

Audience → Clients

(Without Feeling Gross)

Monetize thoughtfully.

Build long-term relationships.

Turn your platform into a business that feels aligned, not transactional.

Jesse Cramer

Personal Finance for Long-Term Investors
Advisor | Partner @ Rialto Wealth

The Ides of March...Something Improbable...



The Ides of March... A Phone Call

$\$8,000 \times 2 = \$16,000$ per year [forever?]

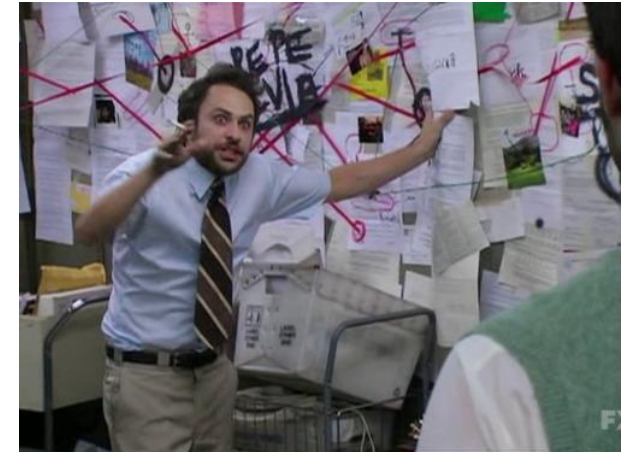
How did that happen? How can we systematize it?

Scan Me



Get today's resources.

- Download these slides.
- Re-watch the presentation.
- Sign up for my newsletter / podcast (and steal my ideas).
- All the “mentions”
- My contact info
 - if you EVER want to chat 1-on-1 about how implement these ideas in your own world, I want you to reach out to me. I will help you pro bono.



My presentations toe the line between “useful” and “fever dream.”



About Jesse

Former engineer

Two degrees + seven years in aerospace industry.

Financial planner

Five years working directly with clients.

Business dev + detailed planning + investment management (passive)

Fee-only, fiduciary, focus on retirees + retirement planning.

Content creation

Personal Finance for Long-Term Investors [Podcast] [23K]

The Best Interest [Blog] [15K]

Weekly newsletter [Kit] [5K per week]



Concise and balanced content



Jul 13
grants1

This is quickly becoming my favorite financial podcast. Jesse covers a broad range of topics for folks contemplating or in retirement in a manner that is easy to comprehend and informative.

Why We're Here...

Great
Content



Getting Paid

Earning a
living

SECTION ONE

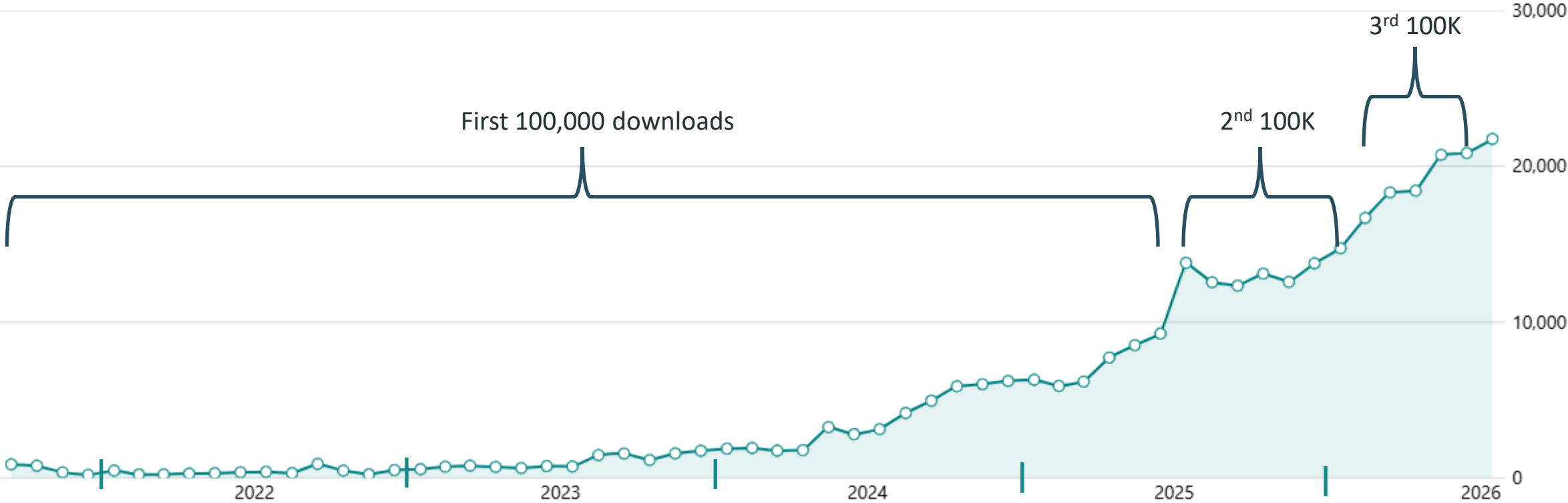
01

By the Numbers

A quick look under the hood. These ideas can work.

