The financial advice *playbook*

How to become a planning firm ChatGPT names when clients need help

Ashley Kenerson
Co-founder, Fortitude Media

SEPTEMBER 2026 EDITION
FORTITUDEMEDIA.AI

01 · THE SHORT ANSWER

ChatGPT names advice firms it can match to a client's situation and then check elsewhere. Choose the one or two client types you serve best, publish plain, dated guides by named advisers, and make your FCA Register entry, VouchedFor, Unbiased and Google agree with your website. Say plainly whether you are independent or restricted, and how you charge.

For founders and managing directors of UK financial planning and wealth management firms.

A finance director reviewing the workplace pension, or a founder who wants to sell within three years, now asks ChatGPT or Copilot who can help before calling anyone. Forrester found in January 2026 that 94% of business buyers use AI in their buying process. Referrals from accountants, solicitors and clients still matter. But the person referred now checks your name with an assistant, and people without a referral start there.

Advisers are often among the least visible professionals in these answers. Compliance worries stop firms publishing anything specific, so the website promises holistic, independent, bespoke planning and little else. An assistant cannot match that to a client who describes an exit, a pension review or an NHS pension. It names the firms that did describe it, and the client books a first meeting with one of them.

94%

of business buyers use AI in their buying process

FORRESTER, JANUARY 2026

Four times

as likely as consumers to use Microsoft Copilot, among business buyers, many of whom have it at work

FORRESTER, JANUARY 2026

6 April 2026

the date firms with permission could start offering FCA targeted support, which sits between information and advice

FCA, PS25/22 (DECEMBER 2025)

02	What your buyers ask	P3
03	Where they check you	P4
04	Where you stand	P5
05	The plan	P6
06	Questions and proof	P7
07	Read more	P8

The questions that decide *who gets the call.*

Clients ask about their own situation, usually at a moment of change, and the ones asking for a firm name a client type and a place.

BUYER ASKS
Which financial advisers in Bristol help employers review a workplace pension for 200 staff?

BUYER ASKS
How should I plan my personal finances before selling my company?

BUYER ASKS
Which financial planners are best for company directors planning an exit?

BUYER ASKS
How can directors take money out of a limited company in the most sensible way?

BUYER ASKS
What is the difference between an independent and a restricted financial adviser?

BUYER ASKS
How much does ongoing financial advice cost?

BUYER ASKS
Which advisers understand NHS pensions for hospital consultants?

BUYER ASKS
Which wealth managers near Leeds are chartered and have good reviews?

TRY THIS

Ask five of these in ChatGPT, Gemini, Claude, Copilot and Perplexity, each in a fresh chat. Note who is named, and who is named instead of you. Answers vary from run to run, so only count a result that repeats.

How the assistants choose

01 A clear client niche

Assistants match situations to specialists. A firm known for employers reviewing a workplace pension, or founders planning an exit, is named for those far more often than a generalist is named for anything.

02 Guides to that niche's decisions

Each guide takes one decision and walks through the options, trade-offs, common mistakes and when advice is worth paying for. It names its author, states the tax year and carries a date.

03 Qualified, named people

Profiles that show Chartered Financial Planner, CFP or Chartered Wealth Manager status, and the clients each adviser works with, give the assistant someone to trust.

04 Regulatory clarity

Your FCA Register entry, trading names, status and principal must match your website. Where they differ, the assistant hedges or leaves you out.

05 Client voice

Reviews on VouchedFor, Unbiased and Google that describe the client's situation and what changed are how an assistant checks you are what you say.

The sources assistants *trust in your field.*

An assistant rarely names a firm on its own website's word. It looks for the same facts in places that have checked you independently. These are the ones that matter most for financial advice.

