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AS-IS Process Documentation

Client: Vantage Financial

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Executive Summary

This report presents comprehensive documentation of current (AS-IS) business processes extracted from the provided documentation. It includes detailed process workflows, stakeholder analysis, system inventory, and process dependencies.

1. AS-IS Process Analysis

Process Identification

Processes Identified
1. **Client Meeting Preparation (Review)**
- **Description:** The process of preparing for periodic review meetings with existing clients, including collecting financial data, updating projections, compiling materials and personalizing touchpoints.
- **Owner:** Ben Irons (Vantage Financial Partners); supported by advisors (Jesse, Andy), and planning team (Jared, Focus Forward).
- **Scope:** Covers prep from initial tracking of upcoming meetings to assembly of meeting documentation and reports.
- **Boundaries:** Starts when future meetings are identified in the calendar; ends when prep materials are delivered to advisor for final approval.

1. **Client Pitch Meeting Preparation (Prospective/New Client)**
   - **Description:** Preparing tailored financial analysis and pitch materials for prospective clients, integrating initial data gathering, financial analysis, and proposal development.
   - **Owner:** Ben Irons (with input from Advisors); collaboration with planning team.
   - **Scope:** Starts with initial information session with prospect; ends when PowerPoint/pitch deck is finalized and reviewed by advisor.
   - **Boundaries:** Includes all information collection, financial modeling, and presentation development.
2. **Data Aggregation and Analysis**
   - **Description:** Aggregating, validating, and analyzing client financial data extracted from multiple systems/tools, including account balances, transactions, and cash flows.
   - **Owner:** Ben Irons (with data expertise from Jared/Focus Forward).
   - **Scope:** Data retrieval, transformation/clean-up (e.g., in Excel), and integration into other systems or reports.
   - **Boundaries:** Begins with identification of data needs per client/meeting; ends with data incorporated into prep workflow/documents.
3. **Meeting Note Management and Workflow Tracking**
   - **Description:** Reviewing, updating, and utilizing client meeting notes, tracking to-dos and workflows for each meeting, including integration of advisor/client requests.
   - **Owner:** Advisors; Ben Irons for prep; Sherry/Jeremy for creation/updates in workflow.
   - **Scope:** From review of prior meeting notes/workflows through update of current workflows.
   - **Boundaries:** Connects to meeting preparation; encompasses all communication of key tasks/priorities.
4. **Portfolio Reporting and Proposal Generation**
   - **Description:** Creation of portfolio performance summaries and tailored reports (performance, allocation, projections) for use in client meetings and pitches.
   - **Owner:** Ben Irons; Advisors select or request special reports.
   - **Scope:** Selection of report type and period, generation from platforms, incorporation into presentation.
   - **Boundaries:** From determination of reporting need through to insertion in prep materials.

Process Workflows

1. Client Meeting Preparation (Review Meetings)

Workflow Steps:
- **Trigger:** Upcoming client meetings identified in calendar (Redtail).
1. Open Redtail, review calendar for next week, list all upcoming in-person/virtual client meetings.
2. For each client:
- Search client in RightCapital (RightCap).
- Access account summary: list all accounts (IRAs, Roth IRAs, 401(k)s, outside accounts).
- Collect recent notes, touchpoints, and personal items (from Redtail notes, prior meeting records, etc.).
- Navigate to Wealthscape (custodian platform) for detailed transaction/cash flow histories on each account.
- Filter for desired period (e.g., YTD for transaction history).
- Extract transaction data (download Excel file if needed).
- Aggregate and clean up data in Excel (totals for contributions/withdrawals, highlight tax-related flows).
- Enter/update key figures in RightCapital (e.g., confirm monthly contributions or distributions).
- Review last meeting notes and active workflows (from Redtail); ensure all key requested items/concerns are included in prep.
- If applicable, log outstanding notes or action items (taxes, rollovers, specific requests).
- Generate portfolio performance report (Black Diamond) covering appropriate period (YTD, prior year, or custom period per client/advisor request).
- Pull or snip relevant graphics (cash flow summaries, allocation graphs, Monte Carlo results) from associated platforms (e.g., RightCapital, Black Diamond).
- Compile all personalized, financial, and portfolio content into meeting prep materials (typically PPT or similar format).

