



BRIDGEMARK
STRATEGIES

PASSING THE FEEL, FIT, FINANCIALS™ TEST:

A COMPARATIVE DECISION FRAMEWORK FOR FINANCIAL ADVISORS



Introduction

Choosing the right firm is one of the most consequential business decisions an advisor will make. Too often, comparisons between firms become overly simplified - reduced to payout grids, signing bonuses, or recruiter rapport.

Bridgemark Strategies' Feel, Fit, and Financials™ framework was designed to bring structure and clarity to what can otherwise feel overwhelming. When used correctly, this framework does more than evaluate dissatisfaction, it creates a disciplined way to compare firms and make confident, long-term decisions.

This guide will help you use the framework to not only assess where you are, but also determine where you should be.

Step One: Feel

Culture, Leadership, and Philosophical Alignment

Before analyzing spreadsheets or technology demos, start with culture. Feel is the foundation of the decision. Without alignment here, even strong economics will eventually erode satisfaction.

When comparing firms, ask:

1. Which firm's leadership most closely aligns with my values and vision for client service?

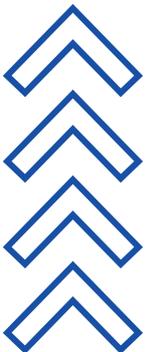
Look beyond mission statements:

- How are decisions made?
- How transparent is leadership?
- Are advisors meaningfully included in strategic conversations?

2. Where do I feel the strongest cultural resonance?

Pay attention to your instincts:

- Do you feel heard?
- Do conversations feel authentic or transactional?
- Can you envision building your business there for the next 5–10 years?





3. Which firm's future vision matches where my business is headed?

Consider growth plans, demographic focus, client segmentation, technology investment, and succession philosophy.

- Is the firm building toward the same future you are?

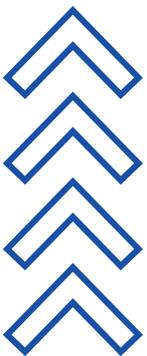
4. Has my current firm evolved in a direction that still supports me?

Firms change. Leadership shifts. Strategic priorities adjust. If your firm's trajectory no longer mirrors yours, that misalignment is significant.

5. Do you like the people at the firm?

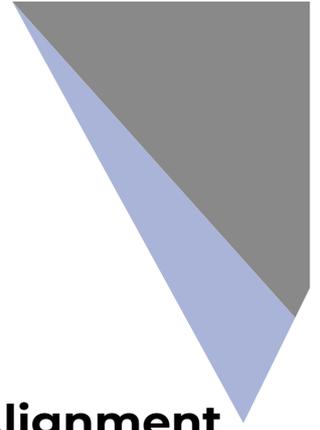
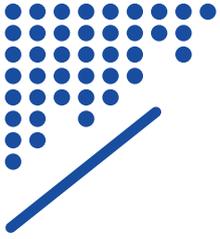
While likability is not a reason to join one firm over another, it is an important part of the decision matrix. You want to find a firm where you like the people that work there - you will be interacting with them on a daily basis.

A caution on likability: frequently during a recruiting process, the person representing the firm most often is a paid recruiter, meaning they are paid to be likable. Look beyond that layer and deeper inside the firm at the people you will be interacting with daily to truly evaluate the firm, sometimes you might be surprised by the results.



Decision Principle:

If Feel is misaligned, no amount of compensation will create long-term satisfaction. Culture is not a "soft" factor, it is a strategic one.



Step Two: Fit

Operational, Technological, and Structural Alignment

Once cultural alignment is established, evaluate operational compatibility. Fit determines whether you can execute your business efficiently and serve clients at the level you expect.

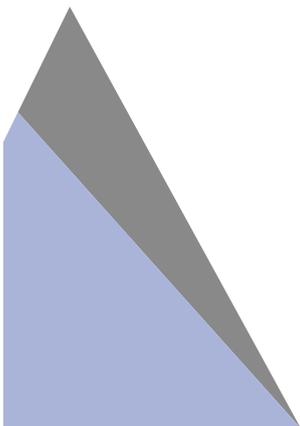
When comparing firms, ask:

5. Which firm's technology stack best supports my client experience?

Evaluate:

- CRM integration
- Financial planning tools
- Performance reporting
- Custodian/clearing relationships
- Open architecture vs. proprietary systems
- AI and how it is currently used, as well as how they envision its integration in the future

Does the platform enhance efficiency or create friction?





6. Which compliance and operational structure aligns with how I run my business?

Consider:

- Outside business activity flexibility
- Product approval processes
- Marketing and advertising oversight
- Trading supervision

Are policies supportive and collaborative or restrictive and bureaucratic? Never assume what you currently have available at your current firm will be an option at all other firms.

