

Accelerating 2026: What advice firms need to prioritise next



In this insights summary

A curated selection of key insights from the Netwealth Accelerate Summit 2025

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Introduction

The advice profession is entering a defining period. Demand for financial advice continues to rise, while adviser capacity, client expectations and regulatory complexity place increasing pressure on traditional business models.



How to use this Insights summary:
This summary is designed to help advisers quickly identify strategic themes from the annual Netwealth Accelerate Summit event and consider practical implications for the year ahead.



At the Netwealth Accelerate Summit, advisers and industry leaders explored how the profession is responding – and where momentum will matter most over the next 12 to 24 months.

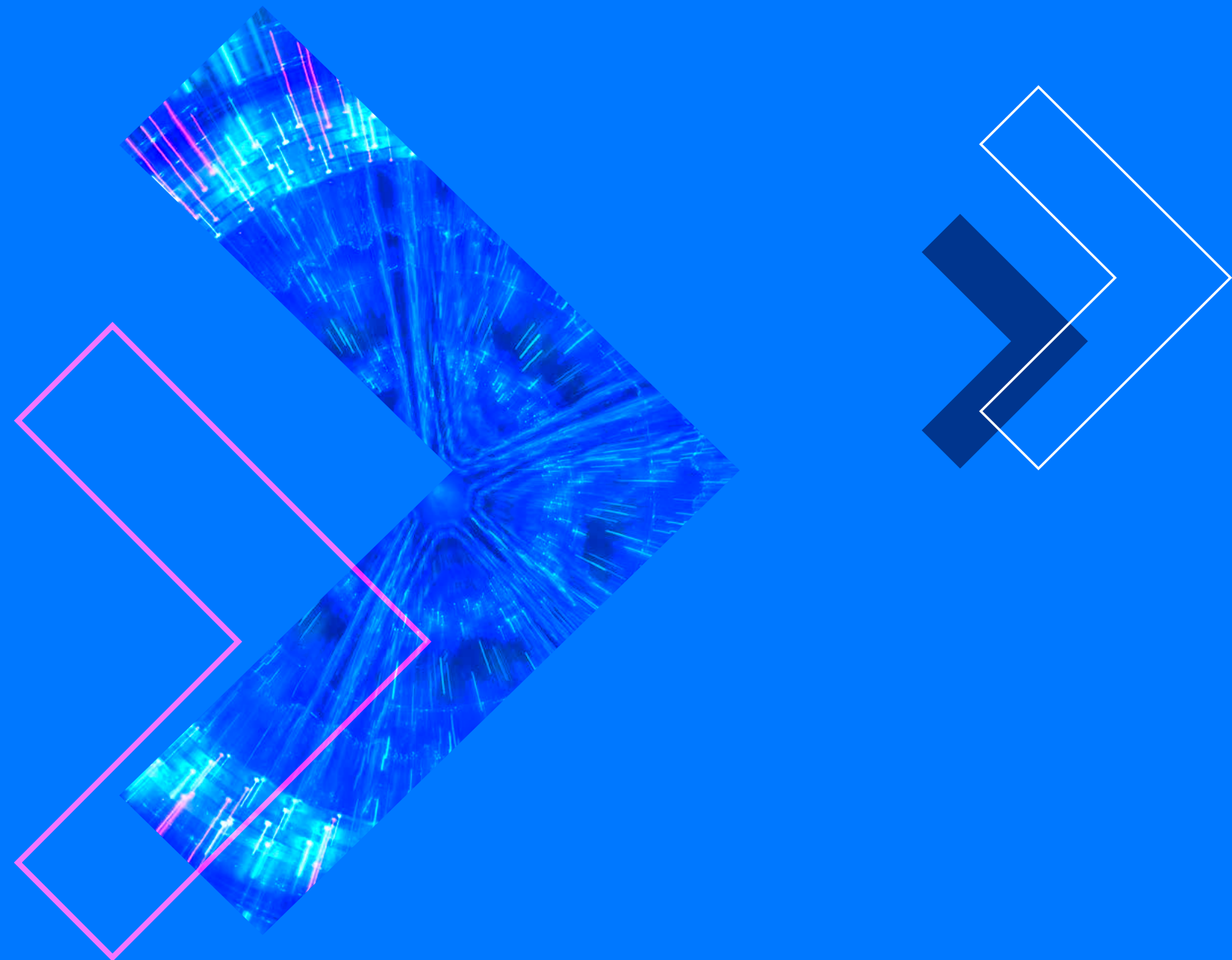
Rather than focusing on quick fixes, discussion centred on practical decisions that support sustainable advice businesses: how to expand capacity without compromising quality, how to use technology with intent, how to meet evolving client expectations, and how to build models that remain resilient as conditions change.

This insights summary brings together some of the key themes from the Summit, curated from a series of articles originally published by Professional Planner and adapted for a summary format. It provides a snapshot of the forces shaping advice today – and a clear lens on what needs to accelerate as the profession looks toward the future.

As planning begins for the next Accelerate Summit, these insights offer a starting point for advisers considering how to prioritise, adapt and position their businesses.

Theme 1

Bridging the advice gap



The gap between demand for financial advice and the profession's capacity to deliver it continues to widen. How can advice evolve in a way that supports access, quality and long-term sustainability?

While demand for advice has grown steadily, adviser numbers have declined and many firms remain constrained by cost, capacity and regulatory burden. At the same time, Australians' financial lives are becoming more complex. Longer life expectancy, superannuation accumulated across multiple funds, rising housing costs and evolving retirement expectations are increasing the need for informed financial guidance.

Innovation is often positioned as a lever to help address this gap. Summit contributors noted that when combined with clear strategic intent and operational discipline, innovation can support advice delivery at scale – but it is not a shortcut.



Justin Joffe and Brett Joffe, Summit MCs and Co-founders of Flux Finance

Bridging the advice gap

Technology to narrow the advice gap

Many advisers are using technology to streamline processes and reduce friction across advice workflows. Digital tools can support data collection, modelling, documentation and compliance, helping advisers spend less time on administration and more time engaging with clients.

However, speakers cautioned that technology is only effective when implemented with purpose. Introducing new platforms without aligning them to business processes and client needs can add complexity rather than reduce it.

Innovation in service and sustainability

Beyond technology, contributors discussed innovation in advice models themselves. Tiered service offerings, scoped advice and digital-first engagement models were highlighted as ways to broaden access to advice while managing capacity.

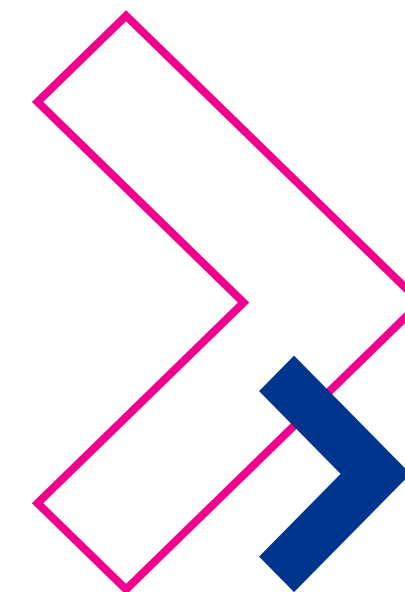
These approaches may allow advice firms to engage clients earlier, provide guidance on specific needs, and build relationships that evolve over time. They may also support adviser sustainability at a time when experienced advisers are retiring, and fewer new entrants are joining the profession.

Balancing innovation with long-term strategy

While there was enthusiasm for innovation, speakers consistently emphasised the importance of maintaining quality, managing risk and delivering appropriate client outcomes. Addressing the advice gap involves broader structural considerations, including education pathways, regulatory settings and consumer trust. Innovation can support progress, but it must sit within a longer-term strategic framework.



Advice practices from across Australia converged at Centrepiece in Melbourne for the third annual Accelerate Summit



2026 perspective: On innovation and the advice gap

Closing the advice gap requires more than adopting new tools. The greatest gains come when innovation is applied deliberately – aligned to clear strategy, professional standards and sustainable operating models. Technology and new service approaches should expand capacity while preserving advice quality and trust.