All-Time Podcast Downloads (Monthly)

316,934



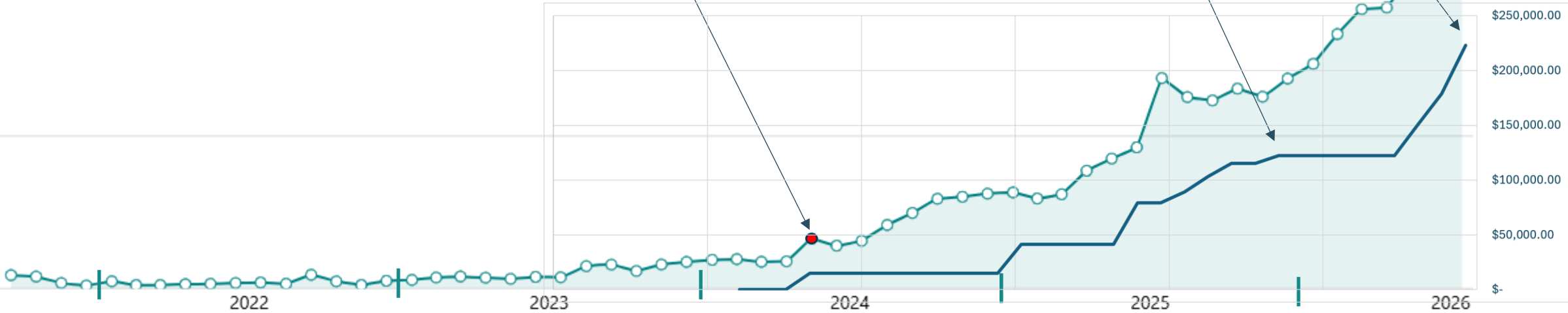
“Podcast Client” Recurring Revenue

316,934

First true podcast client.
April 2024

\$130,000 ARR
End of 2025

\$223,000
...end August '26



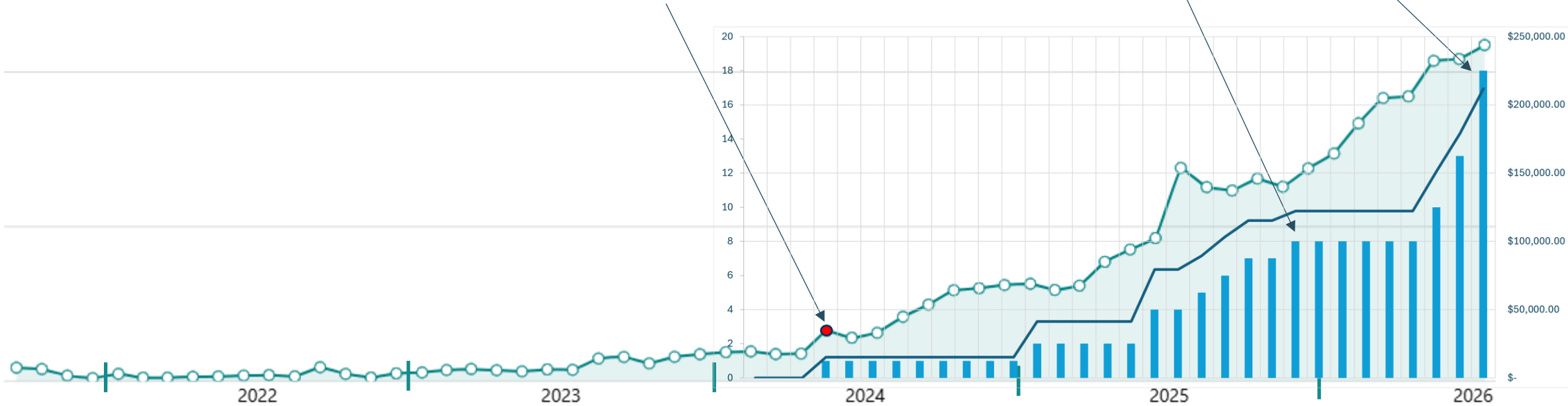
Number of “Podcast Clients”

316,934

First true podcast client.
April 2024

End 2025
8 clients

Now...
18 clients paying



SECTION TWO

02

Attention, A Tension

What most of the Internet does.

Vs.

What you can do differently.

“The Business Model of the Internet”

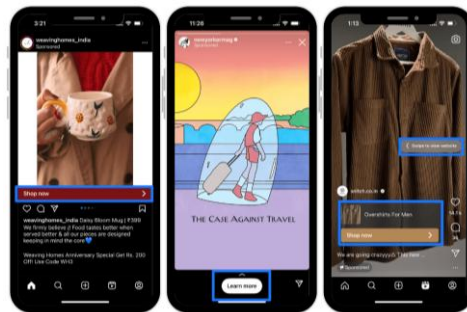
Platform



Creator



Attention = Money



Ads



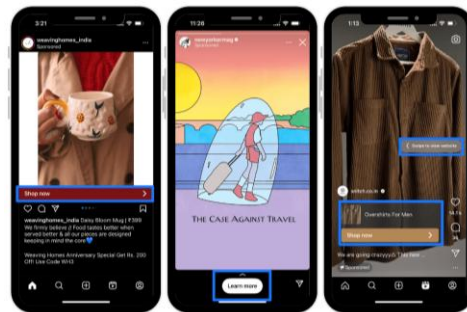
Audience
“Follower”
“User”

“The Business Model of the Internet”

***Personal* Platform / Creator**



Attention = Money



Ads



**Audience
“Follower”
“User”**

Attention, A Tension



Shock Content

Rage Bait



Conflict Driven



Illegal



Exploitative



My (Personal) Tension...

Turn it into a business

...somehow?

Provide signal.
Help people.
Make it 100% free.
Don't sell their attention



My Contention (...get it?!)

Creator



“I create content. It’s free.”

also

“I am an expert. I sell my expertise for a fee.”



Audience

“Do I want free content?”

“Do I want his expertise?”

