



CASE STUDY

“Nitrogen Helps  
Us Run Our Business”

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Technology’s ROI shines when it is adopted across an entire firm – just ask this advisor, who says he’d “need a new career” without it.

When Dan Girard, LUTCF®, founder of a Massachusetts-based independent financial services firm received a referral from his OSJ to check out Nitrogen, he was instantly sold – and promptly dove in head- first to incorporate it at every level of his practice.

## Enter Nitrogen

As the owner of a growing financial services firm, financial advisor Dan Girard of Millbury, MA knows that any profitable business needs a slick tech stack to keep it running. So, when he received intel from his OSJ that Nitrogen may be the solution he was looking for, his interest was immediately peaked.

“We’d been trying to define standard deviation to clients, but at the end of the day, they just wanted to know what it meant for their returns,” said Dan. “After 10 minutes in Nitrogen, I realized this was the answer clients needed.”

Paired with a robust CRM and financial planning software, Dan made Nitrogen a core part of the firm’s tech stack and the overall client experience.

“When I started in this industry 20 years ago, our only solution was to fill out a piece of paper with silly questions to build our clients’ risk profiles. Nitrogen humanizes the entire process and helps bring everything home.”

## A Well-Oiled Machine

Like any technology solution, Nitrogen makes the biggest impact when it’s integrated into every level of a company and used with every client – which is exactly why Dan’s practice introduces it to clients the second they start working together.

“After we began using Nitrogen, all of our current clients took the Risk Questionnaire and were assigned their Risk Number®,” said Dan. “Today, every time a new client comes through our office, the first thing we do is walk through the questionnaire together on our 60” touch screen monitor.”

Dan prefers to walk through the questionnaire alongside his clients so he can provide color commentary and help build trust from the beginning. Once clients are assigned a Risk Number, Dan’s investment advice and subsequent meetings are guided by the client’s risk profile.

“If you took away Nitrogen, I would need a new career – it is vital to the way we operate.”

## Interactive Client Experience

Nitrogen has become an important educational tool for clients to understand risk tolerance and how risk affects their overall performance. The objectivity also makes it easier for Dan to have conversations with clients who are surprised by their risk tolerance.

“I have clients that come in on both sides of the spectrum – they discover their Risk Number is much higher or lower than we both expected. This helps a lot, as it allows me to recommend the portfolios that best suit my clients wants.”

And even during the most volatile times, Dan said, since using Nitrogen he has received fewer calls from clients when the markets are more volatile.

“Today, our clients talk more about their risk profiles



than they do their returns - that's when I know Nitrogen makes sense to them."

## The A-ha Moment

For Dan, another benefit of Nitrogen is the "a-ha" moment prospects have when they realize how in-depth the firm's process is compared to that of their current advisor.

"I'm able to show prospects how I'll find investments best suited for them, and they can't believe the level of personalization and detail we're able to provide," said Dan.

This detail is also helpful for compliance documentation, and as a registered representative of a large broker-dealer, this part of the process is extremely important.

"Without a doubt, Nitrogen helps us run our business."

**Nitrogen has Made a Positive Impact on These 3 Areas of Dan's firm:**

Operational Efficiency

Financial Planning



Client Service



## READY TO JOIN THE FEARLESS INVESTING MOVEMENT?

Sign up for a product demo at [Nitrogenwealth.com/advisors](https://Nitrogenwealth.com/advisors) and get to know the power of the Risk Number.

Sign up

Nitrogen is the company that invented the Risk Number®, which powers the world's first Risk Alignment Platform and was built on top of a Nobel Prize-winning academic framework. Advisors, broker-dealers, RIAs and asset managers use the Nitrogen platform to create alignment between clients and portfolios, leverage sophisticated analytics to increase the quality of their advice, automate trading and client account management, and access world-class models and research in the Nitrogen Partner Store — all with the mission of empowering the world to invest fearlessly. To learn more, visit [Nitrogenwealth.com](https://Nitrogenwealth.com).



Nitrogen  
470 Nevada Street  
Auburn, CA 95603



530-748-1660  
Fax 530-748-1661



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