

CASE STUDY

# Nitrogen Helps Advisor With \$20M AUM Win Every Prospect



## Quick Look

**AUM:** \$20M

**Tech Stack:** Nitrogen, RedTail, eMoney

**Location:** Ventura, CA

**Broker-Dealer:** WIS

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## The Discovery

For Gabe Swan, the one client that got away was career-changing.

That client (we'll call him "Joe") had told Gabe he was a very conservative investor, but after six months, Joe was unhappy that his money hadn't made much, well, money. He left, and that's when Gabe realized the risk charts he had been using were neither accurate nor effective.

"Behavioral investing came into my mind," Gabe says. "People get very emotional with their money, and I had no way to combat that or teach about that."

A year or so later around 2013, he came across Nitrogen and realized he had found the tools he needed to truly understand where his clients are in the beginning of a relationship, educate them about their true attitude toward investment risk, and then coach them into where they need to be to achieve their goals.

"What it comes down to is helping them understand the products and services they have and how those fit into their risk threshold," Gabe says. "And Nitrogen gives me the ability to talk about a risk window. Instead of saying 'Hopefully your portfolio is up at the end of the year' the conversation is now 'As long you're within this risk window, you're on track.'"

## Illustrating the Point

Swan Retirement Planning is one of many Western International Securities branches who work with Nitrogen, and each one can adapt the platform to fit the way they prefer to work with their clients.

For Gabe, that means starting off every relationship with financial education and coaching. He has no investment minimums, and many of the clients that make up his \$20M AUM are less experienced investors. He's able to speak to them with the help of simple, easy-to-understand visuals.

"People are scared of financial planning and financial planners," he says. "Most of them dislike Wall Street to one degree or another. All of the data that feeds into Nitrogen is massive and complex, but the platform breaks it down simply so my clients and I can have real conversations about it and give an actual understanding of what their portfolio is doing. It's an easier way to structure a relationship."

Nitrogen has especially helped Gabe with his savvier clients who have great investing knowledge.

One of his clients had been trying to time the market for the past 30 years. Gabe used Nitrogen to pinpoint his real risk tolerance and show him, in real dollars, how he

"Oftentimes advisors have 10 questions in a risk tolerance questionnaire and they can be obtuse. Before I discovered Nitrogen, I sometimes just had to resort to, 'Hey, on a scale of 1 to 10, how aggressive are you?' Which is not very scientific, candidly."

had been hurting himself by constantly pulling money in and out of the market. All that money movement resulted in only a 3.5% return over the last decade. As Gabe has helped him move his assets under Swan Retirement's management, the client has gained the ability to track what is happening in his portfolio in real time and get a combined Risk Number® for his portfolio as a whole.

"Before, he was just so emotional with the process," Gabe says. "Since we've been working together, he's gotten more comfortable, and I think it's simply because he can see all of the visuals within Nitrogen. He can see all of his investments working together."

## Tech Happy

Gabe admittedly loves fintech and pairs Nitrogen with eMoney and Redtail for the foundation of his technology stack.

"I have Nitrogen linked to Redtail so when I get a client's risk tolerance, that feeds into my CRM," he says. "That gives me back up for the future in case I would ever need to prove that a client signed off on their investment plan and their Risk Number. So that's a very important feature in my mind."

Within Nitrogen, Gabe is constantly using Check-ins, Proposals, Reports, Analytics, and the Risk/Reward Heatmap. The models available in the Partner Store are also one of his go-to features.

"The models are totally kickass," he says. "I've implemented First Trust's models and review them on a weekly basis, if not daily. I love their chief economist, so I use their ETF models and pair them with my favorite tech or healthcare stocks."

Those models, plus his customizations to them, allow him to offer a white-labeled product that increases a client's Nitrogen GPA® to where he needs it to get a client in the sweet spot for balancing risk and reward.

## Winning Edge

Gabe's favorite thing, though, is that Nitrogen helps him offer his services to prospects with the education-first mindset he so very much wants to instill in his clients.

"I think my favorite thing to do is steal money from other

advisors who don't use Nitrogen," Gabe admits. "Because it's so easy. You plug in their portfolio and see the mismatch. Do a comparison, and it's a slam dunk. I don't think I've had a single prospect come in where I've been able to do a portfolio comparison in Nitrogen and I didn't win the business. It's the ace up my sleeve."

He finds that many advisors who have been in the business for years may not use Nitrogen because they're not comfortable with technology. Gabe's willingness to embrace a tool that helps him coach clients toward financial goals, and not work 80-hour work weeks while doing it, gives him an edge on his competition.

"I'm young and I'm a geek," he says. "I watched a lot of A-Team and MacGyver. That's how I roll with my clients and their portfolio. What can I piece together to build you a freaking tank from a rubber band and a toothpick?"

