

Book Summary

The Seismic Shift Within HNW Wealth Advisory

A Blueprint for the Wealth Advisory Community
- A New Wealth Management Dimension -

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Family of Companies

The Wealth Engineering Dashboard



The Evolution of the *FusionPowered Advisor*™

POWERED BY THE WEALTH ENGINEERING FAMILY OF COMPANIES

About the Author

Advisors separate from the “AUM Herd”.

They become true “wealth solutions providers”

Growing Organically thru NON-AUM Fee Structures



A wealth advisory ecosystem

*Bringing families, their businesses, their advisors
and all of their wealth together*

Nicholas L. Gregory, ChFOA, ChCCA, ChFBA, is the Founder and Chief Engineer of the Wealth Engineering discipline described throughout this book. Beginning in 1987, building on the findings of a landmark 1979 Stanford Research Institute survey of high net worth business owners and successful individuals, Mr. Gregory set out to construct a wealth advisory discipline grounded in engineering principles rather than in the prepackaged, sales-intensive model that survey identified as a central source of client frustration.

Over more than four decades, that founding work has grown into a full institutional ecosystem serving top-tier wealth advisory and CPA firms across the country, encompassing a governing institute that grants professional designations in the wealth engineering discipline, a proprietary cache of engineered strategy programs spanning eight major planning domains, a dedicated charitable capital planning and administration center, a family business advisory community, and a multi-family office technology platform built around the Wealth Ecosystem Dashboard concept described in this book.

Mr. Gregory is CEO, Founder and Board of each of the following organizations that make up The Wealth Engineering Family of Companies: The Family Business Hub, The Charitable Capital Design Center, The Family Wealth Hub and The Wealth Engineering Institute. Mr. Gregory holds a Bachelor of Science degree in Business Administration, with minors in Economics and Finance, from Ball State University.

He is a member of the Financial Planners Association and The Partnership for Philanthropic Planning, and is Chairman of The Charitable Capital Advisory Council. He is also co-founder and Chairman of the Board of Trustees of Give Back Nation, a national community foundation created to expand and coordinate charitable giving across the country. Mr. Gregory continues to coach, train, and mentor top-tier wealth advisors and firms across the country in the installation of the Wealth Engineering Process, and speaks frequently at industry conferences dedicated to advancing this discipline.

THE CENTRAL ARGUMENT

HIGH TOUCH WEALTH ADVISORY *Digitally Synchronized • Harmonized Interaction*

High net worth clients have always wanted a centralized, competent, multi-disciplinary advisor who could engineer solutions around their whole financial life — and for nearly fifty years the industry has been structurally unable to provide.

Fee compression, the move from transactional to fiduciary, the spread of the family office model downmarket — the book treats all of these as symptoms of that single unresolved cause.

1979

Stanford Research Institute surveys business owners and successful individuals

37,000+

Respondents naming what frustrated them about how their wealth was managed

1987

Nick Gregory discovers the survey and begins building the Wealth Engineering discipline

The 1979 Stanford Research Institute Survey

- *What Nick learned and set out to solve*

What they wanted

A centralized source for the delivery of financial services and products — competitively priced, understandable and custom designed, delivered by advisors who were competent, honest and multi-faceted.

"Financial solutions providers"

Transform Into A New Wealth Management Dimension To Magnify Success.

Helping Rejuvenate The Contours Of Advisory Practices To Become More Agile

1 | Prepackaged solutions

Financial lives were not standardized, yet what was offered almost always was.

2 | A sales-intensive atmosphere

Clients could feel when a recommendation was driven by a commission schedule — and trust eroded.

3 | Too many disconnected parties

An attorney here, an accountant there, an agent elsewhere — leaving the client as unpaid project manager.

4 | Variance in competency

Comparatively low barriers to entry relative to the complexity clients actually needed addressed.

5 | Needless complexity

Products that seemed confusing by design, since complexity discourages comparison and price sensitivity.

How the Book Is Built – *As A Blueprint For Wealth Advisors*

Creating An Unfair Advantage • In A Sea of Sameness — Brand • Position • Differentiate

I The Seismic Shift

What is breaking down in the traditional model, and what the research has said for decades.

