

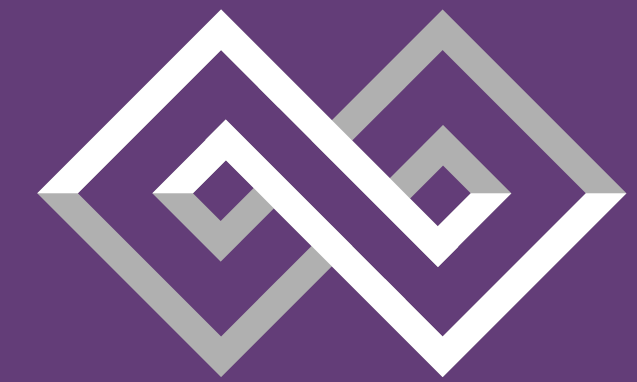


Z E P H Y R

THE THREE DIMENSIONS OF  
**SPECIALIZATION FOR RIAS**

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PRESENTED BY: MICHAEL REYNOLDS

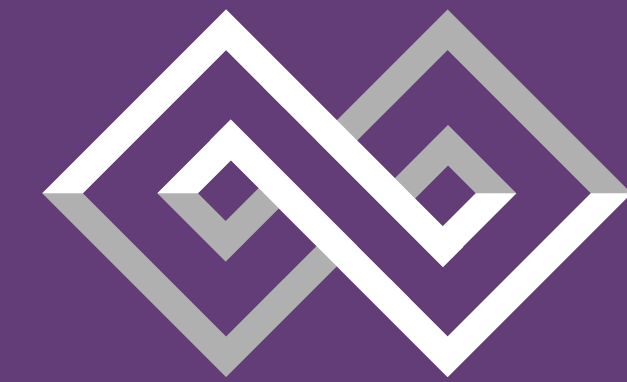


Z E P H Y R

## MICHAEL REYNOLDS

- Co-founder at Zephyr
- Cellist
- Sushi connoisseur
- Tennis/pickleball player
- Star Trek nerd
- RIA owner





Z E P H Y R

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## **BRITTANY NEAL**

- Marketing Coordinator
- Website builder & marketer
- Human/dog mom
- Loves yoga and coffee





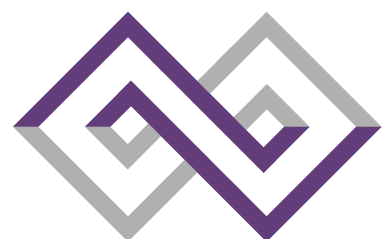
## Agenda

- Benefits of specialization.
- Three dimensions of specialization.
- Marketing with your niche.





# You've Been Told to Specialize







## But Why?

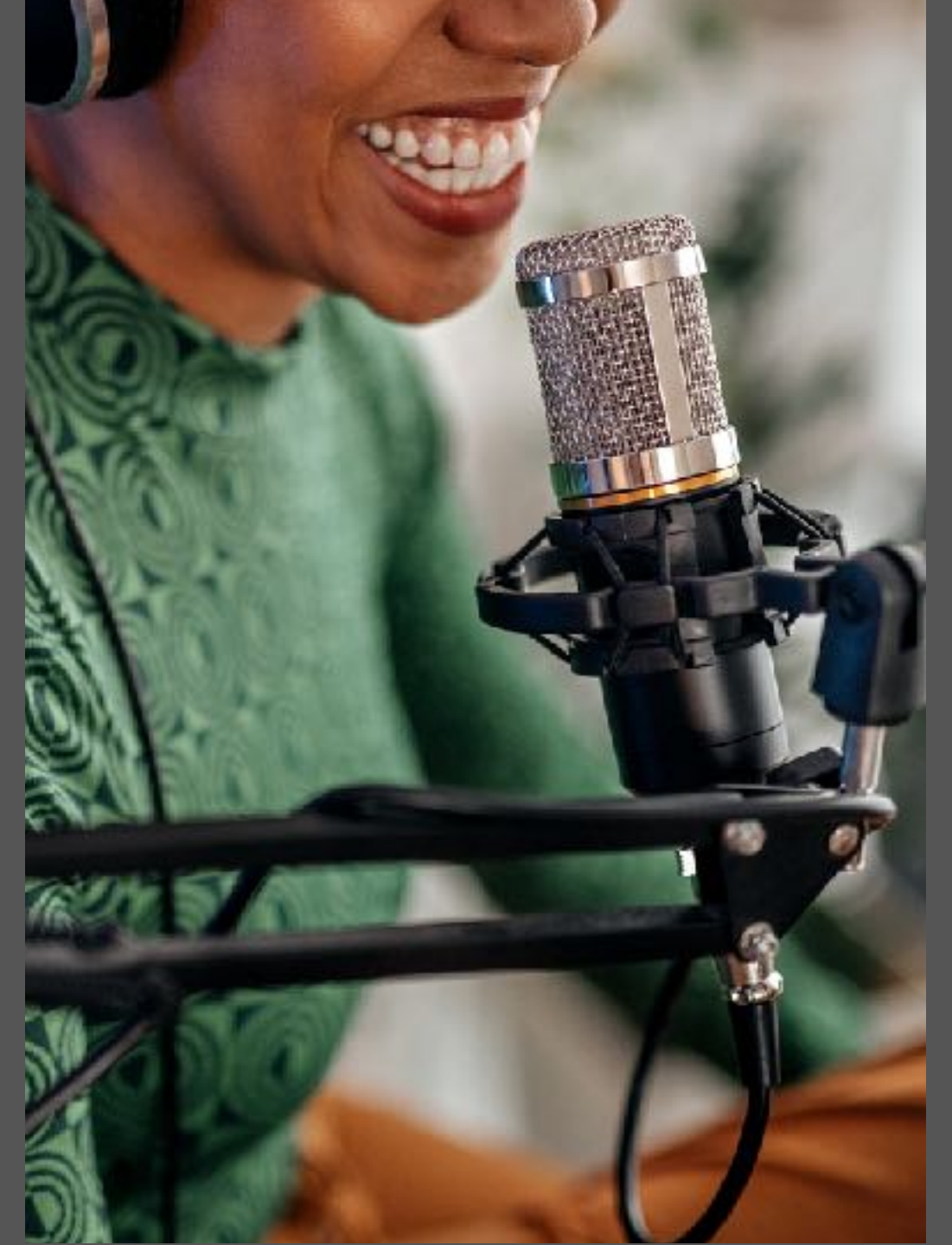
- “Everyone else is doing it” (they’re not).
- “Michael Kitces told me to.”
- FOMO.
- It’s important to get clear about why you want to (or don’t want to) specialize.