7. Where will I receive the strongest service and support?

Examine:

- Back-office depth
- Specialist access
- Service response times
- Transition support

As an advisor, you know that operational misalignment doesn't just create frustration, it impacts client trust.

Decision Principle:

There is rarely a “perfect” fit. The key is identifying your non-negotiables versus preferences and ensuring critical needs are fully supported, and not just accommodated.

Step Three: Financials

Total Value, Not Just Payout

Financials matter. They are the third leg of the stool, but they should *validate* the decision, not drive it.

When comparing firms, ask:

8. What is my true net economic outcome at each firm?

Look beyond headline payout. Evaluate:

- Platform and program fees
- Deferred compensation
- Revenue share structures
- Ticket charges and hidden costs
- Business ownership (do you own your business?)
- Your business valuation

Net economics often differ significantly from advertised payouts.

9. Which firm provides the strongest long-term value?

Consider:

- Equity opportunities
- Succession programs
- Growth incentives
- Capital access
- Practice acquisition support

Short-term bonuses should be weighed against long-term wealth creation.

10. Would I still choose this firm if the compensation were equal?

This question clarifies whether the decision is rooted in alignment or simply financial allure.

Decision Principle:

Money can attract, but it cannot compensate for a lack of alignment. Financials should confirm a decision built on strong Feel and Fit.

Putting It All Together: **A Structured Comparison Process**

1. Discovery: Clarify your values, long-term goals, and non-negotiables.

2. Cultural Filtering: Hold exploratory conversations focused primarily on leadership, philosophy, and future direction.

3. Operational Due Diligence

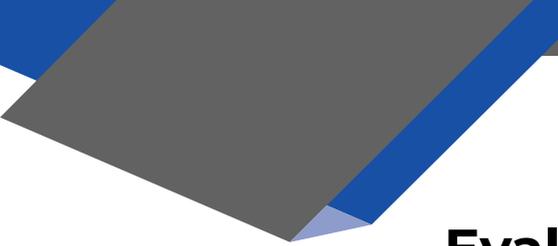
Conduct deep evaluation of technology, compliance, service, and product access.

4. Financial Negotiation

Once alignment is established, negotiate from a position of clarity and confidence.

5. Holistic Decision

Evaluate trade-offs across all three dimensions, not in isolation.



Evaluating Your Outcome

After completing this structured comparison:

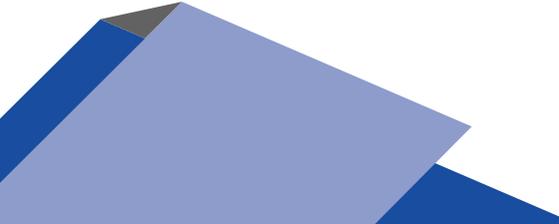
- If one firm clearly aligns across Feel, Fit, and Financials™, you likely have your answer.
- If compensation is the primary differentiator, pause and reassess.
- If trade-offs feel unclear, outside perspective can provide objectivity.

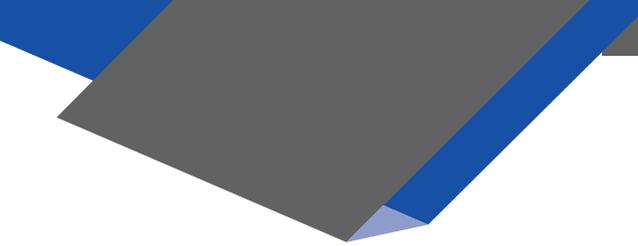
A disciplined framework removes emotion from the process and replaces it with strategic clarity.

How Bridgemark Strategies Helps: Curation, Evaluation, Negotiation

The **first step** the consultants at Bridgemark Strategies make is to fully understand your goals and where you may fit in the marketplace. This allows us to curate a list of solutions. Often, these solutions can straddle multiple different channels as we work with advisors to find their right firm.

The **second step** is the evaluation phase. We will work with you to help you compare and contrast the different curated solutions. As solo advisors go through this evaluation process, their primary source of information is the recruiter representing their firm. Having a tenured, nonbiased, industry professional alongside you helps you evaluate firms with neutrality, as well as provides the experience to avoid misunderstandings between the advisor and firm. which can be costly.





How Bridgemark Strategies Helps, cont.

The ***final step*** is the negotiation. Our team helps hundreds of advisors per year across dozens of different firms. This gives us a proprietary knowledge around deals, economics and opportunities for negotiations. Our role is not just a sounding board, and a knowledge base of experience on deals, but is also to be in the middle to help negotiate final numbers.

Conclusion

The most successful advisors don't make reactive moves - they make aligned decisions.

By applying the **Feel, Fit, and Financials™ framework in the proper order**, you transform a complex comparison into a confident business decision.

Lead with Feel.

Confirm Fit.

Then evaluate Financials.

That is how great advisors choose the right firm not just for today, but for the long term.

