



Your Evolution

Explore Your Options

For Advisors Direct
with a Broker-Dealer

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Introduction

Working directly with a broker-dealer can be straightforward, until you start to feel the limits of going it alone. As your practice grows, you may want more support, better access to resources, or a stronger voice when it comes to decisions that affect your business. This guide is designed to help you step back, weigh your options, and think about what kind of structure best serves your practice moving forward.

What to Consider When You're Direct with an Independent Broker-Dealer

Advisors who report directly to a broker-dealer often raise questions like:

- Am I getting timely compliance guidance, or am I waiting in line behind bigger priorities?
- Does my technology stack work together, or am I patching systems on my own?
- Do I have peers to compare notes with, or do I feel like I'm operating in a silo?
- Is anyone advocating for my practice inside the broker-dealer, or am I just one voice among many?
- "Have I outgrown the level of support my broker-dealer can realistically provide?"

As practices approach or surpass the \$1 million GDC mark, their needs become more complex. Yet many large broker-dealers reserve their enhanced service tiers for firms producing \$4 million or more. If you're feeling that gap, it may be time to explore structures designed to meet you where you are.

Recognizing these points doesn't mean your current structure is wrong. It simply highlights the areas worth examining if you're considering change.

Options to Explore

When you're evaluating what comes next, consider the following paths:

- **Stay Direct:** For some advisors, direct reporting to the broker-dealer works well. If your compliance support is responsive, your technology is integrated, and you feel your voice is heard, staying the course may be the right fit.
- **Join an OSJ:** An Office of Supervisory Jurisdiction (OSJ) can add an extra layer of support—compliance, operations, technology, and a community of peers—while still preserving your independence. A non-producing OSJ is especially worth considering, since its principals focus entirely on supporting their advisors rather than competing with them.



Questions to Ask Yourself

Use these prompts as a starting point for reflection:

1. Where do I most need help right now, for example, compliance, operations, technology, growth?
2. How much do I value having peers and a community to collaborate with?
3. What would give me more peace of mind: staying in full control, or having more support and advocacy?
4. Do I know how my practice would be represented inside the broker-dealer if issues came up?

Self-Assessment Scorecard

How to Use This Scorecard

Sometimes it's hard to step back and see the full picture of how your practice is supported. This scorecard gives you a simple way to translate what you're feeling day to day into something more concrete. Take a few minutes to rate each area—compliance, technology, operations, and so on—and see where the numbers point you. It won't make the decision for you, but it can highlight whether your current structure is carrying its weight or whether it's time to explore new options.

Use this scorecard to rate how well your current structure supports your practice. Score each area on a scale of 1–5 (1 = needs significant improvement, 5 = fully supports me).

Area	Questions to Ask	Score (1-5)
Compliance & Oversight	Am I getting timely, practical guidance? Do I feel confident my compliance partner has my back?	
Technology & Integration	Do my tools work together smoothly, or am I piecing things together?	
Operational Support	Do I have access to staff or resources that help me run the business side, or is it all on my shoulders?	
Community & Peer Learning	Do I have peers I can turn to for ideas, collaboration, or shared opportunities?	
Advocacy at the BD Level	Do I feel like I have a voice with my broker-dealer, or am I just one of many?	
Practice Growth	Am I supported in thinking strategically about growth, whether through marketing, acquisitions, or succession?	

How to interpret your scores:

- **24–30:** Your current structure is likely serving you well. Explore refinements, but you may not need a major change.
- **15–23:** Some areas of friction are holding you back. Compare staying direct with exploring OSJ support to see which gaps could be filled.
- **Below 15:** You're carrying too much of the load on your own. Stronger structural support (OSJ or hybrid) may be worth serious consideration.



Deciding What Works for You

This isn't about making a quick decision. It's about giving yourself the space to ask hard questions and compare your options. Independence should make your life easier, not harder, and there are multiple ways to structure your practice to achieve that. A thoughtful evaluation now will help you build a business that feels both sustainable and supported.



If this guide sparked questions, scan the code and schedule a quick call. We'll help you sort the next move.



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