# Benefits of Specialization

- Scalability & efficiency.
- Higher fees.
- Deeper & more meaningful work.
- Clearer, easier, and more effective marketing.
- Shortened (or zero) sales process.







## Scalability & Efficiency

- Not reinventing the wheel each time.
- Develop consistent processes.
- Get *really* good at doing what you do best.
- Spend less time doing it.







## Higher Fees

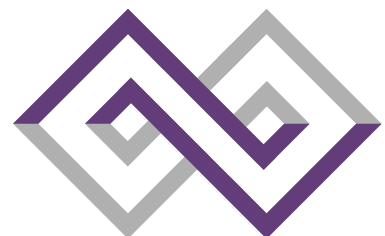
- Reduce the number of substitutions for what you do.
- Your service becomes more valuable.
- Family doctor vs. heart surgeon.





## Deeper Work

- Really get to know your area of expertise.
- Strong connections with clients.
- Make a greater impact.







## Stronger Marketing

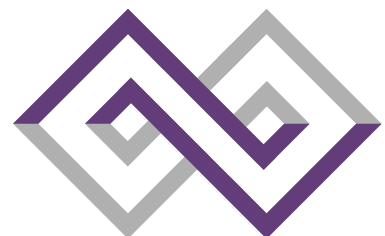
- Marketing becomes highly focused.
- Foundation for content.
- Easier to create a strategy.
- Easier to find opportunities.
- Easier to implement.
- Gets the *right* attention more effectively.





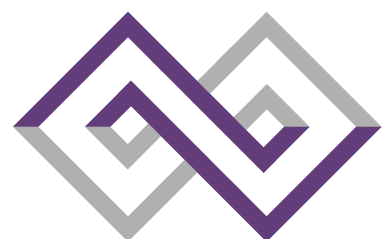
## Eliminates Sales Process

- No need to “convince” people to work with you.
- Prospective clients are already “sold”.
- Dramatically reduces client acquisition cost.
- Lets you focus on servicing, rather than selling.





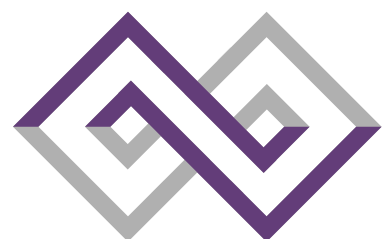
# So Where Do I Start?





# Three Dimensions

- Target Market
- Discipline
- Perspective







## Target Market

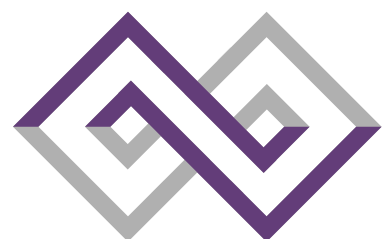
- Profession / occupation.
- Behavioral.
  - DIY investors.
  - FIRE.
- Unique demographic.
  - Blended families.
  - Divorced single women with kids.
  - Liberal democrats.





# Discipline

- Equity comp.
- Social security.
- Budget coaching / cash flow.
- ESG investing.
- Tax efficiency.
- Digital assets / crypto







## Perspective

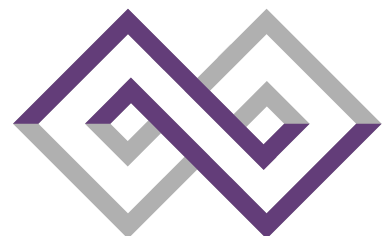
- “Financial planning should be simple.”
- “Budgeting is a waste of time.”
- “Real estate is the way to build wealth.”
- “Crypto is the future / crypto is a scam.”