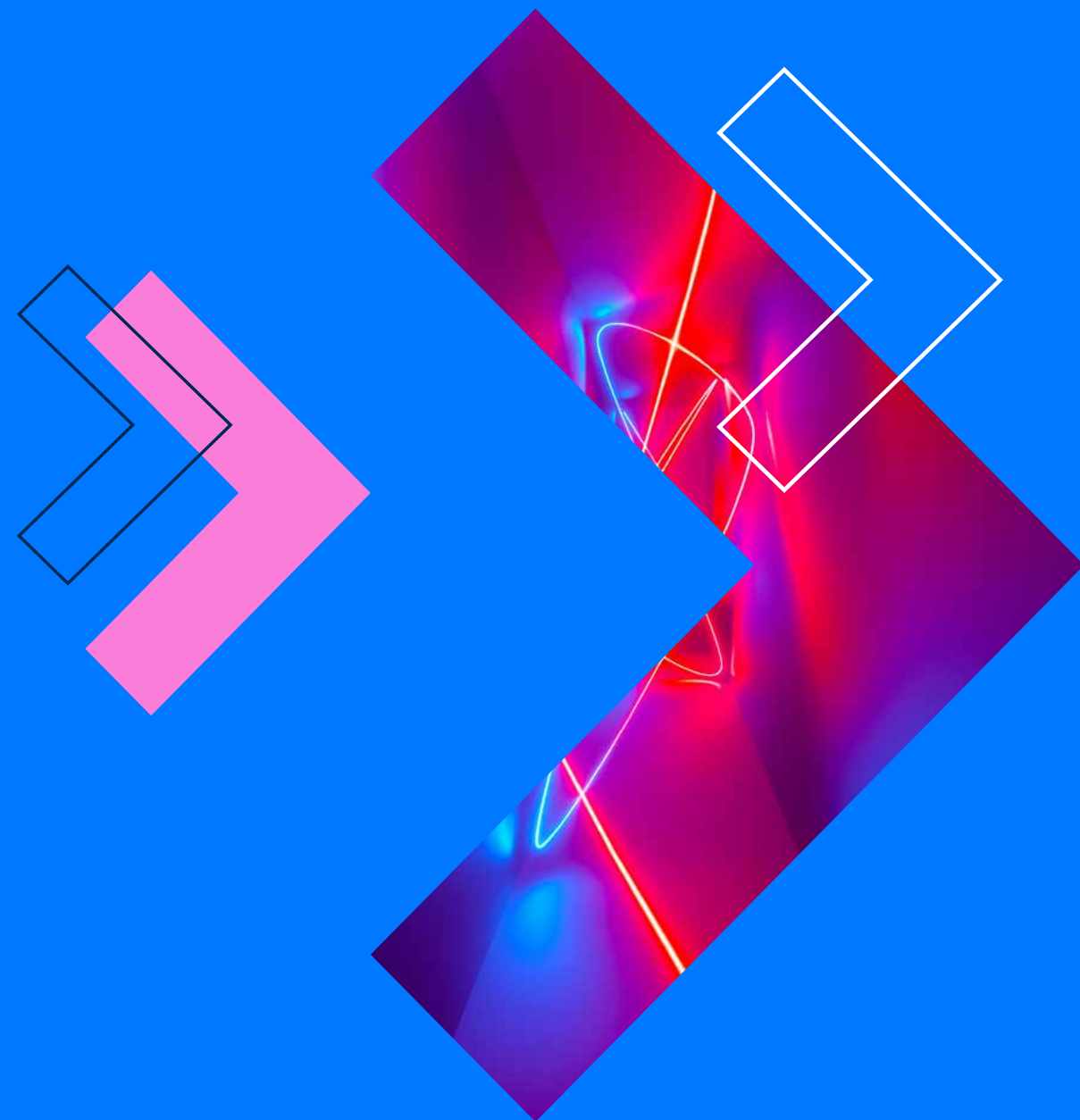
Advisable Australian Report: Bridging the value gap

Research exploring unmet advice demand and how firms can better articulate value to attract new clients.

[Learn more](#)

Theme 2

Shaping the next phase of advice



Discussions about the future of advice focused on a small number of forces shaping strategic decision-making. Netwealth CEO and Managing Director Matt Heine highlighted two themes he sees as particularly influential in determining how advice firms need to evolve.



Matt Heine, CEO and Managing Director, Netwealth, shared the Netwealth roadmap in his opening 'Accelerating Futures' presentation

Shaping the next phase of advice

Changing client expectations

Clients are increasingly seeking advice that is timely, relevant and personalised, while remaining grounded in trust and professional rigour. This reflects broader shifts across other sectors, where digital access and tailored engagement have become standard.

This does not suggest clients want less advice or less depth. Rather, expectations around how advice is delivered are changing. There is greater emphasis on clarity, responsiveness and engagement models that reflect individual circumstances and life stages.

Responding to this shift requires more than surface-level changes. Advice firms need to re-examine service models, internal processes and communication approaches so they remain aligned with how clients want to engage.

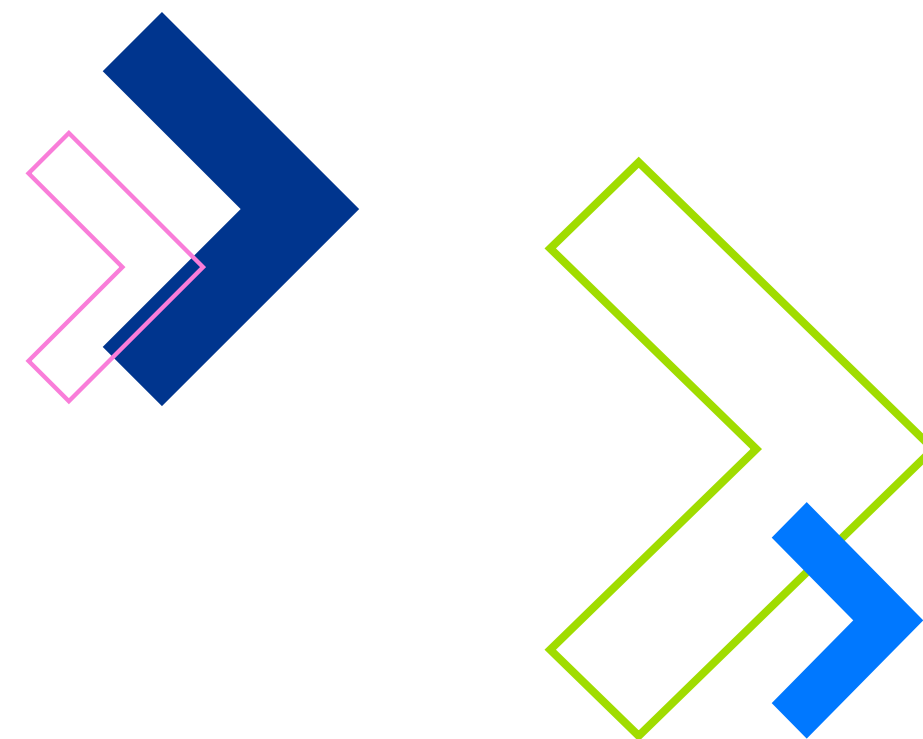
The growing importance of business sustainability

As regulatory complexity continues and operating environments evolve, business sustainability has become a strategic priority. This extends beyond cost management to how adviser time is allocated, how effectively processes support advice delivery, and how firms scale while maintaining quality and compliance.

Technology can play an important role here particularly when it enables better data management, reduces duplication and supports consistency. However, its value depends on how clearly it is aligned to business strategy.

Heine emphasised that client expectations and sustainability are closely connected. Meeting evolving client needs within practical capacity constraints requires advice businesses to think deliberately about how they operate.

Client expectations and business sustainability are no longer separate conversations.



