A PLAYBOOK FOR FINANCIAL ADVISORS

The Invisible Advisor on YouTube.

Your next ideal client household is researching advisors on YouTube tonight. **This is how you make sure they find you. Not the advisor across town.**

WRITTEN BY

JEFF V. EVANS

SECTION 01 · THE PROBLEM

A prospect just googled two advisors. You weren't one of them.

Here's what actually happens before someone calls your office.

They get a referral. Maybe from their CPA, maybe from a neighbor, maybe from their brother-in-law. Then, before they ever pick up the phone, they do what everyone under the age of 70 does now. They Google the name. And they don't stop there. They type "best financial advisor in [their city]" and compare. They check LinkedIn. They check YouTube.

They want to see you before they talk to you.

> **What they find in those ten minutes decides whether your phone ever rings.**

Here's what they find on the advisor across town: a personal website separate from the firm site. A YouTube channel with 30 videos on Roth conversions, Social Security timing, and tax strategy. A face. A voice. Forty-five minutes of watch time they didn't know they were going to spend.

Here's what they find on you: a firm bio page. A LinkedIn profile last updated eight months ago. A headshot from 2019.

Guess who gets the meeting.

You don't lose that prospect in a sales conversation. You lose them in a search result, before you ever knew they existed. That's the invisible advisor problem. And it's not about your credentials, your experience, or the quality of your planning. You have all of that. It's about whether a prospect who doesn't know you yet has any way to see you before they choose.

YouTube is where that choice gets made. It's the second largest search engine on earth, it's where the next generation of wealth holders goes first, and it's where fewer than one in ten advisors currently shows up. This playbook is how you change that. On your terms, in your voice, and fully inside the lines your compliance officer cares about.

SECTION 02 · WHY NOW

The field is almost empty. Don't expect it to stay that way.

Three forces are converging. If you start in the next 90 days, you walk into an open market. If you wait two years, you'll be fighting for attention with every advisor who read this before you did.

FORCE ONE · THE AGING INDUSTRY

The average financial advisor is 56. Fewer than 5% are under 30. The advisors who built their practices on handshakes and referrals are retiring out, and they're handing the industry to whoever figured out how to be found online. That's not a prediction. That's demographics.

FORCE TWO · THE $68 TRILLION HANDOFF

Somewhere north of $68 trillion is changing hands over the next two decades. The inheritors are 35-to-55 year old professionals who don't call the advisor their parents used. They research on YouTube. They watch. They decide. If you're not there when they look, you don't get considered.

FORCE THREE · THE AI SLOP BOOM

YouTube is being flooded with generic, AI-generated financial content. Stock footage. Robot voices. Word salad "strategies" no real planner would endorse. Prospects are already learning to ignore it. A real advisor, on camera, in their own voice, with the nuance that only comes from actually sitting across the desk from clients. That stands out more now than it did two years ago. The noise makes the signal more valuable, not less.

2nd
LARGEST SEARCH ENGINE ON EARTH

<10%
OF ADVISORS PUBLISH VIDEO CONSISTENTLY

$68T
IN GENERATIONAL WEALTH TRANSFER

48
VIDEOS AFTER ONE YEAR OF STEADY WORK

There's a window open right now. Most advisors won't walk through it. They'll read a guide like this, agree with every word, and still not start. Because the part after "agree with every word" is actually hard. That's the opportunity.

SECTION 03 · FIVE VIDEOS

Five videos your ideal client is searching for tonight.

Not SEO targets. Not content pillars. These are the actual questions the person who should be your next client is typing into YouTube at 10:30pm on a Tuesday. Your answer is the first real impression they'll ever get of you.

01 **Should You Do a Roth Conversion Before You Retire?**

Why it works. Highest search volume in retirement planning. Every advisor handles this question differently, which is exactly why it's a perfect showcase for your thinking. Prospects aren't comparing answers. They're comparing how you think.

02 **When Should You Take Social Security? (The Strategy Most People Miss)**

Why it works. Perennial search. The parenthetical earns the click. Everyone wants to know what they're missing. Positions you as the advisor who sees the second-order question, not just the headline one.

03 **How Much Do You Actually Need to Retire? (A Financial Planner Explains)**

Why it works. The single most-Googled retirement question on the planet. "A Financial Planner Explains" tells viewers they're getting a real human, not another AI-generated listicle in a robot voice.

04 **5 Tax Mistakes Retirees Make Every Year**

Why it works. Numbered lists get the highest click-through rates on YouTube. Tax content positions you as technically sharp, and the topic is evergreen. This video will still earn views three years from now.

05 **How to Choose a Financial Advisor (What to Look For, What to Avoid)**

Why it works. Anyone searching this is actively shopping. This is the video that pre-sells your approach and frames the criteria in your favor, before a single competitor gets a word in. Make this one. Make it carefully.

CUSTOMIZE FOR YOUR NICHE.

