The 2026 Professional Prospecting Report™

A National Study of Lead Generation Practices Among Financial and Legal Professionals — 2026

Commissioned by SUL Local | *sullocal.com*

Executive Summary

Trust as the Advantage

Professional Service Providers understand that their competitive advantage over every technology platform, robo-advisor, and AI tool is the same thing it has always been: the human relationship. Clients choose them not for access to information, which is now freely available to anyone with internet access, but for the judgment, trust, and personal guidance that no algorithm has yet replicated.

Initial Contact Matters

Our 2026 report confirms that understanding — and then reveals a troubling contradiction embedded within it. The professionals who are most confident in their human edge are, in measurable numbers, delegating the very moment where that edge is first established: the initial contact with a prospective client.

The Convergence

Meanwhile, three compounding forces — the structural limits of referral-only growth, the greatest intergenerational wealth transfer in history, and persistent economic and political volatility — are increasing the cost of that contradiction from an inefficiency to an existential risk.

The Winning Edge

The professionals who will grow their practices in this environment are not the ones with the most sophisticated marketing or technology stack. They are the ones who have drawn a clear line: technology handles efficiency, and humans handle relationships — starting with the very first conversation.

Section 1 – The Contradiction

Paradox

Despite 96% fearing AI-driven replacement, 85% say direct personal outreach outperforms outsourced lead acquisition by 6:1 — exposing a growing contradiction between human trust and automated first contact.

Section 2 – The Ground Is Shifting

Disruption

With referral-only growth averaging just 3.1% against a 10% target, 70–90% of heirs replacing advisors during an $84–124 trillion wealth transfer, and rising market volatility, cold prospecting has become a business necessity rather than an option.

Section 3 – How Professionals Generate Leads Today

Dependence

While 93% of professionals rely heavily on client referrals and 97% trust them to convert better than any other channel, the fastest-growing firms are reviving cold prospecting as a core growth strategy.

Section 4 – The Lead Quality Crisis

Mismatch

With 54% of professionals naming low-quality or unqualified leads as their biggest frustration, the industry's focus on lead volume over fit is driving wasted time, poor targeting, and declining efficiency

Section 5 – Outsourcing Trust

Ownership

With 86% of professionals favoring direct personal outreach by a 6:1 margin over outsourced acquisition, the data suggests trust is built best through fewer, higher-quality leads handled personally by the professional closing them.

Section 6 – The AI Question

Humanity

Even as AI adoption accelerates, 56% of Americans still prefer human advisors for high-stakes decisions, while 85% of professionals use AI mainly for administration rather than client relationships.

Section 7 – What the Best Prospectors Do Differently:

Discipline

Top-performing prospectors focus on high-quality, geographically targeted leads, handle first contact personally instead of through automation, and use technology to improve efficiency not replace the human relationship that drives conversion.

A Note About This Study: The premise of this study is that all professional service providers have a similar challenge: how to attract new clients in times of uncertainty across industries and the economy overall. While investment professionals, estate planning attorneys, insurance professionals, and mortgage brokers all have different solutions and products, they are all trying to attract clients in a time when their solutions are becoming more and more commoditized and DIY access to those solutions has increased. For these reasons, we have joined the findings across these professional disciplines in an attempt to help all professional service providers build their businesses with smart, research-backed prospecting advice.

Section 1 – The Contradiction at the Heart of Professional Services

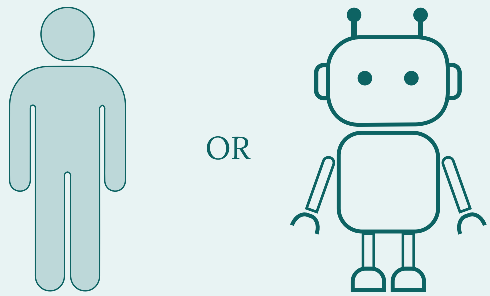
Professional service providers have survived every technology wave that was predicted to make them obsolete. Robo-advisors were going to automate portfolio management. Online legal platforms were going to commoditize estate planning work. Mortgage marketplaces were going to cut brokers out of the transaction entirely; and yet, here they all are. Why? Because clients kept choosing them. Not for their access to information, which is now universally available. Not for their ability to execute a transaction, which software does faster and cheaper. They choose to work with people because of something no platform has been able to replicate: the trusting human relationship.

That relationship is not a soft concept. It is a business advantage with measurable consequences. Clients who trust their professional service provider stay longer, refer more, and are significantly less likely to flee during economic turbulence. It's the reason that in a world of nearly infinite financial information, the majority of Americans still prefer to make their most consequential financial decisions with a human being sitting across the table.

AI is the latest — and most serious — challenge to that advantage. Ninety-six percent of respondents say they are concerned about AI replacing them in the future. But the question shouldn't be whether AI will become capable enough to threaten their roles. That argument is already settled – human relationships will prevail, as they always have.

> *"With AI, the question is whether professionals will protect the thing that makes them irreplaceable before the window closes."*

The professionals in this study understand that. When asked how they should compete with AI, they give answers that would make any relationship-driven business proud: trust, expert judgment, personalized guidance, the ability to navigate complexity that doesn't fit a model, and the capacity to be genuinely present for clients during high-stakes moments. They know what their edge is.



When asked which method works best for converting leads into paying clients, 86% said the same thing: direct, personal outreach. Not an automated sequence. Not a drip campaign. Not an AI-assisted marketing platform. A phone call. An email written by a human hand. A piece of mail with their name on it.

Those two facts, held together, reveal a contradiction that runs through this entire industry. If the human relationship is your competitive advantage — and these professionals say it is — then the moment that a relationship begins is the most important moment in your business development process. That moment is not the first meeting. It is not the proposal. It is the very first contact: the message that determines whether a prospect ever takes your call.

