



Seller Listing: VT-2621

2026 Succession Resource Group M&A Alert

Advisory

Vermont Fee-Only RIA For Sale

\$1,506,674

T12 GROSS REVENUE
as of 12/31/2025

\$237.59 Million
AUM + AUA

100.00%
RECURRING REVENUE

Next Steps

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Overview

A Vermont fee-only RIA built on a people-first approach, planning-centered, fiduciary foundation is seeking a successor who shares its commitment to transparency and honesty. This RIA has a lot to offer, including revenue that has nearly doubled since 2020, all of it recurring, more than half of its 148 households hold \$1M+ in AUM, and nearly a third of clients that are 60 years or younger.

The owners are seeking a successor who shares their values. The ideal buyer is a CFP®-led, fee-only firm with a passive investment philosophy that will keep clients at Fidelity and who will retain the existing team.

Type of Business



—● Advisory



—● Medicare



—● Insurance



—● 401(k)



—● Group Health



—● Accounting



—● Tax



—● Fee Only RIA



—● Registered Rep



—● Securities

Notes:

- Only the fee-only RIA is for sale; the affiliated CPA firm shares owners, staff, and clients with the RIA but is a separate legal entity that will continue to operate.

Type of Sale



Full Book Sale

The transfer of an advisor's entire client base — all client relationships, accounts, and associated revenue.



Partial Book Sale

The transfer of a defined segment of an advisor's client base.

**Broker Dealer:**

- None

**Custodian:**

- Fidelity Clearing and Custody - primary
- Schwab Advisor Services
- National Financial Services (NFS)

**Turnkey Asset Management Program (TAMP):**

- Focus Partners (previously referred to as Buckingham Strategic Partners)

**Fund Companies:**

- None

Notes:

- None

Owner Info



2.00 Owners (FTE)



Owner Securities Licenses:
7, 66, SIE



Owner Insurance Licenses:
None



Owner Designations:
CFP®, CPA, CFE, CGMA



21 Avg. Years Licensed

Notes:

- Neither one of the owners are heavily involved in the day-to-day business of the RIA nor do the owners regularly meet with clients, other than on specific issues.
- One of the owners owns 25% and the other owner owns 75%.
- The 25% owner of the RIA also owns 85% of the affiliated CPA firm, excluded from the sale.

Team Info



1.90 Licensed Employees (FTE)



Employee Securities Licenses:
7, 65, 66, SIE



Employee Insurance Licenses:
None



Employee Designations:
CFP®

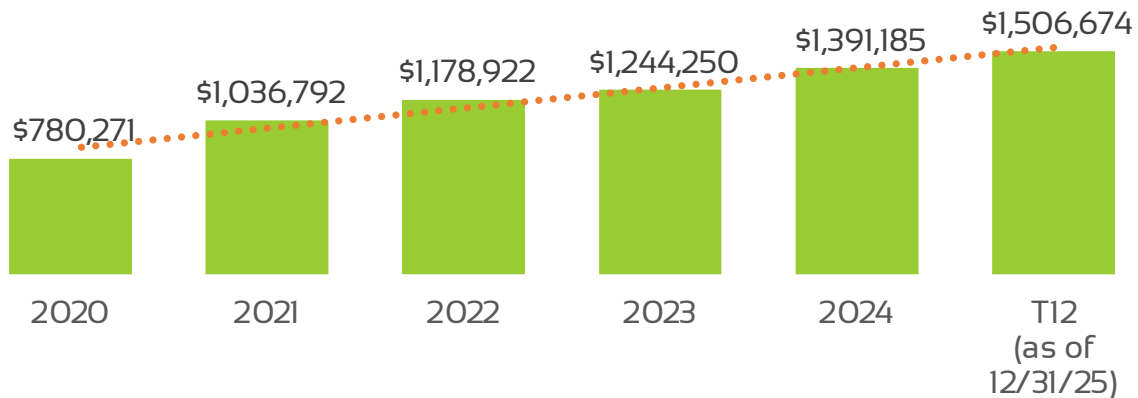


1.90 Unlicensed Employees (FTE)

Notes:

- As of December 31, 2025, the RIA employees four (4) full-time employees. Two (2) work 36 hours per week. As a result, they are listed as 0.90 FTE.
- Three (3) employees work in the office two (2) days per week and three (3) days remote. One (1) employee is fully remote.
- One (1) administrative employee splits their time between the RIA and CPA firm. For purposes of this prospectus, this employee has been removed from the head count and expense.