- Review with advisor for final input or adjustments; revise as needed.
- **Decision points/branches:**
- If client requests custom analytics or period: run custom Black Diamond/RightCapital reports.
- If inconsistencies/gaps in data: coordinate with planning team/Jared, or request from custodians.
- If new or complex accounts present: additional deep-dive in Excel or with advisor.
- If last-minute info or action items from advisor: update the deck/materials.

2. Client Pitch Meeting Preparation (Prospective/New Client)

Workflow Steps:
- **Trigger:** New prospect identified or introduction meeting scheduled.
1. Hold initial information gathering session (statements, goals, family information, employer, tax situation, etc.).
2. Receive all client info manually; validate and check for missing data.
3. Enter financial data into RightCapital (for projections/scenario analysis), minimal input into Black Diamond unless accounts already exist.
4. Add personal/family/non-portfolio info into Redtail notes.
5. Collaborate with advisor to understand pitch angles, special concerns, or focus areas.
6. Prepare pitch deck in PowerPoint:
- Personal story and goals, summarized financials, cash flow, savings rates, customized projections (RightCapital), legacy projections, and portfolio proposal.
- Run scenario analyses (Monte Carlo, stress tests) and snip graphics from RightCapital.
- Advisor reviews; may adjust, supplement, or request revisions.
7. Finalize deck; send to advisor for delivery or present to client.
- **Decision Points/Branches:**
- If incomplete/missing information: loop back to request more from client.
- If new tool insight required: consult Jared/planning for advanced modeling.
- If client asks for specific projections, run scenario as needed.

3. Data Aggregation and Analysis

- **Trigger:** Identified need for updated or specific client data.
- Check data availability in Wealthscape, Black Diamond, or Redtail.
- Download/export transactions/reports to Excel as needed.
- Aggregate, filter, and summarize relevant information (e.g., YTD contributions, tax withholdings).
- Cross-verify between systems (cash flows, distributions in RightCapital, transaction data from custodian).
- Insert/adjust figures in RightCapital for modeling, or prepare as input to presentations.

4. Meeting Note Management and Workflow Tracking

- **Trigger:** Ongoing throughout prep and after meetings.
- Review last meeting notes (Redtail), extract open issues/requests.
- Sherry/Jeremy or others initialize/review workflow items if new priorities arise.
- Update workflows and meeting notes during or after each meeting.
- Use workflow/tasks to drive content of prep and follow-up tracking.

5. Portfolio Reporting and Proposal Generation

- **Trigger:** Per each review or pitch meeting.
- Access Black Diamond (reporting platform); select reporting period per client/advisor direction.
- Run report (performance, allocation, cash flows, etc.).
- For special requests, set custom period or parameters.
- Save or snip visualizations/outputs for inclusion in prep documents.
- Prepare reports for advisor/client presentation.

Stakeholders and Roles

Internal Stakeholders:
- **Ben Irons:** Primary coordinator for prep, collects data, builds reports/decks, enters data to planning tools, coordinates among platforms.
- **Advisors (Jesse, Andy, others):** Review, direct, sign-off on prep; communicate custom client needs, provide updates/edits to decks.
- **Planning Team (Jared, Focus Forward):** Data/modeling expertise, assists with data entry, managing technical queries, works with 3rd-party support.
- **Meeting/Workflow Coordinators (Sherry, Jeremy):** Initialize/update workflows; ensure task/meeting item tracking.