II The Wealth Engineering Discipline

Origins, first principles, and the wealth ecosystem as the correct unit of analysis.

III The FusionPowered Advisor™

Fusing knowledge, services and products with non-AUM fees structures and a cache of wealth strategies.

IV The Wealth Engineering Process

The operational heart: six steps from discovery through ongoing refinement.

V Specialized Domains

Charitable capital, longevity capital planning, family enterprise and the multi-family office platform.

VI The Practice of the Future

Positioning, wealth coaching, the family centric wealth tech stack — the next shift.

Table of Contents

Six Parts - Twenty-Nine Chapters — *Moving from industry diagnosis to an engineered process for advisors.*

Part One: The Seismic Shift

Chapter 1: The Sea of Sameness

Chapter 2: What Clients Told Us in 1979

Chapter 3: From Checkers to Chess

Chapter 4: The GAPS Chart — Received, Desired, Valued

Part Two: The Wealth Engineering Discipline

Chapter 5: What Is Wealth Engineering? Origins and First Principles

Chapter 6: Engineering Principles Applied to Wealth

Chapter 7: The Wealth Ecosystem — Mapping the Total Client

Chapter 8: Centers of Gravity

Part Three: The FusionPowered Advisor

Chapter 9: Defining FusionPower

Chapter 10: Building the Mall of Capabilities

Chapter 11: Non-AUM Fee Structures — Growing Beyond the Herd

Chapter 12: The Cache of Advanced Strategies

Chapter 13: Case Design as a Competitive Weapon

Part Four: The Wealth Engineering Process

Chapter 14: Step One — Discovery and Wealth Ecosystem Mapping

Chapter 15: Step Two — Diagnosing the GAPS

Chapter 16: Step Three — Engineering the Blueprint

Chapter 17: Step Four — Expert Sourcing, It Takes a Village

Chapter 18: Step Five — Implementation, Documentation, and Compliance

Chapter 19: Step Six — Monitoring, Refining, and Perpetuating Value

Part Five: Specialized Domains

Chapter 20: Charitable Capital — Converting Taxable Capital Into Charitable Capital

Chapter 21: The Family Business Hub — Serving Family Enterprises

Chapter 22: The Multi-Family Office Platform and the Wealth Ecosystem Dashboard

Chapter 23: Professional Designations — Building Credibility Into the Credential

Part Six: The Practice of the Future

Chapter 24: Branding, Positioning, and Differentiation

Chapter 25: Coaching, Training, and Marketing at Scale

Chapter 26: Technology and the Digital Revolution — Bridging the Blind Spots

Chapter 27: Building Your Own Wealth Engineering Community

Chapter 28: The Next Seismic Shift

Chapter 29: A Letter to the Advisor Just Starting Out

WHAT IS WEALTH ENGINEERING?



Advisors can transform from AUM/Product Providers to Holistic, Fee-Based Solutions Providers

Fusing advanced knowledge, experience, services, technology and products with sound engineering principles to create a synchronized hub for family and business total wealth building.

MASTER THE MAZE

Navigate the full complexity of HNW wealth management with a multi-disciplinary approach

BRIDGE BLIND SPOTS

Identify and close the gaps between what HNW clients receive and what they desire

A SEISMIC SHIFT

Transform from AUM/Product Provider to Holistic Fee-Based Solutions Provider

The Expert Sourcing Ecosystem – Dealing with Family Dynamics

Advisors can fuse advanced knowledge, experience, services, technology and products with sound engineering principles to create a synchronized hub for family and business total wealth building.

International Trust Services

Lifestyle Services

Family Office Legal Structures

Taxation & Accounting

Risk Management

Private Banking

Asset Protection

Philanthropic Planning

Investment Management

Mergers & Acquisitions

Estate Asset Migration

Citizenship & Residency

Technology

Art Advisory

Strategic Business Dynamics

Alternative Asset Solutions

*Future-Proofing Wealth Advisory Practices in the New Age.
Recalibrating advisory practice ecosystems to enhance success.*

The “Mall” of Advanced Strategies

A continuously maintained library of engineered strategy programs.
Eight domains, 90-plus specific deployable tools to select from.