## Weak Positioning

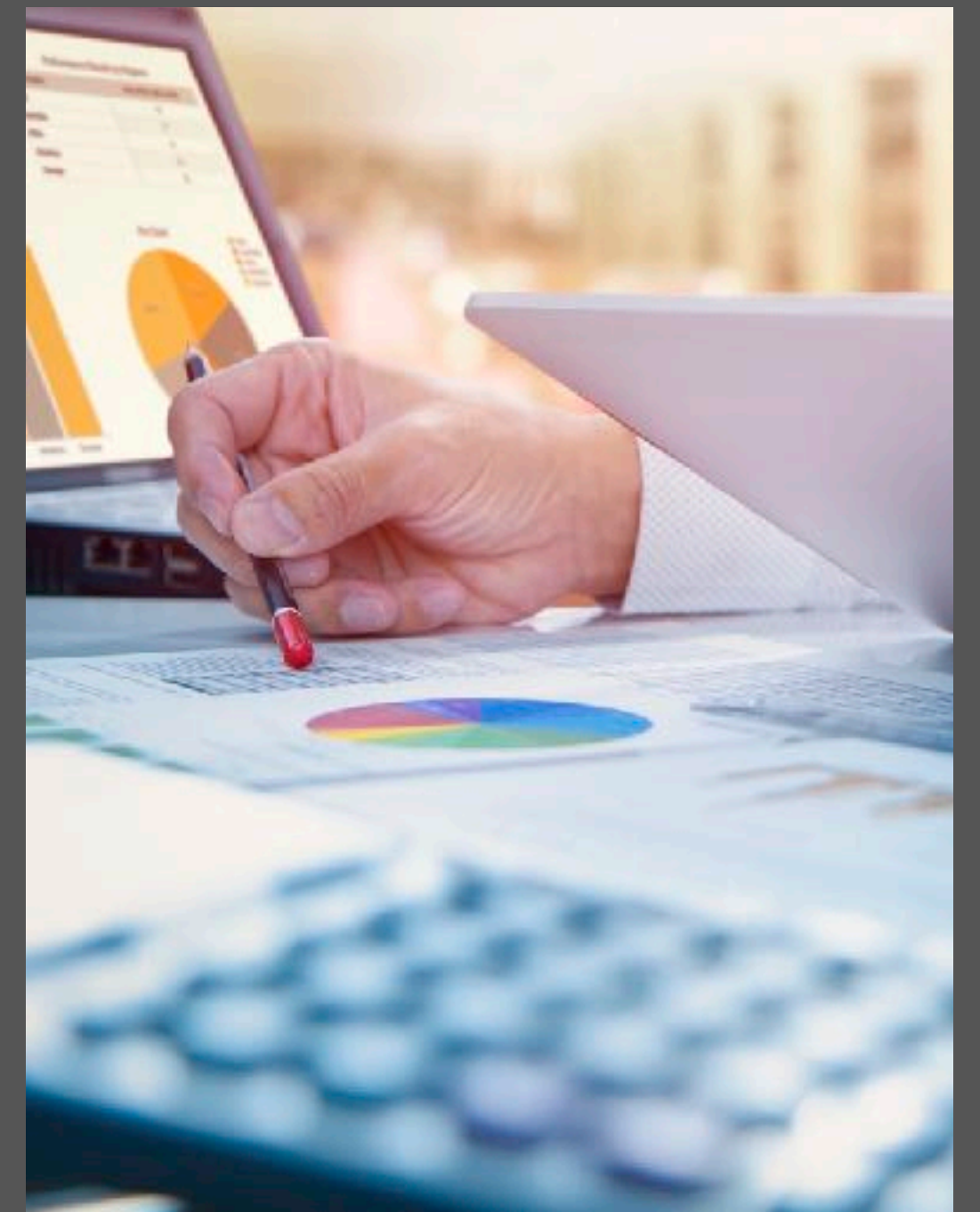
- “We specialize in retirees.”
- “We work with people ages 45 - 65 with over \$1M in investable assets.”
- “We work with business owners.”
- “We differentiate on customer service.”
- “We do comprehensive financial planning.”





# Choosing a Niche

- Follow your passion.
- Look at your existing clients.
- Analyze the market.
- Align with your expertise and experience.
- Remember that you can change your mind.

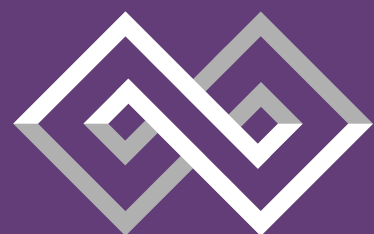




## Go Deep

If there are a significant number of other advisors “specializing” in the same thing, it’s not a niche. Go as deep and specific as you can. Use the “networking event sniff test”. If at least one other advisor at a networking event would say the same thing as you, you’re not specific enough.

You can go deep within one dimension (i.e. “optometrists”) or by blending dimensions.







## Blend Dimensions

- Socially conscious ESG investors (behavior + discipline).
- Women in tech (profession + demographic + discipline in equity comp).
- Gen X&Y sales professionals who hate budgeting (profession + demographic + perspective).





# “We do it all!”



**COMPREHENSIVE WEALTH  
MANAGEMENT**



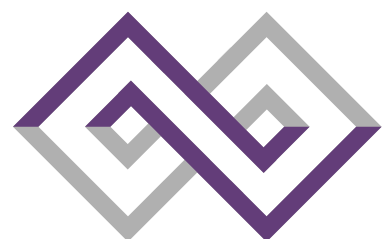
**MULTI-GENERATIONAL  
PLANNING**



**RETIREMENT PLANNING**



**YOUNG AFFLUENT  
PROFESSIONALS**





Our Services

Our Clients

Resources + Blog

Doctors

Divorce

Attorneys

Business Owners

Women and Wealth

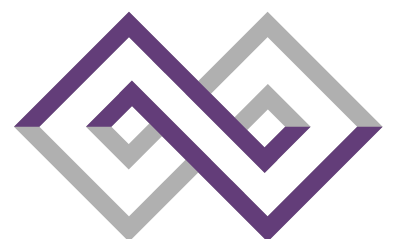
Multi-Generational Wealth

CKI

ning your mission, values,  
e.