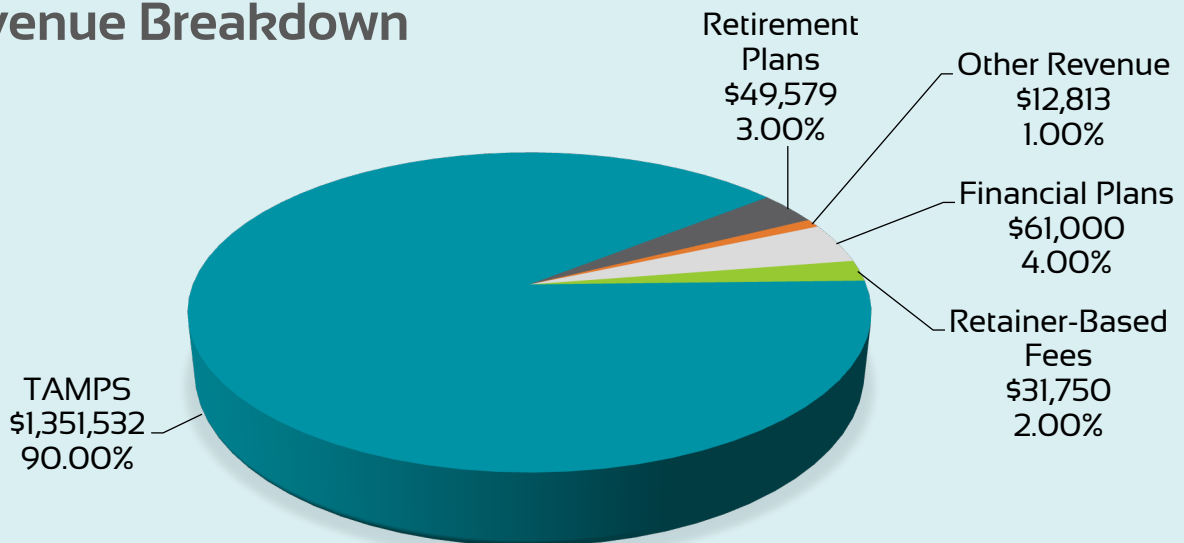
Historical Revenue



Notes:

- Revenue has nearly doubled since 2020, from \$780K to \$1.51M (+93%).
- Revenue grew every year, a normalized annual growth rate of 9.84%.
- 2025 revenue is up 8.3% over 2024.

Revenue Breakdown



Notes:

- Other revenue represents recurring promoter fees from a third party that handles investments to comply with section 1042. As a result, the client's fees are reduced by approximately 80.0% of the revenues received from the advisor.

Financial Planning



Financial Plans:
130 completed / year



Avg. Fee per Plan:
Included in asset management fee

Notes:

- All clients are required to have a financial plan, starting at \$3,000 per plan.
- Following the completion of a financial plan, if a client becomes an AUM client, all future financial plan updates are included in the annual advisory fee.
- The firm tries to limit all standalone financial plans for those who do not want to become AUM clients.

Wealth Management Portfolios

Portfolios

- The company uses eight (8) models for each client based on their goals, risk preferences, and other lifestyle preferences. All models are handled by Focus Partners (previously referred to as Buckingham Strategic Partners).
- The company focuses on a more passive, buy-and-hold, low-cost strategy – predominately utilizing ETFs.
- A client's financial plan is crucial to determine a client's investment management strategy. They believe strongly that they cannot invest without knowing what they are investing for.

Other Details



Advisory Billing Cycle:
Quarterly, In Advance



Fee Charged:

Varies based on account size
ranging from 1.25% - 0.30%



Asset Management:

Discretionary (100.00%)
Non-Discretionary (0.00%)



Personal & Family Accounts:

All personal and family accounts have been
excluded from this prospectus

Office Location

1 Vermont



Square Feet 2,500



Lease Cost: \$55,000 / Year



Lease Expires: Not Applicable

Notes:

- The office building is in a convenient location with ample parking.
- The office building is co-owned by the two owners of the RIA under a separate LLC.
- The RIA occupies 2,500 square feet and has a separate entrance, reception, processing room and conference room – separate from the CPA firm – while still supporting easy client continuity between the two firms, as necessary.
- 60% of the clients come into the office at least once per year.