2026 perspective: On leadership and industry direction

Advice firms that consider client expectations and business sustainability together are better positioned to navigate change. Sustainable models enable advisers to deliver the quality, responsiveness and clarity clients increasingly expect – not as trade-offs, but as complementary priorities.



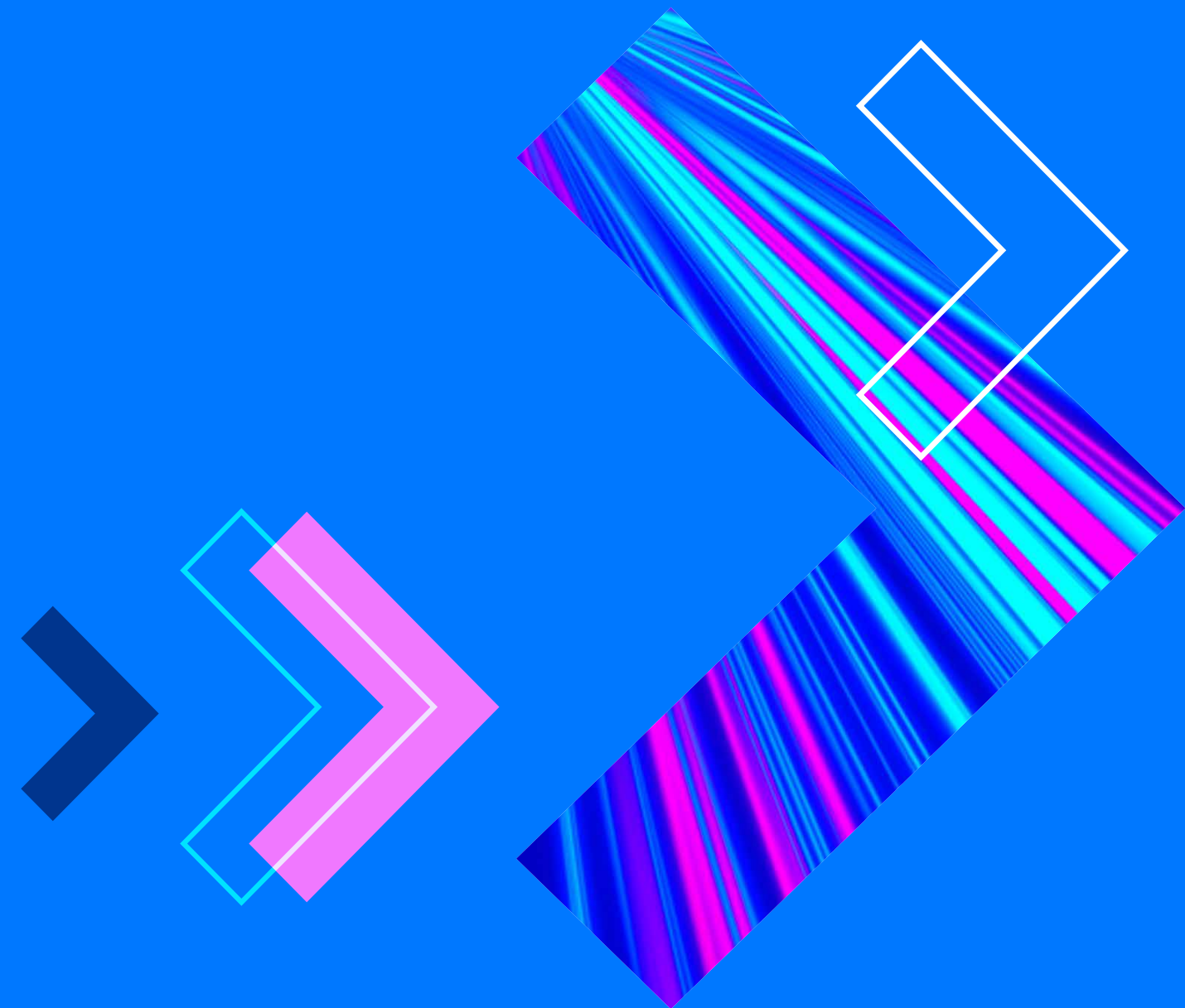
Between Meetings: podcast leadership series

Conversations with Matt Heine and industry leaders on the forces reshaping advice and the profession's long-term direction.

Listen now 

Theme 3

Building resilient advice firms



In an environment of ongoing change, resilience has become a defining feature of long-term viability. At the Accelerate Summit, conversations about growth were grounded in fundamentals such as planning discipline, client focus and clarity of purpose.



Jarther Taylor, Partner and Senior Advisor, 24HR Business Plan, presented on how to get business planning right

Building resilient advice firms

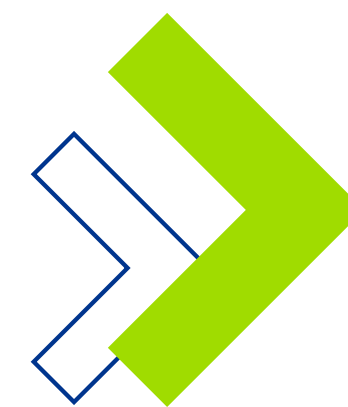
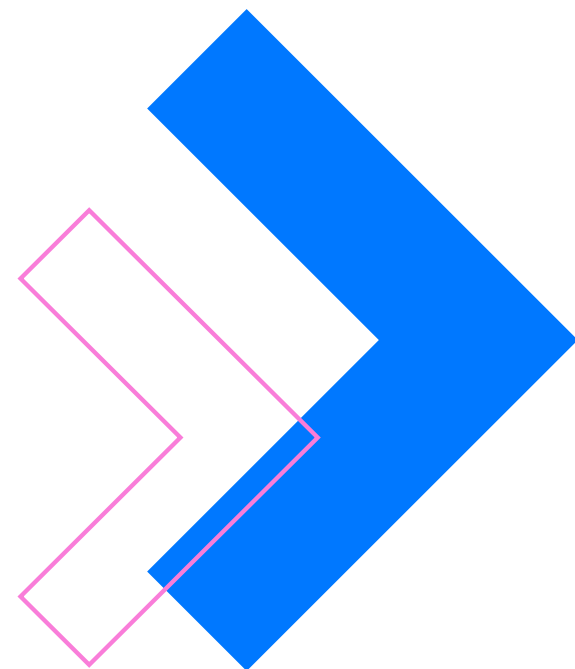
Business planning was discussed less as a rigid formula and more as a practical tool to support decision-making over time.

- **Defining target clients:** Practices with a clear understanding of who they serve are often better positioned to align service offerings, pricing and internal processes. This clarity can reduce inefficiencies and support consistent advice delivery.
- **Aligning ambition with capacity:** Effective plans reflect realistic assessments of adviser time, staff capability and infrastructure. Ambition that outpaces resources can place strain on teams and compromise service quality.

- **Execution discipline:** Governance, accountability and regular review were highlighted as essential for translating plans into action. Setting priorities and tracking progress consistently was seen as more effective than relying solely on annual planning cycles.
- **Adaptability:** Given the pace of change across regulation, technology and client expectations, plans were framed as living documents that need to evolve as conditions change.

While advice businesses vary widely in size and structure, contributors agreed that thoughtful planning provides a foundation that supports advisers, clients and long-term business health.

Resilience is increasingly about disciplined prioritisation, not expansion at any cost.



2026 perspective: On business planning and resilience

Resilient advice businesses are built through disciplined planning, realistic execution and adaptability. Clarity around target clients and capacity helps firms make better decisions, particularly in periods of ongoing regulatory, technological and market change.



**Netwealth
Innovation Report**
Case studies and insights
on building sustainable,
operationally disciplined
advice businesses.
[Learn more](#) →

Theme 4

Client satisfaction for growth



Client satisfaction was framed as a long-term driver of resilience rather than a short-term metric. Contributors explored how client experience influences outcomes gradually through trust, engagement and retention.

