How Cornerstone Wealth Advisors Turned Onboarding Into a First Impression Worth Keeping

An ensemble RIA in Florida used PreciseFP and Hubly to deliver a same-day, single-link onboarding that feels like the Ritz and runs like clockwork behind the scenes.

Firm Snapshot

Firm

Cornerstone Wealth Advisors

Leaders

Michael Quattrochi
CFP®, Partner

Chase Walker
CIMA®, Partner

Chuck Walker
CFP®, Partner

Broker Dealer

Osaic

Core Stack

PreciseFP | Hubly | Redtail CRM | eMoney | Calendly

The Moment of Truth

Cornerstone was already doing a lot of things right.

Michael and Chase were great at the first meeting. Chemistry, trust, energy — all there. Clients were shaking hands and saying let's do this. The firm was growing, the relationships were strong and the service was something they were proud of.

But they kept asking the same question: how do we make this even better?

The answer was in the handoff. Once a client said yes, the next step required gathering sensitive information, routing documents and documenting risk tolerance. All necessary. All important. And all happening in a way that could be smoother, faster and more consistent.

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> **I don't ever want to feel like I'm interrogating a client trying to get information to put on a form.**
>
> **— Michael Quattrochi, CFP®**

They did not need to work harder. They needed a better system.

They Didn’t Benchmark Against Other Advisors

Before designing the solution, Michael and Chase set a benchmark most advisors never think to set.

They looked at what clients already expected from other industries. Opening a Fidelity account online takes minutes. Downloading Rocket Money and linking a bank takes less. Checking in at the doctor's office before an appointment is digital, fast and done on your phone in the car.

That is the bar clients are measuring you against. Not other advisors. Everyone else.

> **We were looking for a solution to make things easy for our clients. Everybody does everything on their phones nowadays. Having a solution that looks and feels very professional, very easy — it brought us up to the level that we felt was necessary.**
>
> **— Chase Walker, CIMA®**

They also had a hospitality model in mind. The Ritz Carlton does not just deliver service. It anticipates needs before they come up. Every touchpoint is designed to make someone feel cared for without adding friction. That was the experience Cornerstone wanted to create — not just in the meeting room, but in every email, every form and every follow-up.

> **"When you think of that level of service, it's about removing friction and anticipating needs before they come up.**
>
> **— Michael Quattrochi, CFP®**

The Solution: One Link, Start to Finish

The fix was not complicated. It was disciplined.

Cornerstone redesigned their onboarding around a single secure PreciseFP engagement sent the same day a client commits. Not the next day. Not after paperwork is drafted. The same day, while the energy of the decision is still fresh.

> **By the time you get home today, you will receive our onboarding questionnaire in your email.**
>
> **— Michael Quattrochi, CFP®**

That one sentence changed everything. It set an expectation, kept the momentum and moved the sensitive data-gathering out of the meeting room and into a private, encrypted, self-directed experience the client could complete on their own terms.

One link. Sent the same day. Covers client DNA, document uploads and risk tolerance — all in a single flow.

The Email That Sets the Tone

Cornerstone Wealth Advisors: Complete Your Onboarding Questionnaire

From Cornerstone Wealth Advisors <no-reply@precisefp.com>
Date Mon 10/7/2024 12:45 PM
To Nora Gallegos <nora_gallegos@docupace.com>

Cornerstone Wealth Advisors

Dear Nora,

Ready to start this exciting journey with us? Before we get started, we'll need to collect some information to include on our new account paperwork.

Before you begin, quickly gather necessary data below:

1. Bank Account Information
2. Account and Routing Number
3. PDF copies of recent Account statements (if applicable)
4. Beneficiary Information
5. Legal Name(s), DOB, SSNs
6. Estimated Net Worth, Monthly Expenses, and Liabilities

When you are ready to start, click the button below.

NEW Client - Onboarding Questionnaire

Before a client even opens the questionnaire, they receive a numbered prep list telling them exactly what to have ready:

1. **Bank account information**
2. **Account and routing number**
3. **PDF copies of recent account statements**
4. **Beneficiary information including legal names, dates of birth and SSNs**
5. **Estimated net worth, monthly expenses and liabilities**

The goal is simple: no one should get halfway through the form and have to stop because they do not have a beneficiary's social security number memorized. They call that person on the way home, get the number and come back to finish. The form waits.

