



Firm/Platform	Service Model	Holistic Scope	Competitive Edge	Target Client
Facet Wealth	Flat-fee, remote CFPs	Full financial life planning	Transparent pricing, CFPs	Mass affluent families
Savvy Wealth	Tech + advisor hybrid	Integrated tech + estate + tax	AI + scalability for advisors	Advisors & HNW clients
Empower	Hybrid (free tools + advisors)	Retirement, estate, budgeting	Free dashboard attracts leads	Tech-savvy professionals
Abacus Wealth	Values-based planning	Life-purpose aligned strategy	Emotional + financial alignment	Impact-driven professionals
XY Planning Network	Fee-only advisors network	Cash flow, planning, debt	Gen X/Y focus, virtual delivery	Millennials, Gen X
BrightPlan	Employer-sponsored wellness	Workplace financial wellbeing	Bypasses advisors via employers	Employees via HR
Ellevest	Goal-based planning for women	Investing + career + banking	Women-focused, holistic tools	Women professionals
Planning Alternatives	Life-centered planning	Behavioral + legacy planning	Deep transition planning	Retirees & families

IronClad Family - 66 W. Flagler St. #900 Miami, FL 33130 786-360-1352