Satisfaction is shaped by multiple factors, including the quality of advice, reliability of service and clarity of communication. It is influenced as much by how advice is delivered as by the advice itself.



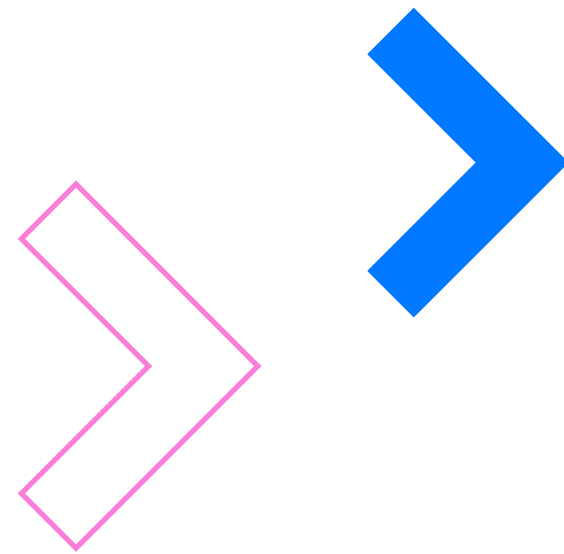
Panellists from the 'Pitchfest on private markets: three strategies that matter today' session at the Accelerate Summit.

Client satisfaction for growth

Examples were shared of firms that prioritise regular communication, proactive engagement and clear expectation-setting. These approaches can support stronger relationships and reduce misunderstandings over time.

Discussion also highlighted the link between satisfaction and retention. While outcomes vary, maintaining strong relationships may reduce churn and support sustainable growth. Referrals were discussed as a potential long-term outcome of sustained trust rather than transactional interactions.

Importantly, contributors cautioned against treating client satisfaction as a standalone initiative. It must be embedded across service models, processes and culture to be effective.



Rebecca Wokes, Head of National Key Accounts, Netwealth, presented key insights in 'Creating loyalty that lasts: Netwealth's Advisable Australian Research'



2026 perspective: On client satisfaction and long-term outcomes

Client satisfaction is not a program to be launched, but an outcome of consistent decisions over time. When service models, communication and expectations are aligned, trust compounds: supporting stronger relationships, retention and business stability.



Advisable Australian: Loyalty that lasts report

Examining the drivers of client retention, trust and long-term relationship strength in advice businesses.

[Learn more](#) ↻

Theme 5

How technology is driving advice forward



Technology continues to play an expanding role in advice delivery, but speakers emphasised that outcomes depend less on the tools themselves and more on how they are implemented.



Dannie Le Grande (left) and Peter Worn, Finura Group, in the session 'How not to blow up your business from poor tech implementation'

How technology is driving advice forward

Key challenges discussed included:

- **Integration:** Introducing new tools without considering how they connect with existing systems can increase complexity.
- **Change management:** Training, communication and realistic timelines are critical to adoption.
- **Process alignment:** Tools that do not reflect how advisers actually work can create duplication and frustration.
- **Expectation setting:** Defining success upfront helps manage outcomes and accountability.

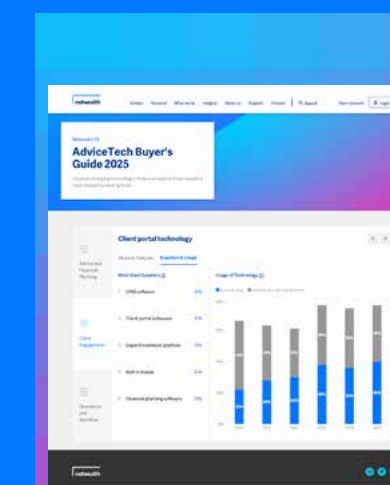
Technology implementation was framed as an ongoing process rather than a one-off event. Reviewing what worked, what didn't and why was seen as essential to improving future decisions.



2026 perspective: On technology implementation

Technology delivers value when people, processes and platforms are designed to work together. Clear objectives, thoughtful implementation and realistic change management are critical to achieving consistent, sustainable outcomes.

As firms plan technology investment through 2026, clarity around purpose and measurable outcomes will become increasingly important.



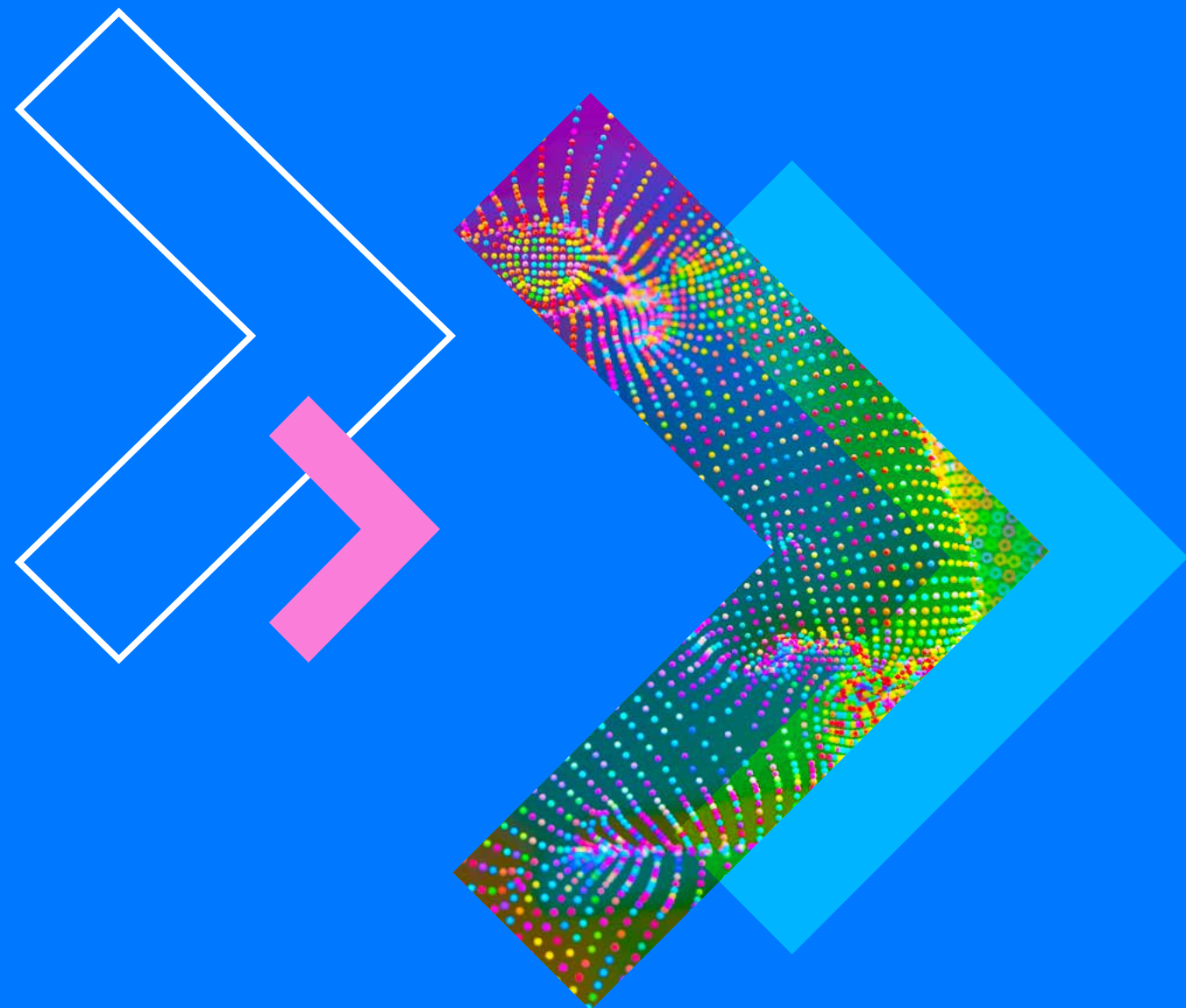
AdviceTech Buyer's Guide

A practical guide to evaluating and implementing technology across advice firms.