## Financial Hero

Being the hero that takes the fear and anxiety out of investing is why Gabe uses Nitrogen with every single client no matter their background or risk tolerance.

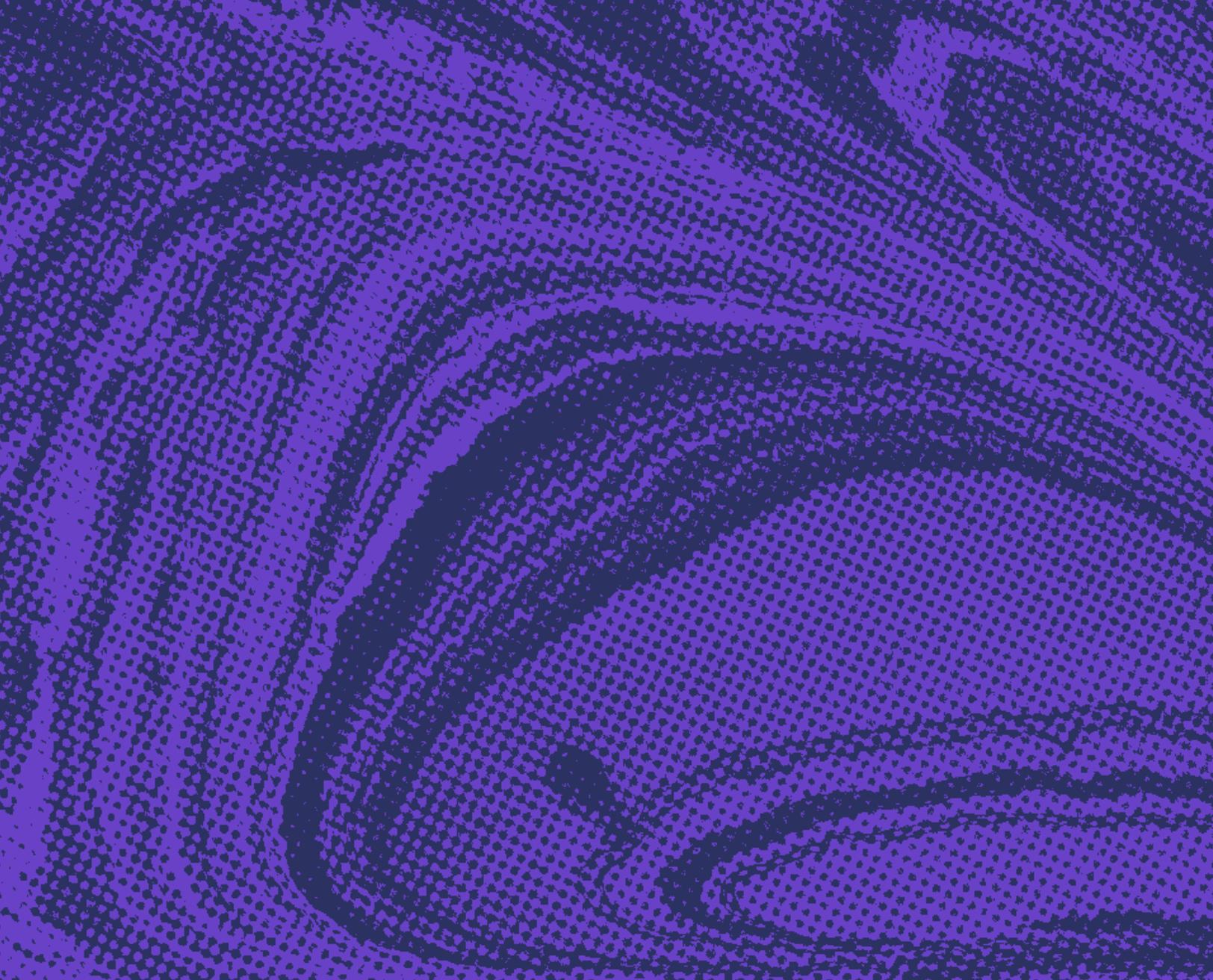
"I love the investment world," Gabe says. "A lot of people don't, because they don't understand it or are scared of it or don't have money—or all of the above. But I pair 100 percent of my clients with a portfolio in Nitrogen to guard against that fear."

If his client doesn't have as much available to invest, Gabe uses Nitrogen to illustrate the plans he puts together to help them save and get to a point where they can focus more heavily on investing.

If a client is skeptical or afraid of the market, Gabe still uses Nitrogen to demonstrate how a fixed-income annuity would work within a larger financial plan, and how he can use that along with their Risk Number to show that they might be able to take more market risk than they might believe.

"If I have someone who only wants one specific product, I'm still going to give them an investment mix at some point," he says. "But I can't do that without Nitrogen. Period."





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*This advisor has requested to remain anonymous—their firm and name have been changed.*

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