External Stakeholders:
- **Clients:** Provide data (prospects), personal updates, requests; ultimate recipients of meeting outputs.
- **Custodians (Wealthscape/Fidelity, Schwab):** Provide account data and transaction detail.
- **Technology vendors/support (RightCapital, Black Diamond):** Provide integration, platform support, and API/automation support where applicable.

Communication Channels:
- Internal email/slack (assumed), Redtail CRM notes, workflow/task management, direct meetings or calls.
- Vendors/support via dedicated contacts, email/phone.
- Clients via meetings, calls, and email.

Systems and Tools

- **Redtail:** CRM/calendar, client/contact management, meeting history, workflow/task tracking.
- **RightCapital:** Financial planning platform; projections, modeling, plan tracking, scenario analysis; receives some automated data from Black Diamond and manual inputs.
- **Black Diamond:** Portfolio/reporting platform; runs performance reports, allocation summaries, cash flow reports.
- **Wealthscape (Fidelity):** Custodian/trading platform; source for account balances and transactions.

- **Schwab (Toronto Schwab):** Additional custodian; used by other advisors (less commonly in this workflow).
- **Excel:** Used to aggregate, summarize, and manipulate exported custodian transaction data, prepare summaries for input elsewhere.
- **PowerPoint:** Used for custom meeting/pitch presentations.
- **Fathom:** Mentioned as an integration; specifics not detailed but likely aggregated financial analysis/reporting.
- **RetireUp:** Scenario/demo tool, less commonly used (mainly for pitch meetings historically).
- **Riskalyze/Nitrogen:** Risk modeling platform; rarely used due to overlap with RightCapital functionality.
- **ICP (unknown context):** Referenced for tax withholdings tracking (lack of context for full system name/use).

Systems/Tools Table

System/Tool	Purpose/Use	Type	Integration	Primary Users
Redtail	CRM, client calendar, meeting/task tracking	Both	Workflow tools, team comms, notes	Ben, Advisors, Team
RightCapital	Financial planning/projections/ scenarios	Both	Black Diamond, Wealthscape*, Excel (data), possible API	Ben, Advisors, Jared
Black Diamond	Portfolio reporting/performance/ allocations	Both	RightCapital, Wealthscape*, Excel (data), PowerPoint (output)	Ben, Advisors
Wealthscape	Custodian/trading platform (Fidelity)	Automated (w/ manual extraction)	Black Diamond (auto), RightCapital (values-only auto), Excel (export)	Ben, Jared
Schwab	Custodian/trading platform (Schwab accounts)	Automated (w/ manual extraction)	Used by other advisors, not central here	Advisors, Others
Excel	Data aggregation, calculation, reporting	Manual	Wealthscape (import/export), RightCapital (input), Black Diamond	Ben, Jared
PowerPoint	Meeting and pitch presentation prep	Manual	Output from RightCapital, Black Diamond, Redtail	Ben, Advisors
Fathom	Analytics/Reporting (detail unspecified)	Automated	Black Diamond, RightCapital	Ben, Jared, Advisors
RetireUp	Retirement modeling for demos/ pitch	Manual	None (historical)	Ben, Advisors
Riskalyze/ Nitrogen	Investment risk/analytics	Automated	Not actively integrated	Ben (rarely), Advisors
ICP (Unclear)	Tax withholding checking (details unclear)	Manual	Wealthscape, Excel	Ben

Wealthscape integrates with Black Diamond and provides values to RightCapital, but transaction-level data is manually pulled.