SOURCE	WHY IT COUNTS	WHAT TO DO
The FCA Register	It is the master record of your firm name, trading names, status, principal and address.	Copy your Register details onto your website and print your FCA reference number on every page.
VouchedFor, Unbiased and Google reviews	MoneyHelper points people looking for an adviser to Unbiased and VouchedFor, and reviews there are the client's own account of you.	Ask recent clients in your niche for reviews that describe their situation and what changed.
Personal Finance Society, CISI and SOLLA	Chartered status, CFP certification and SOLLA accreditation are independent proof of expertise.	Show each qualification on the individual adviser's profile, not only on the About page.
FT Adviser, Money Marketing, Professional Adviser and New Model Adviser	Coverage in the titles your profession reads is someone else vouching for your view.	Offer comment on the decisions your niche faces, written by a named adviser.
Corporate Adviser and Employee Benefits	For business work, these are where employers and finance directors read about pensions and benefits.	Pitch comment on workplace pension reviews and benefits if employers are your niche.
Your niche's own press and events	A column in a regional business magazine or a talk to a medical society puts you where an assistant looks for a specialist.	Write or speak where your chosen client type already gathers.
Your introducers' websites	When an accountant or solicitor names you, it confirms other professionals trust you.	Co-author a guide with an introducer, such as what to do after selling a business.

Common mistakes

Selling holistic planning

A website that promises holistic, independent, bespoke planning gives an assistant nothing to match to a client who describes a real situation. Lead with the client types you are referred for most.

Four names for one firm

After a rebrand or a move to a network, the Register, VouchedFor, Unbiased and Google often describe you differently. Treat the Register as the master version and make every other listing copy it.

Publishing nothing for fear of compliance

General education is the safest content you can publish. Agree the sign-off route once, then write, remembering that a guide ending 'book a pension review with us' can be a financial promotion.

Leaving guides to go stale

An out-of-date figure on a money topic undermines trust with clients and assistants alike. Review every guide at least once a year and after every Budget, and remove any you cannot maintain.

Ten questions. *Be honest.*

01	Does your website name the one or two client types you serve best, in the words those clients use?	☐ Yes	☐ No
02	Does your firm name, trading name and address on the website match your FCA Register entry exactly?	☐ Yes	☐ No
03	Does your website give your company name, FCA reference number and, if you are an appointed representative, your principal firm?	☐ Yes	☐ No
04	Do your VouchedFor, Unbiased and Google Business profiles all use your current firm name and address?	☐ Yes	☐ No
05	Have you published at least three guides to decisions your niche faces, each with a named author, a tax year and a date?	☐ Yes	☐ No
06	Does your website say plainly whether you are independent or restricted, and what that means for the client?	☐ Yes	☐ No
07	Is there a page setting out your initial and ongoing charges, with worked examples in pounds as well as percentages?	☐ Yes	☐ No
08	Do your adviser profiles show qualifications such as Chartered Financial Planner or CFP, and the clients each adviser works with?	☐ Yes	☐ No
09	Have you agreed content rules with your compliance lead or network covering sign-off, risk warnings and how tax figures are dated?	☐ Yes	☐ No
10	Have your guides been reviewed since the last Budget?	☐ Yes	☐ No

Fewer than seven yeses means clients asking an assistant about their situation are probably being given other firms' names.

What to do this month, *and next.*

This month

01 Make your regulatory details agree: FCA Register entry, trading names, principal or network, Google Business Profile and website.

02 Choose the one or two client types you serve best, business or private, and agree internally that they lead the website.

03 Agree the compliance route for content with your compliance lead or network before anyone writes, including what needs sign-off and which risk warnings apply.

04 Publish three niche guides on decisions those clients face, such as how to review a workplace pension before renewal, each with a named author, a tax year and a date.

05 Publish a plain charges page with your status, how your fees work and worked examples, which also serves the Consumer Duty's price and value and consumer understanding outcomes.

06 Ask recent clients in your niche for reviews on VouchedFor, Unbiased or Google that describe their situation and what changed.

The next ninety days

01 Write a page that answers the 'which firms are best for' question for your niche, such as directors planning an exit: when you start, what you do at each stage, the kinds of businesses you have worked with (anonymised) and which advisers you work alongside.

02 Co-author one guide with an accountant or solicitor who refers to you, and ask them to publish it on their site as well.

03 Complete every adviser profile with qualifications, accreditations such as SOLLA, and the client types that adviser works with.

04 Offer comment on your niche's decisions to the trade press and to your clients' own press or events.

05 Ask your compliance lead to review any page that starts telling a defined group of readers what they should do, since that may be targeted support rather than general information.