If you serve business owners, replace #3 with "How to Financially Prepare to Sell Your Business." If you serve tech executives, try "RSU Tax Strategy: What Your Company Didn't Tell You." If you serve physicians, "What to Do With Your 1099 Income in Your First Year of Practice." The structure holds. Just aim it at the household you actually want to attract.

SECTION 04 · COMPLIANCE IS THE MOAT

The thing stopping your competitors is your advantage.

Most advisors don't create video content because they're afraid of compliance. Good. That fear is the reason you should start.

In most industries, the barrier to entry for content is zero. Anyone with a phone can publish. You're competing with ten thousand voices saying identical things. In financial services? Less than ten percent of advisors publish anything consistent. The rest are frozen, and they'll stay frozen, because figuring out the framework is annoying and they have a practice to run.

That freeze is the moat. You walk through it once. They never do.

> **Compliance isn't what's stopping you from being visible. Fear of compliance is. Those are different problems.**

Here's the part most advisors miss: the SEC Marketing Rule (206(4)-1) actually *expanded* what you're allowed to do. Client testimonials, third-party endorsements, educational video, process and philosophy content. All on the table, with the right framework. The rule isn't a fence. It's a set of lines on the field, and everything inside them is yours to use.

The next page gives you the map. What's in bounds. What's out. And the exact language to use when you walk into your CCO's office so the conversation goes well the first time.

SECTION 04 (CONTINUED) · THE MATRIX

What plays on video. What doesn't.

Two columns. One tells you what you can publish all day, every day, under the current Marketing Rule. The other tells you what to leave alone. Put this page in front of your CCO on the first meeting.

✓ SAFE ZONES

General education
How a Roth conversion works. How RMDs are calculated. Concepts, not personalized advice.

Your process & philosophy
How you approach retirement income planning. What your engagement looks like.

Balanced commentary
"Three things I'm watching this quarter." Perspectives, not predictions.

Center-of-influence interviews
CPAs on tax. Estate attorneys on trusts. Strengthens referral relationships.

FAQ-style content
Answered as "factors to consider," not "here's what you should do."

✗ DANGER ZONES

Performance claims
Even with disclosures, not worth the risk on public video.

Specific recommendations
"You should buy X." No. "Here's how X works." Yes.

Guarantees
"We'll grow your wealth." Never. Not once.

Testimonials without framework
Now allowed, but need disclosure of client status, compensation, and representativeness.

Cherry-picked examples
Selective examples that imply a pattern. Don't.

HOW TO OPEN THE CONVERSATION WITH YOUR CCO.

Don't walk in and say "I want to start a YouTube channel." That gets you a two-week delay and a nervous email. Instead: *"I want to create educational video content, built around the safe zones of the Marketing Rule. Every video includes standard disclosures, and I'll send you the transcript and final video before anything publishes."* You're not asking permission. You're presenting a plan. Completely different conversation.

Every video you publish should include a version of this in the description: *"The information provided is for educational purposes only and does not constitute investment, tax, or legal advice. Individual circumstances vary. Consult a qualified professional before making financial decisions. [Firm Name] is a registered investment adviser with the [SEC/State]. Registration does not imply a certain level of skill or training."*

SECTION 05 · THE SCRIPT

A script that sounds like you, not ChatGPT.

Most advisors on camera do one of two things. They wing it and ramble. Or they read a script word-for-word and sound like a hostage video. There's a middle path that works every time. Aim for six to eight minutes on video, roughly 900 to 1,100 words on paper.

15–30 SEC
THE HOOK

Lead with their problem, not your introduction.

Nobody opening YouTube cares about your channel yet. They care about their question. Open with it. "If you're within five years of retirement and you've got a Roth conversion decision on the table, there's a good chance nobody's walked you through the actual trade-offs." That's a hook. "Hey everyone, welcome back" is not.

60–90 SEC
THE CONTEXT

Who this is for. And why it matters right now.

Frame the situation specifically enough that the right viewer thinks, "This person is describing my exact situation." Name the age range, the income bracket, the life stage. The wrong people will leave. Good. The right people will lean in.

3–4 MIN
THE TEACHING

Three clear points. Plain language. Real examples.

Walk through three key ideas the same way you'd explain them across the desk from a client. State each one. Explain it without jargon. Give a general (non-personalized) example. If you wouldn't say it in a client meeting, don't say it on camera.

60–90 SEC
THE NUANCE

What most people get wrong. What standard advice misses.

This is the section no AI-generated video will ever have. Twenty years of sitting with real clients earned you this. Put it on camera. This is the minute of the video where the viewer decides you're different.

30–45 SEC
THE CLOSE

Summarize. Invite. Don't pitch.

Restate the one thing you hope they remember. Tell them to subscribe. In roughly one of every four videos, mention that your team's contact info is in the description. Understated. Confident. Over-pitching closes wallets.

