

Case Study: How Destiny Capital Uses bQuest to Deepen Client Loyalty & Expand Holistic Planning



Background

Destiny Capital is a second-generation, planning-first Registered Investment Advisory firm headquartered in Colorado. With a national client base, seven CFP® professionals, and \$350 million in assets under management across 240 households, the firm is known for its high-touch, holistic financial planning. At Destiny Capital, client relationships often extend beyond portfolio discussions—touching on life’s most personal challenges.

Chief Growth Officer Tiffany Charles leads the firm’s innovation strategy. As she explains, “Clients trust us with deeply personal matters—often before discussing them with their families. That trust comes with responsibility.”

The Challenge

As Destiny Capital leaned further into holistic planning, conversations around aging care became more frequent—and urgent. “It wasn’t just about long-term care insurance anymore,” says Tiffany. “We were being asked about home modifications, Medicaid spend-downs, estate sales, and senior living tours.”

But aging care is a fragmented ecosystem. Unlike tax or legal needs, most RIAs lack a vetted network to support clients through aging-related decisions. Advisors were left Googling local providers or attending meetings outside their scope—putting pressure on capacity and risking inconsistent support.

The Solution

That's when Destiny Capital turned to **bQuest**, a care coordination platform built specifically for financial advisors. Through a white-glove concierge model, bQuest connects families to vetted experts in home care, housing transitions, legal support, and beyond.

"It was the missing piece," Tiffany says. "bQuest allowed us to stay the most trusted advisor without becoming care coordinators ourselves."

a made onboarding simple with customizable emails, training, and a plug-and-play platform. The firm saw immediate value—even among clients who hadn't used the service yet. "It elevated our brand in their eyes," Tiffany recalls. "They saw that we were thinking ahead and ready to support them in real-life moments."

Real Impact

In one case, a client's elderly parent got lost driving to a financial meeting. A family crisis unfolded, and Destiny Capital offered bQuest as a resource. The client received immediate guidance and long-term solutions. "That moment built lifelong loyalty," Tiffany notes.

In another instance, a client's hospital stay became a months-long recovery. The family's first call was to Destiny Capital. With bQuest, the team delivered a solution—without delivering the care. "We got the credit," Tiffany says. "And we didn't lose hours tracking down providers."

Measureable Benefits

- **Time Savings:** Reduced internal time spent on care-related research and coordination
- **Client Stickiness:** Strengthened multi-generational relationships through moments of need

- **Scalability:** Expanded holistic service offerings without burdening the team
- **Referral Growth:** Opened new channels for lead generation through events and family outreach

Strategic Advantage

“We’ve already started using bQuest in our marketing,” says Tiffany. “We’re hosting webinars, creating events, and encouraging clients to involve their adult children. It’s a conversation starter—and a differentiator.”

For Destiny Capital, bQuest aligns with their long-term vision: to serve clients and their families for life. “You can’t offer holistic planning and ignore aging,” Tiffany adds. “This is foundational. With bQuest, we’re equipped—and our clients know it.”

Final Word

“bQuest isn’t just a tool,” Tiffany concludes. “It’s a client experience enhancer, a capacity builder, and a growth accelerator. It helps us do what we already do best—only better, faster, and with more impact.”



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