Household Demographics



148
Households



64 yrs.
Avg. Client Age



80%
Local Clients



79
Households With \$1M+ In AUM



3 yrs.
Avg. Client Tenure



Multi-Generational Planning:
Yes –
• 9 Households
• 5.0% of AUM



Methods For Client Acquisition:
• Centers of Influence
• Client Referrals
• Advertisements



Concentration:
Top 5 households represent:
• Total Revenue: 12.78%
• Total AUM: 19.11%
• Avg. Age: 61
• Avg. Tenure: 5.6 years

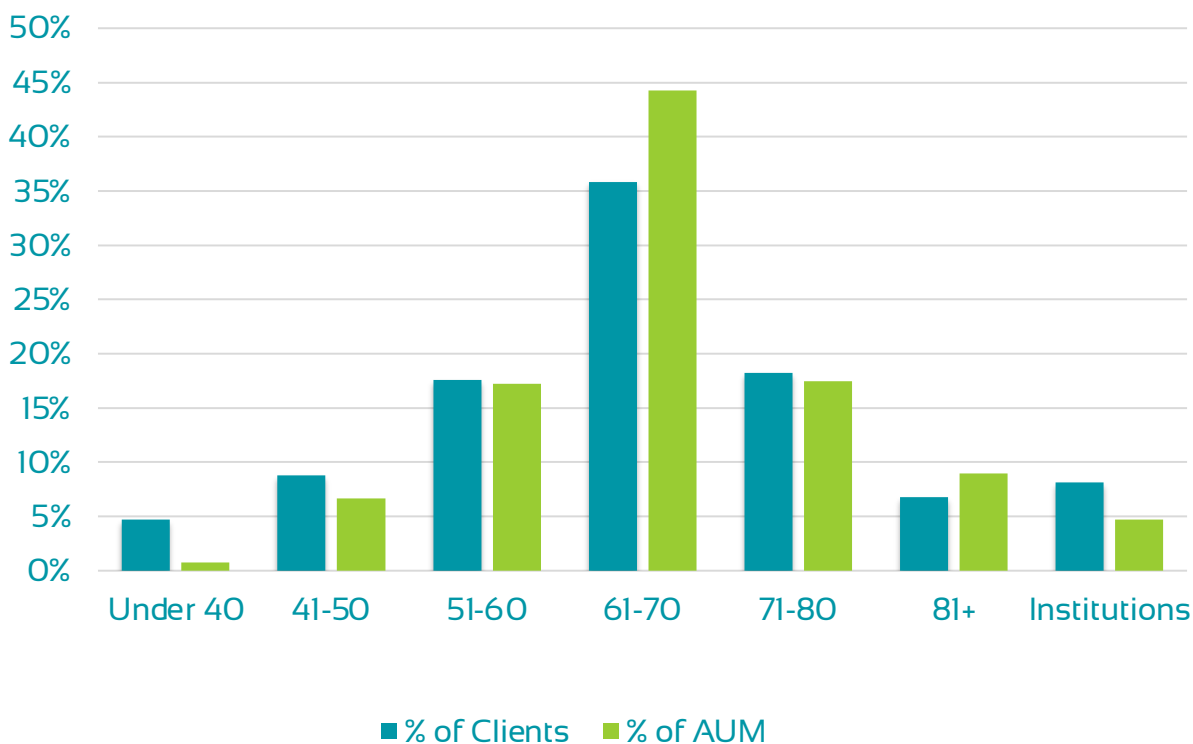
Notes:

- 58 of the 148 clients (approximately 39.1%) are shared RIA and CPA firm clients.

Service Model

- The RIA is built on three core values:
 - Innovation
 - Proactive client commitment
 - People-first approach
- The RIA focuses on a holistic approach focused on financial planning, investment management, tax analysis, retirement planning, and charitable giving.

Client Demographics



Client Communication Methods



Newsletters



Telephone
Calls



Occasion
Cards



Social Media



Blog Posts



In-Person
Meetings



Emails



Video
Conferencing



Client Events



Client Gifts

Expense Breakdown



Total Overhead:
\$1,016,970

% of Revenue:
67.50%



Employee Compensation
\$413,000



Employee Benefits:
\$28,025



Employee Payroll Taxes:
\$37,880



BD Expense:
\$0



Advertising & Marketing:
\$36,490



Charitable Gifts:
\$6,500



Compliance Expense:
\$24,770



Continuing Education:
\$8,980



Custodial Expense:
\$0



Dues & Subscriptions:
\$11,135



Insurance:
\$7,170



Licensing Cost:
\$0



Meals & Entertainment:
\$850



Office Supplies:
\$1,280



Other Expenses:
\$68,355



Postage:
\$0



Professional Services:
\$9,835



Referral Fees:
\$0



Rent / Lease:
\$55,000



Repairs & Maintenance:
\$0



Software Costs:
\$28,735



TAMP:
\$266,705



Travel:
\$6,075



Utilities:
\$6,185

Notes:

- All expenses are as of December 31, 2025.
- One (1) administrative employee splits their time between the RIA and CPA firm. For purposes of this prospectus, this employee has been removed from the head count and expense.

