

HOW ADVISORS & ACCOUNTANTS WORK TOGETHER TO DELIVER COORDINATED PLANNING

*See How Advisors Partner with
Accountants to Build Trust and
Create Wins for Clients*



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Most Advisor-Accountant partnerships die in the first 90 days. Not because the people involved aren't smart, or capable, or well-intentioned. They die because somewhere in the early conversations, an advisor pushes too hard, an Accountant pulls back, and a relationship that could have produced years of coordinated planning never gets out of the gate.

At the 2025 Elite VFO Collective, two working Advisor-Accountant teams sat on stage and walked through what it actually took to build the kind of partnerships most Advisors are still chasing. They had different backgrounds, different states, different starting points. But almost identical answers when asked what made the difference between a partnership that works and one that stalls.

This guide pulls those lessons together.

If you're an Advisor who has tried to build Accountant partnerships and watched them fizzle, this is for you. If you're an Accountant who has wondered why most Advisor pitches feel hollow, the diagnosis here will probably ring true.



If you've ever sat across from an Accountant and watched their eyes glaze over while you pitched advanced tax strategies, you've experienced the disconnect that defines this industry. It's tempting to assume the Accountant doesn't care. Or doesn't get it. Or is too entrenched in compliance work to see what you're showing them.

One Accountant in North Carolina with more than 30 years of experience, told a different story. He'd spent decades attending the same November tax refresher course taught by his former University of Georgia professor. He'd been hearing about high-level tax mitigation strategies for years.



I always wanted to include financial planning, include tax mitigation in my practice, but to this point had not been able to do it.

He had the knowledge. He had the desire. He didn't have the method. A few years before joining Elite Resource Team, he brought a friend who directs Hallmark and Lifetime movies to that same professor, hoping to use Section 181 film tax credits. The professor couldn't deliver. The deal fell apart. The accountant walked away embarrassed.

That's the position most Accountants are in. They've sat through hundreds of CPE hours hearing about strategies they've never been able to put in front of a client. When you show up pitching the same strategies, you sound like one more presentation that won't lead anywhere. What they're actually waiting for isn't another idea. It's a method.

What Actually Unlocks the Partnership

Ask most Advisors what finally gets an Accountant to commit to a partnership, and they'll guess wrong. They'll say it's the strategies. The savings numbers. The credentials of the specialist team. The accountants on the panel said something different.

For one Accountant, the unlock was the process:

“Once you go through the CIQ [Client Information Questionnaire] and that process, that's when you begin to think 'okay, well, this makes sense.' This is different than the way it was before.”



For another Accountant, who has been a tax partner since 2018 and has worked in tax for 21 years, the unlock came earlier. The Advisor introduced her to a few VFO specialists before they ever ran a CIQ together. She saw what was possible. The strategies weren't theoretical anymore. They had a delivery mechanism.

The “aha” moment is realizing the strategy can actually be implemented. Most Accountants have heard the ideas. They've just never seen them delivered. That distinction matters because it changes what you should lead with. If you walk in talking about tax savings, you sound like every other Advisor who has ever tried to build an Accountant partnership. If you walk in showing a method, you sound like something new.

There's a practical move that came up repeatedly on the panel that most Advisors skip. Bring your own client to the partnership first. One Advisor explained why:

I try to do that as much as I can with a new accountant partnership. You're taking some of the risk off of their shoulders. You're showing trust.

When you ask an Accountant to introduce one of their clients to a process they haven't seen work yet, you're asking them to put their own credibility on the line. Most won't. The relationship dies in that ask.

When you bring your own client first, the Accountant gets to watch. They see how the CIQ runs. They see how the specialists engage. They see whether the client experience matches what you described.

Once they've seen it work, the next conversation is different. They have evidence. They can speak to it from experience. The introductions start coming on their timeline rather than yours.

An Advisor raised a point on the panel that gets at the deeper identity shift required to make this model work. *"I don't want to be the Advisor,"* he said. He kept calling himself a planning lead. Not an Advisor. Not an investment manager. A planning lead running a virtual family office.

That distinction matters because of what it does to the Accountant relationship. If you walk into a partnership as an Advisor, you bring the Advisor's reputation with you. You're the person trying to manage assets. You're the person trying to sell insurance. You're the person every accountant has been burned by at some point.

When you walk in as a planning lead, the conversation changes. You're not trying to take anything. You're trying to coordinate something. The Accountant doesn't have to protect their clients from you. They can collaborate with you. The model works most often when both people are running it from that frame.



There's a question that came up during the panel that exposes a fear most Advisors carry without admitting it. If we form an Accountant partnership and start working on a client together with one of the specialists, what stops the Accountant from going around me next time and working directly with the specialist?

One Advisor reframed the question entirely.

It's not about one individual strategy or one individual specialist. There's a team approach that we're taking here.

The fear of being bypassed lives inside transactional thinking. If the partnership is about a single tax strategy, then yes, an Accountant could theoretically take that strategy and run with it directly. But that's not what these partnerships are.

The right partnership is about a process. The process is the specialist team plus the planning lead plus the CIQ plus the ongoing maintenance plus the coordination across tax, wealth, legal, risk, and business advisory. You can't extract one piece and reproduce the value.

When Advisors operate from that frame, the bypass concern disappears. They aren't protecting a referral relationship. They're delivering a coordinated system the Accountant couldn't replicate alone.

The Wins Compound, But Not the Way You'd Expect

An Advisor and an Accountant are working together on a client who recently received a \$1.6 million refund check from the IRS, plus more than \$232,000 in interest. They're filing a return that will save the same client another \$2 million. The client was already asking when they can get started on the next year. That's the kind of win that gets Advisors excited.

