

A serene sunset over a calm lake with mountains in the distance. The sky is a mix of purple, pink, and blue, with the sun low on the horizon. The water reflects the colors of the sky, and the mountains are silhouetted against the bright part of the sunset.

**Choreo™**

# The Benefits of Team-Based Wealth Planning

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**Why Do Advisors Choose Choreo?**

With the option to build a career at thousands of independent RIA firms across the country, why do so many advisors choose to join (and maintain a long-term partnership) with Choreo?

We sat down with one of our advisory teams from Rockford, Illinois, to find the answers.

## Common Challenges Advisors Face

Financial advisors face an evolving set of challenges throughout their careers that can greatly inhibit growth. As technology and other advancements solve some issues, others arise with new regulatory hurdles and unpredictable market cycles.

To discover what solutions appealed most to Choreo's advisors, we first explored what issues they faced most often prior to joining the team. What roadblocks are modern financial advisors running up against?

Several themes quickly emerged. Namely, the struggle to keep up with shifting compliance expectations. Bryan Moscinski, CFP®, Associate Director, explains:

"The constantly changing rules and regulations that we have to abide by can be a challenge. Even just trying to help a client rollover a 401(k) requires a lot of due diligence to show that we're working in the best interest of the client."

Another obstacle advisors often encounter in their daily work is the task of sorting through massive amounts of data to provide clients with the most accurate information.

**"More than the best platform or investments, clients look to us for advice," says Managing Director, Scott Krowczyk. "Clients are bombarded with information everyday – it's polarizing. Our job is to sift through that and get back to what's relevant."**

Mark Pniak, CFP®, AEP®, Senior Director, agrees: "The way we consume media adds to the problem. When you're telling people to focus on the next 10-20 years of their lives – it can be a challenge to maintain focus on what's important to have a successful retirement. It's more hand holding and emotional support."

The answer is clear: advisors need more time to focus on developing genuine relationships with their clients. Streamlining the various behind-the-scenes operational tasks can help them find that time and hone in on what really matters – their clients.



**Scott Krowczyk**  
Managing Director

# How a Partnership with Choreo Changed the Game

In their search for solutions, all of these advisors found a home in Choreo's wide variety of resources and strong sense of community. Let's explore some of Choreo's most popular tools.

## A Wealth of Resources

Working at Choreo gives advisors access to many different tools, including an expansive array of marketing solutions, nationwide collaboration, streamlined training, tax and estate planning resources and more.

## Collaboration

Choreo offers a culture of continuous growth – there's always more to learn, regardless of an advisor's specialty or experience. In the age of virtual meetings, that collaborative aspect is more accessible than ever. In just a half hour each month or quarter, teams can cross-learn, share updates and discuss best practices to implement.

Jessica Macklin, CPA®, Director of Wealth Management, explains:

**“The people I work with make me want to continue here; I can always approach other Choreo advisors. We all build each other up. With access to robust resources, a digital tech stack, and teammates who want to make everyone around them better, I'm prepared for every situation.”**

The ability to share in these experiences helps advisors to gain more knowledge and avoid making the same mistakes twice. Whether it's technical tax acumen or changing regulations, the open conversation ensures each advisor has access to what they need.

Collaboration and teamwork extend beyond just the professional aspect of working as well.

“We celebrate people,” Scott says. “If you're in the industry and want to come to a place where you are empowered, celebrated, where you can be a part of things – Choreo is here. Whatever is important to you, there's a place here. We figure out the best role for each person and fit a job to them, not the other way around.”

## Training

Choreo also offers several resources for initial and ongoing training. In addition to [market insights](#) and [market updates](#), Choreo advisors can easily connect with other members whose specialties and experience offer further insights.

Scott Krowczyk's team has even taken part in Choreo's monthly training curriculum – “Choreo University” – a bi-weekly training session for the entire team to train and regularly share information.

## Suite of Marketing Resources

One of the most transformative benefits Choreo advisors enjoy is access to a dedicated marketing team as well as a comprehensive resource platform that supports their growth and development.



**Jessica Macklin, CPA®**  
Director, Wealth Management

To deliver these services, Choreo partners with FMG, the industry's leading “all-in-one” marketing platform built specifically to help advisors communicate with clients and prospects through a variety of rich media, compliance-approved campaigns, and custom-built Choreo content. In addition, advisors have access to a digital marketing library, comprised of compliance approved presentations for use in client and prospect meetings.

Choreo also works with one of the industry's leading public relations firms to amplify our brand experience and highlight advisor leaders and accomplishments.

As a final differentiator, Choreo advisors benefit from customized marketing for their local practices through dedicated event management support and local brand-building opportunities.

Tech-focused processes such as using DocuSign during onboarding helps prevent errors and save time for all involved. Online portals allow clients to review information from anywhere. Advisors can meet clients exactly where they are, and at their chosen pace, without missing a beat.

Whether clients are looking for the classic handshake and paper meeting or a digital experience, it's all about tailoring the process to their specific needs.

## The Future of Financial Advice

Choreo believes that the future of financial planning is ideally served by a holistic, team-based approach. We deliberately embrace many of the macro trends driving change in the wealth advisory industry – namely technology, consolidation, integration and the opportunity for multiple generations of clients and advisors to interact in ways that were simply not possible in previous decades.

Choreo advisors understand that their impact goes beyond merely serving their clients, and extends to their communities. By helping improve financial literacy and working towards social change, they are focused on making a lasting difference.

To provide the experience clients seek, Choreo advisors offer deeper, more specialized expertise in financial, investment, tax and estate planning to present a full picture of their clients' lives.

Quite simply, the more we know, the stronger our relationships will be and the more people we can help.

## Join the Choreo Community

*Want to learn more about working with Choreo?*

**Click here to explore employee benefits and opportunities or to connect with a member of the Choreo team today.**

# Choreo™

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