

Case Study

Bringing Family into the Fold

How Susan Joy Bruno Uncovers Every Aspect of Her Clients' Lives

EXECUTIVE SUMMARY

As Managing Director of Personal Finance Planning at **Beacon Wealth Consulting South, LLC**, Susan Joy Bruno knows that financial planning is a family affair among couples, parents and children, and even extended family. Learn how Bruno captures clients' attention and keeps them involved in the planning process using Asset-Map's client-facing deliverables.

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“Clients don't want to be talked to once a quarter when their reports are ready. We need to talk to clients throughout the year about what's going on in their lives. Engaging continually, instead of in limited moments, builds deep personal connections while also revealing opportunities to better serve their goals.”

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THE PROBLEM: FAMILY MEMBERS ON THE FRINGE

Couples often divide up household duties in some combination: one takes the dishes and does the dusting while the other handles the trash and laundry. Duties might be assigned, but they aren't always equal. Unfortunately, this division often extends to family finances.

In her work as a CPA at Beacon Wealth Consulting South, Susan Joy Bruno finds that women are more likely to take a backseat to the financial discussions – leaving them out of the loop for long-term financial planning.

But big life events can often have devastating effects for individuals who aren't prepared or with finances that aren't well-planned. Bruno refers to these events as the “Five D's” – deaths, disabilities, divorce, dementia and debt.

She knew that the non-finance oriented spouse needs to have the same level of confidence and comfort in their finances as the primary responsibility bearer, so she began the search for a tool that could spark conversations and get those individuals involved.

Bruno also knew that personal relationships with each member of a client family is crucial to her success as a financial advisor.

Bruno's awareness that she needed a tool to help her achieve that goal of clear, constant communication led to a search for new fintech – and the discovery of Asset-Map.

AN ASSET-MAP MENTALITY

Asset-Map has changed the game for Bruno and her clients, from the very first discovery meeting to long-term planning.

“CPAs need something substantial to deliver to their clients,” Bruno explains. “The tax work is becoming a commodity – clients’ entire families need to know we’re a trusted advisor, and Asset-Map sends that message loud and clear.”

Bruno’s team starts off conversations with their clients by collecting data and entering it into the Asset-Map system. Instantly, a picture starts to take shape as client and advisor collaborate to catalog a lifelong financial journey.

With Asset-Map, Bruno can create a personal treasure map for even her most complex clients, which acts as a resource for every member of their household. With a holistic overview in an easily digestible visual design, Asset-Map is understandable for individuals with little to no financial literacy. The value in that single document can’t be overstated – it’s an entrance for the non-financial spouse to get involved.

As Bruno reviews the map with each client, she searches for intentionality, opening the door for honest conversations.

Why are they pursuing certain investments? Do those investments serve their greater goals? In a matter of moments, Bruno’s team can easily export cash flow and balance sheets through Asset-Map and stress-test proposals in real time. Instead of spending time chasing documents, she can take a more holistic approach and deliver advice in real-time.

Beyond that initial meeting, Bruno’s team invites clients in for quarterly meetings to discuss their Asset Map and make any necessary updates. And, of course, both spouses are encouraged to be present and involved.

THE BIG PICTURE

Clients often ask about not just taxes, but also estate planning, insurance, retirement, debt and so on. Every important event in a family’s life can be pulled into their financial plan.