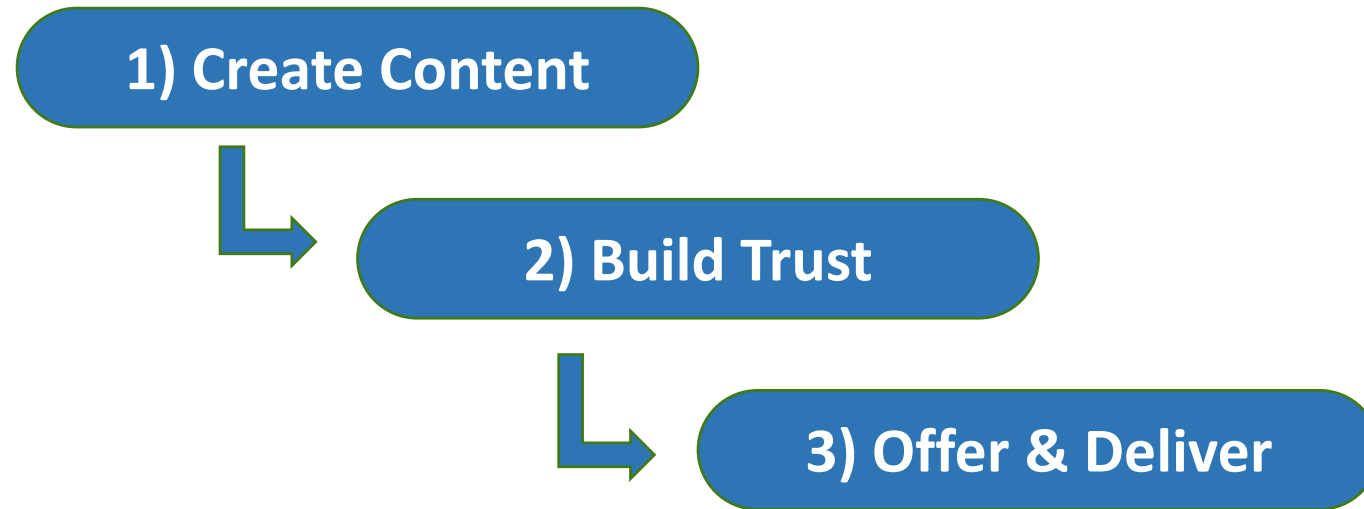
SECTION THREE

03

Tools of the Trade

Some important tools that you can start using ASAP

A Simple 3-Step Process



A Simple 3-Step Process

1) Create Content

Podcast, blog, newsletter.



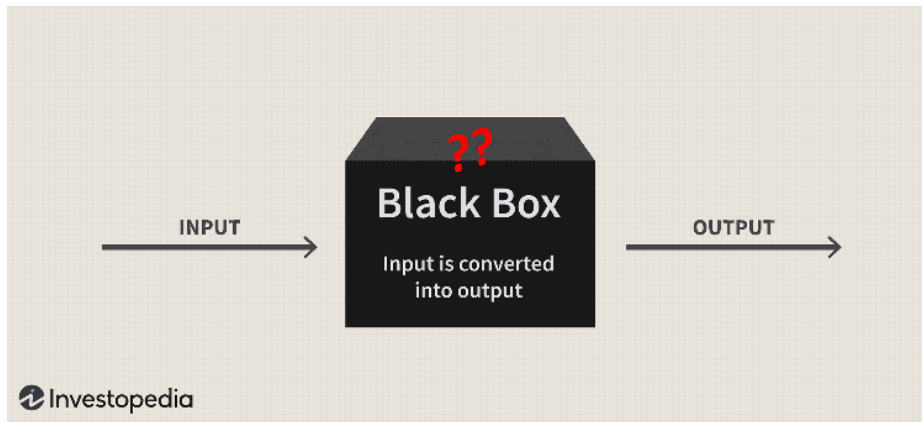
2) Build Trust

??



3) Offer & Deliver

"I solve [these] problems."
Deliver the promised
service & solutions.



You Can't Be All Things to All People

"I help people."

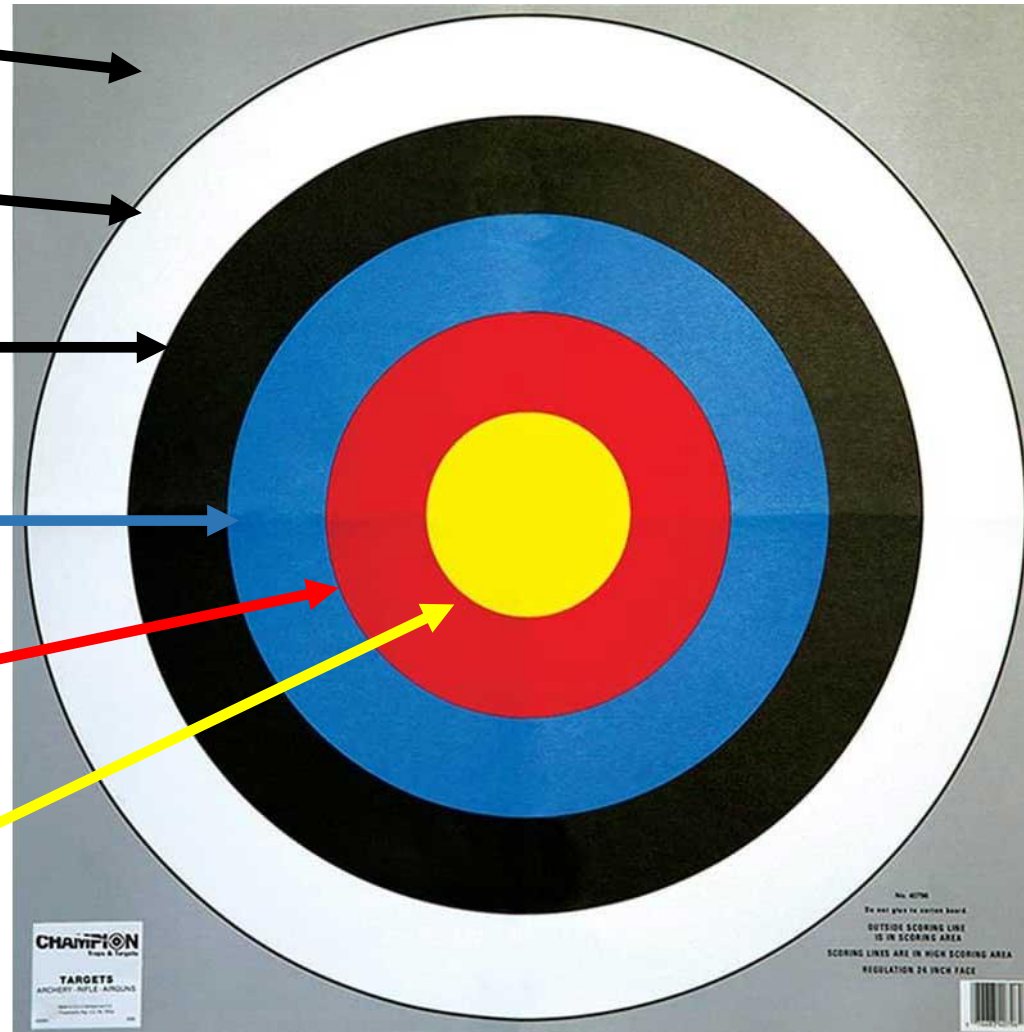
"I help people with money"