Explore the tool [↔](#)

Theme 6

The impact of emerging technologies



Emerging technologies such as artificial intelligence were discussed in practical terms, with a focus on how they may support advisers to spend more time on higher-value work.

Administrative tasks, data processing and routine analysis were highlighted as areas where automation may assist. Standardising certain processes can support consistency and reduce rework.



Dawid Naude, CEO and Founder, Pathfinder, presented 'Superagency – a glimpse into an AI future you can use today'

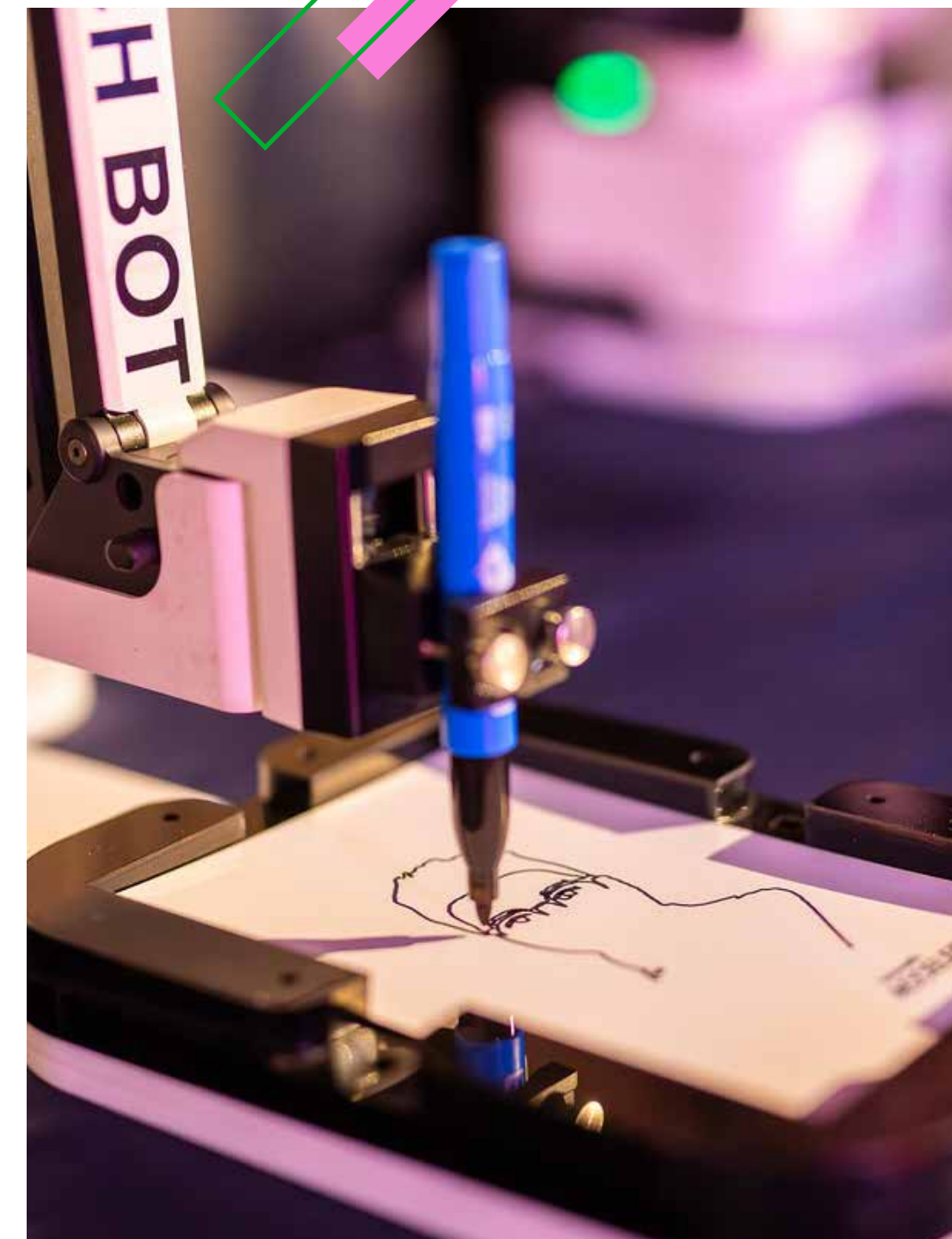
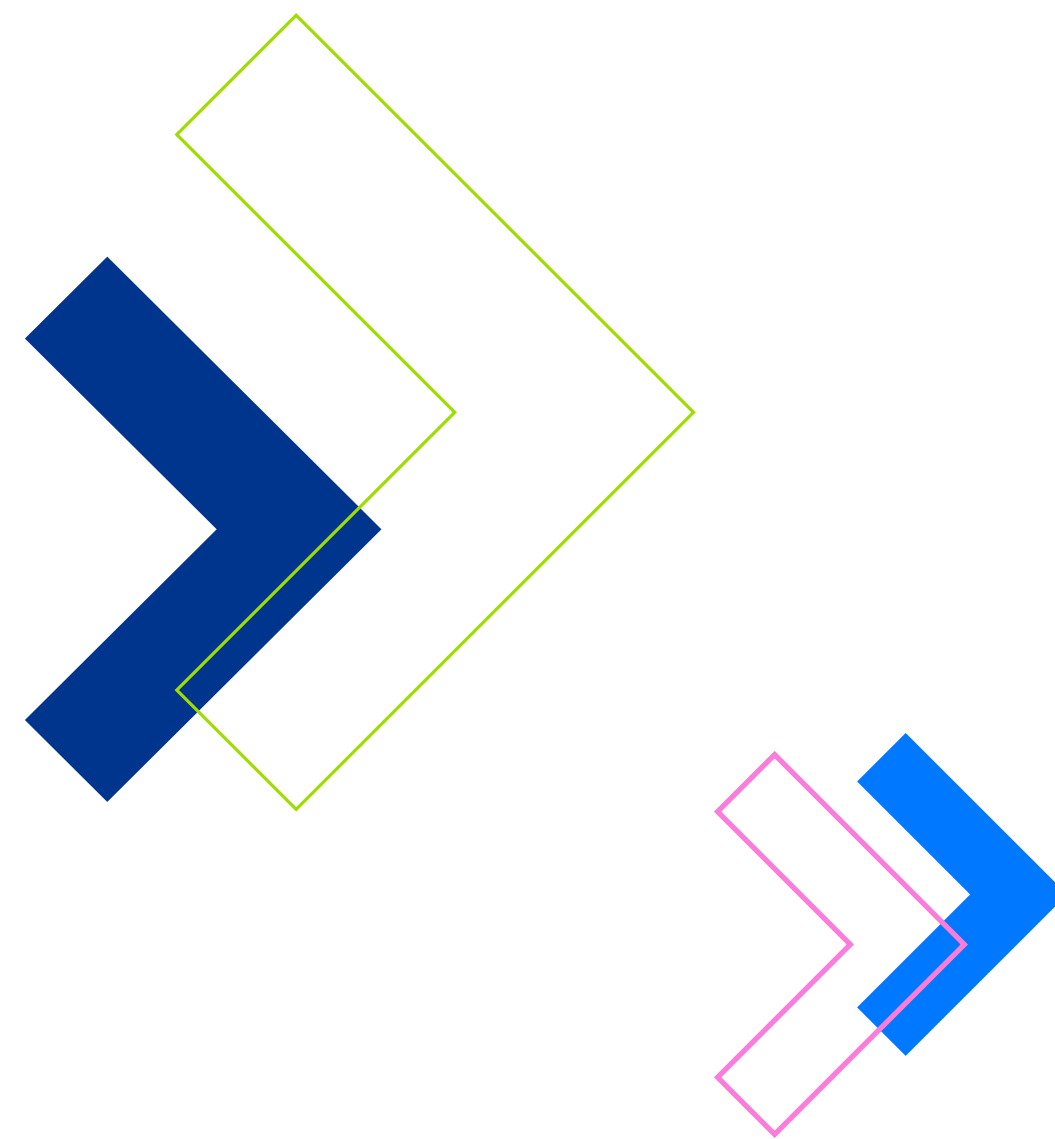
The impact of emerging technologies

Support, not replacement

Speakers emphasised that the goal of AI is not to replace advisers, but to support them. By reallocating time away from lower-value tasks, advisers can focus on areas where human judgment, empathy and expertise are most valuable.

