

ADVISOR CRUNCH

Build Your Alpha Stack

Use AI to strengthen client value, preserve relevance, and keep your next chapter within reach.



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ABOUT THIS GUIDE

Built around the advisor's next chapter

You have built something meaningful. The next question is what your practice needs to do for you over the next three to five years.

Perhaps you want to stay independent, grow, simplify, scale, reduce your hours, bring in a successor, or prepare for a sale. Your AI stack should support that direction while protecting the client value your practice depends on.

A message from Grant Barger

I created Advisor Crunch to help independent advisors take ownership of the human value they bring to clients as the industry changes. Our work connects practical AI use with judgment, accountability, empathy, and evidence of meaningful client outcomes.

Advisor Crunch is a behavioral system for creating, protecting, proving, and expanding Advisor Alpha: the human contribution of your judgment, accountability, and empathy. Your Alpha Stack is the combination of tools, workflows, controls, and evidence that supports that contribution.

AI creates capacity. Alpha Ownership determines what that capacity becomes.

Read this guide, then identify your starting point with the Alpha Ownership & Options Audit: 17 questions, about 5–7 minutes. The guide explains the framework; the interactive page connects it to your practice.

Inside the guide

03–05 Direction, five domains, and technology architecture

06–08 Workflow design, governance, proof, and continuity

09–11 Complete client example and working plan

12–13 The four-week Crunch and Alpha Lab

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01 / DIRECTION BEFORE TECHNOLOGY

Start with what must become true

An effective AI stack begins with a business purpose and a client problem. The tool decision follows.

Technology can make research, preparation, drafting, and follow-through faster. That creates a capacity opportunity. It also requires you to explain and demonstrate where your involvement makes a meaningful difference.

Name your direction

Write one sentence: Over the next three to five years, I want my practice to _____, while preserving _____. Your answer sets the priorities for your stack.

Find the constraint

Identify a recurring obstacle: preparation that consumes your week, concerns that remain undiscovered, unclear AI permissions, invisible value, or client knowledge that depends entirely on you. Use a recent example to make the problem specific.

Define the human contribution

Competency becomes judgment. You interpret information in context.
Character becomes accountability. You own decisions and follow-through.
Genuine concern becomes empathy. You uncover what matters to the person.

Ask: What should AI help me accomplish next, and what client consequence requires my involvement?

For an advisor preparing to step back, the first priority may be documenting decision rationale and testing continuity. For an advisor constrained by administration, it may be recovering usable time and assigning it to an unresolved client need.

02 / THE ALPHA STACK ARCHITECTURE

Five domains. One connected practice.

The five domains are criteria for designing and evaluating your stack. They are not five software layers. One tool or workflow may support several domains.

01 / CAPACITY

Recover usable time after setup, verification, corrections, and supervision. Assign it to a defined client need.

02 / VALUE

Use judgment, accountability, and empathy to influence a meaningful decision. Design AI support around that contribution.

03 / GOVERNANCE

Define permitted data and actions, approval, stop conditions, escalation, and the accountable human.

04 / PROOF

Record and verify the difference your involvement helped create. Make Tangible Alpha visible without overstating attribution.

05 / TRANSFERABILITY

Preserve client context, rationale, evidence, and commitments so another qualified advisor can understand and continue the work.

Keep the connection visible: capacity supports meaningful work; governance controls its use; proof records its value; continuity tests whether it can survive beyond you.

03 / A PRACTICAL TECHNOLOGY ARCHITECTURE

What belongs in your stack?

Begin with your existing approved systems. Add AI support and connections only where they serve a defined workflow.

FOUNDATION

CRM, planning tools, custodian systems, approved documents and office tools.
Keep authoritative client records and define which source controls each fact.

AI ASSISTANCE

Approved tools for preparation, drafting, research support or document review.
Assign a specific task, permitted inputs, and a required output.

WORKFLOW CONNECTIONS

Approved connectors or automations between systems, where needed.
Map read/write permissions and prevent unintended sends or updates.

HUMAN CONTROL

Verification checklists, approval steps, exception handling and activity records.
Check sources and context; approve consequential actions; stop on exceptions.

EVIDENCE & CONTINUITY

Approved records of rationale, decisions, outcomes and open commitments.
Preserve Tangible Alpha and test whether another advisor can continue the work.

Example connection: approved client records → AI draft brief → advisor verification → approved action → evidence saved to the authoritative record.

Evaluate every component against Capacity, Value, Governance, Proof, and Transferability. Check approval, data handling, compatibility, export options, total cost, and who maintains the workflow. A connection is optional; add it only when its benefit justifies its oversight.

04 / FROM AUDIT TO IMPLEMENTATION

Build one workflow before expanding

1. Establish your starting point

Record your career goal, horizon, AI experience, current tools, main bottleneck, and firm requirements. An unanswered question is something to clarify.

2. Choose the first priority

Resolve unclear authority or verification before expanding consequential AI use. An approaching transition can make continuity urgent. Otherwise, investigate the bottleneck alongside the evidence of current practices.