"I help professionals solve money problems."

"I help attorneys solve money problems."

"I help law partners solve money problems unique to the legal field."

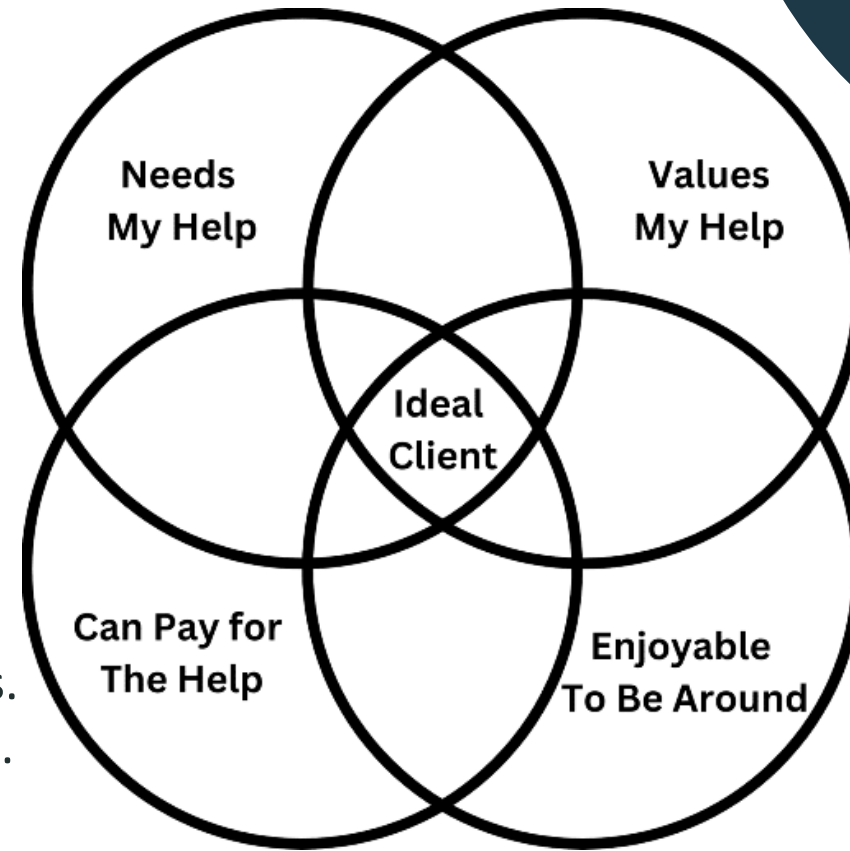
"I help law partners figure out their firm equity and distributions, while lowering their heavy taxation, so they can win more cases and bill more hours."



My Ideal Client Profile



- 45-65 years old.
- Consider themselves financially educated.
- Retired or on the cusp. I solve retirement problems.
- Might view investing as “easy.” Planning is complex.
- They want an ongoing relationship.
- Likely have worked with an advisor before.
- They are fee-conscious and want to pay less than traditional industry fees.
- Values: expertise, time, knows their limits, wants a backup in place for heirs / loved ones.



The Ideal “Client” Profile

Step 1 – Demographics

- Age
- Profession/industry
- Income range or financial stage
- Family/life stage (single, young kids, empty nest, etc.)

Step 3 – Needs & Goals

Answer: “What are they trying to fix, avoid, or achieve financially?”

Write 2–3 bullet points — e.g. “reduce taxes,” “sell business,” “stop worrying about money.”