Balanced with caution

While optimism was evident, contributors stressed the importance of maintaining oversight and accountability. Clear use cases, appropriate controls and alignment to business strategy were seen as essential to achieving positive outcomes.



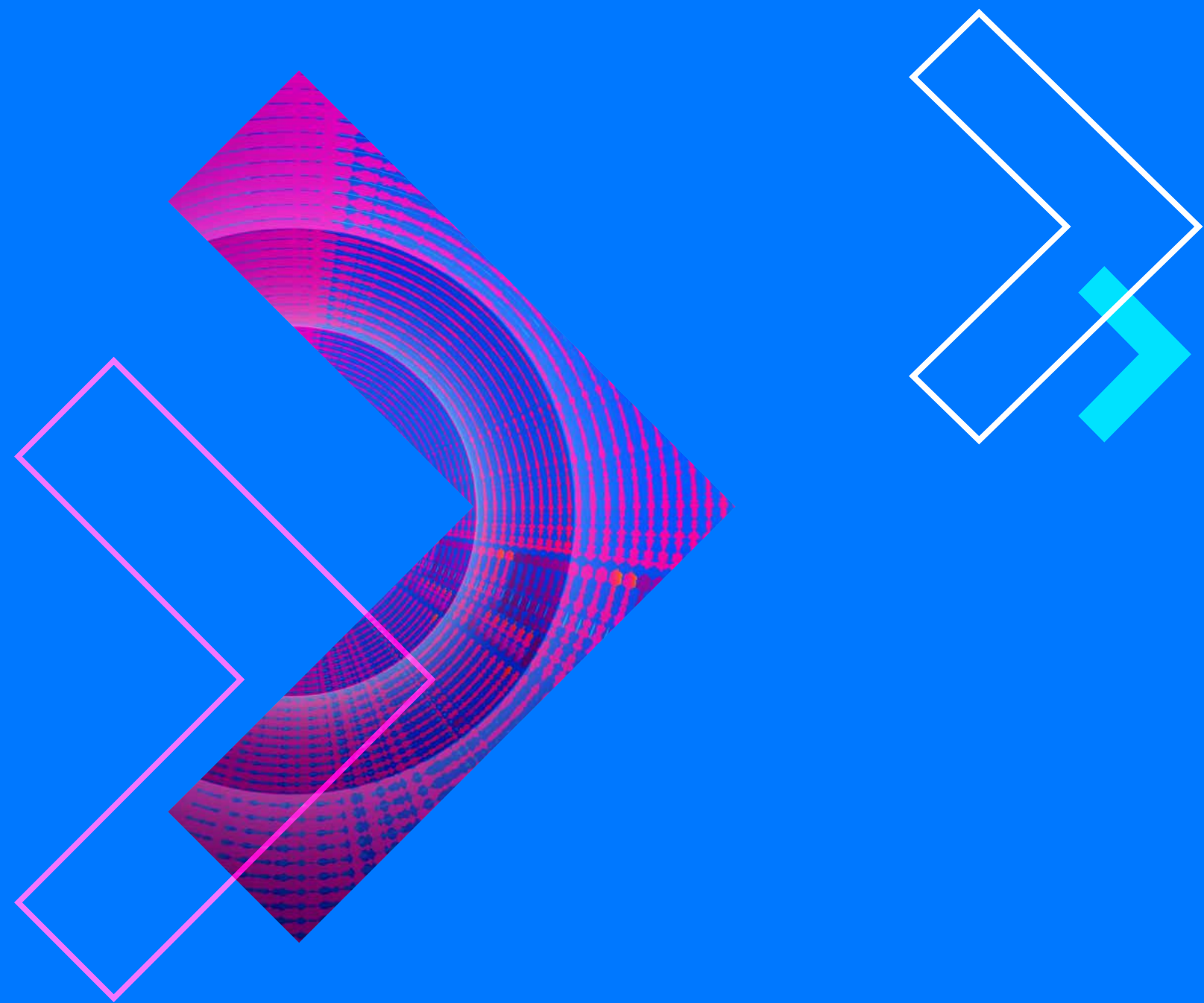
2026 perspective: On technology and adviser value

Emerging technologies are most effective when they enhance adviser capability rather than replace it. Used well, automation and AI can help advisers focus more time on judgment, insight and client relationships: where adviser value is highest.

AdviceTech Report
In-depth analysis and insights of AI, automation and emerging technology trends shaping the future of advice.
[Learn more](#)

Theme 7

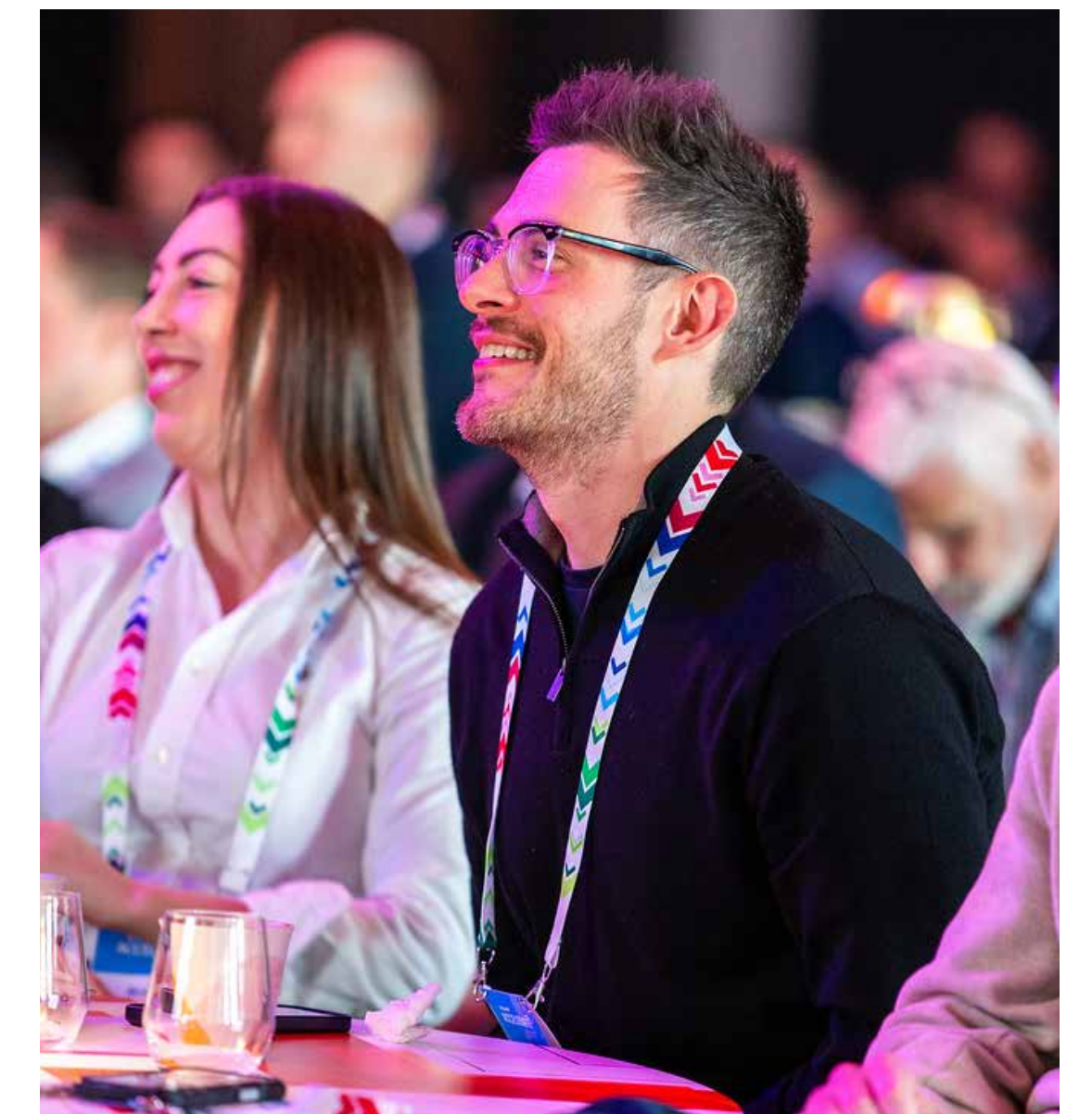
Engaging the next generation



Engaging the next generation of clients was discussed in terms of trust, relevance and accessibility rather than demographics alone.

