

## The Financial Advisor + nesto Advantage

Traditionally, mortgage brokers often exit the client’s home financing journey after funding, reappearing only at renewal. With **Financial Advisors + nesto**, your client always has both their trusted advisor and a mortgage expert by their side, every step of the way.

Positioning Statement:

**“Always by your client’s side beyond funding, beyond renewals.”**

## What Financial Advisors + nesto Do That Brokers Don’t

	 Referral	 Funding	 Mid-Term	 Renewals	 Beyond
FA + nesto Do...	✓	✓	✓	✓	✓
Brokers Typically Do...	✓	✗	✗	✓	✗

Stage	Brokers Typically Do...	FA + nesto Do...
 <b>Referral</b>	The client will proceed with the lender, with no further involvement from the advisor.	The advisor stays visible through the referral portal and Nesto to ensure they are looped into updates.
 <b>Funding</b>	The broker’s priority is to ensure smooth closings while staying ready for upcoming deals.	nesto delivers a digital, transparent funding experience, while the advisor remains the client’s financial anchor.
 <b>Mid-Term</b>	Contact is primarily reserved for the renewal phase.	FA + nesto monitors client mortgage health (rate changes, early repayment opportunities, HELOC options) and flags optimizations back to the advisor.
 <b>Renewals</b>	The broker reconnects at renewal to support and retain the client.	nesto notifies both the client and FA early. The FA can proactively advise and retain client loyalty.
 <b>Beyond</b>	Brokers engage with clients primarily at renewal times.	FA + nesto help with new life stages: HELOCs, investment properties, family homes, keeping the advisor central in every financial decision.