



VISION PAPER

# **Redefining the Future of Family Wealth Management: A Connected, Professional-led Ecosystem.**

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# Introduction

Strong families are the foundation of strong communities. And while values and relationships matter, lasting generational strength also depends on understanding your financial position, having the right structures in place, and making informed decisions with confidence. Yet most households and businesses today still struggle with fragmented advice, disconnected professionals and outdated financial models that lack innovation, forward-thinking and the ability to truly serve the needs of modern families.

My vision is to change this. I believe that a better model is not only possible - it's necessary. This will be a values-driven professional services ecosystem, bringing together accredited experts to collaborate in small, independent pods to deliver holistic guidance to families and businesses.

My inspiration comes from Buurtzorg in the Netherlands, a community healthcare model where small, self-managed teams focus on care with minimal administrative burden while building strong personal connections with the people they serve. As Buurtzorg transformed healthcare through simplicity and human connection, I believe the same principles can reshape financial services - connecting family office type support with more families and businesses who need solutions to the growing complexity around them.

The ideas you'll read here are not all mine. This vision has grown from personal experience and shared insight. Over time, the pieces have come together into a model I now see clearly - and am committed to bringing to life. What I'm sharing here makes high-quality, coordinated advice accessible to more families and businesses, not just the wealthy few. It's a vision where professionals lead with purpose - and families build lasting generational wealth - together.

# The Problem

The challenges that drive our vision are clear:

1. **Generational readiness gap:** Baby Boomers hold most of the nation's private wealth but face diminishing capacity and increasingly struggle to keep it as organised as it once was, while their heirs are often time-poor and unprepared to inherit.
2. **Professionals working in isolation:** Financial planners, accountants, finance specialists, and lawyers often work in disconnected silos, with little communication or shared strategy. Families and businesses are left to manage the gaps - coordinating advice themselves, repeating information, and juggling conflicting recommendations. There is no ecosystem - just disconnected transactions.
3. **Lack of trusted networks:** Without a trusted, coordinated network of professionals, client referrals are sporadic and often unstructured. Opportunities for shared care and growth are missed, client needs fall through the gaps, and professionals lose the chance to expand their reach through aligned collaboration.
4. **Legacy business models:** Traditional firms prioritise high-net-worth clients within rigid business models. Many families and businesses have unique needs that fall outside the scope of these models leaving them without quality advice or underserved by generic, one-size-fits-all alternatives.
5. **Administrative overload:** Professionals spend around 40% of their time bogged down in compliance and operational work - often using fragmented tools and disconnected systems. Like the nurses in Buurtzorg's early days, they feel trapped in processes that pull them away from meaningful client work and erode their sense of purpose.
6. **Unclear value:** For clients, the experience is often disjointed and unclear. Fees are buried in fine print. Advice feels inconsistent. Important documents are often scattered across platforms and inboxes, making it hard to find what matters when it's needed most. It leaves families confused - and trust breaks down.

# The Vision

*A network where professionals lead with purpose and families build lasting generational wealth.*

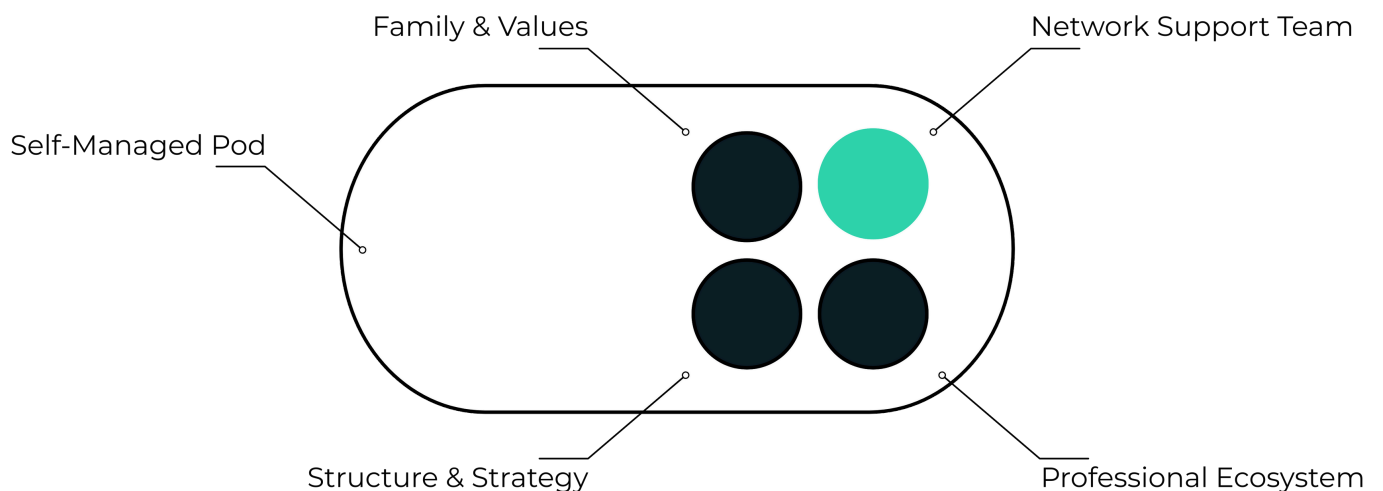
We're building a future where thousands of Australian families and businesses are supported by small teams of trusted professionals - working together to understand their goals, coordinate advice, and help them get organised, stay on track, and build lasting financial strength across generations.