3. Design the bounded workflow

Define its trigger, inputs, permitted data, AI task, human check, approval, action, stop conditions, and evidence. Make clear where the workflow ends.

4. Fit tools to the workflow

Begin with approved tools you already use. Decide what to keep, improve, connect, or consider. Confirm permitted uses, compatibility, cost, and support before adding software.

5. Test and refine

Measure the baseline and the full AI-assisted process. Verify outputs and document limits. Keep, adjust, or stop based on evidence; expand when the workflow is established.

Net usable capacity = baseline time minus the full assisted workflow time, including setup, checking, correction, and supervision.

Where approvals are pending, use fictional or appropriately sanitized examples that fit your firm's requirements. Live implementation depends on approval and tool compatibility.

05 / GOVERNANCE AROUND USE

Own the consequential moment

AI can assist with the work. The advisor retains authority and owns the consequence.

Ownership means verifying, approving, explaining, monitoring, and responding when something goes wrong. You own the process and follow-through; you cannot control every outcome.

A solo advisor may carry the roles of owner, operator, reviewer, approver, escalation point, and accountable human. Identify those roles explicitly, even when one person fills them all.

Define the boundary in writing

Access: What information may the tool receive? Which systems can it read or change?

Actions: Can it draft, send, update, recommend, or execute? What requires specific approval?

Verification: What sources, calculations, client context, and assumptions must be checked?

Stop conditions: What missing information, conflict, uncertainty, or exception halts the process?

Ownership: Who approves the action, follows through, and records the outcome?

Context → Judgment → Recommendation → Consequence →
Ownership

The closer AI moves toward a consequence, the more explicit authority, verification, and ownership must become.

Use an independent check where feasible. When you must verify your own work, document the checks performed and any unresolved limits. A recurring permission should have a clear scope, review point, and way to stop further actions.

This guide helps structure governance discussions. It does not establish official firm or regulatory policy; finalize boundaries through the applicable approval process.

06 / PROOF AND TRANSFERABILITY

Make the difference visible. Help it continue.

Tangible Alpha is evidence that your involvement changed something meaningful for the client. A task record or polished recap alone does not establish that difference.

Create a Judgment Receipt

A Judgment Receipt is a concise record connecting the client's context, your reasoning, the action taken, and the supported consequence.

Context: The client problem, priorities, uncertainty, and relevant circumstances.

Judgment: What you noticed, weighed, questioned, or adapted.

Action: The recommendation, client decision, approval, and follow-through.

Consequence: The observed difference, supporting evidence, and what remains unknown.

Ownership: Who remains responsible and what happens next.

Separate observed outcomes from expected benefits. Identify what you can reasonably attribute to your involvement. Explain the supported difference and check whether the client recognizes it.

Test whether value can survive beyond you

Give another qualified advisor the verified record. Can they understand priorities, explain the rationale, identify open commitments, and continue the process? Check client understanding and follow-through. If you have no such person yet, document one relationship and identify an appropriate future continuity reviewer. Until a handoff is tested, transferability remains unverified.

Founder Alpha → Tangible Alpha → Transferable Alpha → Retention
Confidence → Enterprise Transferability

This is a development pathway. Documentation and continuity tests inform the next improvement; they do not guarantee retention, practice value, or a sale.

07 / A COMPLETE FICTIONAL EXAMPLE

From preparation to a client consequence

Direction: A solo advisor wants to reduce working hours within three years. Client context and follow-through depend too heavily on the advisor's memory.

The stack and its boundary

Approved CRM and planning records supply a draft review brief through an approved AI assistant. The advisor checks the sources and client context. The tool cannot send advice or change account instructions. Verified decisions return to the approved client record.

The human contribution

The brief shows a planned retirement withdrawal but no recent discussion with the spouse. In the review, the advisor learns that the spouse expects to help an aging parent with housing costs. That commitment was absent from the plan.

The advisor clarifies the timing and uncertainty, checks the revised cash-flow assumptions, and discusses alternatives with both spouses. They agree to revise the withdrawal plan before submitting instructions and schedule a follow-up on the family commitment.

The decision changed because the advisor uncovered relevant family context and applied judgment before action.

07 / EVIDENCE AND CONTINUITY

What the example actually proves

The evidence and its limits

Observed: A previously unrecorded priority was surfaced, planning inputs changed, and both spouses confirmed the revised decision. The receipt preserves the rationale, approval, and open commitment.

Not established: A guaranteed financial benefit, loss avoided, improved investment return, or future retention. Those claims require additional evidence.

What belongs in the Judgment Receipt

Record the original plan, the newly surfaced family commitment, the assumptions checked, the alternatives considered, the revised decision, each spouse's confirmation, and the follow-up owner. Preserve the supporting records in your approved system.

Capacity and continuity

Illustrative preparation falls from 60 minutes to 20 minutes plus 15 minutes of verification: 25 minutes of net usable capacity. The advisor uses that room to investigate the family concern. A qualified colleague later uses the record to complete the agreed follow-up; both spouses confirm that the colleague understood their priorities.