1

Business Entity Design

Sub-S, C-corp, LLC, professional limited company, family limited partnership

2

Compensation Design

Group carve-outs, executive bonus plans, MERPs, educational assistance, spending accounts

3

Tax-Qualified Planning

Pooled employer plans, cash balance, age-weighted and cross-tested designs, distribution planning

4

Planned Giving

Remainder and lead trusts, gift annuities, DAFs, supporting organizations, private foundations

5

Asset Protection

Receivable financing structures, offshore planning where appropriate, protection trusts

6

Deferred Compensation

Wrap 401(k), salary and bonus deferral, SERPs and excess benefit plans, SARs, COLI/BOLI

7

Business Succession

ESOPs, valuation and Chapter 14 compliance, buy-sell structures, QSBS, private annuities, GRATs

8

Estate Preservation

Liquidity trusts, A-B-C marital structures, FLPs, generation-skipping, SLATs

HARMONIZED WEALTH - DIGITAL SYNCHRONIZATION

High-Touch Wealth Advisory *FUSED WITH* High-Touch Wealth Tech
- *The Ultimate Virtual HNW Wealth Advisory Platform* -

ADVISORY FIRM-CENTRIC TECHNOLOGY

- ▶ RIA & Broker/Dealer Platforms
- ▶ Accounting Firm Tools
- ▶ Insurance Agency Systems
- ▶ Law Firm Integrations
- ▶ Dashboard Sidebars & APIs
- ▶ APPs & Custom Integrations

***FUSION
POWER***

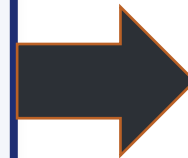
FAMILY-CENTRIC TECHNOLOGY

- ▶ The Virtual MFO/SFO Dashboard
- ▶ Organize • Track • Collaborate
- ▶ Everyone • Anytime • Anywhere
- ▶ Private Family Trust Companies
- ▶ Directed Trusts
- ▶ Family Limited Partnerships

THE OPENOPTION PRACTICE ENGINEERING PLATFORM

OpenOption Practice Engineering Features

- ▶ Recalibrating advisory practice ecosystems
- ▶ Transform into a new wealth management dimension
- ▶ Rejuvenate contours of advisory practices
- ▶ Become more agile and future-proof
- ▶ Sync practice ecosystems with client wealth ecosystems
- ▶ Custom designed success blueprints
- ▶ Dream engineering interfaced with competent advise
- ▶ Monitored and refined as needed



KEY CAPABILITIES and SOLUTIONS

"Shore-up Wealth Advisory Weak Points – Planning GAPS"

What Clients **RECEIVE**

- ✗ Basic AUM/Product Advice
- ✗ Fragmented Digital Tools
- ✗ Limited HNW Strategies
- ✗ Reactive Planning Only
- ✗ Generic Solutions