Speakers highlighted the value of engaging clients earlier, before significant wealth events occur. Early engagement can support familiarity, trust and understanding as needs evolve over time.

Early engagement may also support smoother intergenerational wealth transitions over the coming decade.



Engaging the next generation

The next generation often approaches financial decision-making differently, shaped by digital platforms and on-demand information. Effective engagement requires adapting communication styles and service models while maintaining appropriate scope and boundaries.

Early engagement was framed as a strategic choice that supports continuity as wealth transitions occur.

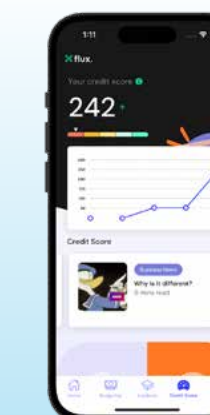


Justin Joffe and Brett Joffe, Summit MCs and Co-founders of Flux Finance, presented 'Next-gen now: winning the trust of tomorrow's clients'



2026 perspective: On early engagement and long-term relationships

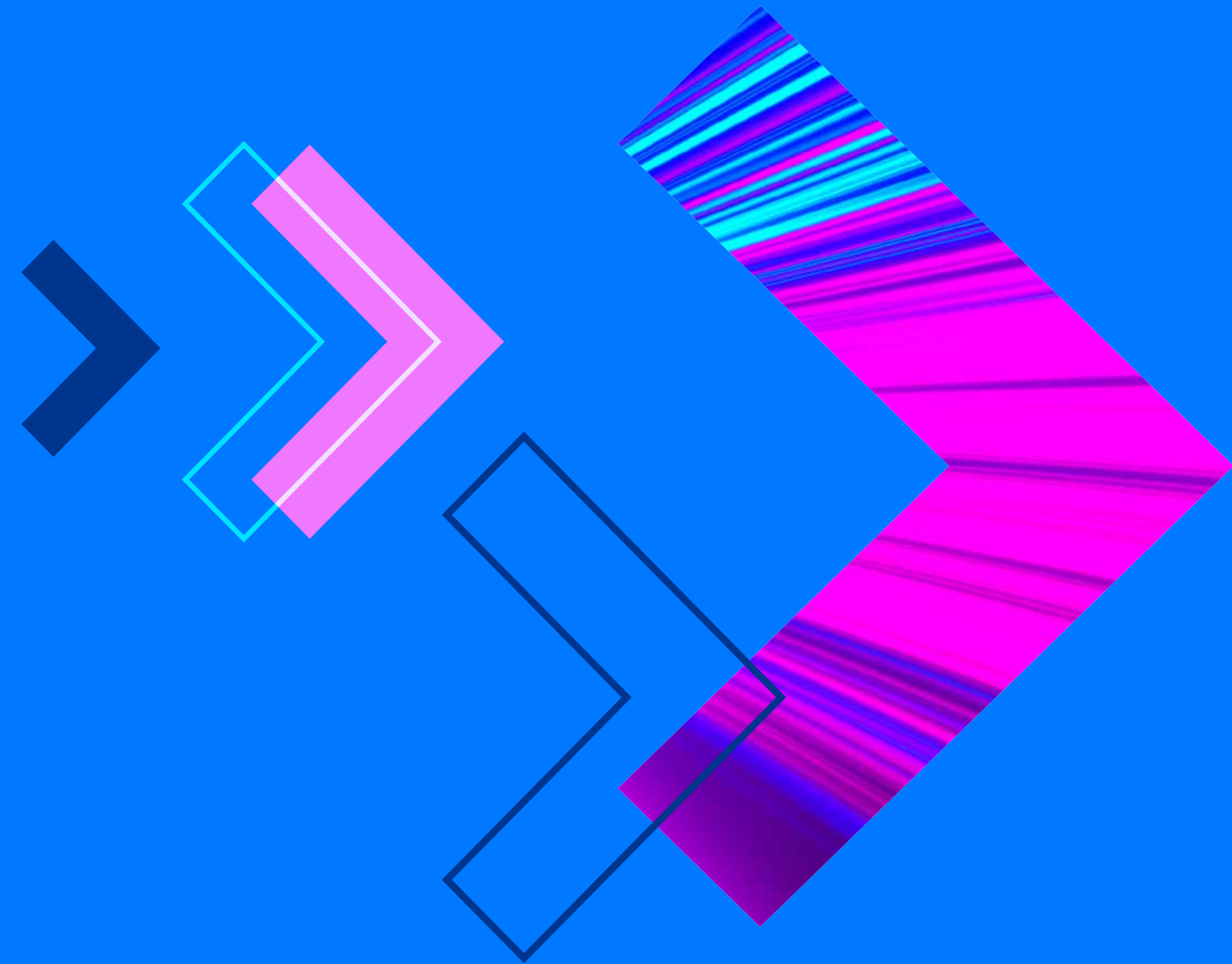
Thoughtful early engagement can support stronger multi-generational relationships and intergenerational wealth transitions when grounded in clarity, consistency and trust.



Flux Finance
(owned by Netwealth)
An example of digital-first engagement models designed to connect with emerging client segments.
flux.finance →

Theme 8

Client communication in the digital age



Digital platforms now play a significant role in how clients encounter financial information. Many arrive at advice conversations with preconceived ideas shaped by social media, online communities and digital tools.