## Take a Stand

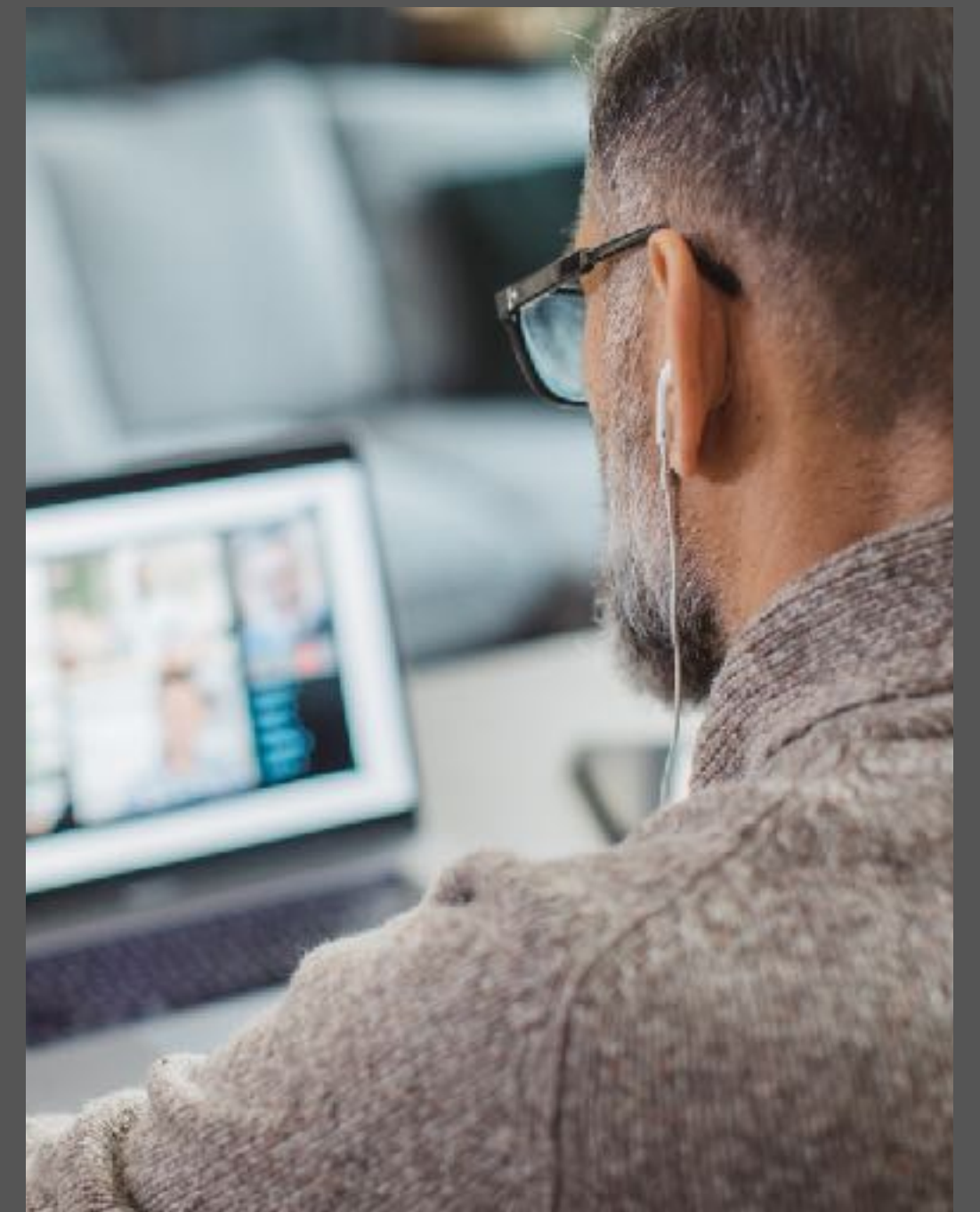
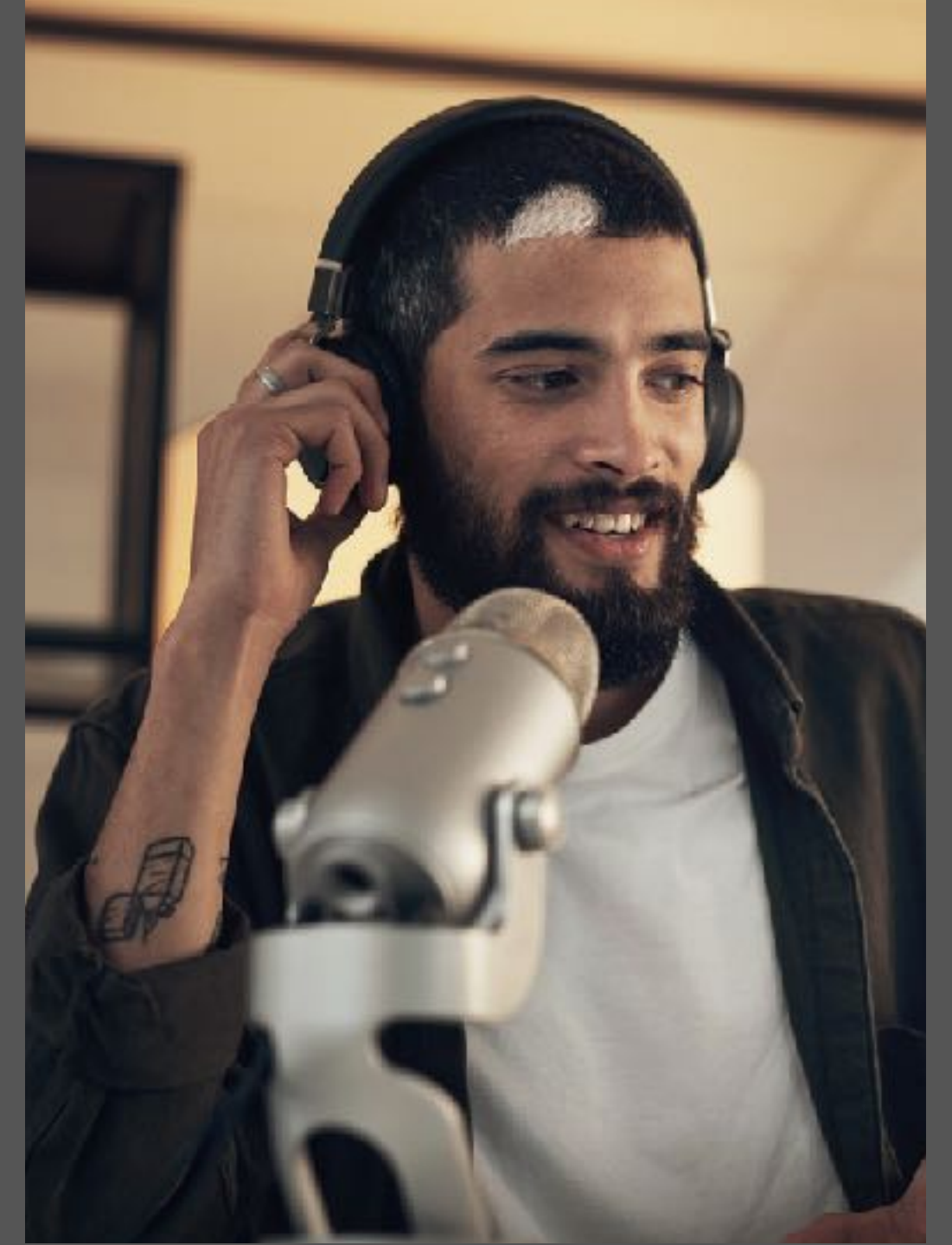
- “Specializing” in more than one thing is not specializing (at least in your marketing messaging).
- When you try to serve everyone your message becomes white noise.
- Your prospective clients are **craving** clarity and focus.





