RISR

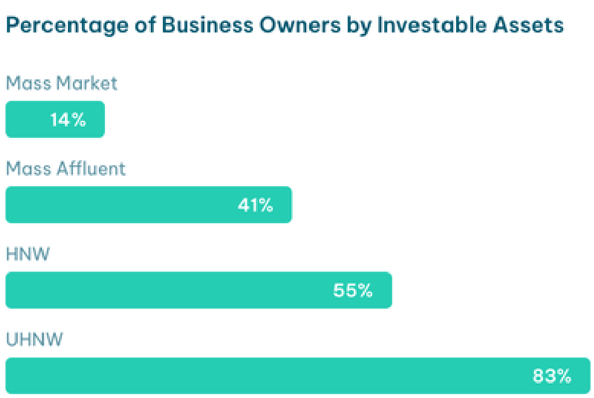
Trends and Insights

from the RISR database

Every day, financial advisors are utilizing RISR to serve business owners, capturing data around how the most effective advisors engage, plan, and build trust with this critical client segment.

Through that work, we've built a proprietary dataset of real business owner cases, giving us a unique lens into what's actually happening beneath the surface: what owners care about, where complexity shows up, and how leading advisors are navigating it.

We continue to find that the most valuable clients are likely already in your book, and the skills most needed are the ones you already rely on every day—deep listening, clarifying priorities, and guiding clients towards what matters most.



MISCONCEPTION

"Business owner assets are tied up in their business"

In reality, the wealthiest clients need business-owner focused advice. The more investable assets a household has, the more likely it is they own a business."

- Mass Affluent ($250k – $1M): 41% own a business
- HNW ($1M – $5M): 55% own a business
- UHNW ($5M+): 83% own a business

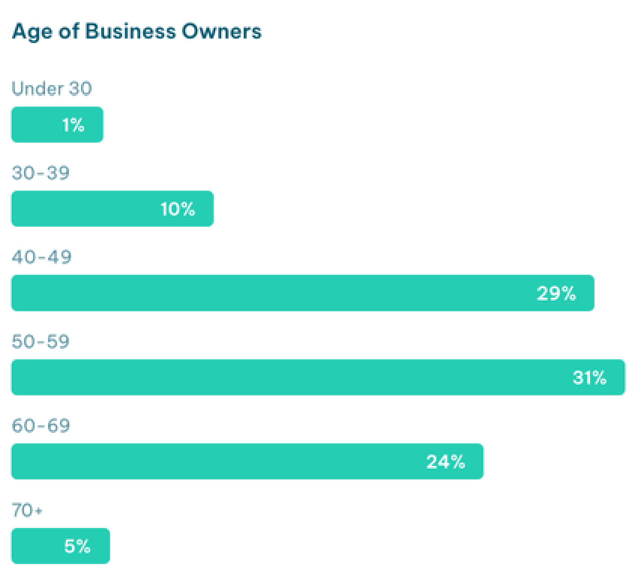
Source: Federal Reserve Survey of Consumer Finances

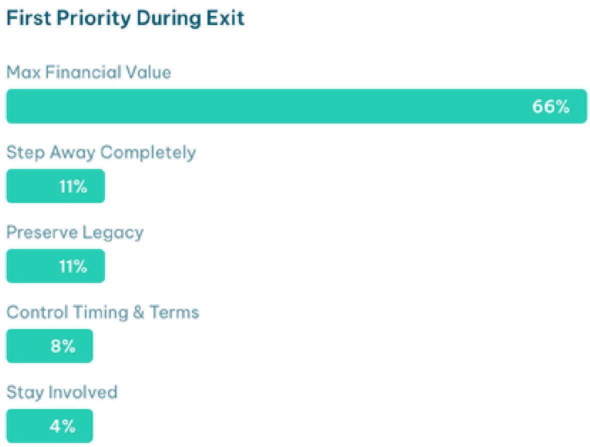
MISCONCEPTION

"Only business owners preparing to retire are looking for deeper services from their advisors."

IIn reality, business owners of all ages are ready for deeper financial planning. The most valuable planning conversations begin well before the exit itself, and the best time to start these conversations is now.

Source: RISR data on thousands of financial planning cases with business owners





MISCONCEPTION

“Business owners have competing exit priorities”

IIn reality, business owners of all ages are ready for deeper financial planning. The most valuable planning conversations begin well before the exit itself, and the best time to start these conversations is now.

Source: RISR data on thousands of financial planning cases with business owners

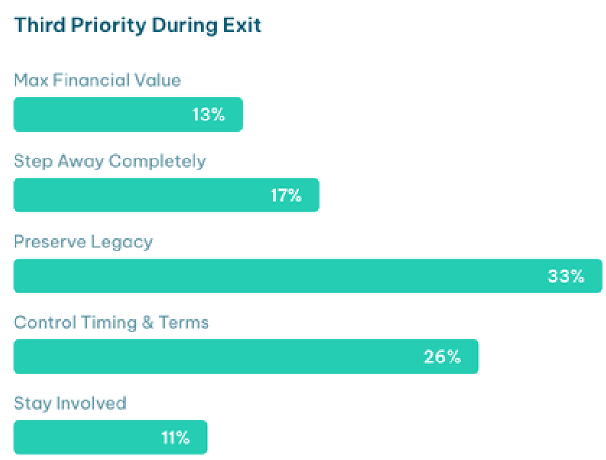
MISCONCEPTION

“After price and timing are settled, the rest of the exit is straightforward.”

For many owners, the next priority is preserving the legacy of what they built.

- Advisors who understand both the financial and emotional sides of exit planning build deeper relationships with business owners.
- A successful exit balances financial outcomes with personal priorities, and the best advisors become trusted partners in one of the biggest decisions of the owner’s life.

