Profile of Certified Financial Planner

How a Solo Advisor Stays Top-of-Mind

Antonio (Tony) Lugo, CFP®, MBA

Chartered Retirement Planning Counselor™
Bilingual: English & Spanish

Antonio (Tony) Lugo is a CERTIFIED FINANCIAL PLANNER™ professional and Chartered Retirement Planning Counselor™ with over 14 years of experience helping clients navigate complex financial decisions. He is bilingual in English and Spanish and believes that a good life doesn't plan itself.

Tony's approach to financial planning is rooted in real conversations. By understanding his clients' experiences, values, and goals, he develops personalized strategies to help them prepare for life's changes and build a more secure future.

As Managing Director of Smart Wealth Strategies, Inc., Tony leads a team that provides comprehensive,
goal-based planning for professionals, families, and entrepreneurs. Their services include tax, insurance, estate, and investment planning, as well as guidance on government benefits (Medicare and Social Security), retirement strategies, and tax-efficient distributions.

Since founding Smart Wealth Strategies in 2012, Tony has focused on helping clients achieve confidence, clarity, and purpose in their financial lives, turning complex financial concepts into actionable, tailored plans.

The Challenge

As a solo financial life planner, time is the most limited resource. Balancing deep, personalized client work with consistent, compliant marketing and communication was becoming increasingly difficult even though Antonio (Tony) genuinely enjoyed storytelling and engagement.

He needed a solution that could:

- Keep his brand and expertise consistently top-of-mind
- Allow flexibility to personalize content and tell meaningful stories
- Maintain compliance without slowing him down
- Free up time without sacrificing quality or authenticity

The Advisor's Approach: A Personal View of Financial Life Planning

Rather than starting with spreadsheets or products, this advisor describes his role in a much more human way.

> **"It's like putting together a 1,000-piece puzzle without the picture on the box. I look at what my clients have on the table and help create the image."**

As the **Lead Financial Life Planner**, he collaborates closely with clients to build strategies around taxes, work, lifestyle, and long-term goals all so they can live their best possible life. Success in his role isn't measured solely by traditional metrics like AUM. Instead, it comes down to one question: *"Am I helping them benefit or preventing them from making costly mistakes that could derail their financial life?"*

He evaluates success by reviewing progress, executing strategies, and helping clients avoid financial missteps that could cost them money or peace of mind. Tools like Monte Carlo simulations help frame long-term planning, with an 80% probability of success used as a benchmark — similar to how a pilot communicates confidence in a flight plan. It keeps clients grounded, informed, and reassured even as life inevitably changes.

Before Snappy Kraken: A Gap in Time, Not Interest

Marketing wasn't the issue — **time was**.

As a solo entrepreneur, he enjoyed communication and storytelling but couldn't realistically build, schedule, and maintain consistent marketing on his own.

He had experimented with other marketing tools in the past, but they often felt:

- Rigid and difficult to personalize
- Restrictive when it came to compliance
- Lacking flexibility for video, imagery, or integrations
- More focused on "posting because you should" rather than telling a story and giving clients and prospects content they actually want to consume

What he needed was a partner that could **do the heavy lifting** while still allowing him to make the message his own.

Discovery & Decision

He first discovered Snappy Kraken through a third-party field marketing organization. What stood out immediately was the platform's ability to deliver well written, thoughtful content that helped build awareness, content he simply didn't have time to create himself.

The decision to move forward came down to one thing: Snappy Kraken filled the marketing and communication gap without forcing him to sacrifice authenticity.

The only hesitation? Adoption.

Like most technology, there was concern around learning curve, time investment, and compliance. But once implemented, those concerns quickly faded.

Snappy Kraken filled the marketing and communication gap without forcing him to sacrifice authenticity.

SMART Wealth Strategies

Onboarding & Early Wins

Early results became visible almost immediately.

- **Email open rates were higher than expected**
- **Engagement trends were trackable and measurable**
- **Clients stayed connected to communications over time**

Over the past five years, Snappy Kraken has become a core part of how he communicates — from emails and video content to social media, webinars, and events. The platform allows him to segment audiences, identify where connections started, and personalize outreach based on how relationships formed.

> **“I can see where people connected with me. Whether it was a webinar, an event, or content and then tailor communication from there. Providing personalization to my clients is key. I want to be a resource for them and it allows me to build brand credibility and trust.”**

Results & Impact

Since implementing Snappy Kraken, Tony has built an always-on communication engine that supports long-term relationship building rather than one-off campaigns.

Over time, his marketing efforts have reached **more than 3,000 contacts** through **nearly 800 social posts** and **almost 300,000 emails sent**, generating **close to 100,000 opens** and an open rate of **just over 30%**. This consistent visibility has driven **nearly 20,000 clicks**, **more than 24,000 landing page views**, and **close to 1,000 form submissions**.

While he avoids vanity metrics, the impact has been clear: stronger brand credibility, increased relevance through ongoing video and storytelling, and deeper, more natural conversations. Prospects often mention they've been "following along" long before reaching out, reinforcing

Snappy Kraken's role not just as a marketing tool, but as a foundational way to build trust at scale while maintaining a personal touch.

3,000+
contacts reached

800*
social posts published

300,000
emails sent

100,000*
email opens
(just over 30% open rate)

20,000*
clicks

24,000
landing page views

1,000*
form submissions

*These are approximated figures

Unexpected Benefits

Two outcomes stood out that Tony didn't anticipate:

01 **Pre-built trust with new leads**
Many prospects already feel connected before the first meeting because they've seen his content over time.

02 **Stronger relationships through relevance**
The ability to "sprout" conversations from shared content makes interactions more natural and meaningful.

03 **Growth through video**
Snappy Kraken pushed him to become more visible and relevant through video, an area he continues to build on.

SMART Wealth Strategies

Key Takeaway

Consistent, thoughtful communication has helped him show not just what he knows but who he is as a practitioner.

Without Snappy Kraken, appointment setting would be significantly more difficult. Staying top-of-mind at scale, while remaining personal and compliant, would require time he simply doesn't have.

> **"Relevance builds trust. And trust is everything in this business."**

Advice for Other Advisors

His number one recommendation is clear: Take communication seriously.

> **"Brand credibility is essential to trust and trust drives decisions. Nearly 70% of decisions are emotional, especially in financial planning. Whether through an in-house expert or a partner like Snappy Kraken, advisors need specialists who understand how to communicate clearly, consistently, and credibly."**