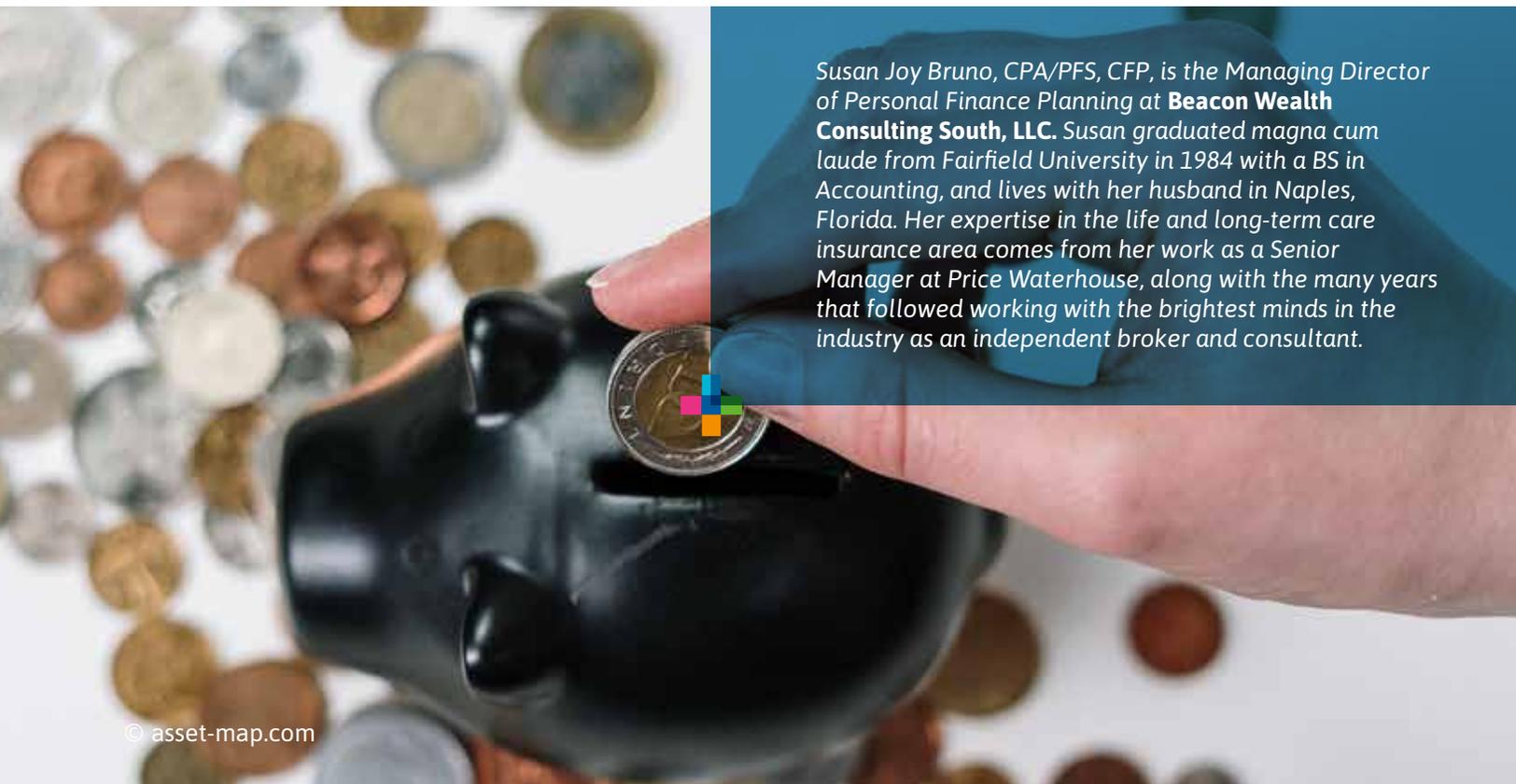
“Say a client wants to give their children large financial gifts – we can toggle what effect that would have on their overall plans. If an older client is expecting a significant inheritance in the near future, we can plan for that. Asset-Map allows us to test out every ‘what-if’ within that family’s future.”

Whether it’s two years out or 30 years away, Bruno’s team can bring every member of a family together to create a clear plan built on intentional, informed choices.

Bruno sums up the Asset-Map experience simply: “Clients aren’t asking me to find the best product or rate of return – they just want to be able to look at the big picture and understand they’re on the right trajectory. With Asset-Map, my team can deliver that experience.”

EXPLORE ASSET MAP

Gain financial clarity for each and every client with Asset-Maps’ visually compelling reports. [Click here to connect with a member of our team](#) or [schedule a complimentary demo](#) of Asset-Map today.



Susan Joy Bruno, CPA/PFS, CFP, is the Managing Director of Personal Finance Planning at **Beacon Wealth Consulting South, LLC**. Susan graduated magna cum laude from Fairfield University in 1984 with a BS in Accounting, and lives with her husband in Naples, Florida. Her expertise in the life and long-term care insurance area comes from her work as a Senior Manager at Price Waterhouse, along with the many years that followed working with the brightest minds in the industry as an independent broker and consultant.