Step 2 – Psychographics

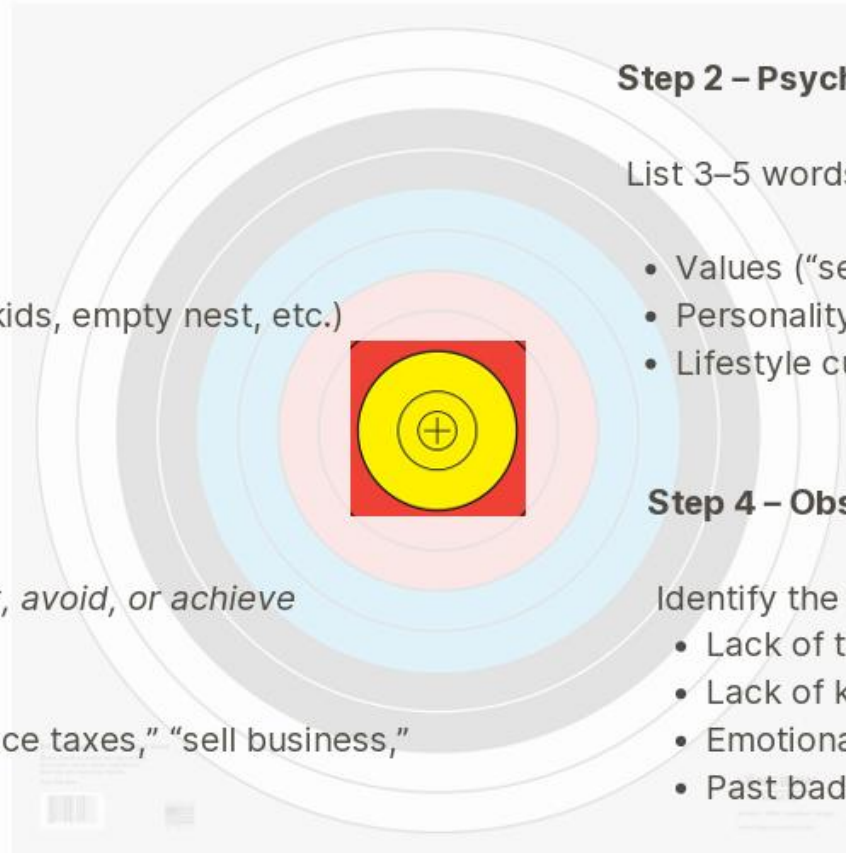
List 3–5 words or phrases describing how they think:

- Values (“security,” “freedom,” “status”)
- Personality traits (“curious,” “driven,” “risk-averse”)
- Lifestyle cues (“travels often,” “loves data,” “DIY mentality”)

Step 4 – Obstacles

Identify the big barriers between them and their goals:

- Lack of time?
- Lack of knowledge?
- Emotional blocks?
- Past bad experiences?



SECTION FOUR

04

One Word to Rule Them All

The most powerful feeling you can build with your audience of future clients

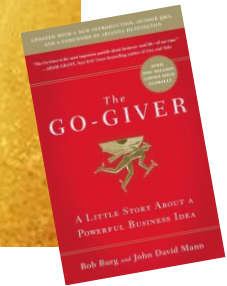




...Trust

THE GOLDEN RULE OF BUSINESS

All things being equal, people will do business with and refer business to those people they *know, like and trust.*



Know is easiest.
Like is next.

Trust is the challenge.



Building and Earning Trust

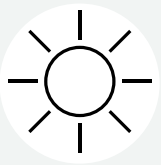
Five factors from real listener feedback...



Slow



“Boring”



Transparent

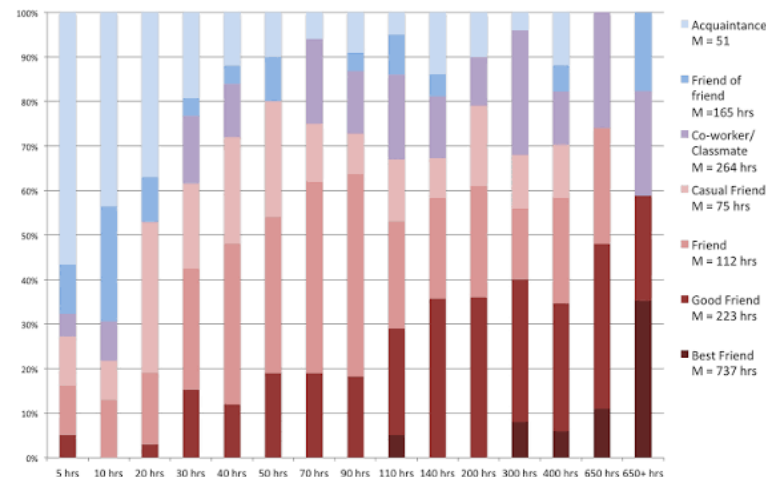


Consistent



Thoughtful

Building and Earning Trust



The 50 Hour Test



“consistent small commitments kept over time”

Competence-based trust: faster.
Character-based trust: slow and fragile.

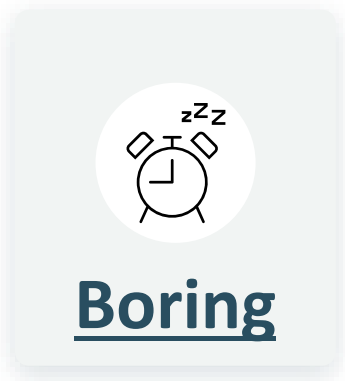
“Slow to build. Fast to break.”

 **r/HappyMarriages** • 9mo ago
mentalsxe

Can you guys tell me stories about successful marriages that happened quick please?

I met my person literally a month ago and we're already talking about moving in, getting engaged and all that stuff. I realize this is quick and most people will advise me to wait at least a year before moving in and at least two to get engaged, but it feels natural and like it's simply meant to be. Neither one of us has experienced this before but both of us have heard a few stories about successful fast-moving relationships - so I just want to hear more.