# Marketing With Your Niche

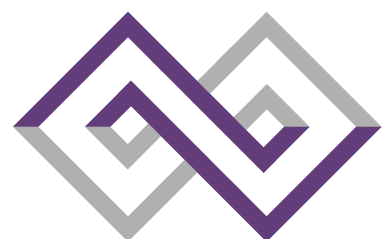
- Become an authority in your space
- Seek opportunities within networks
- Build a community





## Become an Authority

- Niche-specific podcast.
- Courses, webinars for your audience.
- Written content, guest articles.
- Public speaking for industry events.
- Boldly and clearly stated **on the front page of your website.**
- Content becomes *easy* when you are **focused.**







## Network in Your Niche

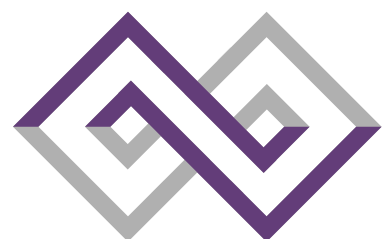
- Professional associations.
- Online forums and Facebook Groups.
- Speak at industry events.
- Be a guest on themed podcasts.
- Sponsor events in your niche.
- Write for niche-aligned publications.
- *If you can find thriving networks related to your niche, it's probably a strong niche.*





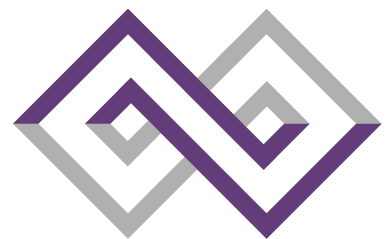
# Build a Community

- Grow your email list.
- Social media following and groups.
- Podcast listeners.
- Other advisors who can refer to you.





# You Don't Have to Turn People Away







## Helping optometrists plan life. On purpose.



### Schedule a Meeting

Connect with us today to learn more about how our services can help you.

[Learn More](#)



### Who We Serve

Meeting the essential personal and practice financial planning needs of optometrists and practice owners around the country.

[Learn More](#)



### Who We Are

A firm dedicated to providing sound, fundamental financial advice designed to satisfy your unique goals.

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### Our Process

Wealth management requires a multi-tiered strategy. By understanding every facet of your financial goals, we develop a plan that meets your expectations while providing long-term peace of mind.

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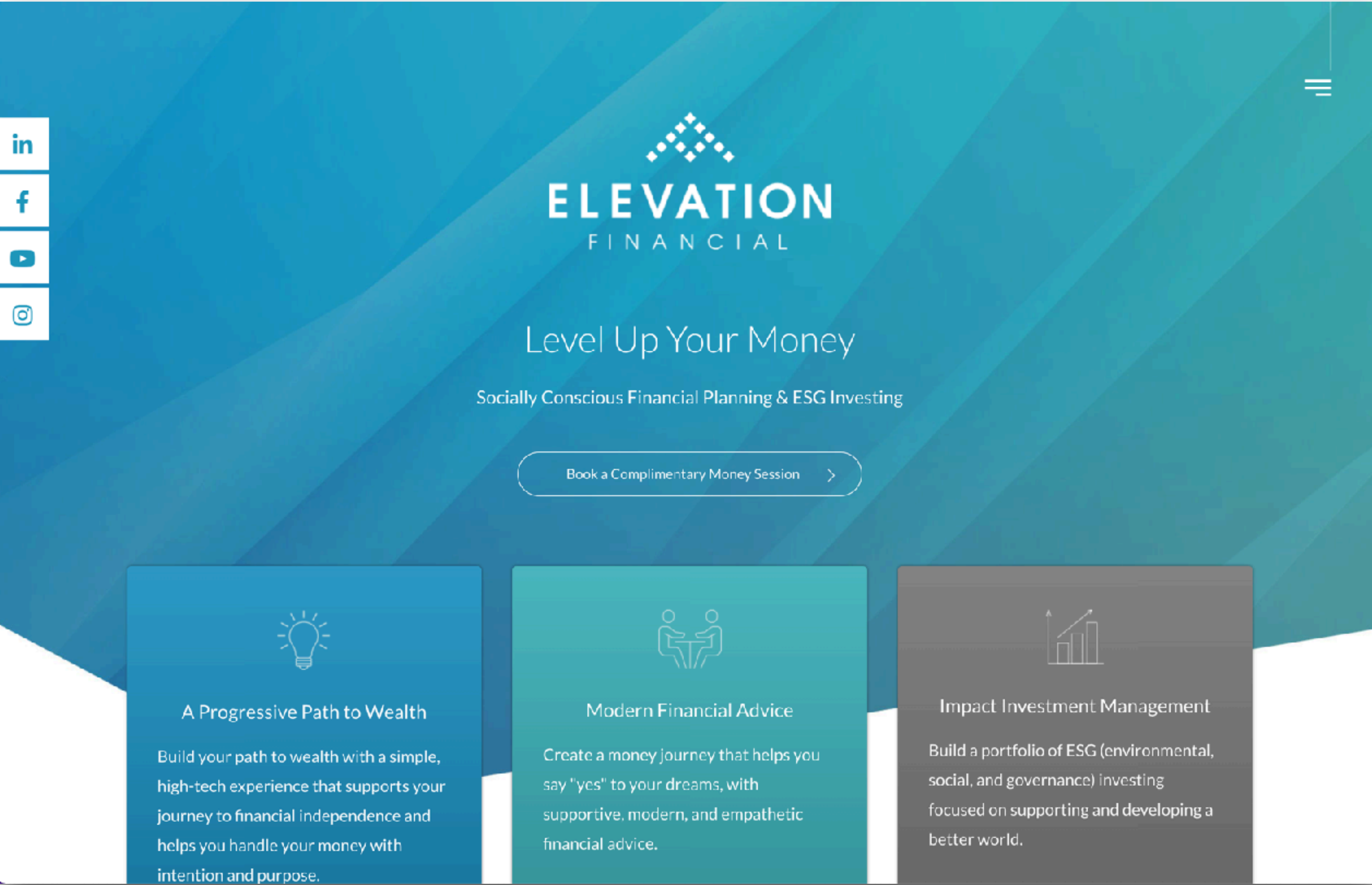
# Follow Your Muse.