> **Read the script out loud. If a sentence sounds like something you'd never say in a client meeting, rewrite it.**

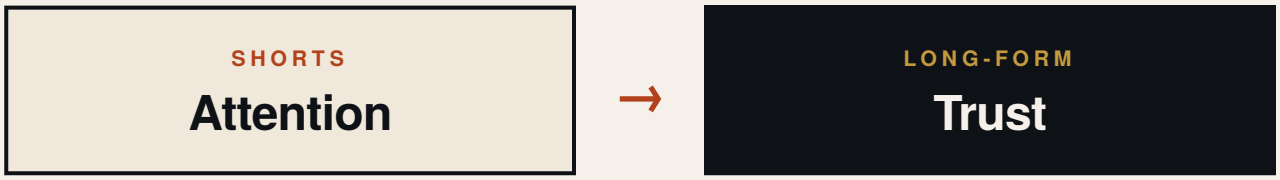
SECTION 06 · THE SHORTS STRATEGY NOBODY EXPLAINS

Long-form builds trust. Short-form gets you found.

Here's the mistake most advisors make. They publish a solid long-form video, post it to LinkedIn, get 37 views in the first week, and conclude YouTube doesn't work. The video isn't the problem. The problem is that nobody knows it exists yet.

Short-form video is how people find out.

For every long-form video you publish, record **four** separate short-form videos. Thirty to sixty seconds each. Vertical. Built on purpose as standalone pieces, each delivering one sharp insight. These are not clips chopped out of the long-form. Clipped shorts feel clipped. These are commercials for the main video, filmed separately.



WHY THE SHORTS GET MORE VIEWS THAN THE REAL VIDEO.

The algorithm for YouTube Shorts (and TikTok, Reels, LinkedIn video) is built for discovery. It actively pushes short-form to people who have never heard of you. Your long-form might pull fifty views from search in its first month. A short promoting that same video might pull five hundred or five thousand. The platform is deliberately showing it to cold audiences.

Those cold viewers become subscribers. Subscribers click into the long-form. That's where the trust gets built, in a seven-minute video where they hear you think through a hard question like a real professional. The shorts get the attention. The long-form earns the relationship.

THE MONTHLY MATH.

Four long-form videos a month. Sixteen short-form videos a month. Four per long-form, recorded separately. That's twenty videos working for you every month across YouTube, LinkedIn, Reels, and Shorts. After twelve months: 48 long-form and 192 shorts. A library no competitor can touch without starting a year ago.

Recording, scripting, editing, thumbnailing, SEO-optimizing, and scheduling twenty videos a month while running a practice is a full-time production job on top of the full-time job you already have. Most advisors who try to do it themselves make it about six weeks before the wheels come off. That's not a weakness. That's economics.

SECTION 07 · EXECUTION & THE REVENUE MATH

The gear is cheap. The math is not.

You don't need a studio. You need a phone, a window, and a tripod at eye level. The production quality that matters is in your words and your clarity, not your camera.

EQUIPMENT (THAT'S IT)

CAMERA	Your phone. Any model from the last few years. Landscape for long-form, vertical for shorts.
TRIPOD	$15–30. At eye level. Anything else looks wrong.
LIGHT	A window. Face it. Don't sit in front of it.
SOUND	A quiet room. Optional $25 clip-on mic is a meaningful upgrade.

SEO THAT MOVES NEEDLES

TITLE	Lead with the question, not your name. Match what a real person types.
DESCRIPTION	Summarize the video with natural keywords. Include disclosures. Add timestamps.
THUMBNAIL	Your face plus 4–6 words of curiosity text. Not your firm logo on blue.
TAGS	Topic + city + niche + credentials.

THE REVENUE MATH

One ideal client household, $1M investable at 1% AUM	**$10,000 / yr**
Ten new households per year from YouTube (conservative, in a defined niche)	**$100,000 / yr**
Over five years with normal retention, cumulative revenue from those households	**$500,000+**

And that's just the first ten households. The compounding is the point. After a year you have 48 long-form videos and 192 shorts working around the clock. A prospect finds a short, binge-watches three more, subscribes, and shows up on your calendar six months later already trusting you. That's not marketing. **That's trust at scale.**

THE HONEST PART

This playbook gives you the what. The how is the hard part.

Writing scripts in your voice. Not ChatGPT's. Producing twenty videos a month. Editing, thumbnails, SEO, compliance disclosures, scheduling, publishing, promoting. Doing it the first week. Doing it the twenty-sixth week. Doing it while you service clients and run a practice.

Most advisors who try this themselves quit around week six. Not because they're lazy. Because they run a financial planning practice, not a content studio.

If you want to see what it looks like when someone else handles all of it, and all you do is show up and record on your phone, let's talk.

BOOK A STRATEGY CALL

jvincentcreative.com

Thirty minutes. No pitch deck. Just a conversation about your practice and whether this is the right fit.

I am not a compliance officer or attorney. This framework is designed to pass compliance review, not replace it. Your CCO approves everything before publication. State-registered advisors should also confirm specifics with their state regulator. The SEC Marketing Rule cited above is 17 CFR § 275.206(4)-1.