Technology Systems



CRM:
Wealthbox



Research Systems:
None



Financial Planning:
• MoneyGuidePro



Accounting:
QuickBooks



Portfolio Rebalancing:
None



Other:

- fpPathfinder
- Calendly
- Scribe
- Zocks
- Global Relay
- Holistiplan
- VRGL
- Constant Contact
- Zoom
- Nerdio
- Vulnerability Scanning
- Microsoft Office Suite



Document Management:
• Orion



Account Aggregation:
None

Paperless Office Score

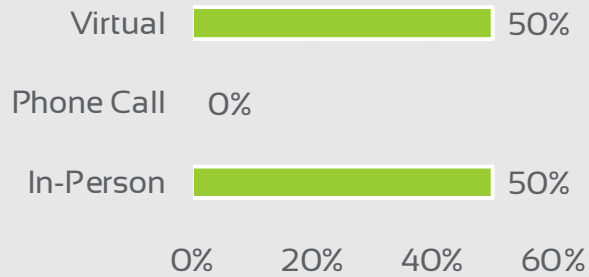
0% Paper / 100% Digital Files

Notes:

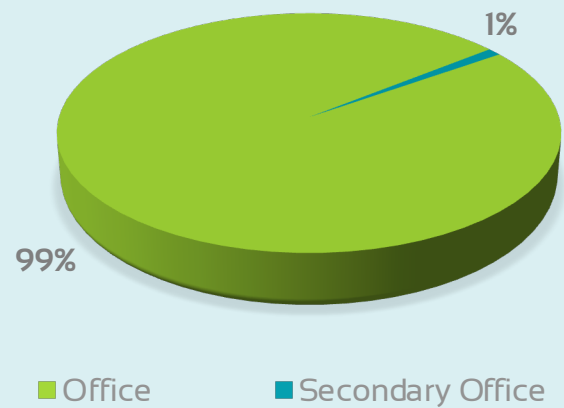
- The company heavily relies on technology for day-to-day activities, collaboration, and documentation.

Client Meetings

Meeting Types



In-Person Meeting Locations



Total Meetings



Approx. 520.00 Meetings Per Year



Approx. 10.00 Meetings Per Week

Notes:

- All client meetings are held by one of the licensed employees.

Ideal Buyer

**Business Type:**

Fee-only RIA
No Broker Dealer affiliation

**Designations:**

CFP®

**Experience:**

Planning-first with passive
investment philosophy

Retained Expenses

Lease:
\$55,000

Employees:
\$441,022

Price & Terms



\$4,630,000
Asking Price



70%
Cash Down



30%
Escrow



June 2027
Anticipated Close Date

Transition Support
(Included in
Purchase Price)

12 Months

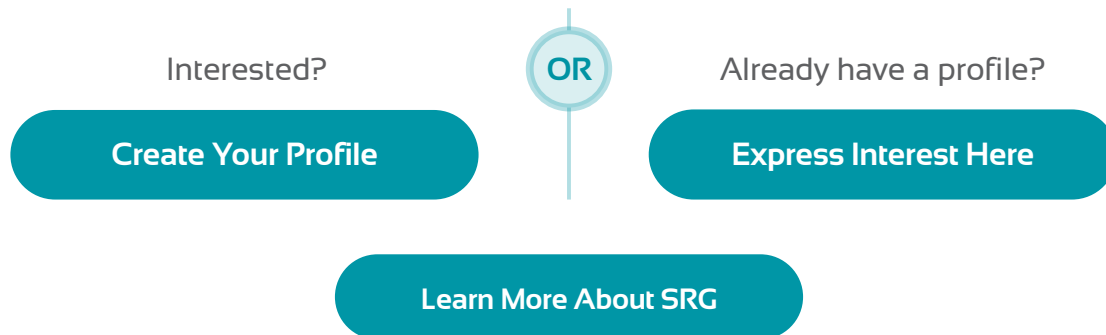
**Business
Development**

Yes

**Post-Transition
Employment**

Yes, 1 Owner

Next Steps



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