THE GAPS

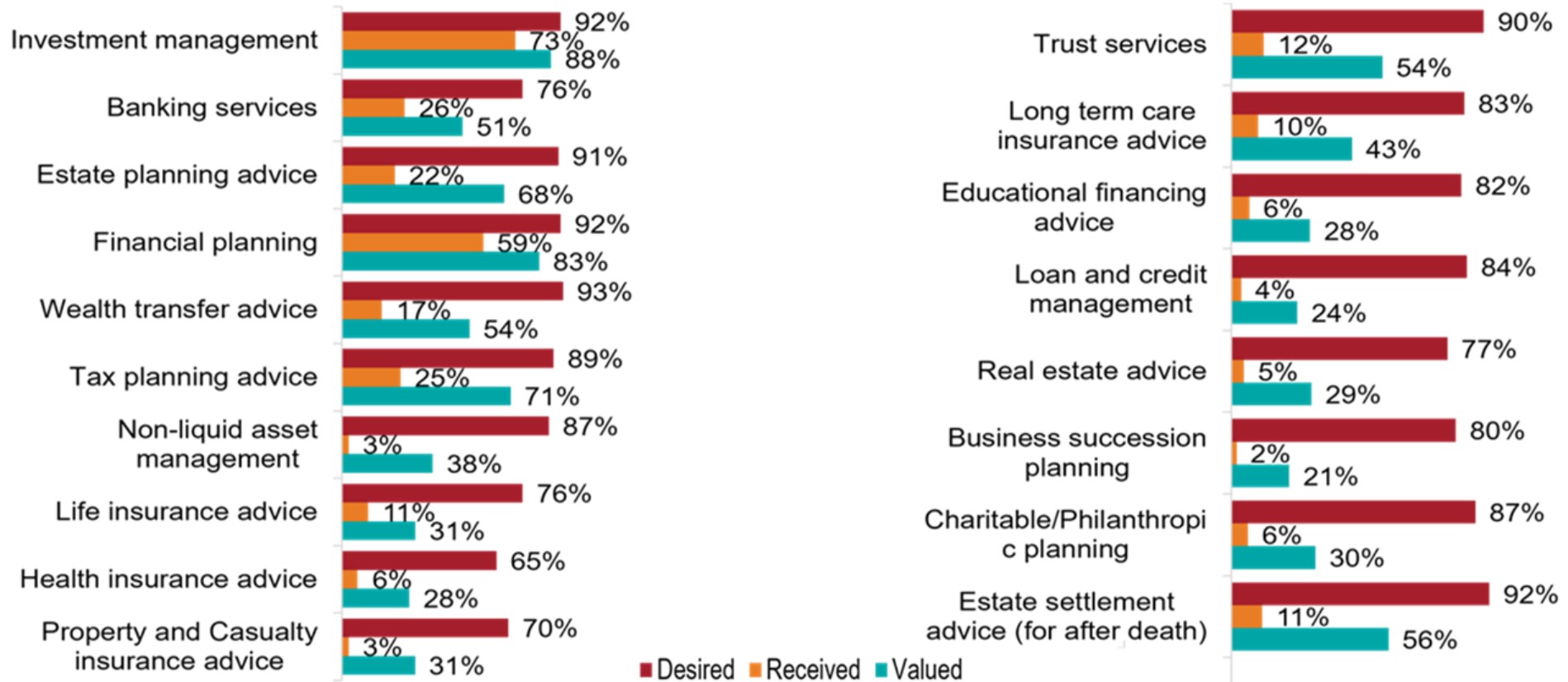
Blind Spots Bridged
by the
Wealth Engineering
Platform

What Clients **WANT**

- ✓ Holistic Wealth Solutions
- ✓ Integrated Tech Platforms
- ✓ Advanced HNW Strategies
- ✓ Proactive Family Planning
- ✓ Customized Blueprints

The HNW Client Planning GAPS

Bridging the Blind Spot GAPS between what Clients Receive and what they **Desire**



Growing Beyond the “AUM Herd”

A structural shift away from near-total dependence on assets-under-management fees, toward case design fees, engineering and planning fees, implementation fees and coordination retainers.

1 | Earned on differentiated work

Diagnostic discovery, coordinated design, case design and ongoing coordination — work that cannot be commoditized the way asset allocation increasingly has been.

2 | Uncorrelated with markets

A succession engagement, a charitable capital strategy or a compensation design earns a fee whether equity markets are up or down that quarter.