But when the Accountant described how this work has changed his life, he didn't lead with the money. He talked about confidence. About being able to impact clients in a way he never could before. About the energy of working through Q4 late into the night with the Advisor on Zoom calls because their business-owner clients couldn't meet until 5 or 6 p.m.

It's just given me a lot of confidence in myself to now take this up to our clients. I have an ability to impact clients in a totally different way.

The Advisor made a similar point. The weekly meetings with the Accountant feel like meetings with a friend. A business that fuels him rather than depleting him. The Advisor shared that the Accountant had thanked him months earlier for what he'd done for Accountant's family. The moment brought the Advisor to tears on the panel.

These are the outcomes most Advisors don't talk about because they're harder to put in a sales deck. But they're the outcomes that keep the partnership alive over time.

The financial wins are downstream of the relationship. Get the relationship right, and the financial wins follow at scale. Try to manufacture the financial wins without the relationship, and you'll have a few quick deals and a partnership that could fizzle out.

Five Rules for Partnerships That Actually Work

Pulling the panel together, here is what working Advisor-Accountant teams do differently:

1.

LEAD WITH METHOD, NOT STRATEGY.

The Accountant has heard the strategies before. What they haven't seen is a way to deliver them. Show them the method first.

2.

BRING YOUR CLIENT FIRST.

Take the credibility risk yourself before asking the Accountant to take it. Once they've watched the process work on someone you brought, the introductions get easier.

3.

PACE THE RELATIONSHIP TO THEIR COMFORT, NOT YOUR URGENCY.

Two CIQs a week is a goal, not a starting point. Most Accountants need time to see the work before they'll trust the volume.

4.

CHECK IN AFTER EVERY CLIENT MEETING.

Ask the Accountant how they felt about the meeting. Find out where they're uncomfortable. Adjust before it calcifies into resentment.

5.

OPERATE AS A PLANNING LEAD, NOT AN ADVISOR.

The identity shift changes how the Accountant sees you. It changes what you're protecting. It changes what you can build together.

Each of these reflects a worldview about what the partnership is for.

A real partnership doesn't run on willpower. It runs on infrastructure. Working Advisor-Accountant teams have access to a coordinated specialist team across the five disciplines clients need most:

- ✓ **Tax Planning**
- ✓ **Wealth Management**
- ✓ **Legal Service**
- ✓ **Risk Mitigation**
- ✓ **Business Advisory**



They have a defined process clients move through. They have proactive facilitators who attend meetings and lead the majority of the conversation. They have access to an in-house Accountant available for tax planning depth. They have proactive coordinators tracking next steps between meetings so nothing slips through the cracks.

When all of that is in place, the partnership doesn't depend on either person's bandwidth holding up. The work moves regardless of how busy the Advisor or Accountant gets that week.

This is what the Partnership Fast Track was built to install. Inside that program, the training condenses what working teams figured out over years into a process you can run from day one, with the specialist team and support infrastructure already in place.

A process is only as good as the people running it. Here's who's working on your behalf inside the VFO.

WHAT IF I HAVE ACCOUNTANT RELATIONSHIPS THAT HAVE GONE NOWHERE FOR YEARS?

Many Advisors do. The reason they've gone nowhere is rarely about the Accountant. It's almost always about the absence of a method the Accountant could believe in. When you go back to those relationships with a structured process and a specialist team behind you, the conversation is different than anything you've had before.

HOW LONG SHOULD I EXPECT THIS TO TAKE BEFORE I SEE REVENUE?

The average Advisor in the VFO Fast Track generates revenue 39 days after introducing their first client to the process. Building Accountant partnerships runs on a different timeline because you're investing in the relationship before you're producing client meetings, but the panel was clear that consistency over a few months is what creates the breakthrough.

WHAT IF THE ACCOUNTANT SAYS THEY'RE NOT INTERESTED IN FINANCIAL PLANNING?

Many aren't, at least not at first. They're interested in helping their clients pay less in taxes and stop losing them to retirement-specialist competitors. Lead with the planning collaboration that helps their clients. The financial planning piece either becomes relevant later or it doesn't, and either way the partnership can work.

DO I NEED TO BRING A CLIENT FIRST EVERY TIME?

Not every time, but often early in the relationship. One Advisor described it as taking the risk off the Accountant's shoulders. Once the Accountant has watched your process work on a client they didn't have to put forward, they'll come to the table with their own.

WHAT IF I DON'T HAVE SPECIALISTS I TRUST?

This is where the VFO model matters. You're not building the specialist team from scratch. You're plugging into a vetted team of more than 75 specialists who already know how to work with Advisors and Accountants in this model.

Your Next Step

There's a version of this where you read this and try to build an Accountant partnership on your own using the lessons here. You might get some of it right. You'll get some of it wrong.

There's another version where you schedule a strategy call, get a clear look at what an Accountant relationship could become, and find out what the first 90 days of a structured partnership build would actually look like.

The second version costs you an hour. The first version costs you whatever the next year of Accountant introductions would have been.

To schedule a strategy call, visit elitert.com/partnership-fast-track

The infrastructure to support Accountant partnerships already exists. The process is already designed. The only thing left is the relationship.



ABOUT ELITE RESOURCE TEAM

ERT is North America's largest Virtual Family Office provider, serving 1,200+ financial advisors and accountants nationwide. In 2025, ERT was ranked #43 on the Inc. 5000 list for Financial Services and named one of eight finalists for the Think Advisor Luminaries Award.

To learn more, visit elitert.com