Financial planning, investment management, and college/student loan planning for professional musicians and their families.

[EXPLORE](#)








The image shows a website landing page for Elevation Financial. The background is a teal-to-blue gradient with abstract geometric shapes. At the top left, there are social media icons for LinkedIn, Facebook, YouTube, and Instagram. In the top right corner, there is a hamburger menu icon. The Elevation Financial logo, consisting of a diamond-shaped grid of dots above the text "ELEVATION FINANCIAL", is centered at the top. Below the logo, the headline "Level Up Your Money" is displayed in a large, white, sans-serif font. Underneath the headline, the tagline "Socially Conscious Financial Planning & ESG Investing" is written in a smaller, white font. A white button with rounded corners and a right-pointing arrow contains the text "Book a Complimentary Money Session". Below this, there are three vertical panels. The first panel is dark blue and features a lightbulb icon, the title "A Progressive Path to Wealth", and a paragraph of text. The second panel is a lighter teal and features an icon of two people sitting at a table, the title "Modern Financial Advice", and a paragraph of text. The third panel is a dark grey and features a bar chart icon, the title "Impact Investment Management", and a paragraph of text.


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**ELEVATION**  
FINANCIAL

# Level Up Your Money


Socially Conscious Financial Planning & ESG Investing

Book a Complimentary Money Session >




### A Progressive Path to Wealth

Build your path to wealth with a simple, high-tech experience that supports your journey to financial independence and helps you handle your money with intention and purpose.



### Modern Financial Advice

Create a money journey that helps you say "yes" to your dreams, with supportive, modern, and empathetic financial advice.



### Impact Investment Management

Build a portfolio of ESG (environmental, social, and governance) investing focused on supporting and developing a better world.





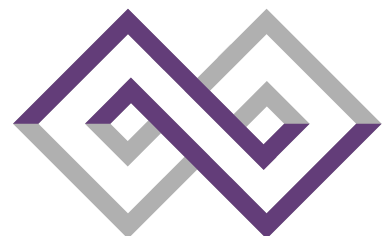


## Billfold Budget Counseling

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**It's time to start using your money intentionally.**





## Real Life Advisors

### Cynthia Meyer, CFA<sup>®</sup>, CFP<sup>®</sup>, ChFC<sup>®</sup>

Welcome! I'm Cynthia Meyer. I'm a real estate investor and financial planner, who founded Real Life Planning to mentor a new generation of real estate dreamers.

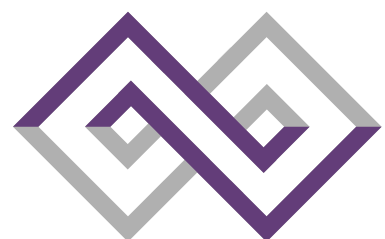
#### How I Became A Real Estate Investor

My husband, Steve, and I formed our rental real estate company as a side hustle during the Great Recession. We had already included real estate funds as part of our investment mix for many years, but we wanted the adventure of trying direct real estate ourselves. Over a few years, we built a successful rental business with single family and small multi-unit homes in great neighborhoods.



#### START WHERE YOU ARE

*Like many folks, in my twenties I was figuring it all out. I still struggled with student loans and debt. I was determined to turn my financial*





## BITCOIN & CRYPTOCURRENCY FINANCIAL ADVISOR - WEALTH PLANNING

We can work with you to develop a plan that will diversify your assets and help to preserve your wealth.

## SUDDEN WEALTH FROM BITCOIN AND CRYPTOCURRENCY

When I wrote the book, **The Sudden Wealth Solution**, I didn't even mention Bitcoin (BTC) or cryptocurrencies such as Ethereum (ETH), Chainlink (LINK), Ripple (XRP), or others. Why? Bitcoin wasn't well known and the others didn't even exist!

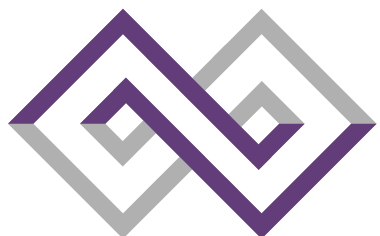
Fast forward to today and they have become a large part of our vocabulary. More importantly, they have been an incredible creator of sudden wealth for many.

Up to

90%

of Sudden Wealth is lost in the first year.

