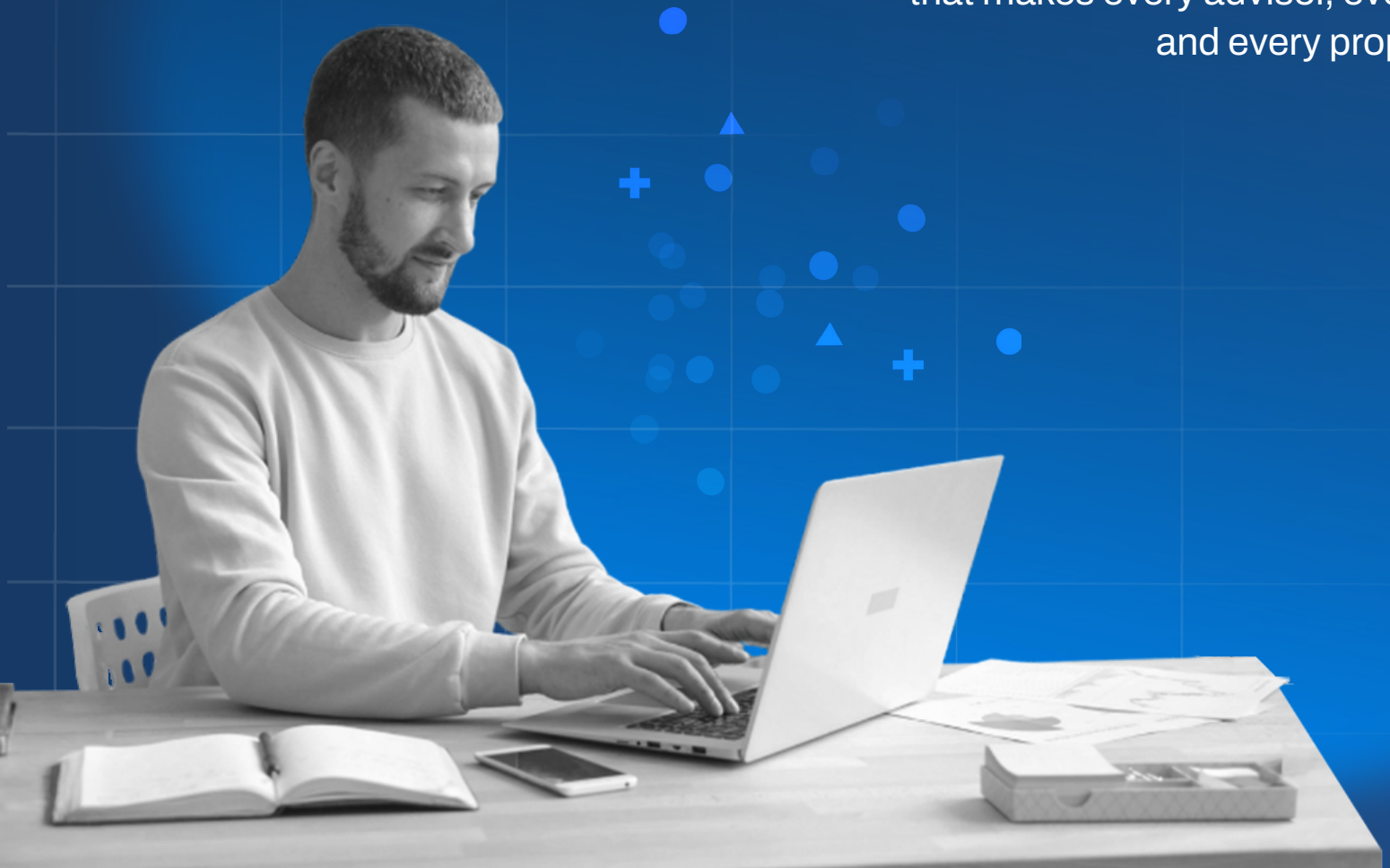
Building the Organic Growth Engine at Scale With YCharts

How enterprise RIAs build the infrastructure that makes every advisor, every meeting, and every proposal count.



YCHARTS

MARKET CONTEXT

The rules of RIA valuation have changed

For the past several years, rising markets have been a rising tide for most advisory firms. AUM has grown, valuations have climbed, and performance reviews have been comfortable. But market beta is not a business strategy. As M&A activity in the RIA sector continues to accelerate, acquirers and consolidators are applying more rigorous scrutiny to the metric that actually reflects a firm's durability: organic growth rate.