The result: documented client context changed a decision, and a tested handoff carried the commitment forward. Time saved enabled the work; it did not establish the value by itself.

All people, timing, actions, and outcomes in this example are hypothetical. If checking and correction erase the savings, redesign the workflow before expanding it.

08 / A WORKING PAGE

Write your first Alpha Stack Plan

Use the audit's result to select the first domain and workflow to investigate. Treat reported strengths, gaps, and unknowns as starting points to verify.

Direction and horizon

Which option matters most, and by when?

Audit priority and evidence

Which domain surfaced, and what must I verify?

Tools and budget

What will I keep, improve, connect, or consider? What is the total cost?

Workflow and boundaries

What starts and ends it? What may AI read, draft, change, or send?

Verification and ownership

Who checks and approves? What stops the workflow? Who maintains it?

Capacity, value, and continuity

What baseline, client evidence, and handoff test will I use?

Review date and decision

When will I keep, adjust, or stop? What result would justify expansion?

09 / ONE CRUNCH. TWO CONNECTED OUTCOMES.

Develop Alpha Ownership. Build your Alpha Stack.

One four-week, self-directed Crunch connects your career direction and human value to a practical stack design and one priority workflow.

WEEK 1 / DIAGNOSE & DIRECT

Clarify your desired career option, client needs, bottleneck, current tools, and baseline.
Deliverable: Current-stack inventory and one priority workflow.

WEEK 2 / DEFINE & GOVERN

Define the judgment, accountability, and empathy that matter. Set permitted data, actions, verification, approval, and stop conditions.
Deliverable: An Alpha Stack Plan with suitable provider choices, budget, and authority boundaries.

WEEK 3 / INSTALL & TRANSLATE

Use approved tools to configure and test the bounded workflow. Check sources, context, and the full time cost.
Deliverable: One tested implementation; use examples while approvals are pending.

WEEK 4 / PROVE & SCALE

Verify net usable capacity, document the meaningful difference, and test continuity where feasible.
Deliverable: Initial Tangible Alpha evidence, a continuity test or test plan, and an expansion sequence.

Four weeks, Monday-Friday, about 60 minutes per day, with weekend reflection. \$100 per week; \$400 to complete all four weeks. Software subscriptions are additional. No standing calls or mandatory qualification call.

The scope is a stack design and one priority workflow, not an entire connected stack installed in 30 days. Live use depends on firm approval and compatibility. All five domains guide each week.

10 / CONTINUE THROUGH THE ALPHA LAB

Keep your stack relevant. Keep improving.

After completing the four-week Crunch, continue through the Alpha Lab for \$20 per month. Weekly Alpha Installs help you expand and refine the stack you designed.

New or updated AI and technology are evaluated against your practice needs. Case studies and webinars or walkthroughs show how a change could support Capacity, Value, Governance, Proof, or Transferability.

1 / START WITH A REAL PROBLEM

A case study identifies the advisor need, the workflow, and the meaningful difference achieved. Illustrative cases are clearly labeled.

2 / UNDERSTAND THE CHANGE

A webinar or walkthrough explains the relevant capability, integration fit, cost, maintenance, and limits. Provider details are checked before recommendations.

3 / MAKE A STACK DECISION

Adopt, improve an existing tool, defer, or skip. A release is useful only when it serves your direction and client needs.

4 / RETAIN AUTHORITY

Define permissions, verification, approval, stop conditions, and ownership before consequential use.

5 / INSTALL ONE IMPROVEMENT

Test a small change. Collect evidence, review the result, and decide whether to keep, adjust, stop, or expand.

The Crunch establishes your operating foundation. The Lab continues execution through weekly installs, case studies, and webinars as relevant. Lab enrollment follows completion of the four-week program.

11 / CONTINUE WITH THE INTERACTIVE AUDIT

Find your starting point

The PDF explains the approach. The interactive webpage helps you apply it to your direction, existing tools, and biggest bottleneck.

Read first or assess first: complete the audit, review the guide sections relevant to your result, and use the worksheet to plan one bounded test.

Alpha Ownership & Options Audit

17 questions. About 5–7 minutes. For advisors just getting started or already using AI.

Your results describe Capacity, Value, Governance, Proof, and Transferability. Use the recommended starting point and the answers behind it to choose what to investigate. Reported repeatability still needs verification.

Open the interactive audit

advisor-crunch-alpha-stack-audit.grant392147.chatgpt.site



Scan to open the audit.

If sign-in is requested, follow the page's access instructions. If the audit is not yet available, visit advisorcunch.com/week-one or email Grant.

After reviewing your results, you can choose to share your brief with Grant to discuss a practical Alpha Stack Plan. The audit does not send an email automatically.

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Framework: Advisor Crunch, Alpha Ownership & Options Audit, version 4, reviewed October 8, 2026. This is an unvalidated planning self-assessment; it does not predict retention, valuation, or sale outcomes.