Questions?



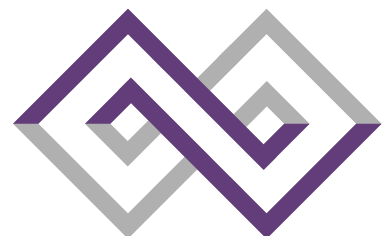


[MEET CODY](#)[SERVICE & FEES](#)[PLANNING PROCESS](#)[CONTACT](#)[RESOURCES](#)[LET'S MAKE A PLAN](#)

## Advice-Only Financial Planning for DIY Investors

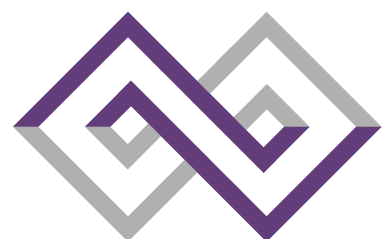
Would you like to translate complex financial decisions into a simplified narrative and measurable action plan?

A financial planning relationship can provide clarity and confidence to make well-informed decisions on the path to financial independence. Measure Twice Financial offers fee-only, comprehensive financial education and advice without managing your money. No product sales, no hidden fees, and no control over your investments.

[Learn More](#)[Schedule My Introduction Call](#)



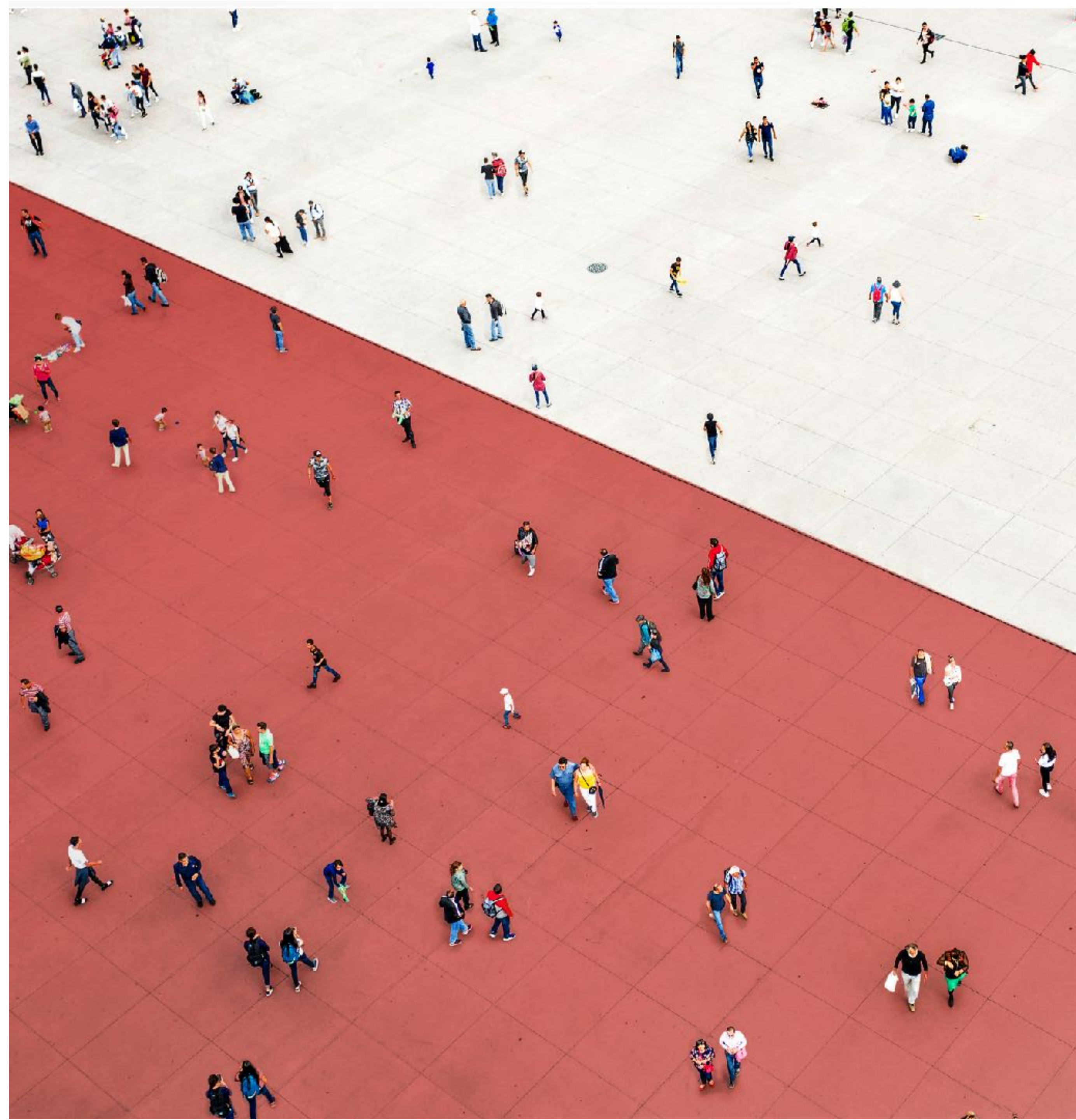
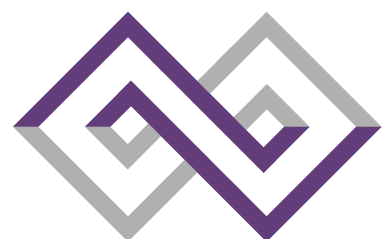
# Advisors All Sound the Same - It Doesn't Take Much





## “But I Like Variety.”

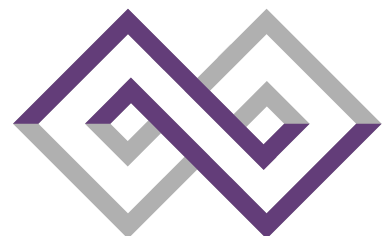
- Consider differentiating on perspective, or choose a market/discipline that comes with variety.
- There is always variety. After all, we’re working with people.