What the Engagement Covers

Client DNA

Name, DOB, SSN, driver's license, marital status, employment status and income

Financial Profile

Net worth, monthly expenses, liabilities, bank account and routing number and statement uploads

Beneficiary and Estate

Primary beneficiaries, contingent beneficiaries and trusted contact

Risk Tolerance

Required platform questions copied word for word, mandatory completion and instant category result shown at end

Conditional logic keeps the form clean. Banking fields disappear if someone is not setting up a bank draft. Contingent beneficiary fields only appear if someone wants to add them. Co-client fields expand when there is a second household member. Employment details collapse for retired clients.

> **We added conditional logic to where it's not going to require them to provide something they don't plan on providing — and it's not going to prevent them from moving forward.**
>
> **— Chase Walker, CIMA®**

Risk tolerance is not an afterthought. Cornerstone copied their platform's required risk tolerance questionnaire questions word for word directly into PreciseFP and made it mandatory. Clients see their risk category at the end of the form and if it does not match what they discussed in the meeting, that becomes the conversation.

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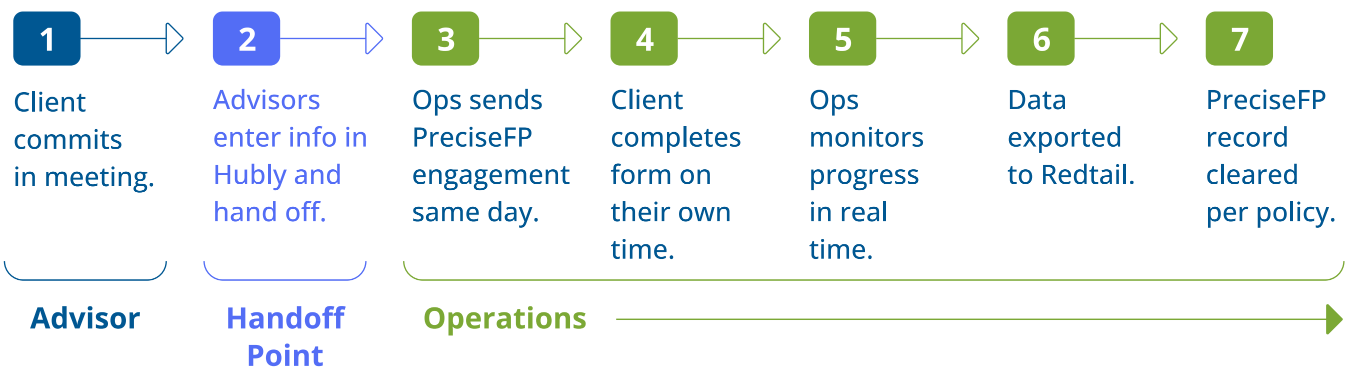
> **We ended up doing it as a mandatory part just because we want to make sure that's filed away and box checked.**
>
> **— Michael Quattrochi, CFP®**

How Hubly Runs the Back End

PreciseFP captures the data. Hubly makes sure nothing stalls behind it.

Once a client commits, Michael and Chase put the information into Hubly and step back. From that point forward, operations owns the process completely. Hubly tracks every step: form sent, form completed, data imported, data exported to Redtail and record cleared. Advisors do not have to ask whether something got done. It either has a checkmark or it does not.

The Back End Workflow



The two-location, multi-associate setup made this even more critical. With ops associates managing different segments of the client book across offices, Hubly kept everyone on the same page without requiring constant check-ins.

> **There was a large need for us to make sure that everybody's on the same page — where are we with this client, where are we with this onboarding step.**
>
> **— Chase Walker, CIMA®**

When a client stalls, Hubly surfaces it. If they stop at the risk tolerance section, an advisor calls to walk them through it. If they stop at banking, operations follows up. The right person handles the right problem, no guessing and no doubling up.

> **We can go in and click through, see exactly what they're seeing, see their responses in real time.**
>
> **— Michael Quattrochi, CFP®**

The Stress Test: How Cornerstone Knows It works

Most firms build a process and hope it holds. Cornerstone tests it.

Before any new workflow goes live, the operations team runs what they call a stress test. They walk through the full client experience themselves — filling out every field, uploading every document and navigating every conditional logic branch — looking for anywhere momentum breaks or something feels confusing.