Building and Earning Trust



Solid and Clear Advice

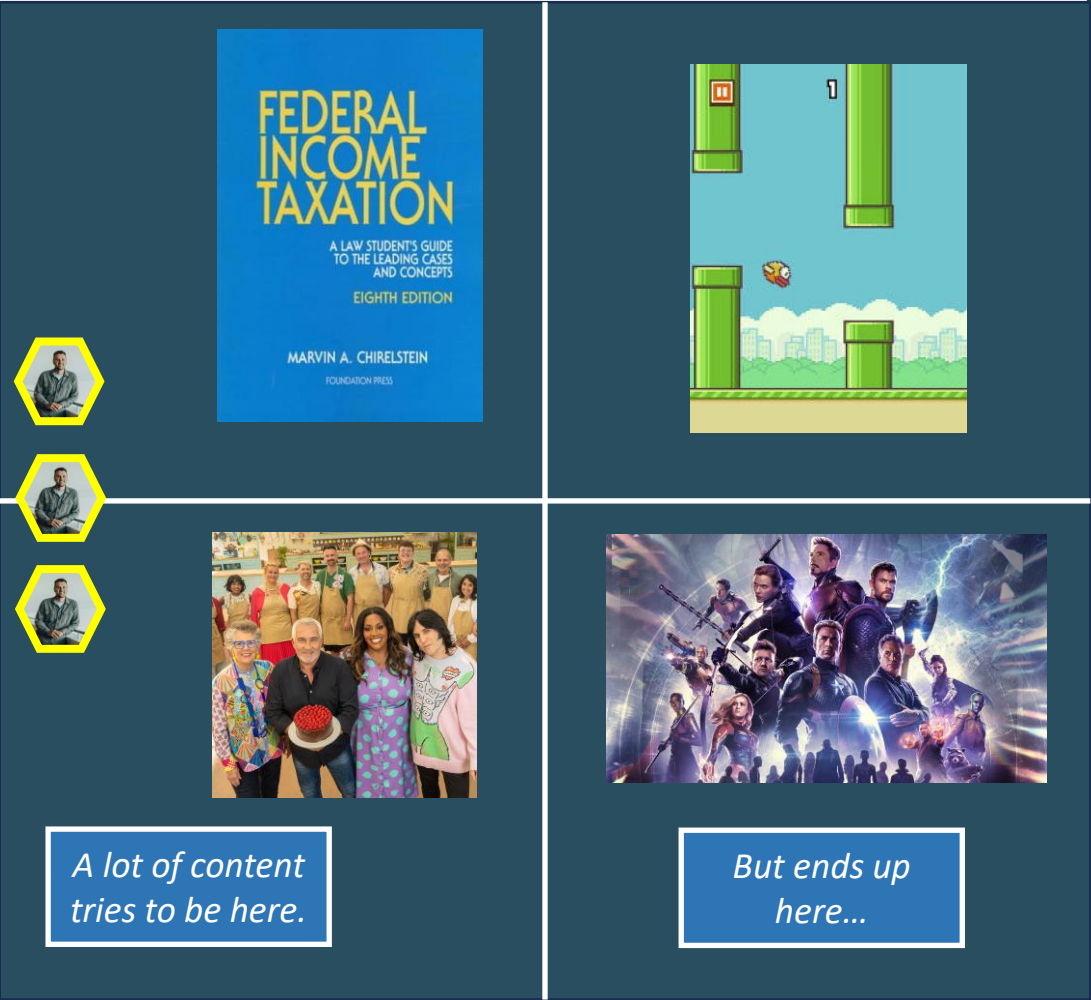
★★★★★

07/25/2025
Bike_Guy

Glad I came across this Podcast. The information is always spot-on clear and concise and helps me make better personal finance decisions. It may not be the most entertaining thing to listen all the time, but I don't think I've come across a finance Podcast that so consistently delivers accurate and helpful information. Keep up the MORE

Boring

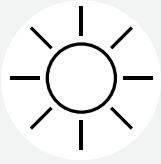
Exciting



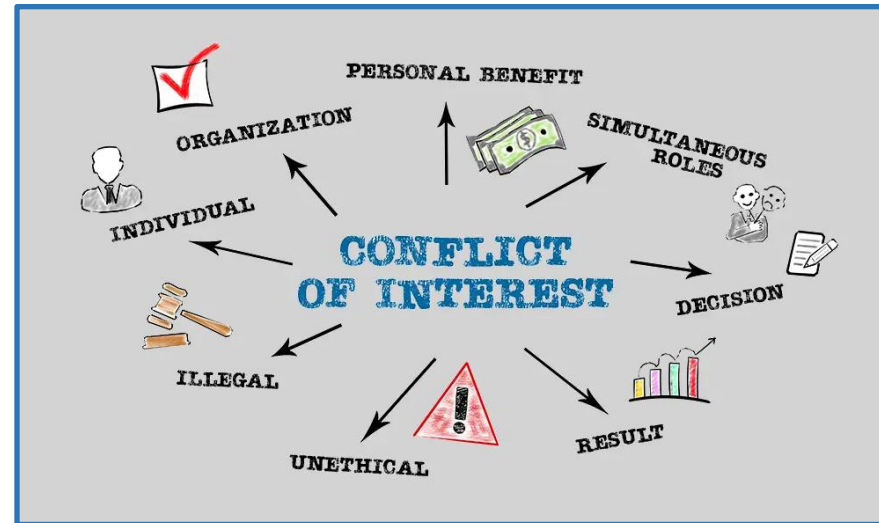
Useful

Not useful

Building and Earning Trust



Transparent



3, Look for opportunities to give clients advice contrary to your interest

For example: when you and your firm only get paid if this deal goes through, but if it is best for the client not to close the deal, say no.

Building and Earning Trust



Consistent



Tell them
about Dan
(and his
broker)



Posts

Add Post

WP Rocket: One or more plugins have b

Clear cache

Dismiss this notice

All (612)

Published (418)

Drafts (194)

Bulk actions

▼

Apply

All da

☐

Title

⬆

PERSONAL FINANCE

FOR LONG-TERM INVESTORS



Personal Finance for Long-Term

Jesse Cramer

★ 4.9 (194) · Investing · Updated Biweekly

[Top 1% Personal Finance, Retirement, and Investing Podcast]

...