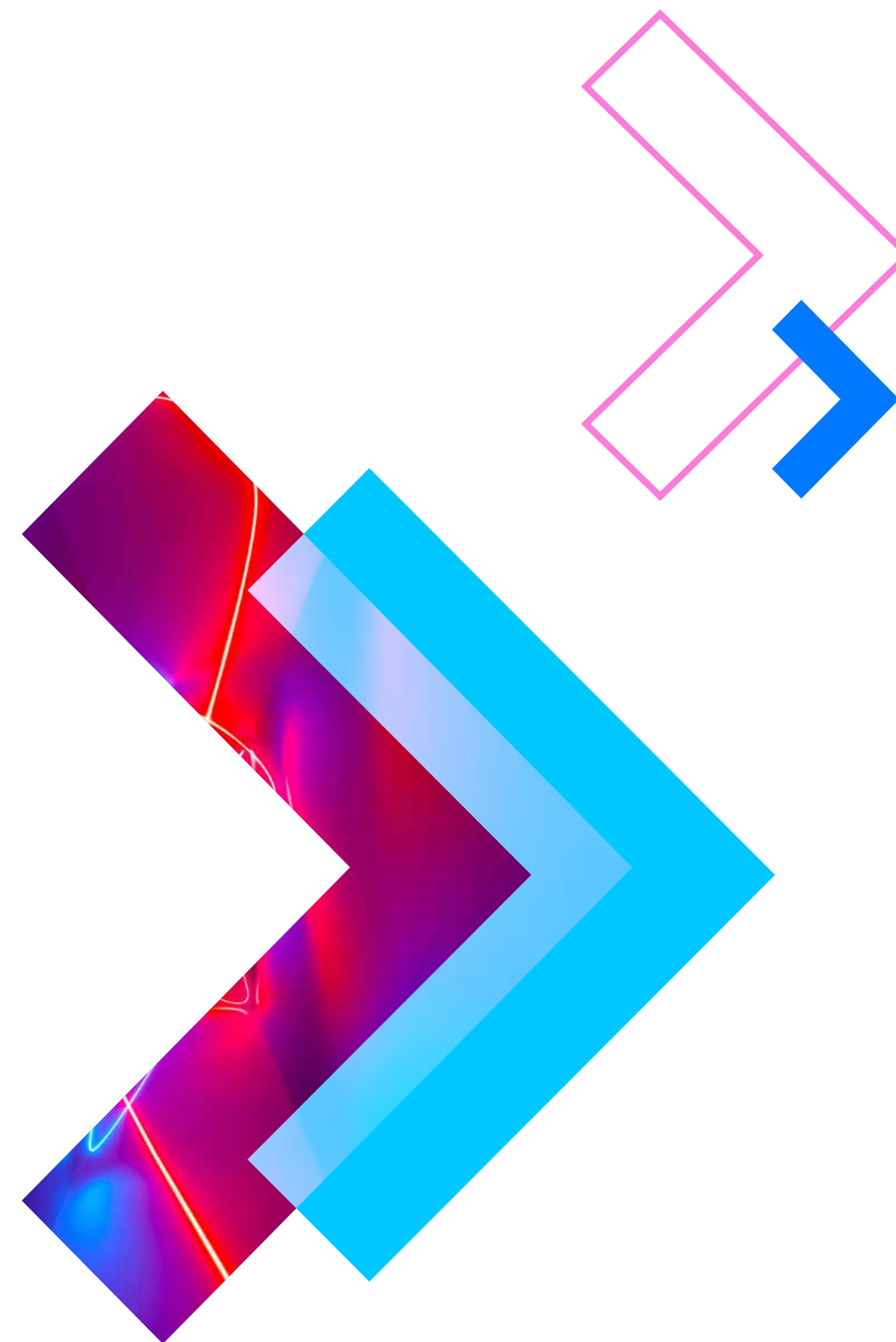
Racheal Collogan, Senior Distribution Manager, Netwealth, hosting 'Growth Unlocked: AI, automation and social media in action'

Client communication in the digital age

Rather than viewing these platforms as competitors, contributors framed them as part of the broader information landscape. The role of advice is to provide context, judgment and personalisation that extends beyond generalised content.

Trust and credibility were highlighted as key differentiators. Competing for attention is less about visibility and more about articulating value, setting expectations and building confidence over time.

Despite ongoing digital change, speakers reinforced that the fundamentals of advice remain consistent: professional judgment, accountability and personal connection.



2026 perspective: On engagement in a digital environment

In a crowded digital landscape, advice firms differentiate through clarity, credibility and consistency. Trusted relationships, supported by clear value articulation, remain central, regardless of how or where clients engage.

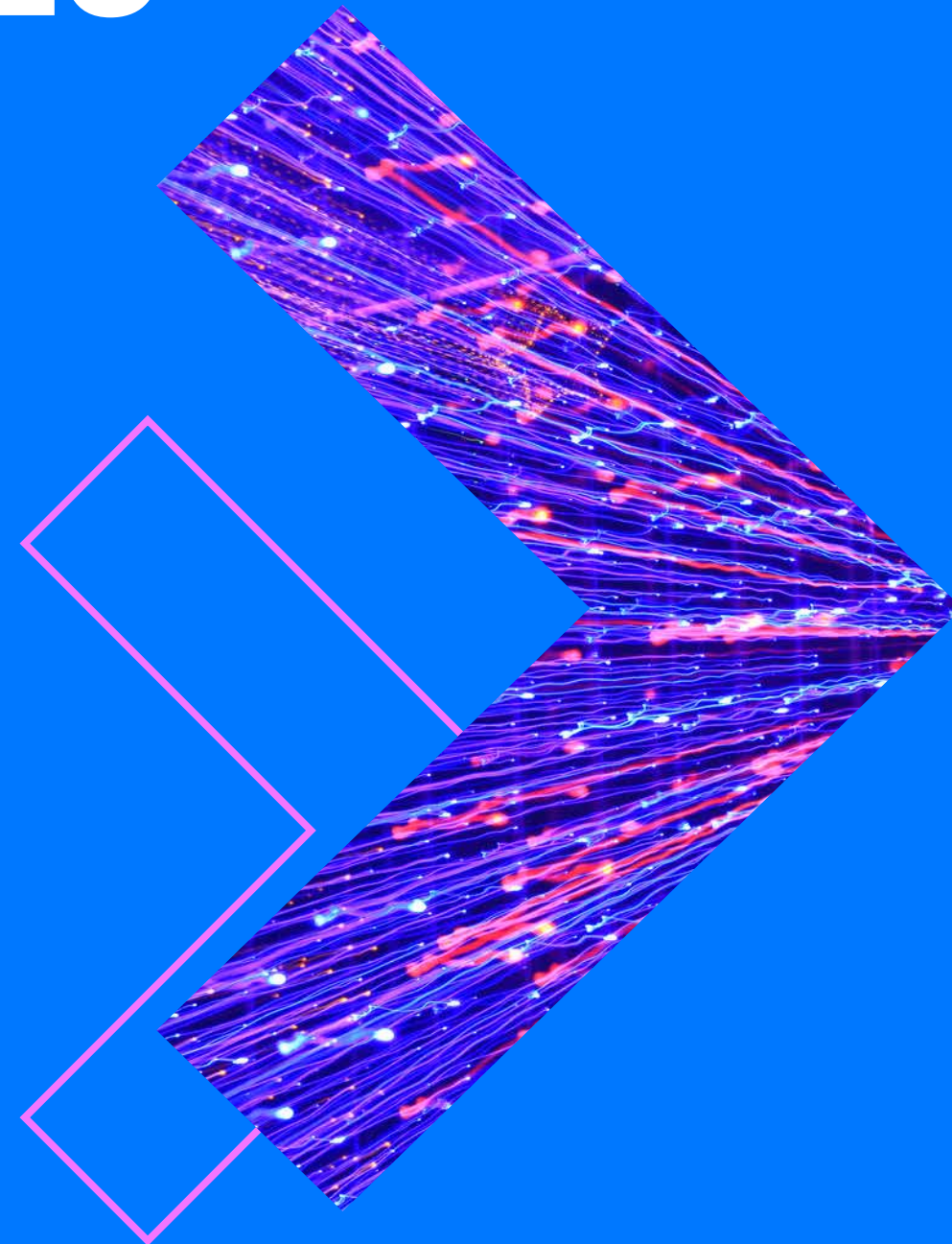


Netwealth IQ Webinar Series

Offering advice practices access to the insights and experts that may help grow their businesses.

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Looking ahead to the Accelerate Summit 2026



The insights in this summary reflect a profession actively recalibrating: balancing growth, sustainability, technology and client expectations in a more complex operating environment.

As Netwealth looks ahead to Accelerate Summit 2026, the focus will remain on practical progress: helping advice firms understand what to prioritise next, what to accelerate, and what to leave behind.

The Accelerate Summit brings together advisers, industry leaders and partners to explore how advice can continue to evolve in considered and sustainable ways.

Register your interest to receive updates on Accelerate Summit 2026, including program highlights and early access to registrations.

[Register now for the 2026 Accelerate Summit](#) →



Credits and sources

This Insights summary includes adapted content from articles originally published by Professional Planner, including:

- 01 Harnessing innovation to close the advice gap**
- 02 The two big advice trends shaping the Netwealth CEO's worldview**
- 03 The four non-negotiables needed for a successful business plan**
- 04 Client satisfaction offers compounding returns for advisers**
- 05 When tech implementation goes off the rails**
- 06 Reframe AI to replace \$500-an-hour, not \$15-an-hour tasks**
- 07 Why engaging the next generation of HNW clients early is good for clients and business**
- 08 Getting to the next generation before TikTok does**

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