How to tell it is working

- Track a fixed list of 20 to 50 client questions, split between business and private clients, in ChatGPT, Gemini, Claude, Copilot and Perplexity, several times a month in a clean session.
- Check whether assistants describe your status and charges correctly.
- Count a win only when it repeats, and record who is named instead of you.
- Ask every new client how they found you and whether they checked you anywhere before calling.

Straight answers.

Is a restricted financial adviser worse than an independent one?

Not necessarily. MoneyHelper notes that both give tailored advice, and independent advisers may offer a wider choice of products. What matters is whether the adviser's range suits the client's needs and whether they explain it clearly. If you are restricted, say so plainly on your website and explain what it means for the client.

How do I check a financial adviser is FCA authorised and has no complaints?

Search the FCA's Financial Services Register to check the adviser, or their firm, is authorised to give advice and that the contact details are genuine. The Financial Ombudsman Service publishes its final decisions since 1 April 2013 in a database you can search by business name. Advisers should make both checks easy by printing their FCA reference number on every page.

Will publishing guides count as giving advice?

Not if they are general and educational. Explaining how an option works, the trade-offs and what to ask is information. A page becomes a personal recommendation when it tells someone what to do in their circumstances, and it may be targeted support if it makes suggestions to a defined group. Keep guides general and follow your financial promotions process.

How often should we update our guides?

At least once a year and after every Budget, with the tax year stated on each guide. An out-of-date figure on a money topic undermines trust with clients and with assistants. If you cannot maintain a guide, remove it rather than leave a wrong number online under a named adviser.

ID-Pal is an identity verification company, not an advice firm, but wealth managers are among its buyers, and Gemini now names it when UK wealth managers ask.

0 → 4

UK buyer questions where AI now names ID-Pal

PROBLEM	Traffic to the pages that bring in enquiries fell by around 40 per cent after the NorthRow move, and AI never put ID-Pal on a UK shortlist.
WHAT WE DID	A Paid Discovery found the cause in a week. The fix was live in week one, then we rebuilt the pages buyers ask about.
RESULT	Named on four UK buyer questions by September 2026, up from none in May.

"They work like founders: they get on with it, and they tell you the truth."

Dan Brooksbank, Marketing Director, ID-Pal

READ THE CASE STUDY ↗

07 · READ MORE

The full guides, *free and dated.*

- How does a financial planning firm get named when clients ask ChatGPT? ↗
- What makes ChatGPT treat our content as expert rather than marketing? ↗
- Why does ChatGPT describe my firm wrongly, and how do I fix it? ↗
- Does ChatGPT prefer newer content, and how old is too old? ↗
- How do we find out whether ChatGPT is recommending our firm? ↗
- Which accountant does ChatGPT recommend, and why is it not us? ↗

SOURCES

Forrester, B2B buyers make zero-click buying number one (January 2026)
FCA, PS25/22: Supporting consumers' pensions and investment decisions: rules for targeted support (December 2025)
FCA, Financial promotions and adverts (September 2026)
FCA Handbook, PRIN 2A.4 Consumer Duty: retail customer outcome on price and value (September 2026)
FCA Handbook, PRIN 2A.5 Consumer Duty: retail customer outcome on consumer understanding (September 2026)
MoneyHelper, Choosing a financial adviser (September 2026)
Financial Ombudsman Service, Ombudsman decisions (September 2026)

WRITTEN BY

Ashley Kenerson

Co-founder, Fortitude Media

Ashley spent thirteen years at Digitas, rising from analyst to Head of Data, Analysis and Insights and building a team of nearly fifty across Europe and Asia. At Fortitude she designs the measurement behind every client report and the research we publish.

Want to know where you stand?

A free Growth Review is thirty minutes with a founder. We check what Google and the AI assistants say about your firm and two competitors, and send three fixes in writing.

Book a Growth Review ↗

Fortitude Media, the growth team for founder-led B2B firms. Founded by operators with 30 years building and selling internet businesses.
hello@fortitudemedia.ai · fortitudemedia.ai · Fortitude Media Limited, company no. 17191927, 5 Missenden Road, Chesham, HP5 1JL.
September 2026 edition. General information, not advice on your firm's circumstances. The latest version is at fortitudemedia.ai/insights/playbooks/financial-advice.