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Insights from The Adviser Edge 2026

Let’s keep your edge

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Staying sharp after The Adviser Edge

Thank you for being part of The Adviser Edge 2026. Your presence helped create the energy, curiosity and momentum that defined the day. From Professor Brian Cox's dazzling first session to Daniel Priestley's closing insights, the room was filled with financial planning professionals who were open, ambitious, and ready to push forward. That spirit shaped everything.

This guide brings together all the key highlights from the event — the ideas that sparked discussion and the practical takeaways you can apply straight away. It's designed as a useful companion, whether you want to revisit a particular moment or share the thinking with your team.

The Adviser Edge was built to be more than a one day experience. It's the start of an ongoing conversation about how planners can move faster, work smarter, and deliver more value to their clients. And that starts with the following pages...

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Ola Abdul opening

Raising the bar: A true scorecard for measuring success

In a stirring opening address, Fundment CEO Ola Abdul said it was time to stop rationalising poor service – and set out a bolder vision...

The financial planning sector has developed habits that, while rational responses to market conditions at the time, have since become constraints, Ola Abdul said.

Normalising service drag – where firms accept poor service standards despite clients consistently rating service as their primary concern with providers – is creating a disconnect between what clients value and what firms prioritise, he told an audience of around 400 financial planning professionals.

Platforms offering discounts of "one to three" basis points to retain assets additionally creates a false economy that comes at a cost: increased operational hours for firms, and complexity for clients.

Sharing a moving story about one of Fundment's first clients – an 82-year-old widow experiencing exorbitant fees, delays and confusion – Abdul outlined the company's broader mission to transform the platform industry into one that prioritises human needs over operational convenience.

The goal involves treating vulnerable clients as the norm rather than edge cases, building systems that accommodate real human circumstances. Superior service creates capacity for growth whilst delivering better customer outcomes, creating a virtuous cycle of improvement, Abdul said.

The gathering of planners at The Adviser Edge showcased the best of the profession, Abdul said.

> We are working on public reporting of electronic transfer performance - accurate reporting of where you are every step of the way.

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Daniel Priestley

Planners 'have 36 months' before AI closes window

Artificial intelligence will soon flood the internet with content, making it harder for unknown voices to break through – unless they establish their personal brands now.

Award-winning entrepreneur and author Daniel Priestley delivered a clear warning at The Adviser Edge: the next 36 months represent a once-only window for financial planners to build strong personal brands before AI-generated content overwhelms the landscape.

He argued that while AI will amplify those who already have an audience, newcomers without visibility will struggle to gain traction once the volume of machine-produced content reaches critical mass.

Priestley pointed to two forces converging in 2026: rapid AI disruption and the demographic shift of baby boomers entering retirement with significant wealth. Both create urgency and opportunity for planners, Priestley said.

He highlighted the explosive growth of platforms like ChatGPT and the impending launch of AI-driven advertising, comparing the moment to the early days of Google and Facebook ads when client acquisition was dramatically cheaper.

Priestley urged planners to reposition around intellectual property and ideal customer personas, citing examples of planners who transformed their businesses through niche expertise and consistent content creation.

With personal brands attracting far more attention than corporate ones, he encouraged daily posting, podcast appearances, and strategic use of AI as a creative accelerator. His message was unequivocal: surf the wave now or risk being lost in the fog.

> Maybe you've got an incredible mountain of value, but you're just so close to it, you can't see it.

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Rachel Botsman

The four key traits underpinning client trust

Renowned trust expert Rachel Botsman discussed the foundation of trustworthy client relationships, pinpointing one trait in particular...

Rachel Botsman told financial planners that many manage risk when they think they're building trust – costing them deeper client relationships.

Rachel explained that trust and risk are fundamentally different concepts. Risk management focuses on probability, compliance and control, whilst trust operates in the realm of uncertainty. "Trust is a confident relationship with the unknown," Rachel said.

Planners often underestimate how difficult it feels for clients to share personal financial information or change their investment approach. Clients in "low trust states" need more time and information before deciding.

Rachel outlined four key traits of trustworthiness: competence (admitting when you don't know), reliability, empathy, and integrity. For financial planners, integrity matters most—clients must believe you represent their best interests.

> Risk is the language and mindset of probability. So if you're talking about likelihood of things happening, severity of harm, how we mitigate that, that's the risk conversation. And trust is the mindset and the relationship of possibility.

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Panel – the road to £1bn

Scaling to £1bn about 'reinvention, not expansion'

Firms targeting the billion-pound mark may need to overhaul people strategy, processes and leadership mindset...

Financial planning firms cannot simply 'grow bigger' to reach £1bn in assets; instead they may need to fundamentally change how they operate.

Billion-pound firms behave differently across every dimension: people, planning, process, technology and leadership, panellists at The Adviser Edge agreed.

People and culture emerged as the defining challenge, with Natalie Wright urging firms to hire for the business they intend to become, not the one they are today. Scaling also requires difficult decisions about existing team members and a shift from founders "wearing every hat" to structured delegation.

The panel emphasised rigorous strategic planning, from long-term asset targets to monthly activity metrics and marketing volume. Standardised processes become non-negotiable as risk increases with scale, though planner involvement is essential for buy-in, delegates heard.