Source: RISR data on thousands of planning cases with business owners



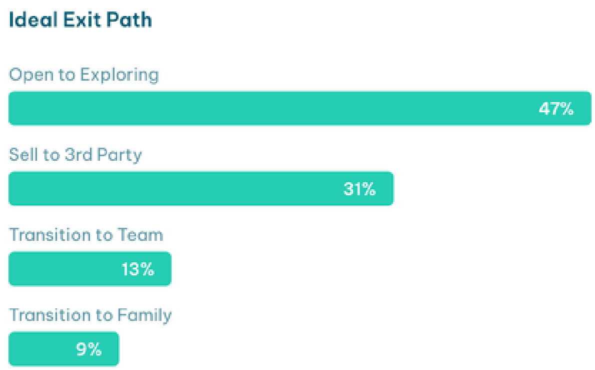
Of business owners surveyed want financial advice that considers both business and personal needs

Business owners want holistic financial advice

The most valuable advice doesn’t exist in a vacuum. Advisors that can show owners how their business fits into their life plan provide deeper services and build trust.

Making financial planning for owners more business-centric is how stronger client relationships are built.

Source: PNC Bank Business Owner Wealth Insights 2026



MISCONCEPTION

"Business owners already know how they plan to exit"

Nearly half are open to exploring exit options. Advisors who can guide exit decisions become trusted partners long before the transaction.

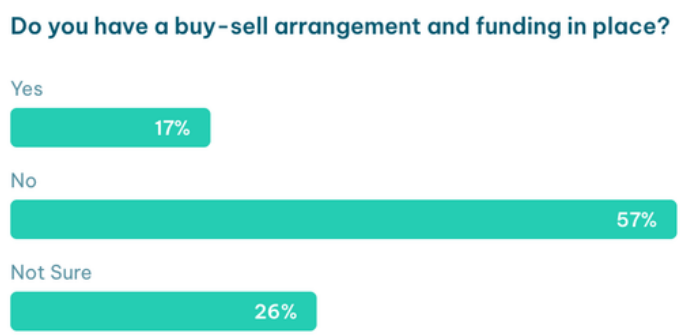
There is enormous opportunity for advisors who can support owners in evaluating their decisions.

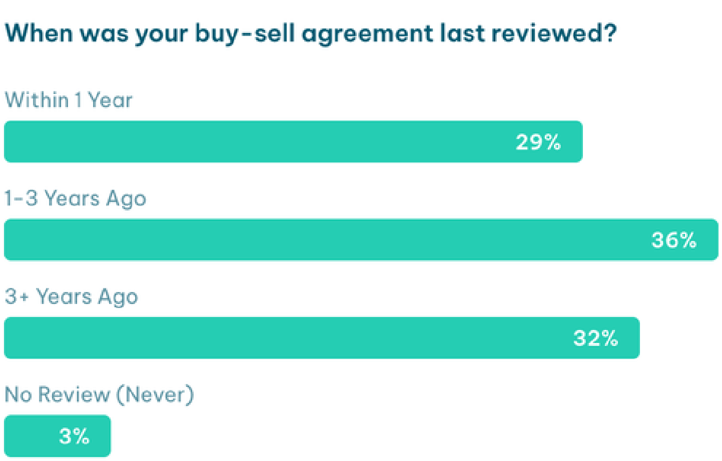
Source: RISR data on thousands of financial planning cases with business owners

57% of owners have no protection in the event of death, disability, or dispute

Most business owners lack a buy-sell arrangement and funding in place, leaving their business and family exposed to significant risk.

Source: RISR data on thousands of planning cases with business owners



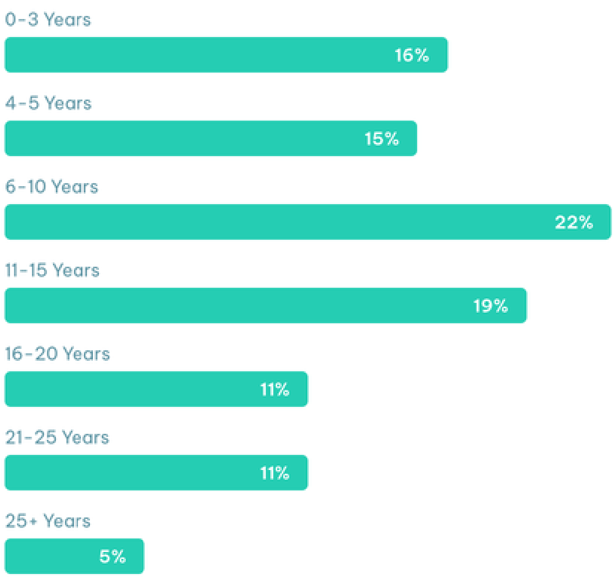


71% of buy-sell agreements need review

Even among owners who have a buy-sell agreement, the vast majority haven't reviewed it recently enough to ensure it reflects current business value and ownership changes.

Source: RISR data on thousands of financial planning cases with business owners

Time to Exit



MISCONCEPTION

“Exit planning is far away for most business owners”

53% of business owners are planning to exit in the next 10 years.

Exit planning is an essential part of serving business owner clients, and a massive wave of transitions is coming.

Source: RISR data on thousands of financial planning cases with business owners

Business owners already see the value in a holistic, up-to-date succession plan for continuity

84% of family business owners say a formal succession plan is critical for business continuity.

Source: PNC Bank Business Owner Wealth Insights 2026

Of family business owners say a formal succession plan is critical for business continuity

Of business owners surveyed look for ways to integrate personal goals with business planning

Business owners need holistic approaches to business and personal financial plans

82% of business owners surveyed look for ways to integrate personal goals with business planning.

Source: PNC Bank Business Owner Wealth Insights 2026