Data and Information Flow

- **Inputs:** Client meeting schedule (Redtail calendar); account info (Wealthscape, Schwab); transaction/history (Wealthscape Excel extract); meeting notes (Redtail); portfolio data (Black Diamond); modeling data (RightCapital, Excel inputs); client-provided info (statements, goals for prospects).
- **Data Flow:**
    - Upcoming meetings in Redtail -> initiate prep -> lookup in RightCapital/Wealthscape.
    - Transaction data extracted from custodians (usually Wealthscape) as Excel for YTD/cash flow details -> summarized in Excel -> results manually entered into RightCapital for planning (e.g., monthly contributions).
    - Portfolio Market Values pull from Wealthscape to Black Diamond (automated), and RightCapital (auto values, manual details).
    - Portfolio performance/custom reporting from Black Diamond -> extracted/saved/Snipped for use in PPT/meeting prep.
    - All workflow, meeting notes, client requests tracked in Redtail -> drive the rest of prep and action tracking.
    - Output: Final meeting deck/report in PowerPoint; advisor receives for review and sends to client.
- **Transformations:** Data normalized in Excel, manually summarized; values cross-verified between custodians and reporting platforms; snips/screenshots transformed into graphical deck elements.
- **Storage:** Data and notes in Redtail; planning/scenario data within RightCapital; reports in Black Diamond; working docs in Excel/ PowerPoint; raw custodial data in Excel export files.
- **Dependencies:** Automated integrations between Wealthscape-Black Diamond and Black Diamond-RightCapital (values), but most transactional info must be manually extracted and entered.

Process Dependencies

- **Triggers:** Calendar-driven; all prep stems from upcoming client meetings.
- **Dependencies:**
    - Manual dependency on timely availability of custodian data (Wealthscape exports).
    - Advisor input/review needed before finalizing materials.
    - Planning/back office (Jared, Focus Forward) must provide timely data support for technical or complex data needs.
    - Automated data integrations sometimes incomplete (e.g., only values, not cash flows, from Wealthscape to RightCapital).
    - Workflow items in Redtail may drive prep priorities and must be updated/available.
    - Preparation for pitch meetings requires client cooperation for initial data.
- **Critical Paths:**
    - Data gathering and transformation (manual bottleneck).

- Advisor review/approval prior to meeting.

Process Metrics and Performance

- **Metrics:**
  - Time to prepare for each meeting (varies, but "very time-consuming" for clients with many accounts).
  - Volume: Prep for all meetings upcoming in the next week (batch-driven).
  - Error rates: Risk of manual transcription errors (Excel to RightCapital), missed items if data isn't centralized.
  - Success: Accurate, complete, and timely meeting preparation.
  - Bottlenecks: Manual aggregation of transaction information, dependency on Excel, customizing PowerPoint.
  - Integration Level: Some automated data flow (values), cash flow and transaction detail require manual attention.

Rules and Constraints

- **Business Rules:**
  - Always be at least one week ahead in meeting prep schedule.
  - All data used for reporting and projections must be current and reflect the latest transactions.
  - Personal notes/touchpoints included for client relationship management.
  - All tax-related flows (distributions, withholdings) must be accurately separated and reported.
  - Advisor approval required for all prep materials.
  - Custom analysis on client/advisor request (e.g., longer period performance).
- **Compliance/Validation:**
  - Data privacy and custodial data handling constraints.
  - Accuracy in reporting RMDs, cash flows, and withdrawal metrics.
  - Ensure workflow and meeting notes reflect all open items.
  - Escalation: Complex data/tech issues escalated to Jared/planning, or vendor support as needed.

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2. Systems and Tools Inventory

Complete inventory of all systems and tools used in the AS-IS processes:

System/Tool	Purpose/Use	Type	Integration	Primary Users
Redtail	CRM, client calendar, meeting/task tracking	Both	Workflow tools, team comms, notes	Ben, Advisors, Team
RightCapital	Financial planning/projections/scenarios	Both	Black Diamond, Wealthscape*, Excel (data), possible API	Ben, Advisors, Jared
Black Diamond	Portfolio reporting/performance/allocations	Both	RightCapital, Wealthscape*, Excel (data), PowerPoint (output)	Ben, Advisors
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Riskalyze/Nitrogen	Investment risk/analytics	Automated	Not actively integrated	Ben (rarely), Advisors
ICP (Unclear)	Tax withholding checking (details unclear)	Manual	Wealthscape, Excel	Ben