3 | Aimed at unmet demand

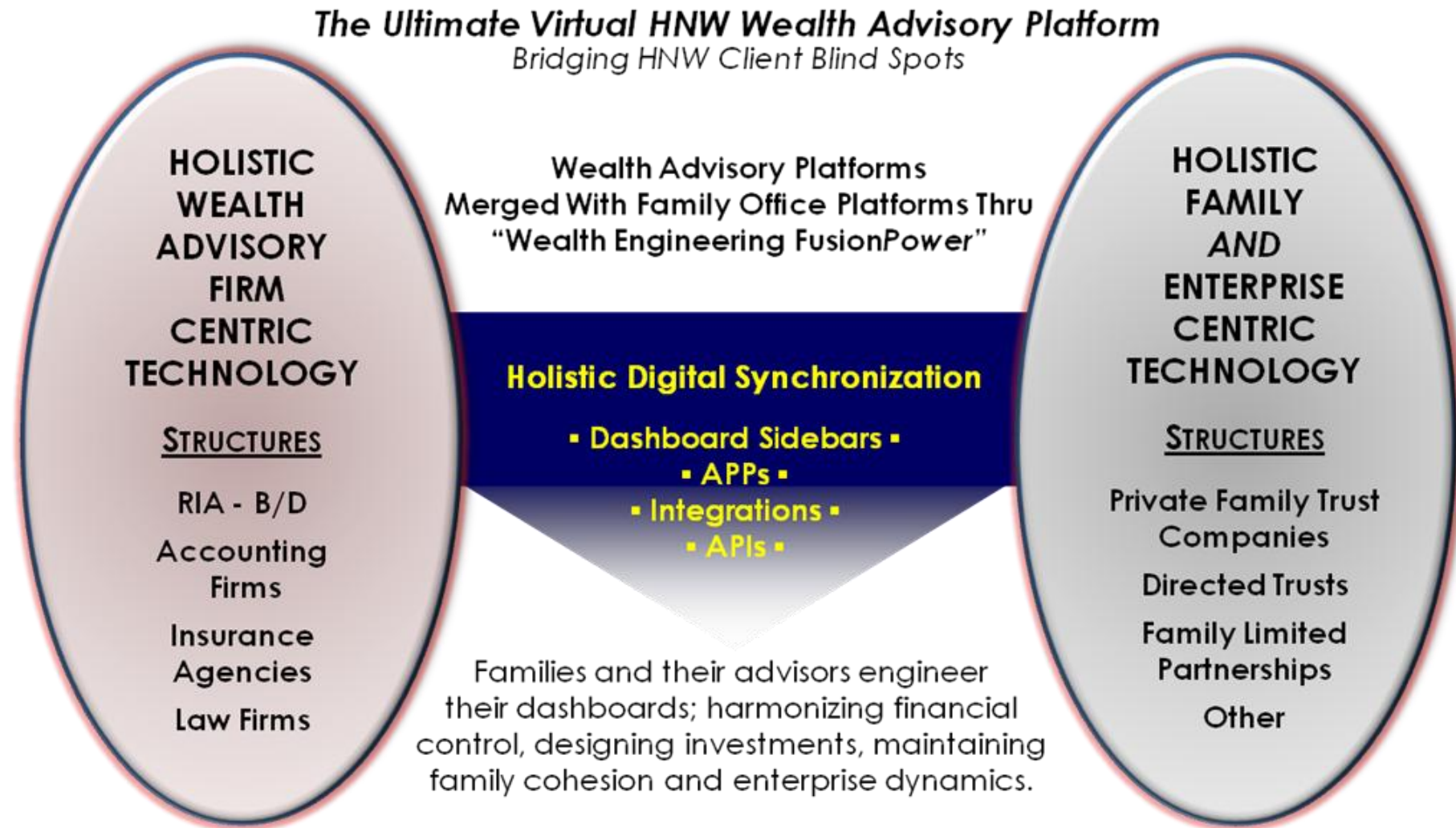
These are precisely the high-desire, low-supply categories the GAPS chart identifies — demand AUM-only competitors are not positioned to address.

4 | Frequently grows AUM

A client who experiences the depth of an engineered succession and estate design is far more likely to consolidate investable assets with that same advisor.

None of this argues for abandoning AUM revenue. It argues for refusing to let it remain the only component — a revenue model that looks less like a single pipe and more like an engineered system with redundant sources.

THE ULTIMATE HNW WEALTH ADVISORY PLATFORM



CASE DESIGN AS A COMPETITIVE WEAPON

Knowing which strategy the ecosystem requires is necessary — but it is not what determines whether the solution ever gets implemented.