▶ Latest Episode

Episodes >

Aug 12

Is My DIY Financial Plan Working? - E148

We all know the importance of having a good financial plan in place. But...are we all talking about the same thing? What "is" a financial plan actually is, why it extends far beyond investing, and how to know whether your financial plan is truly working. He begins with investments, insurance, retirement, and estate planning—around your unique goals and values. Jesse explains why clear goals, a structured

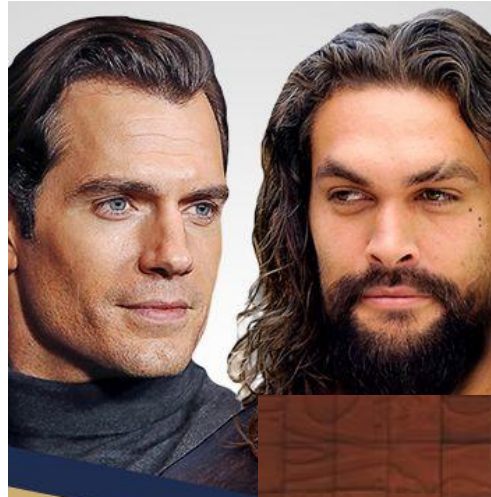
▶ 38m

Subject line	Date	Recipients	Opened	Open rate
> Using Schwab, Fidelity, or Vanguard as Your Financial Advisor 📧	Thu 4:10am Aug 20, 2026	-	-	-
> How Will You Know If Your Financial Plan is Working?	Fri 4:05am Aug 14, 2026	4,699	3,042	64.74%
✓ Will US Stocks Continue to Outperform International? 🌐	Thu 4:20am Aug 6, 2026	4,662	2,987	64.07%
> I Changed My Mind When I Learned About "Full Price"	Thu 4:15am Jul 30, 2026	4,950	3,242	65.49%
> Thoughts Before the (Next) Bear Market 🐻	Thu 4:15am Jul 23, 2026	4,946	3,159	63.87%
> 100% S&P 500 and About to Retire - Why's That Wrong?	Thu 4:15am Jul 16, 2026	4,917	3,025	61.52%
> Are You a Good Roth Conversion Candidate? 🤔	Thu 4:05am Jul 9, 2026	4,899	3,098	63.24%
> 5 Ways to Use Money for Good 🌱	Fri 4:25am Jul 3, 2026	4,882	3,125	64.01%
✓ Three Retirement Struggles That Money Can't Fix 📉	Fri 8:17am Jun 26, 2026	4,855	3,105	63.95%

Building and Earning Trust



Thoughtful



Short
VS
Long



SECTION FIVE

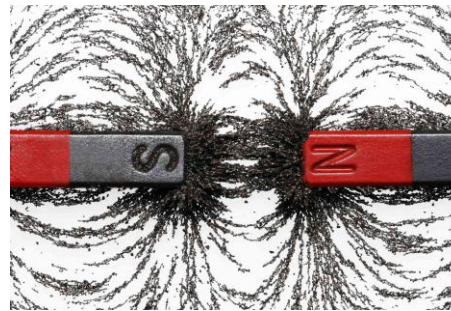
05

What Works + Other Ideas...

(If we have time...)

