



Archer Investment Management: An Interactive Financial Approach to Gaining Clients for Life

COMPANY PROFILE



Archer Investment Management works with families and individuals across the United States to help them achieve their financial goals. Matt Archer, founder, managing partner, and investment advisor, and Nina O'Neal, partner and investment advisor, have built their practice on gaining "clients for life" through strong relationships.



Established in 2006



Based in Raleigh, N.C.



**\$90 million in AUM as of
November 20, 2019**



eMoney user since 2012



Digging Deeper to Uncover What Makes Clients Tick

The team at Archer Investment Management depends on their tech stack to streamline processes, spark meaningful discussions, and provide an interactive client experience. Currently the team uses Riskalyze for risk assessment and portfolio alignment, and eMoney for financial planning.

Through an online questionnaire, Riskalyze quantifies a client's risk tolerance into a single number. The solution integrates with eMoney, so the team at Archer can build complete client profiles that include their risk data.

O'Neal saw this as an opportunity to dig deeper into her clients' motivations. She decided to have clients complete the on-screen questions with her in-person, so they could go over the results together. Recognizing that people learn differently, O'Neal can present the findings in a way that makes sense to clients, and confirm they're on the same page about her recommendations.

"I think sometimes financial advisors speak very different languages when they talk about risk," she adds. "Before, I didn't have any confirmation they understood what that risk score meant. Now, I always ask what makes them uncomfortable, because we don't want to go into that zone. We want them to stay invested."

This helps O'Neal and her team have more frank conversations later on performance.

"If performance is lacking because the markets aren't having a great year, I'm able to talk about that with the client and show that we stayed within the comfort zone of the risk number we defined."

- Nina O'Neal



How eMoney Supports Archer Investment Management's Conversations with Clients

As a planning-led firm, Archer Investment Management is focused on helping clients achieve their financial goals. The team uses eMoney to build personalized financial plans, and O'Neal considers it one of her most important tools for its ability to demonstrate how a client's decisions today can impact the future.

eMoney aggregates data from a variety of sources, providing advisors with a complete look into a client's financial picture. This helps when clients have questions or unexpected situations arise. If the client's information is in eMoney, the team at Archer can respond quickly and accurately.

O'Neal recalls a younger client who received a tempting job offer with a lower salary and different benefits from her existing position. The client was worried that by accepting the opportunity, it would hinder her college funding plans for her children.

O'Neal created a scenario in eMoney to show how a new salary and benefits package might impact her client's long-term plans and goals. The report showed minimal impact. And by presenting this information to her in an easy-to-digest way, O'Neal could reassure her client and eliminate some anxiety.

"She provided me with the benefits information and—with eMoney—I was able to quickly run a report," she says. "From there, she and her husband could make a decision on what makes them happy and not stress about the money."



Team members have also received calls from corporate executives after receiving unplanned retirement offers, panicking and unsure of what to do.

“They have no idea what the process is, and suddenly they’re terrified,” O’Neal explains. **“We’re able to sit down in-person and show them an updated eMoney report and say ‘You’re fine,’ or sometimes, ‘You’re okay, but it would be best if you could do some part-time consulting.’ With eMoney, we’re able to give them some relief—and maybe some excitement—about this change.”**

Being able to react quickly and offer guidance helps the team at Archer provide an exceptional client experience. Clients are engaged in the financial planning process, which helps the firm succeed in gaining clients for life.

“We’re not a transactional business, we’re a relationship business,” O’Neal says. “That means getting to know clients well because that helps in understanding their decisions and goals and helping them get there. And in our meetings, it’s not ‘Here’s your market return, great,’ it’s, ‘Tell me about what’s going on in your life right now,’ and, ‘Do you feel like you’re meeting your goals?’ Clients trust us and know that we’re going to give them good guidance and be very honest. We want to give them 100% all of the time.”



Building a Collaborative Community

The team at Archer Investment Management continues to use technology to build long-term relationships with clients and help them achieve their goals.

O'Neal is also forging meaningful relationships within the industry. She recently founded the Female Advisor Network, a national organization that provides support, education, and mentorship to female financial advisors. Membership is not only open to advisors, but also undergraduate and graduate students.

"I've been happy to share processes or materials that we've created or ideas that we've had," she says. **"I'm a big collaborator. I have always felt that we're better when we share ideas and do the best we can for our clients because, at the end of the day, we're in this industry to help people."**

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