Technology, panellists argued, must follow strategy – not lead it – with no single platform able to solve every problem. Leadership identity must evolve too, often requiring planners to step back from client work.

The panellists closed by warning that firms, typically, fail to achieve their targets when they treat £1bn businesses as simply larger versions of smaller ones, rather than entirely different enterprises.

Hosted by:

Mark Polson

The panel:

"[The mistake] is thinking that the business, the billion business, is just 10x bigger than the business that you've got currently."

Rebecca Aldridge

Balance Wealth Planning, £400 million AUM

Gaynor Rigby

Former managing partner Equilibrium, grown to over £1 billion

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"Biggest mistake? Chasing the number – the number can become vanity. Ultimately, it's an outcome, a milestone. It's not a strategy."

Natalie Wright

Forvis Mazars, approaching £3 billion AUM

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Samantha Russell

Planners face visibility challenge as AI recommends three firms per search

Ranking 10th on Google now means invisibility, as AI tools like ChatGPT and Google's Gemini provide just one to five recommendations instead of traditional link lists.

Financial planners face an urgent challenge as AI-powered search engines replace traditional Google results, digital marketing expert Samantha Russell said. Platforms like ChatGPT, Gemini, and Perplexity provide just one to three business recommendations instead of lengthy link lists.

Website traffic has dropped 33% across industries, with 60% of searches ending without a click. Weekly searches on ChatGPT now exceed one billion – representing 18% of the global population. AI search is predicted to overtake traditional search by 2028.

However, only 9.3% of US financial planners have published reviews online, yet 83% of consumers want to read them after receiving a referral.

Three critical strategies emerged: collect client reviews with specific keywords, build reputation through earned media on LinkedIn and Reddit, and format website content in question-and-answer style.

AI systems are currently learning which businesses to reference. Planners who delay risk permanent exclusion.

> For the last 25 years, Google was the digital library of our time. And that is all being turned upside down by AI search.

> 60% of all searches now end without a click. We go, we type something in, this is what it looks like, we get the information and we leave. Website traffic across the world is down 33% across all industries.

David Swanwick

'Measurable' value of advice comes into sharp focus

David Swanwick of Dimensional discussed the extraordinary long-term value planners deliver — far outweighing fees and far outlasting market noise.

The real story in financial advice isn't stress levels or adviser scarcity — it's the measurable, compounding value planners create over decades, Dimensional's David Swanwick told The Adviser Edge.

Long-term investment outcomes highlight the stakes. A £1m portfolio tracking global equities since 2006 could have grown to £6.7m. Achieving returns just 2% better each year would have produced £9.2m, while 2% worse would have resulted in £4.7m — a £4.5m swing. Swanwick urged planners to think in decades, not months, noting that this gap represents a soundbite-worthy "cool £5m."

Clients working with planners consistently report greater clarity, confidence and reduced anxiety. Fee changes show no impact on retention, reinforcing that perceived value outweighs cost. Dimensional's "Cornerstones of Advice" framework — competence, commitment, convenience and continuity — captures why people seek help.

Only later did Swanwick turn to the broader context: two-thirds of people cite money as their biggest source of stress, yet only 9% of UK adults have ever taken regulated advice. With trust in financial services low and planner numbers lagging other countries, he called for collective action to amplify the profession's value and close the gap.

> Think about the multiplicative power of this room... what happens if we all tell 10 or 20 people deliberately... about this profession and the people that power this profession?

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Brian Portnoy

AI to enhance, not replace, human planners

While AI encroaches on technical tasks like portfolio management and estate planning, the guidance and emotional intelligence planners provide remains irreplaceable.

Brian Portnoy challenged financial planners to reconsider their value proposition as AI begins to reshape wealth management. Whilst AI will commoditise technical expertise, human guidance remains irreplaceable.

Planners operate as both "mechanics" (delivering technical expertise) and "guides" (helping navigate uncertainty). AI is already driving efficiency in portfolio management, estate planning, and insurance selection, turning lengthy tasks into brief ones or eliminating them entirely.

The advisory industry faces a "low-key mental health crisis." Money is consistently ranked as the most stressful topic according to the American Psychological Association. Planners face these difficult conversations daily without adequate emotional protection.

Portnoy argued that behavioural finance hasn't been rendered practical. Amazon data shows only 7% of readers finish Daniel Kahneman's "Thinking Fast and Slow."

He introduced Lydia, a virtual AI coach designed to enhance planners' emotional intelligence. Integrating with CRM and financial planning software, it helps planners develop skills in decision-making, habit formation, and client conversations about happiness.

> I think we know we're in the middle of something very big. I think we know that this is one of the most significant technological innovations that we've seen really over the centuries. And the part that probably makes us all a little bit uncomfortable is that we know it's encroaching on what we think to be our own humanity, our knowledge work, really who we are.

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Talk to us

If The Adviser Edge sparked ideas for 2026, we can help turn them into action.

Talk to us to discuss your goals for the next 12 months and explore how Fundment can help you get there faster. It's a simple way to keep the momentum going.

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