THREE WAYS A CASE FAILS

- 1 – The client cannot understand what is being proposed, and declines out of caution rather than judgment

Translates technical strategy into plain-language explanation without sacrificing accuracy

- 2 – The illustration does not show quantified before-and-after impact, leaving benefit unweighable against cost

Quantifies impact — tax savings, transfer efficiency, liquidity created, risk mitigated — specifically enough to be evaluated

- 3 – The CPA or estate attorney cannot get comfortable without technical rigor — and quietly discourages proceeding

Carries enough technical depth that a skeptical CPA or attorney can validate the mechanics rather than trust the advisor's word

Charitable*Capital Planning*

Converting taxable capital into charitable capital — structured to align with the client's values while reducing tax exposure.

The reframe

Traditional planned giving is perceived as a subtraction. Done well, charitable capital planning frequently allows a family to support causes they care about, reduce tax exposure, and increase the after-tax wealth ultimately available to heirs relative to doing nothing at all.

THE FIVE CORE FORMS OF CAPITAL

Family Capital	The whole of what a family holds
Taxable Capital	No control, no ownership, no use
Personal Capital	Ownership, control and use
Business Capital	Unique ownership, control and use
Charitable <i>Capital</i>	More to control, more to use

THE TOOLKIT

Charitable remainder trusts

Convert a low-basis appreciated asset into a diversified income stream without immediate capital gains recognition

Charitable lead trusts

An income stream to charity for a term, with the remainder to heirs at reduced gift or estate tax cost

Gift annuities

Guaranteed income in exchange for a contribution — **impact paired with retirement income certainty**

Donor advised funds

Immediate deduction with retained advisory input over grant timing and destination

Supporting organizations & private foundations

Greater control and family legacy-building at sufficient scale

Pooled income trusts & leveraged IRA giving

Maximizing the impact of otherwise heavily taxed retirement assets

PROFESSIONAL DESIGNATIONS

How does a client distinguish genuine multi-disciplinary competence from the adopted language of holistic planning?

ChWE

Chartered Wealth Engineer

Broad competence in the discipline itself — the diagnostic, design and coordination skills applied across the full breadth of the strategy cache.

ChFOA

Chartered Family Office Advisor

Specialized competence in serving family enterprises and family office structures.

ChCCA

Chartered Charitable Capital Advisor

Specialized competence in the charitable capital planning domain.

ChFBA

Chartered Family Business Advisor

Depth of competency with the dense fabric of family business strategy and operation

WHAT A CREDENTIAL ACTUALLY DOES

A structured pathway

Rigorous education rather than informal, on-the-job learning that produces inconsistent results across advisors claiming similar expertise

Third-party validation

CPAs and estate attorneys place real weight on recognized credentials when deciding whom to trust with a client relationship they cultivated

Consistent standards

A mechanism for the granting institute to ensure the FusionPowered label carries the same meaning across a broad network

GROWTH OF THE FUSIONPOWERED ADVISOR - *THE SEISMIC SHIFT*

Fortify Your Value Proposition

Fuse new services, products and technology into your offering — creating fresh revenue and profit silos while enhancing client acquisition and retention.

Grow Organically

Leverage NON-AUM fee structures to separate from the AUM herd and become a true wealth solutions provider.

Future-Proof Your Practice

Leverage against future uncontrollable catastrophic events by building a synchronized, elastic infrastructure.

OUR COMMUNITY BY THE NUMBERS

2,170+

RIA Advisory Firms

13,400+

Top-Tier Advisors

\$480B+

Assets Under
Management

\$11.5T+

Client Net Worth

22

Broker/Dealers

**BORN
44+ Years Ago**

The BOOK - The Seismic Shift Within HNW Wealth Advisory

Bridge the Offering GAPS Demanded by HNW Clients to Magnify Success
Fuse New-Age Advice, Products and Services with Digital Transformation



MASTER THE MAZE

Raise Your Game - Convert From Checkers To Chess

ACCESS THE FREE *E* BOOK : [THE_SEISMIC_SHIFT_WITHIN_HIGH_NET_WORTH_WEALTH_ADVISORY.PDF](#)

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