Growth360 Success Series

Growth360°

ATS Drives Client Confidence and AUM Growth

Two of Rick Risley's clients could not have been any different in terms of lifestyle, career choices or financial acumen. Yet, they shared one thing—the need for a clear understanding of how their retirement assets would support a lifetime of financial goals.

In 2020, Rick was invited to participate in Cetera's **Advanced Time Segmentation® (ATS)** pilot program. Among the clients he believed would benefit from ATS was a longtime client and recently retired machine shop operator with a sizeable 401(k) balance, who was also a worrier. Another client, a financial services industry veteran came to Rick seeking advice on his retirement plan assets, which made up a significant portion of his $1.8 million portfolio. An analytical thinker, the client believed he was financially well-prepared but wanted a better understanding of what that looked like as he transitioned from building wealth to spending in retirement. Though they were situationally worlds apart, both were both perfect candidates for ATS. With the help of the ATS coaching program, Rick was able to turn concern into confidence for these and dozens of other clients.

THE SOLUTION

ATS takes income planning from an intangible concept to an actionable plan that clients can visualize and understand. "It's a game changer," Rick says. Instead of a single account earmarked for growth, clients are looking at three different accounts with different purposes. Once Rick's longtime client realized he wouldn't need to touch the growth portion of his portfolio for another 15 years, he was able to feel more confident about market fluctuations and start enjoying his retirement. ATS not only satisfied his analytical client's need for a detailed gameplan for drawing down on his assets in retirement but compelled him to move his full $1.8 million in assets over to Rick to manage. Rick believes ATS offers significant benefits for financial professionals seeking to grow their practices. In addition to being a strong tool for attracting new assets, ATS is valuable for re-bucketing existing client assets and gaining wallet share, lowering client maintenance, and driving quality referrals.

New users can get a FREE 3-month trial of ATS!
Click on the ATS icon in the AdviceWorks® Apps menu to get started.

ATS™
3 MONTH FREE TRIAL

"The payoff for me is when clients have more confidence and understand they're going to be fine."

Richard C. Risley, Jr. CFP®
Financial Advisor
Cetera Investors