If a field is unclear, they fix it. If a step creates hesitation, they remove it. If the flow does not feel effortless, it does not go out.

> **Our ops team runs what we call stress tests on every workflow. We walk through the full client experience ourselves, identify any points where momentum breaks and refine the form or process until it feels effortless.**
>
> **— Cornerstone Operations Team**

It is the same instinct behind the Ritz Carlton standard. You do not wait for a guest to tell you the experience fell short. You find it first and fix it before they ever notice.

This is also how Cornerstone treats the process over time. Once a year they review the entire client service model, look for what has gotten stale and update anything that no longer reflects how the firm works or what clients expect. The stress test is not a one-time launch checklist. It is a habit.

Privacy, Security and Meeting Clients Where They Are

One of the quieter wins in Cornerstone's redesign was what it gave clients that advisors often forget to think about: privacy.

Sensitive decisions — who to list as a contingent beneficiary, whether a spouse's income is accurate, what risk level actually feels comfortable — are hard to make on the spot in a meeting room. The PreciseFP engagement gives clients the space to think, call a family member, confirm a number and come back.

Two-factor authentication via cell phone means access is secure without requiring a separate username and password. Clients re-click the same link, verify with their phone and pick up exactly where they left off.

For couples, the engagement goes to both. One spouse can start it. The other can finish it. No duplicate questionnaires and no confusion about which profile belongs to whom.

Before and After

Before	After	Result
Advisors gathered sensitive data in the meeting room	One secure link sent same day, completed privately	Handshake moment protected, no interrogation
PII sent over email threads	All uploads go directly into PreciseFP portal	Compliant, centralized and easy to find
Risk tolerance lived on a separate task	Baked into the onboarding engagement as mandatory	Always done and always documented
Ops re-keyed data from form to CRM manually	99% of fields map directly to Redtail on export	Fewer errors and faster turnaround
No visibility into where clients stalled	Real-time progress visible in PreciseFP and Hubly	Right person handles the right follow-up
Multiple systems holding the same data	PreciseFP records cleared after Redtail export	One source of truth and clean audit trail

> **The less thought and energy we have to put into making sure that things are going along smoothly puts time back in our pockets to do what we enjoy doing.**
>
> **— Chase Walker, CIMA®**

The Ongoing Relationship: Version Two

Cornerstone is not done. The onboarding engagement was version one. Version two is already in design.

The goal is to send a pre-filled update engagement to every client before their semi-annual progress review. Beneficiaries verified. Risk tolerance confirmed. Contact information updated. Trusted contact on file. All of it handled before the meeting starts so the meeting itself can be entirely about the client's life, not the firm's paperwork.

> **Our hope is that we don't even have to talk about those items. We already verified your phone number and your email. Now let's dive into what's going on with your life.**
>
> **— Michael Quattrochi, CFP®**

The model they are borrowing from is the medical check-in. You verify your insurance, your contacts and your preferences before you ever sit down with the doctor. The appointment itself is for the conversation that actually matters. That is the standard Cornerstone is building toward.

What Michael and Chase Would Tell Another Advisor

Start with the end in mind. Map out your full client experience from first meeting to six months in and then find where PreciseFP and Hubly fit. Do not start with the software and work backward.

Slim the template down. Cornerstone started with the Redtail onboarding template and deleted more than they added. Every unnecessary field is friction for the client and noise for operations.

Involve your ops team in the design. They are the ones living with the form every day. Build it in their order, not yours. At Cornerstone the questionnaire is sequenced to match the new account portal screen for screen so ops can work both side by side without jumping around.

Start small and perfect it. They started with one questionnaire for new client onboarding. They got it right and then built from it. They now have separate questionnaires for financial planning intake, existing client updates and specific account types. Each one solves a specific problem cleanly.

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> **Make the investment because it will save time on the backend.**
>
> **— Chase Walker, CIMA®**

Ready to
Remove the Friction?

See how Cornerstone built this experience — then find out where your firm stands.

Webinar Replay

Watch the full recording.

See the onboarding form, the client email and the Hubly workflow live on screen.

Watch now

2-minute Quiz

Is your firm built to scale?

Get your operational maturity score and a tailored plan to improve client delivery.

Take the quiz

PreciseFP

HUBLY