

A VISUAL GUIDE FOR FINANCIAL ADVISORS

The Greater Game

A Diagnostic for Business-Owner Clients Across Four Stages

John J. Bowen Jr. · CEO & Founder, CEG Elevate Group

Co-authored with Dan Sullivan · Hay House · May 26, 2026

Business owners aren't a monolith.

The entrepreneurial journey moves through four predictable stages. What a client needs from an advisor changes materially at each one. Most advisors serve one stage well — the client's problems migrate through all four.

Stage 1

Stage 2

Stage 3

Stage 4

Foundation → Expansion → Multiplication → Impact

This episode delivers

1

A diagnostic

Recognize which stage a business-owner client is actually in.

2

A map

Where the highest-leverage advisor move sits at each transition.

3

A mirror

The same stages run through your own firm.

The four stages at a glance

STAGE

1

Foundation for Freedom

Ambition + Security

CORE SHIFT

From scarcity to structured ambition. Fragmented advice to coordinated wealth orchestration.

WHERE STUCK

Building without a coordinated foundation. Every specialist optimizing their own silo.

ADVISOR FOCUS

Financial plan, tax structure, insurance, estate basics. Traditional sweet spot.

STAGE

2

Energy for Expansion

Motivation + Property

CORE SHIFT

From external depletion to internal generation. Expertise locked in one head to scalable IP.

WHERE STUCK

The expertise trap — genius lives in the founder's head. Valuation capped by founder-dependency.

ADVISOR FOCUS

IP architecture, equity structures, succession planning, business model design.

STAGE

3

Collaboration & Multiplication

Community + Teamwork + Autonomy

CORE SHIFT

From individual excellence to exponential ecosystems. Indispensable to invincible.

WHERE STUCK

Indispensability discount. Founder can't step away without the firm faltering.

ADVISOR FOCUS

Governance, self-managing teams, partner structures, pre-transaction positioning.

STAGE

4

Exponential Impact

Agency + Commitment + Courage

CORE SHIFT

From reacting to markets to creating them. From wealth to significance.

WHERE STUCK

Drift after the win. Capital solved, meaning unsolved. Identity wrapped in operations.

ADVISOR FOCUS

Family governance, strategic philanthropy, legacy architecture, next-gen development.

The four bridges

Each stage has a bridge — the transition most entrepreneurs fail to cross without help. These are the points where traditional advisory models strain.

1 → 2	From dreaming to architecting <i>Ambition without a coordinated foundation.</i>	ADVISOR MOVE Wealth orchestration across tax, estate, insurance, and business structure. Most advisors assume this isn't their job.
2 → 3	From expertise to scalable property <i>Brilliance locked in the founder's head; valuation capped because the business can't run without them.</i>	ADVISOR MOVE Help the client codify process and build transferable IP.
3 → 4	From indispensable to invincible <i>The firm can technically operate without the owner, but identity is still wrapped in daily operations.</i>	ADVISOR MOVE Governance, self-managing team design, pre-transaction positioning — and the emotional work.
4 → ∞	From wealth to significance <i>Capital is solved; meaning is not.</i>	ADVISOR MOVE Family governance, legacy architecture, strategic philanthropy, next-generation development.

What entrepreneurs need vs. what they receive

CEG Insights, Entrepreneur and Business Owner Study 2025 · n = 3,108

NEED SUCCESSION PLANNING

NEED

84.6%

RECEIVE IT

21.7%

WANT NONLIQUID ASSET GUIDANCE

NEED

79.2%

GET IT

17.2%

CITE QUALITY OF ADVICE AS CRITICAL

53.9%

Now the critical evaluation metric — not returns.

