

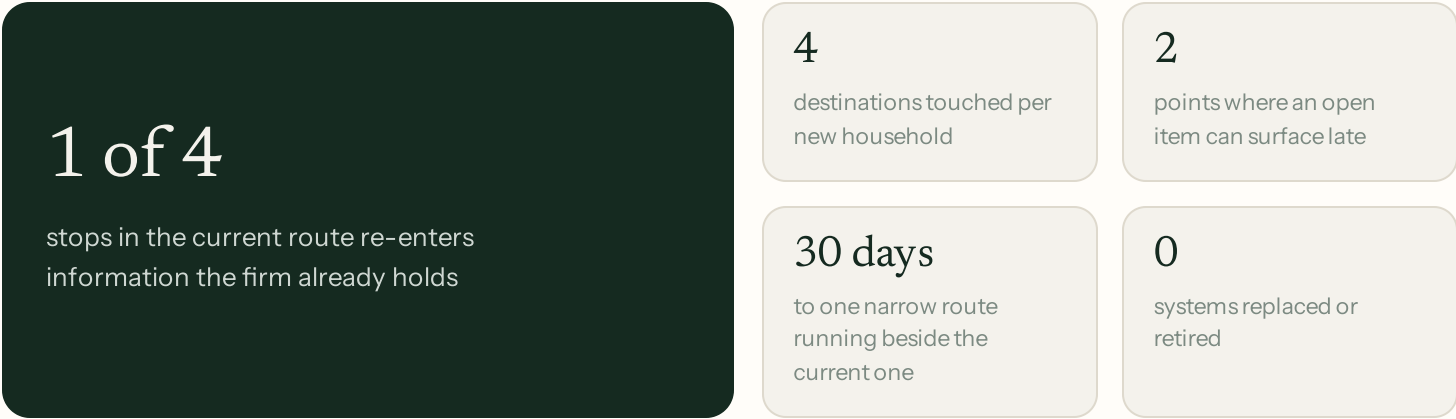
WORKFLOW OPPORTUNITY AUDIT

Where the onboarding route loses time at Brightwater Advisors.

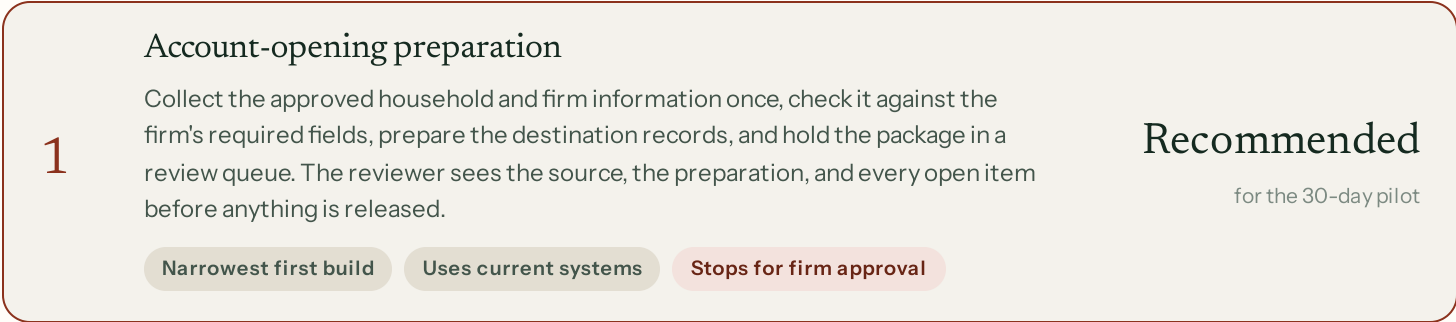
Prepared for the **managing partner** · Brightwater Advisors (illustrative firm) · 6 staff · ~180 households

EXECUTIVE SUMMARY

Nothing here is broken. The account-opening route works — it is just carried by people. Across three weeks of observation we mapped **one household moving through four systems**, and found the same approved information being entered by hand at each stop, with open items surfacing after preparation had already begun.



THREE CANDIDATES — RANKED BY HOW NARROW THE FIRST BUILD IS



Missing-item detection at intake

2

Run the firm's required-field and consistency checks at the point the information arrives, rather than at preparation. A missing beneficiary designation or signature is named while the client is still engaged, instead of after the package is half-built.

Extends candidate 1

Firm-defined rules

Phase two

after the first route holds

Service-request ownership

3

Give a routine request an acknowledgement, a required-information list, a recorded owner, and a visible next step — so status is read from the record rather than confirmed by asking a person.

Separate workflow

Own pilot scope

Later

not bundled into this pilot

THE ROUTE WE WOULD PUT IN PLACE

01

Approved source

The intake answer, document, or record the firm already treats as authoritative.

WEEK 1

02

Prepared record

Normalized once, checked against required fields, with open items named.

WEEKS 2-3

03

Firm review

A person sees the source, the preparation, the exceptions, and the destinations.

FIXED POSITION

04

Destination

Only after approval, and only to systems the firm has authorized.

WEEK 4

Operating boundary. This route prepares work and records status. It does not execute trades, move money, take custody actions, bypass a security control, or use shared credentials. No destination system is treated as supported until access, vendor terms, and home-office approval are confirmed. Advisor Caddie supplies the technical and operating documentation; the firm's CCO or counsel decides whether the workflow is acceptable under its compliance program.

This is a sample. Brightwater Advisors is a fictional firm and every figure above is illustrative — included to show the format of the audit a real engagement produces, not to represent a result any firm has achieved. A real audit is written after the workflow, systems, access method, and approval points have been reviewed with your team.

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