Mercer Capital research shows that a firm moving from 2.5% to 5% organic growth can unlock outsized increases in revenue multiples and enterprise value, even with margins held constant. For firms actively managing toward an exit or a capital event, organic growth is not a soft metric. It is a valuation lever.

The Power of Organic Growth on RIA Valuations

25% EBITDA Margin	
Organic Growth	Revenue Multiple
2.5%	2.1
5%	2.3
7.5%	2.5
10%	2.7

30% EBITDA Margin	
Organic Growth	Revenue Multiple
2.5%	2.5
5%	2.7
7.5%	3.0
10%	3.3

Valuations based on Mercer Capital's RIA framework, using EBITDA × implied multiple. Assumes 1% advisory fee on AUM; actual results vary by firm.

"We are going to see a lot of emphasis in our industry around organic growth, that's the #1 metric to understand and track."

Lisa Salvi, Managing Director, Schwab Advisor Services



INDUSTRY FINDING

Most firms are not equipped to close it

Despite the strategic importance of organic growth, the tools most firms rely on to drive it remain fragmented. The 2025 Kitces Research Report surfaced a striking gap between advisor intent and infrastructure:

29%
Broker-Dealers currently using proposal software

11%
RIA-Only Firms currently using proposal software

7.8/10
Advisor Priority Score for proposal generation capability

Fewer than one in eight RIA-only firms has deployed dedicated proposal tooling, despite advisors rating it nearly eight out of ten in importance. The gap between perceived value and actual adoption points to a structural problem: available solutions have not fit the workflows where advisors already operate.

Statement extraction, portfolio modeling, and proposal delivery are typically handled across separate platforms. That friction compounds across a firm of hundreds of advisors, creating inconsistency in client experience, compliance exposure, and lost conversion opportunities at scale.



THE ENTERPRISE CHALLENGE

Sustainable growth is a team sport

The best enterprise RIAs have always had standout advisors. But sustained organic growth is not built on individual performance. It is built on what every advisor on the roster can do, consistently, in every office, on every client conversation.

As firms scale through acquisition and organic expansion, the gap between a firm's best advisors and its median advisors becomes a strategic liability. A prospect who meets with the wrong advisor on the wrong day should not walk away with a lesser experience. A client review handled by a newer producer should carry the same analytical rigor and presentation quality as one run by a 20-year veteran.

The firms pulling ahead are not just recruiting better talent. They are building the infrastructure that makes the whole team perform like the best on it.

USAGE & ADOPTION

Adoption is where most tech investments fail

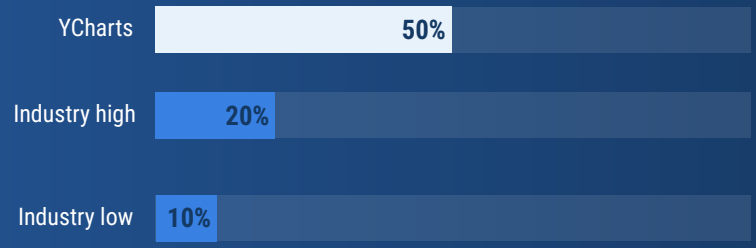
A platform that sits in a tech stack but does not integrate into daily advisor behavior produces no meaningful workflow change and no measurable growth outcome. Selective use by top performers is not a win. It is the same uneven execution the tool was supposed to solve.

When every advisor is running the same playbook, every proposal sent, every meeting closed, and every account won compounds at the firm level. **Tech-forward RIAs now command an 8.2x EBITDA multiple versus 6.6x for traditional peers** (Ezra Group / T3 2025). Acquirers pay for that multiple because they can see consistent execution in the numbers, not just a strong quarter.

ENTERPRISE CLIENT SUCCESS:

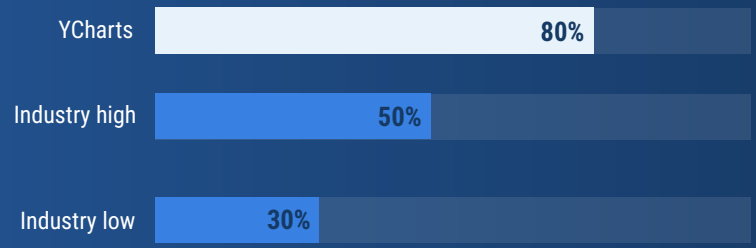
Trusted by 20 of Barron's Top 25 RIAs, reflecting deep market penetration and strong adoption among the industry's leading firms.

