

# Case Study: Merit Financial Advisors Elevates the Client Experience Through bQuest's Longevity Planning and Aging-Care Platform



## Executive Summary

Merit Financial Advisors, a \$20 billion national RIA with more than 50 offices across the country, partnered with bQuest to address one of the most universal, and historically underserved, dimensions of client life: aging, caregiving, and longevity planning. By launching bQuest directly to clients, instead of the traditional roll-out strategy of distributing through its advisors, Merit achieved immediate engagement, accelerated internal adoption, and established a repeatable, client-first model for rolling out future services firmwide.

## The Challenge: Aging-Care Conversations Are Universal, but Unsystematic

Merit Financial Advisors has built its reputation on an ambitious mission: to become the advisory firm of the future by delivering a deeply holistic client experience at scale. To support that vision, the firm created a senior leadership role—Vice President of Client Experience—and appointed industry veteran Kate Redden to architect and execute a modern, life-centered service model.

Early in her tenure, Redden identified a critical gap. “Conversations around aging parents, caregiving responsibilities, health-related transitions, and end-of-life planning were surfacing in nearly every client household, yet these conversations were happening informally, reactively, and often too late outside of a structured planning framework,” she noted.

Advisors wanted to help, but lacked a scalable, affordable, and systematic way to do so. Clients, meanwhile, were increasingly seeking guidance not just on portfolios, but on the emotional, logistical, and financial decisions that arise as families age. The need was clear, but the solution had to work across Merit's entire client base, not just its ultra-high-net-worth segment.

## The Solution: A Platform Aligned with a Family-Office Mindset for Every Client

As the central decision-maker for client experience technologies, Redden evaluates tools through a simple but rigorous lens: Will this meaningfully elevate how clients experience the firm across life's most complex moments?

bQuest's longevity planning and aging-care coordination platform immediately stood out. As Redden framed it, "Aging touches every household, regardless of wealth level, making it a natural extension of Merit's family-office approach for all clients," she said. "bQuest fills a critical gap by giving advisors a structured, human-supported way to initiate conversations clients rarely start themselves, while preparing families proactively rather than reacting during moments of crisis."

Just as importantly, the platform did not require advisors to become experts in aging care. Instead, it provided infrastructure, intelligence, and access to vetted human expertise, allowing advisors to confidently guide clients without adding friction to already complex workloads.

## The Innovation: A Client-First Rollout That Reversed Adoption Friction

Even with the right solution in place, Redden anticipated a familiar challenge: advisor adoption. Like many RIAs, Merit's advisors are exceptionally busy, and new tools are often explored only when a client presents an urgent need. Waiting for that moment would result in slow, uneven uptake. Rather than pushing adoption from the advisor level, Merit flipped the traditional rollout model entirely.

“We first introduced bQuest to our advisors internally during our Merit Masters, a monthly firmwide meeting, featuring bQuest CEO Lauren Clough as a guest speaker. The goal was to build awareness among our advisors first and show how seamlessly the platform could support planning conversations,” she said. While interest was sparked, Redden knew awareness alone wouldn’t create momentum.

“So, we took the bold step to launch bQuest directly to clients after introducing the platform to our advisors, as we understood that our advisors are often too busy and have low tolerances for uncertainty to launching new services,” Redden explained.

To remove that potential barrier to adoption, every client household was invited to a firm-hosted webinar where Clough walked through real-life scenarios related to aging, caregiving, and long-term planning. The response was immediate: approximately 150 client households attended the first session, with many more reaching out afterward asking how to get started.

“The results far exceeded our expectations,” Redden said. “Suddenly, advisors who hadn’t yet explored the platform were being approached by clients eager to engage, and that client demand became the catalyst for advisor adoption.”

## The Impact: Engagement, Differentiation, and a Repeatable Model

Redden describes the rollout as one of the most successful service launches in recent memory. The results were so compelling that the firm plans to use this client-first model where it makes the most sense from a firm-wide level.

Beyond adoption, the platform has delivered strategic benefits across the organization:

- **Accelerated advisor engagement**, driven by real client demand.
- **Stronger multigenerational connections**, as aging-care conversations naturally involve spouses, adult children, and extended family.
- **Clear differentiation** in a competitive RIA landscape, where few firms offer a comprehensive, scalable solution for aging-care coordination.
- **Reinforcement of Merit's brand promise** delivering high-touch, modern experience to every client, not just the wealthiest.

"As an added benefit, bQuest has also become a bridge to long-term organic growth, supporting our strategic objective to expand relationships across generations while deepening trust with existing clients," Redden noted.

## Looking Ahead: Redefining the Future of Financial Advice

Redden believes bQuest represents where the advisory industry is headed: a more holistic, emotionally intelligent, and life-centered approach to financial guidance. The platform remains flexible, allowing advisors to integrate it into planning at their discretion, while benefiting from leadership-driven best practices, engagement strategies, and support from the home office.

"Ultimately, bQuest helps us deliver on our vision of becoming the advisory firm of the future," she said. "It empowers advisors to think more holistically, prepares clients for one of life's most universal challenges, and strengthens the bonds between families and their financial advisors." As Redden puts it, "bQuest is not just a new tool, it is a meaningful step in redefining what modern financial advice looks like for the generations ahead."



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