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3. Detailed Process Documentation

1. Process Descriptions

Client Meeting Preparation:
The process begins with the weekly review of the CRM calendar (Redtail) to identify all upcoming client meetings. For each client, the preparer (Ben Irons) gathers all relevant client account details, portfolio data, and personal notes from multiple platforms (Wealthscape, RightCapital, Black Diamond, and Redtail). Required account and transaction data are exported from custodial systems (e.g., Wealthscape), summarized in Excel, and used to update planning tools or supplement meeting prep materials. Personalized elements (e.g., life events, family updates) are incorporated for client engagement. Meeting notes and actionable workflows from Redtail provide additional context and ensure all open items are addressed. Portfolio performance reports are generated in Black Diamond and snips/visuals from all platforms are assembled into the

meeting presentation deck (mostly in PowerPoint). Final materials are reviewed by the assigned advisor (Jesse, Andy, etc.) for accuracy and further customization before being finalized for the meeting.

Client Pitch Meeting Preparation:
Pitch meetings for new/prospective clients follow a similar, but more personalized, process. After an initial fact-finding meeting, client statements and life information are collated. Financial and personal data are entered into planning and CRM tools; scenario analysis (e.g., retirement projections, customized cash flow) is run in RightCapital. A focused pitch deck is produced to highlight opportunities, life goals, and projected outcomes. The deck incorporates scenario outputs and supporting visuals and is reviewed with the lead advisor before delivery to the client.

Data Aggregation and Analysis:
Account balances and recent transaction data are pulled from Wealthscape (or other custodians), often exported as Excel files. In Excel, data is filtered, tallied, and checked for accuracy before being used to update planning tools (RightCapital for cash flows, contributions, distributions). This process is largely manual, especially for transaction-level detail, and is necessary to supplement the limited automated data flows between systems.

Meeting Note Management and Workflow Tracking:
Meeting notes, action items, and to-dos are managed and updated in Redtail, allowing the team to coordinate prep priorities and ensure all previous meeting commitments are addressed in upcoming preparations.

Portfolio Reporting and Proposal Generation:
Black Diamond is used to prepare portfolio performance and allocation reports, with reporting period tailored per client or advisor request. These reports and their visuals are included in meeting documentation and client presentations.

2. Workflows

See above for detailed step-by-step flows for both client meeting prep and pitch prep.

3. Stakeholder Mapping

- **Prep Execution:** Ben Irons supported by Jared (technical/back-office) and workflow/meeting note coordinators (Sherry, Jeremy).
- **Advisor Review:** Jesse, Andy, etc. sign off and direct adjustments.
- **Client Input:** Provides statements/documents for pitch meetings, personal updates, and ongoing requests/issues.
- **Back Office:** Focus Forward supports technical integrations, troubleshooting, and advanced data requests.
- **Vendors:** Provide platform and integration support (especially for API or data integration enhancements).

4. Systems/Tools Table

System/Tool	Purpose/Use	Type	Integration	Primary Users
Redtail	CRM, client calendar, meeting/task tracking	Both	Workflow tools, team comms, notes	Ben, Advisors, Team
RightCapital	Financial planning/projections/ scenarios	Both	Black Diamond, Wealthscape*, Excel (data), possible API	Ben, Advisors, Jared
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5. System Integrations

- **Automated:** Wealthscape feeds account values to Black Diamond, which in turn provides updated portfolio values to RightCapital. Some integration also exists from Wealthscape to RightCapital for values only (not transaction/cash flow). Redtail operates independently but is core to workflow/task management.
- **Manual:** Transaction-level data is manually exported from Wealthscape to Excel and then summarized or input into planning systems. PowerPoint is manually assembled, incorporating snips or exports from multiple platforms. RetireUp and Riskalyze/Nitrogen are not tightly integrated; used as needed.

