financial professional(s)" utilized by Invesco Distributors, Inc.

Cerulli Associates utilizes the term "advice" instead of "guidance" utilized by Invesco Distributors, Inc.

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Sourcing for slide 2 speaker note content:

<https://www.nobelprize.org/the-miracle-discovery-that-reversed-the-diabetes-deathsentence/>

<https://www.who.int/news-room/fact-sheets/detail/diabetes>

Practice Innovation Index diagnostic survey results cover participant responses from 01/1/2023-6/30/2025.

Cerulli Associates defines high-net-worth (HNW) as \$5 million or greater in investable assets and ultra-high-net-worth (UHNW) as \$20 million or greater in investable assets. Invesco defines high-net-worth (HNW) as \$1 million to \$5 million in liquid financial assets (USD) and ultra-high-net-worth (UHNW) as over \$5 million in liquid financial assets (USD).

TCX = Invesco Total CX — the Total Client Experience™.

Platinum Clients: top 10% clients ranked qualitatively and quantitatively. Gold Clients: top 11-25% clients ranked qualitatively and quantitatively. Silver Clients: top 26-50% clients ranked qualitatively and quantitatively.

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