59.2% of successful entrepreneurs likely to switch or add an advisor in 24 months

94.6% experience coordination gaps

THE MIRROR

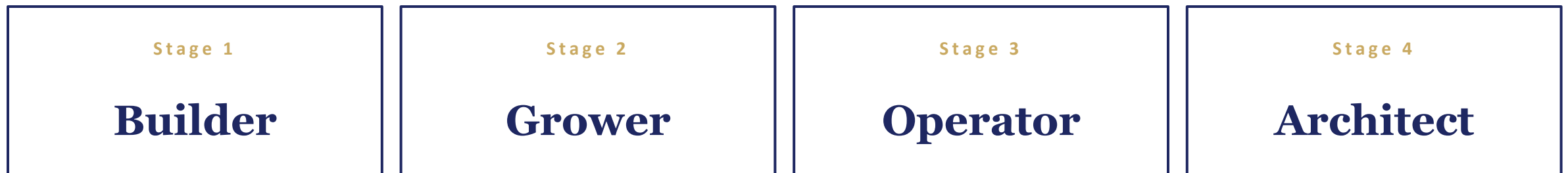
The same arc runs through your own firm.

Advisors stuck in their Grower stage tend to pattern-match every client into Stage 2 problems. Stage 3 clients respond best to advisors who have lived that transition themselves.

BUSINESS OWNER



ADVISOR'S OWN FIRM



FIRST MOVE · *If your firm is at Stage 2 or 3, the leverage isn't more clients — it's codifying IP and engineering yourself out of indispensability.*

Grouped by stage

STAGE 1

Foundation

Greater Ambition

100x vs. 2x thinking

Greater Security

Coordinated wealth orchestration

STAGE 2

Expansion

Greater Motivation

Internal generation vs. external depletion

Greater Property

Genius becomes transferable IP

STAGE 3

Multiplication

Greater Community

Competition as multiplier

Greater Teamwork

Self-managing teams

Greater Autonomy

Presence optional, impact exponential

STAGE 4

Impact

Greater Agency

Creating markets

Greater Commitment

Strategic stubbornness

Greater Courage

Fear as compass

THE TAKEAWAY

From wealth to significance.

The advisors who win the next decade won't be the ones with better models. They'll be the ones who can meet the client at every stage of the journey — and recognize when their own firm needs to make the same crossing.

THE NUMBERS BEHIND THE FRAMEWORK

59.2%

likely to switch advisor in 24 months

84.6 / 21.7

% need / receive succession planning

94.6%

experience advisor coordination gaps

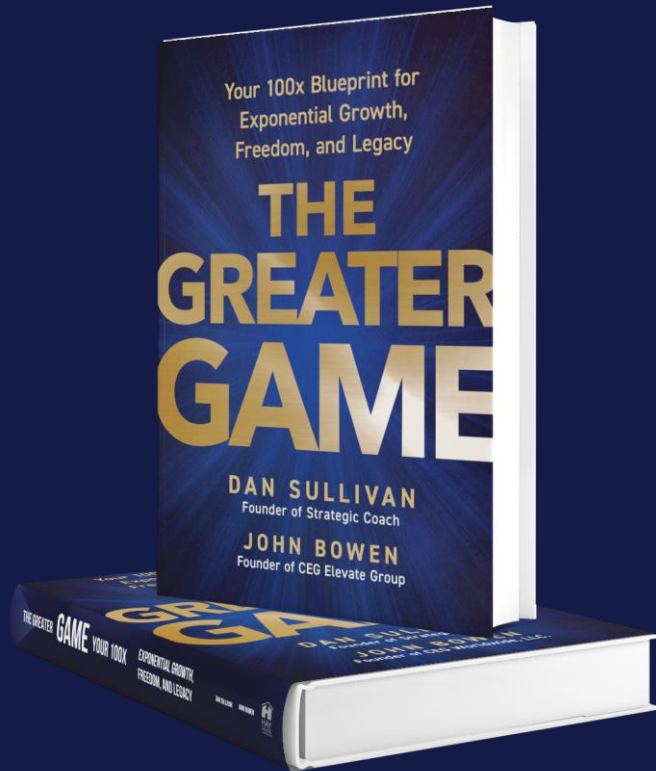
\$124T

U.S. wealth transfer through 2048

CEG Insights, 2025 (n=3,108) · Cerulli Associates, 2024–2025

CONTINUE THE CONVERSATION

Go deeper at the Greater Game Dashboard.



VISIT

thegreatergamedashboard.com/kitces

WHAT YOU'LL FIND

- The Four-Stage Diagnostic Toolkit for client conversations
- CEG Insights research on entrepreneur and business-owner clients
- Frameworks, worksheets, and case studies for advisor application
- Early access to companion content tied to the book launch