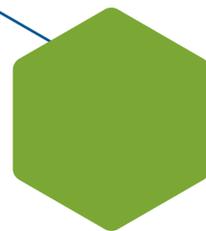




Case Study: Blackwater Financial

An XYPN Advisor Builds a High-Touch Firm that Scales with Precision



Firm

Blackwater Financial

Founder

Todd Latocha, CFP®

Affiliation

XYPN Member

Location

West Virginia, USA

Core Stack

**PreciseFP | eMoney | Redtail | Schwab
Google Drive | DocuSign | Holistiplan**

Team

**Solo advisor with
one part-time
administrative support**

Blackwater Financial

**The Upgrade
Every Advisor Needs**



Meet Todd Latocha



Hi, I'm Todd. I'm a Certified Financial Planner and the founder of Blackwater Financial. I've spent a decade working in wealth management and creating financial plans. I've worked in firms big and small and with clients from every walk of life. I've held the titles of Financial Advisor, Team Leader and Director of Financial Planning. Most importantly, I love what I do and genuinely enjoy coming to work every day.



Todd Latocha, CFP®

After 10 years in traditional firms, Todd grew disenchanted with the manner in which many advisors serve clients in the wealth accumulation stage. He created Blackwater Financial to give those clients the proactive, personal attention they deserve using a model built on clean data, consistent client experiences and technology that works together.

The Challenge

Todd faced the same, familiar friction points that slow many growing advisory practices.

Manual data entry across eMoney and Redtail created redundant work and opportunities for error

Generic onboarding questionnaires from planning software felt outdated and irrelevant to client conversations

Clients lost patience with long forms and repeated requests for the same information

Administrative bottlenecks limited capacity and caused delays in opening accounts

“

Everyone is always looking for one big hack. I found it is the little things that make the biggest difference.

Task switching and jumping between systems eat time and brain space. ”

The Solution: Center the Firm Around One Data Hub

Todd chose PreciseFP to serve as his data hub and client engagement system. Records for every onboarding client, new agreement and investor update now begins and ends in one place.

“

In my practice, everything starts in PreciseFP.

My assistant knows it and my clients feel it.

”

The Implementation

Dynamic Fact Finders

Todd created one master Fact Finder with conditional logic that tailors itself automatically to each client. Only relevant questions appear, creating a faster and more focused experience.

“Asking clients only for the information we need reduces friction. Being able to click those checkboxes and send just what matters is a huge time saver.”

Real-Time Data Hygiene

Names, addresses and dates are validated on the front end before data syncs to Redtail and eMoney.

“With PreciseFP, I can do a lot of this data hygiene and double checking on the front end.”

Secure File Upload

Clients use a web-published PreciseFP form that connects directly to Google Drive for safe document delivery.

“It replaced eMoney Vault for me. Clients upload directly and everything goes exactly where I need it.”

Concierge Data Collection

Todd often collects client information live during calls or meetings, entering it directly into PreciseFP while they talk.

“My clients want concierge service. They come to me because they want me to do things for them.”

Custom Branding and Digital Signatures

Every form populates with Blackwater Financial’s colors, fonts and tone of voice. Clients sign digitally right inside the form for a seamless experience.

“If you see my forms, they look just like my website. The colors and text are identical. It feels professional and consistent.”

Field Mapping and Integrations

Todd customized field mapping so data flows all directions between PreciseFP, Redtail and eMoney without re-entry.

“If a tool is not integrating with PreciseFP, it is probably not as valuable to my organization.”

Results

Metric	Before PreciseFP	After PreciseFP	Measurable Impact
Client Onboarding Time	2-3 Hours	Under 30 Minutes	75% Faster
Account Opening Turnaround	2-3 Days	2 Minutes	90% Faster
Administrative Hours	15 per Week	5 per Week	10 Hours Saved per Week
Data Re-entry	4 Systems	1 Hub	100% Eliminated
NIGO Errors	Frequent	Rare	80% Fewer

“

It saves me hours every week. Without PreciseFP, I would have hit a ceiling fast.

”

The Business Impact



SCALABILITY WITHOUT HIRING

Todd doubled his active client capacity without hiring any new staff.



CLEANER DATA AND FEWER ERRORS

"PreciseFP keeps everything accurate from the start. I don't have to chase missing details."



CONSISTENT CLIENT EXPERIENCE

"The branding and flow build trust. Clients see the same look and feel across everything they touch."



BEST-IN-CLASS SUPPORT

"The support team at PreciseFP is the best in my tech stack. They hop on calls, build with me and make sure I get it right."



RETURN ON INVESTMENT

Todd says the system pays for itself in the first month of every quarter.

"For the cost, it punches way above its weight."

Intangible Wins

- Clients complete onboarding **in one sitting**

- Todd focuses on planning **instead of paperwork**

- The firm delivers a **modern, secure client experience**

- Data flows accurately **through every system**

- Trust grows **with every engagement**

“

**The process is where the wins are.
When it is repeatable, it is scalable.**

”

The Concierge Advantage

Todd is extending his success with a personalized touch for his top clients. He now offers quick 15-minute setup inspections and live tune-up sessions.

“

Sometimes the most valuable thing you can offer is to take one task off the client’s plate. That is what concierge service means to me.

”

Looking Ahead

Todd continues to experiment with automation and AI. His goal is to reduce friction even further by feeding data from PreciseFP into tools that are not yet integrated.

“

I consider myself a daily user and I am still just scratching the surface.

”

Key Actions Enabled

- Starting every client process **in one unified data hub**
- **Asking only what matters** to lower friction
- **Validating data once** and sync it everywhere
- **Reinforcing trust** through consistent design and secure delivery
- **Highlighting quick wins** to keep clients engaged

Ready to Simplify Your Workflow?

See how PreciseFP can help you cut onboarding time by 90% and deliver concierge-level service at scale.

Start your **14-day free trial** today.