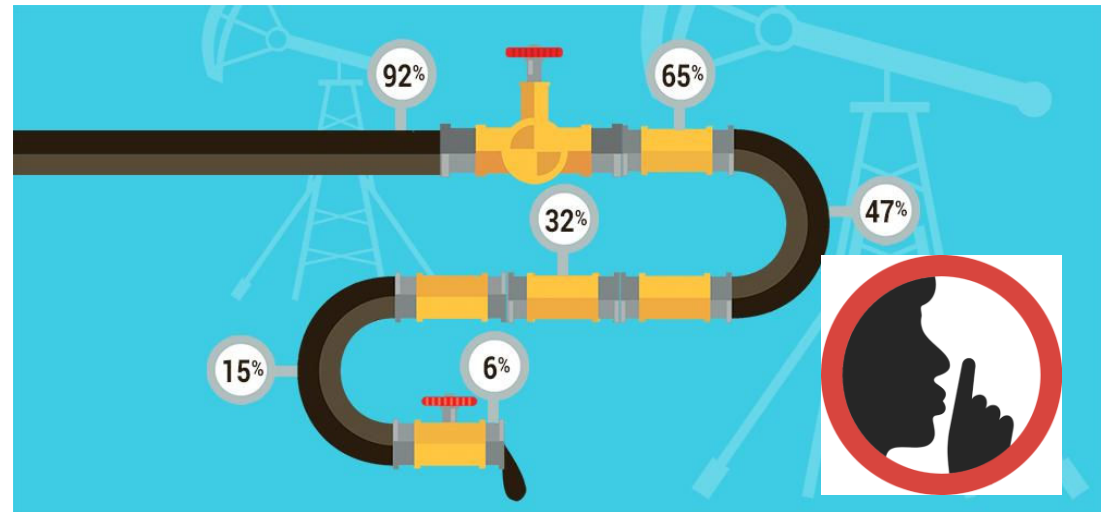
Tactics from my experience

Be Serious

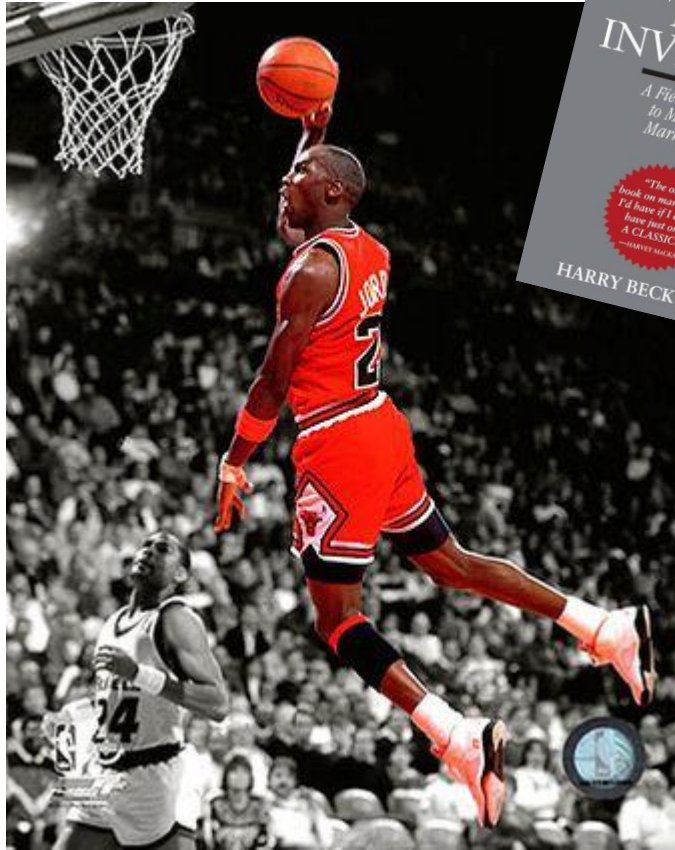


The Silent Fans (and Silent Future Customers...)

Q: Have you fangirl'd or fanboy'd over anyone at Fincon yet?



“Positively Good” vs. the GOAT



Technical Knowledge

- Investing
- Taxes
- Retirement planning

Relationships

- Listening
- Educating
- Behavioral coaching
- Empathetic

Operations

- Responsive
- Proactive
- Accurate
- Succession plan
- Tools + Security

Good judgment

- Prioritization
- Saying no.
- Setting expectations

Business model

- Fees
- Communication cadence
- Offerings

Price is **Signal**, Too

Fee model - tells the client what **you** think you're selling.

Minimums - Turning away revenue is expensive. A stated minimum communicates selectivity.

Discounts - Willingness to cut price might signal excess capacity, which signals weak demand, which signals that other buyers know something (bad).

Transparency signals confidence. Publishing fees plainly suggests you expect the number to survive scrutiny.

Payment timing. Retainer in advance signals scarcity and demand. Billing after delivery signals you need the work.

(I'm struggling with this, too...)



*Lots of stuff
for free,
100% at my
choice.*

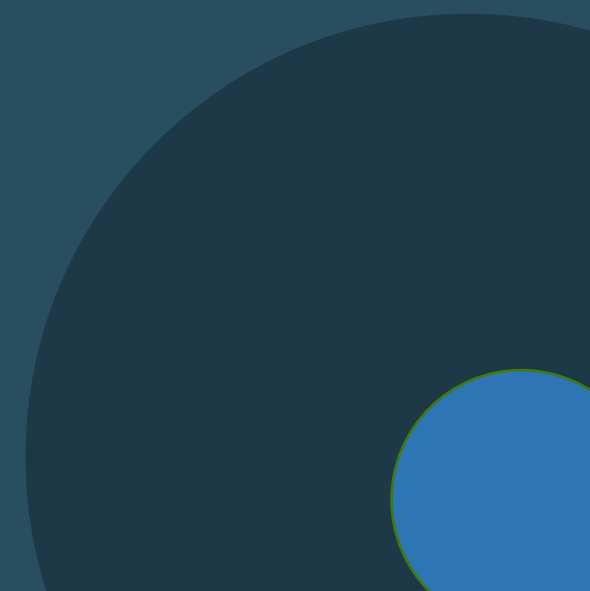
*Everything
else is \$5K,
\$10K, \$15K
per year.*

SECTION SIX

06

1000 (??) True Fans

Let's play with a few numbers...



How Much Revenue Do You Need?

If the goal is \$100,000 in revenue per year...

1000 customers * \$100 each

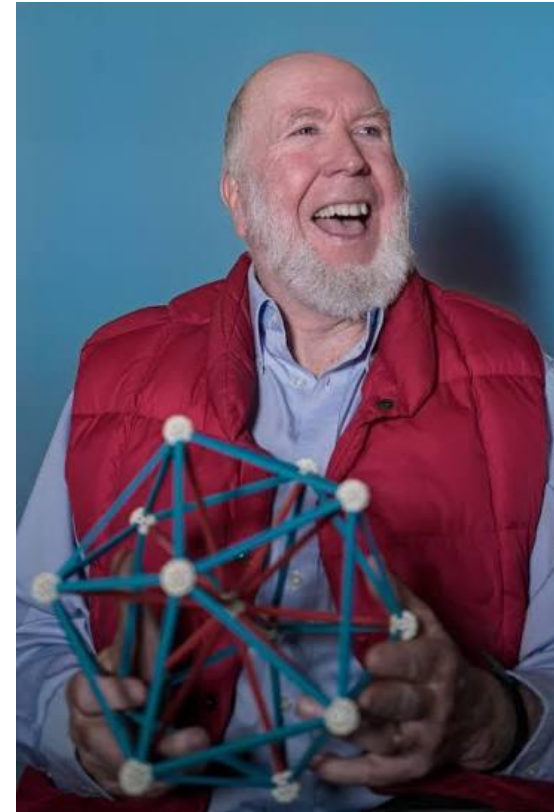
20,000 customer * \$5 each

200 customers * \$500 each

50 customers * \$2000 each

10 customers * \$10,000 each

If you're a serious expert, I'd recommend aiming for these models.



My Numbers... Past 3 Months

~**65,000** podcast downloads (~22K per month)

~**10,000** reasonably engaged individual listeners

28 new prospective client outreaches via podcast

Of those 28 prospects, **5** are now clients. [*And...**5** additional families became clients who originally reached out prior to June.*]

...so, **23** of the 28 are not (yet) clients. But they might be, someday.

Those 10 new clients pay **\$93,000** in annual recurring revenue.



Scan Me

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- Re-watch the presentation.
- Sign up for my newsletter / podcast (and steal my ideas).
- All the “mentions”
- My contact info
 - if you EVER want to chat 1-on-1 about how implement these ideas in your own world, I want you to reach out to me. I will help you pro bono.