Daily Software Utilization Rate



YCharts enterprise advisors log in daily at **2.5–5x** the industry benchmark rate.

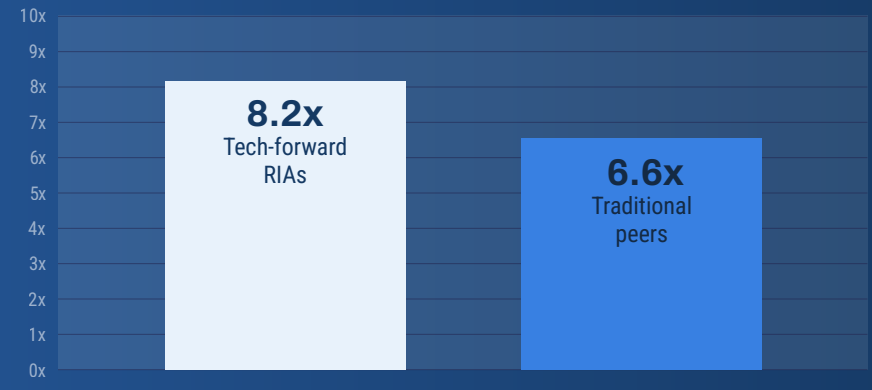
Weekly Software Utilization Rate



4 in 5 monthly YCharts users are active **every week**, versus 3 in 10 at the industry low.

Tech-forward RIAs command a valuation premium

EBITDA multiple comparison — Ezra Group / T3 2025



THE YCHARTS APPROACH

What it looks like when every advisor is ready

YCharts Proposals is designed for enterprise RIAs that need firm-level consistency without sacrificing the flexibility advisors need to make every client conversation feel personal. Rather than a standalone proposal tool, it functions as growth infrastructure, embedded in the research and analysis workflow advisors already use daily.

It is not about making the firm's best advisors even better. It is about getting every advisor on the team to that same standard, so the whole firm grows.

What advisors get inside every proposal:

- **Risk Profiles & Drawdown Analysis:** Connect investor risk tolerance to concrete allocation targets and show how a portfolio behaved during past market crises.
- **Transition Analysis:** Surface the tax impact and sequencing of a portfolio move before any action is taken.
- **30+ Customizable Modules:** FINRA-reviewed, SEC-compliant, and configurable to each firm's model and brand standards.
- **Benchmark-Driven Performance:** Side-by-side benchmarking across allocation, performance, and exposures, giving advisors the context to explain why a portfolio is appropriate, not just that it looks diversified.
- **Modern Portfolio Theory Metrics:** Sector tilts, style biases, credit quality, and underlying holdings, the depth advisors need to answer sophisticated client questions with confidence.
- **MCP-Enabled Workflow:** Connect any MCP-compatible AI agent directly to YCharts. Build model portfolios and generate branded PDF reports in plain language, without logging into a separate platform.

AI Agent Y: the whole team, ready in minutes

Every proposal capability is accessible through Y, YCharts' AI agent, via plain-language requests and without switching platforms. An advisor with a prospect meeting in 20 minutes can upload a brokerage statement, prompt Y, and receive a portfolio comparison against the firm's approved model plus talking points before walking in the room. That same depth is available to every advisor, walking into every meeting.

> "I've had prospects tell me, 'I met with six other advisors before you, but I'm going with you.' The reports give me the clarity and confidence to articulate my value, and that's made a measurable difference in my close rate."

Alan Cohen, Founding Partner, Spectrum Wealth Partners



IMPLEMENTATION SUPPORT

The best coaches build systems, not just talent

Like a coach of a championship team, sustainable firm-wide adoption requires deliberate onboarding, ongoing reinforcement, and a success partner who understands how the firm operates. YCharts pairs platform access with a structured support model designed to drive firm-wide integration, not just seat activation.

- **Dedicated support from day one** tailored to each firm's priorities and rollout goals.
- **Unlimited advisor sessions**, firm-wide team calls, and executive check-ins to sustain engagement across offices.
- **Measurable outcomes:** 87% growth in client households within two years of adoption, a 125% net retention rate among enterprise clients, and usage rates 55% above the platform benchmark.

See what organic growth looks like at your firm.

Schedule a Demo

"Equipping every advisor at our firm with YCharts is a huge win. Seamless, intuitive, and impactful. This is the kind of tech that drives better decisions and happier clients."

Dani Fava, Chief Strategy Officer, Carson Group