## The Capsule Mark

The capsule diagram below shows how the four core elements work together inside a self-managed pod supported by the network.

The capsule mark is more than a logo - it's a universal shape of activation. Toggled to the right, it symbolises being switched on, engaged, and ready for action. Each dot represents the core elements that we believe are needed to build a better way of delivering financial services.

1. **Network** (mint dot) - leads with vision and protects the model
2. **Family & Values** - heart of our purpose
3. **Structure & Strategy** - pathway to a lasting generational wealth
4. **Professional Ecosystem** - engine for collaborative results



# Model: Professional Pods

At the centre of this model is the Professional Pod - a small, coordinated team of specialists working together to support families and businesses across every stage of their financial journey.

Each pod brings together trusted professionals - financial planners, accountants, finance specialists, and legal experts - who collaborate as one connected unit, rather than working in isolation. This means families receive more consistent advice, and professionals work together with clarity and purpose.

For example, many Baby Boomer families face the challenge of organising their estate and preparing for intergenerational wealth transfer, often while their adult children feel unprepared or time-poor.

Professional Pods offer a smarter alternative: a single team that simplifies planning, connects the right advice at the right time, and ensures the next generation is brought into the process early. The result is better coordination, stronger client confidence, and greater continuity of family wealth across generations.

Feature	Description
Composition	A core team including Financial Adviser, Accountant and Finance Specialist, supported by on-call legal & risk experts. This means families get a complete, coordinated team.
Autonomy	Each pod operates independently - professionals set their own pricing, managing their own time, and maintaining direct relationships with clients. It's flexibility with structure.
Common Goal	Everyone in the pod shares the same goal: doing what's best for families and businesses. That shared purpose keeps advice connected and meaningful.
Output	Pods can support 85-90% of a family's financial needs - with information shared across the team, so they don't have to repeat themselves at every step.
Inspiration	Inspired by Buurtzorg's healthcare teams, this model blends independence with collaboration - so professionals can do their best work, and families get better outcomes.





# Technology: Simple, Connected and Built for Better Care

Financial care is evolving - and the tools behind it need to evolve too.

Professionals can't deliver truly coordinated advice using scattered spreadsheets, emails, and outdated systems. Families deserve better, and so do the people who serve them.

That's why we created **Ecos**: a purpose-built platform that brings everything together. It connects families, pods, and professionals in one secure, transparent environment - so information flows easily, updates stay on track, and everyone stays aligned.

Ecos is made up of four core layers designed to streamline advice delivery and strengthen collaboration. Whether it's sharing important documents, tracking progress, or matching the right support to the right family, Ecos gives professionals the clarity they need and families the confidence they deserve.

Layer	Purpose
<div>Ecos Core Database</div> <div></div>	A secure digital vault for each family - professionals and family members have role-based access to key information, so everyone stays on the same page without chasing documents.
<div>Smart-Match Engine</div> <div></div>	AI-powered engine that helps match families and businesses with the right pod of professionals based on their needs, stage of life, and financial goals - making it easier to get the right help at the right time.
<div>Audit Trail</div> <div></div>	Tracks progress, tasks, and activity across the pod - so families can trust what's being done, and professionals can stay organised and accountable.
<div>Client Portal</div> <div></div>	A simple, easy-to-use online space where families can view their financial plans, shared documents, Ontrack dashboard and reporting. This helps reduce back-and-forth discussion, making the experience smoother for everyone.