6. Data Flows

- Starting from Redtail, all upcoming client events are identified and used to initiate data collection.
- Account-level data (balances, values) is auto-synced via integrations; transaction-level data (needed for cash flow tracking, RMDs, contributions) is manually pulled via Excel exports.
- Processed in Excel for summaries/calcs; then key summaries are manually input to RightCapital for financial modeling, and visuals are incorporated into PowerPoint.
- Reports and graphics for meetings are prepared from Black Diamond, RightCapital, or snipped from analyses.
- Final materials are reviewed/edited collaboratively, informed by workflow items managed in Redtail.

7. Dependencies

- Timely data delivery from custodians is essential for accurate reporting and planning.
- Manual data aggregation is a bottleneck, particularly for clients with multiple accounts/higher complexity.
- Integrations address some data flow (values), but financial prep is heavily dependent on manual intervention for cash flow and transaction modeling.
- Advisor approval is a prerequisite for finalization; back office supports technical issues/escalations.
- Meeting notes and workflow tasks (Redtail) must be updated/accurate to ensure all items are addressed.

8. Performance Considerations

- Manual steps (Excel aggregation, PowerPoint assembly) are primary bottlenecks; clients with complex structures magnify effort required.
- Automated integrations (values only) reduce, but do not eliminate, manual effort.
- Success measured by completeness and accuracy of meeting prep; errors/omissions are possible due to manual data transfer/transcription.

9. Rules and Constraints

- Must operate at least one week ahead of meetings for prep.
- All financial figures, RMDs, and cash flows must be current and validated.
- Advisors must approve all client-facing outputs.
- All meeting outputs and workflow items must be documented and tracked in Redtail.
- Data privacy and custodial data compliance must be observed at all times.
- Escalations for integration/data issues routed to planning/back office and/or vendor support as needed.

This documentation provides a comprehensive overview of the current (AS-IS) state of client meeting and pitch preparation processes at Vantage Financial Partners, roles and dependencies, system landscape, and end-to-end data flow. It can be used by stakeholders for review, future process optimization, or automation/integration planning.

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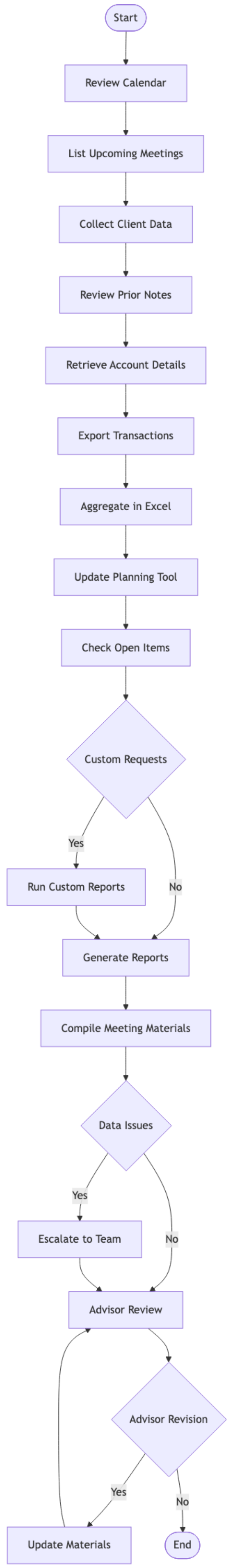
4. Process Flow Diagram

The following diagram visualizes the AS-IS process flows:


Start
Review Calendar
List Upcoming Meetings
Collect Client Data
Review Prior Notes
Retrieve Account Details
Export Transactions
Aggregate in Excel
Update Planning Tool
Check Open Items
Custom Requests
Yes
No
Run Custom Reports
Generate Reports
Compile Meeting Materials
Data Issues
Yes
No
Escalate to Team
Advisor Review
Advisor Revision
Yes
No
Update Materials
End

End of Report
Generated for: Vantage Financial