## **“But I Don’t Want to Lose Business.”**

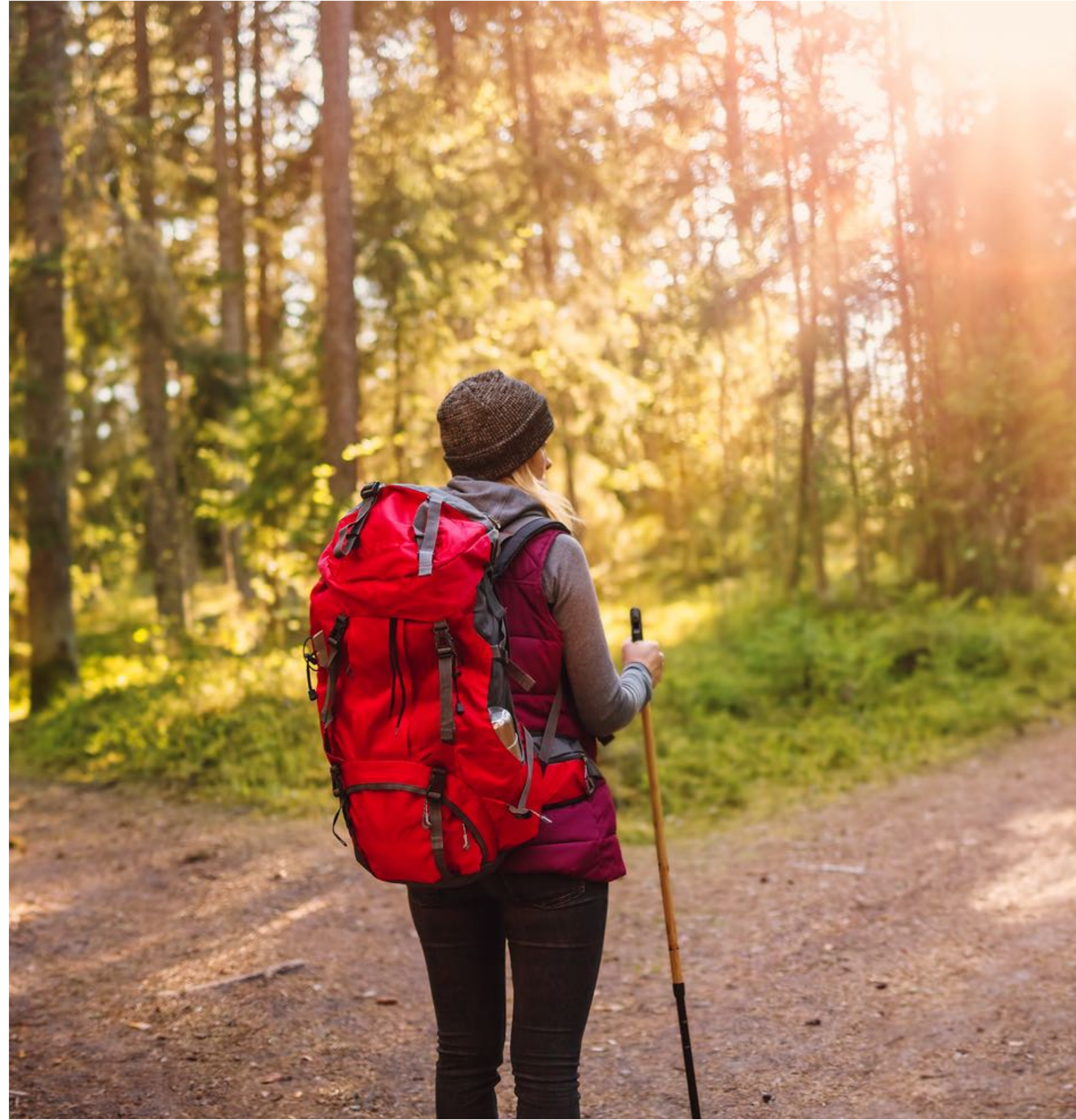
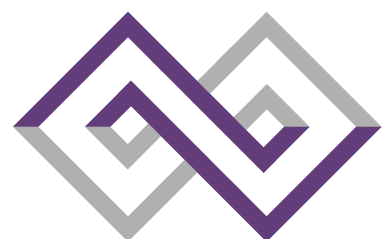
- You’re already losing business by **not** specializing.
- You can always take on non-niche clients if you want to.
- Once you grow with your niche, you won’t worry about it anymore.





# **“I’m Afraid of Choosing the Wrong Niche.”**

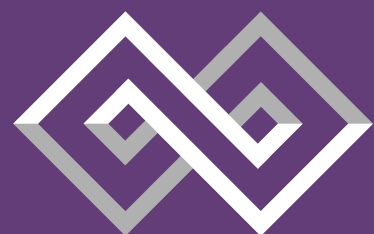
- It’s an evolution.
- You can always change your mind.
- You’ll know soon enough if you’re on the right (or wrong) path.





## Key Takeaways

- Benefits of specialization include higher fees, greater efficiency, deeper work, easier marketing & sales.
- Niching is more than choosing a target market: look at **market, discipline, and perspective**.
- Consider tightening your focus with blending and crossover within dimensions.
- “Specializing” in more than one thing (in your marketing message) is not really specializing.
- Be bold – go all in and own your niche with content and authority.
- It’s ok to not specialize as an *intentional choice*.
- It doesn’t take much effort to benefit from specialization if it’s strong enough.





# HAVE QUESTIONS?

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Contact Michael Reynolds - [michael.reynolds@zephyrcms.com](mailto:michael.reynolds@zephyrcms.com)

