

# The CUSO Wealth Continuum *Revisited*

This is a brief review of the CUSO Wealth Continuum which outlines the ‘sweet spot’ for the MFIS Representatives in terms of where their ideal clients fall within this spectrum of wealth – the **Intermediate Accumulators**.

This means you will be central to directing clients who become **Advanced Accumulators** to a Financial Planner where they are best served, and you will also be directing the **Beginning Accumulators** to the Virtual Wealth Solution. You will have a process in place to continually monitor your VirtualWealth clients so that when the time is right for them to begin working with you, you can initiate that transition.

The informational piece below will help clients understand the concept of the Wealth Continuum and how they will be served best within your organization. This resource is available to all MFIS and is intended to help you effectively understand and communicate the Wealth Continuum to your clients and prospective clients.



**AAA** *Primary Focus of the Financial Planner*

- Meets your Asset Knock-Out factor. *Guideline: \$250,000 or more AUM*
- Meets Ideal Client Attitude attributes & Meets your Advocacy requirements.

**AA**

- Meets your Asset Knock-Out factor. *Guideline: \$250,000 or more AUM*
- Meets Ideal Client Attitude attributes

**A**

- Meets your Asset Knock-Out factor. *Guideline: \$250,000 or more AUM*

**AF**

- These are family clients of a client in one of the 'A' groups.

**AS** *May be with MFIS or Financial Planner*

- These are employees of the Credit Union who are clients of yours.

**Bs** *Primary Focus of the Financial Planner*

- This client would be **AA** or **AAA** if they had the assets.
- This client has a great attitude, is committed to working with the Financial Planner and may even provide introductions (i.e. offers good growth potential).
- *Guideline: \$100,000 to \$250,000 AUM*

**CA** *Primary Focus of the MFIS*

- They are set up with deluxe servicing with the intention to grow them to "B" client
- *Guideline: Your Top 25 clients based on AUM & active saving/engagement opportunity*

**C** *Primary Focus of the MFIS*

- Set up with mid-tier servicing with the intention to grow them to "B" client
- *Guideline: \$50,000 to \$100,000 AUM*

**D** *Primary Focus of the MFIS*

- Set up on base-line servicing with the intention to grow them to "C" client
- *Guideline: \$25,000 to \$50,000 AUM*

**VW** *VirtualWealth Process*

- They should be directed to Virtual Wealth until they become a "D" client
- *Guideline: Under \$25,000 AUM*

**INS ONLY**

- These are clients who are only engaged in insurance services and therefore, their ongoing servicing requirements are different. Some of them may represent future potential investment clients.