# Participation Model: Professional, Transparent and Fair

The participation model is designed to support families, businesses and their professionals - not control them.

Advisers and specialists contribute a one-time onboarding fee and a fixed monthly subscription. This gives them access to the network's shared infrastructure, the Ecos platform, and the opportunity to collaborate in professional pods.

Each professional remains fully responsible for their own client relationships, including how they charge for services - consistent with their business model, licensing, and regulatory obligations.

There are no commissions, no sales targets, and no hidden incentives. Just a clear, fair system that protects professional autonomy, encourages collaboration, and creates more value for families and businesses through shared purpose.

Stakeholder	How It Works	Why It Works
Professionals	Pay a one-time onboarding fee and a fixed monthly subscription for network access, pod collaboration, and Ecos tools.	Retain full control over client relationships, pricing, and service delivery - aligned through shared purpose, not sales targets.
Network Operator	Supported by professional subscriptions and aligned partnerships - no commissions or product incentives.	Maintains the platform and shared infrastructure while protecting client service levels, professional independence and flexibility.
Clients (Families & Businesses)	Billed directly by their adviser or professional for services - based on their own terms and licensing.	Benefit from a network of trusted professionals working together as a team that puts advice first, not sales targets or product commissions.

# The Power of the Network

This model isn't just about giving professionals better tools - it's about creating a trusted network where professionals work together, and families benefit from connected, purpose-driven care.

Professionals retain full control of their client relationships - while working in a network that improves coordination, clarity, and referrals. Referrals in this model aren't based on targets - they're based on trust and the capability of delivering their expert services matched to their skills and client needs.

Clients benefit too. Rather than managing separate professionals for financial planning, tax, finance, and legal needs, they experience a more connected approach. Their trusted adviser remains their main point of contact but now works as part of a coordinated team that shares information and works together.

As more professionals join and work together, the value of the network increases. Every contribution - whether a referral, shared knowledge, or coordinated client support - improves the overall experience. Clients receive more complete and consistent advice, and professionals benefit from a broader, better-connected system that supports their work and reputation.

**This is the network effect:** as more professionals join and contribute, families and businesses benefit from better coordination, deeper expertise, and a stronger overall experience.

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**When professionals bring their expertise and clients engage with purpose, the entire network becomes stronger - together.**



# Implementation Milestones

We’re beginning with a small group of professionals and families to test the model, refine the tools, and prove the value of a more connected approach.

Each stage is designed to strengthen the network - making it easier for professionals to collaborate and for families and businesses to receive better, more coordinated support.

Whether you're a professional looking to work differently, or a family wanting clearer advice, you’re invited to take part in building something better.

Year	Pods	Families	Focus
2025	1-2	10-20	Begin with a small group of professionals and families to test core processes,ilot the pod collaboration, and refine the Ecos MVP through real-world feedback.
2026	10	100	Build foundational systems for onboarding, communication, and pod support - creating a consistent experience across diverse professional roles, family and business needs.
2027	100	1000	Introduce automated pod matching and roll out adviser-facing dashboards to improve visibility into client journeys, referrals, and results - delivering a more connected experience for families and businesses.
2028	500	5000	Expand nationally and implement shared input mechanisms - giving professionals, families and businesses a voice in shaping the platform’s evolution and future priorities.

## Expected Impact

**For Clients:** Clients get support from a coordinated team that works together to provide clear advice, ongoing guidance, and help with managing their full financial picture—without having to juggle multiple professionals on their own.

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**For Family Builders and Wealth Creators:** Whether building a family or building wealth, this model helps clients make informed decisions, plan with confidence, and work with the right professionals - so they can grow and pass on what matters most.

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**For Business Owners:** Business owners gain visibility across their personal and business finances - making it easier to make decisions, protect assets, and plan for succession with a team that understands both sides.

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**For Professionals:** Less admin and more collaboration. Professionals spend less time on back-end tasks and more time on meaningful client work - growing their practice through trusted relationships, not sales targets.

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**For the Broader Community:** When clients and professionals are better connected families can make decisions with confidence, businesses can thrive, and wealth is preserved across generations - helping families stay resilient, businesses grow, and communities thrive.

## Final Thought

This is not simply about building a platform. It's about reshaping how families and businesses are supported, how professionals work together, and how financial care is delivered with trust and shared purpose.

This is a future where professionals lead with purpose - and families build lasting generational wealth - together.

## References

- de Blok, J. *Buurtzorg Model* (2010).
- Laloux, F. *Reinventing Organizations* (2014).