

CASE STUDY

Win a prospect with a *Proposal*.

How an advisor used a proposal presentation to demonstrate the value of his investment approach and win a new client.

5

Advisors the prospect interviewed

\$3.5M

Household, four accounts

22

Pages in the proposal

16.3%

Three-year return, proposed (today 15.0%)

11.5%

Three-year risk, proposed (today 14.8%)

THE SITUATION

David and Susan Whitaker interviewed **five financial advisors**. All five received the same statement: a joint account, two IRAs and a family trust.

Most answered with a meeting. One answered with a document the household could read at home, with their own numbers on every page.

WHAT THE ADVISOR DID

Uploaded the statement, read the four accounts as **one portfolio**, chose the firm's **global 70/30 model** and generated the proposal in Pack.

The proposal shows, page by page, how the portfolio is diversified across company size, regions and sectors, and what that did to performance and risk.

RISK OVER THREE YEARS • STANDARD DEVIATION

~~14.8%~~

0%

THE HOUSEHOLD TODAY

Today. A three-year return of 15.0% a year, with a standard deviation of 14.8% and a maximum drawdown of 11.9%.

11.5%

0%

THE PROPOSAL

The proposal. A three-year return of 16.3% a year, with a standard deviation of 11.5% and a maximum drawdown of 9.3%.

Five advisors had the same statement. One of them showed this.

What the proposal showed, *page by page.*

	THE PAGE	WHAT IT SHOWS	TODAY → PROPOSED
1	<i>Company size</i>	STOCK ANALYSIS • MARKET CAP Large caps were 85.0% of the stocks. The proposal spreads the equity across large, mid and small companies; small caps go from 6.1% to 8.8%.	19.8% mid caps, from 8.9%
2	<i>US and international</i>	GEOGRAPHIC EXPOSURE North America goes from 92.7% of the equity to 70.5%. Developed Europe goes from 2.1% to 10.2%, developed Asia from 1.3% to 4.8%.	29.5% outside North America, from 7.3%
3	<i>Sectors</i>	EQUITY SECTOR EXPOSURE Technology was 36.4% of the stocks and financials 17.9%. In the proposal no sector is above 25%: technology 23.1%, industrials 20.6%.	23.1% largest sector, from 36.4%
4	<i>Performance</i>	PERFORMANCE ANALYSIS Annualized returns side by side. Higher over one, three and five years (17.4%, 16.3%, 9.0% against 15.2%, 15.0%, 8.3%); over ten years today's portfolio is ahead, 11.8% against 10.2%.	16.3% 3 years, from 15.0%
5	<i>Risk</i>	RISK METRICS Standard deviation is lower over every period shown, and so is the maximum drawdown (three years: -11.9% to -9.3%).	11.5% 3-year st. dev., from 14.8%

STEP ONE

Build it in Pack

Upload the statement, choose your model and run it. The comparison becomes a proposal in your firm's branding: who you are, your team, and the prospect's own portfolio, current next to proposed.

STEP TWO

Let the proposal do the talking

Twenty-two pages for this household: allocation, company size, regions, sectors, income, performance, risk and stress tests. The prospect reads the case for your approach in their own numbers.

The prospect compared five advisors. The one who won *showed the work*.

Illustrative case study on fictional clients. Figures are printed in the proposal Pack Analytics generated from one optimization run on a sample household statement, with the advisor's own model. Returns and risk are historical, calculated on today's holdings and on the proposed holdings; past performance does not guarantee future results. The run does not limit capital gains: moving the two taxable accounts fully into the model realizes about \$768,000 of gains; a gains budget changes the result. Nothing here is investment or tax advice.