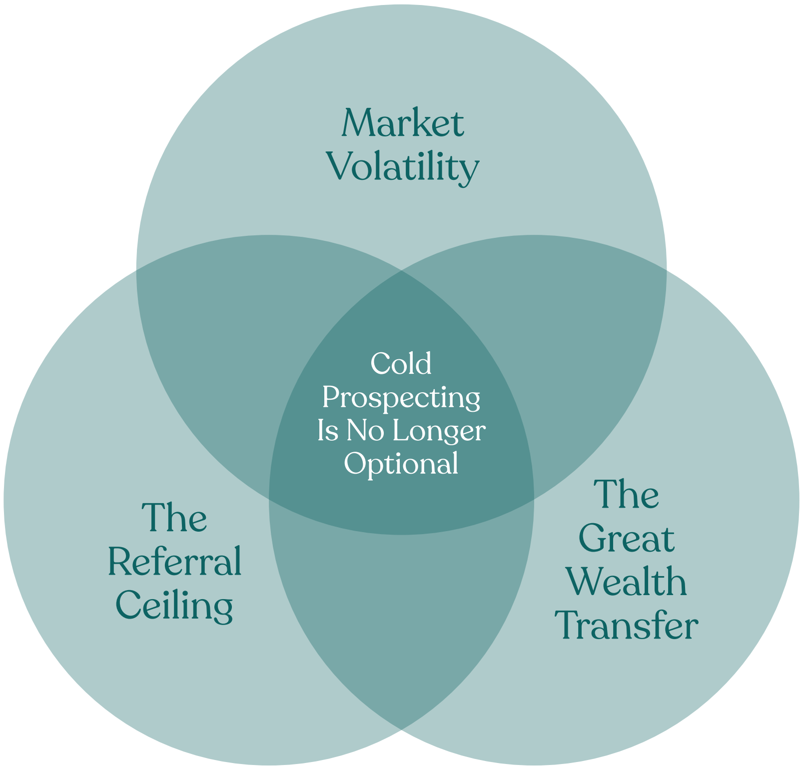
And yet, the professionals most focused on protecting their human edge are, in large numbers, delegating that moment to an algorithm.

This report is about what that costs them — and what the professionals who've figured it out are doing differently.

Section 2 – The Ground Is Shifting: Why Referrals Alone Won't Be Enough

Before we examine how professionals generate leads today, it's worth understanding the environment in which that work is happening. Because the forces bearing down on these industries right now are not gradual trends. They are compounding disruptions that are rewriting the business case for prospecting from scratch.

Three forces, operating simultaneously, are making the ability to generate new client relationships more urgent than it has ever been, regardless of whether you build financial plans or consult on mortgage options for high net worth families.



Force 1 The Referral Ceiling

Referrals are, and will always be, the most effective growth channel in professional services. Our research confirms what every practitioner already knows: client referrals are rated "extremely important" by 93% of respondents, and 97% are very confident they will convert. No other channel comes close.

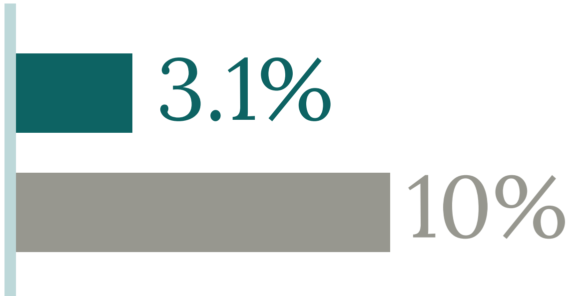
But there is a structural problem with a referral-only strategy that the industry is only beginning to reckon with openly.

Referrals cannot be manufactured. They are the byproduct of excellent work delivered to existing clients — which means their volume is fundamentally constrained by the size and satisfaction of their current book.

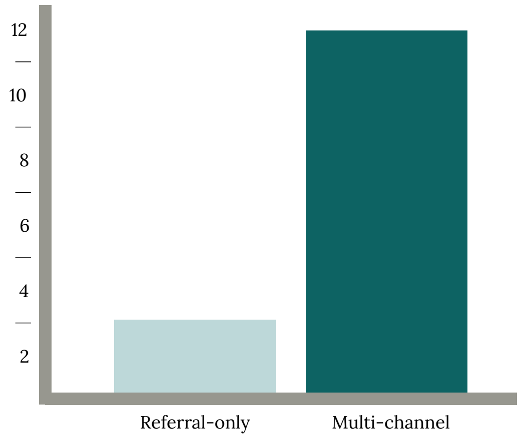
> A professional practice that relies entirely on referrals is not really running a growth strategy. It is running a maintenance strategy, and hoping the numbers work out.

Nor is it positioned for future challenges that are making cold-prospecting more important than ever before.

Across the financial advisory industry, net organic growth — new client revenue, excluding market appreciation — averaged just 3.1% in 2024, against a 10% target most firms set for themselves. Referrals account for approximately 70% of all client acquisition in professional services. So what happens if that river runs dry?



The fastest-growing professional practices have already drawn the conclusion: referrals are table stakes, not a strategy. The professionals growing at 12% or more generate a meaningfully lower percentage of their leads from referrals — not because referrals stopped working, but because they added other channels that referrals alone cannot fill.



As one CEO of a $30 billion practice put it plainly: "Those who just rely on markets and referrals are going to die on the vine."

The question is not whether referrals matter. They do, enormously. The question is whether a professional can afford to make them the only answer.

Force 2 The Great Wealth Transfer

Whether they want to admit it or not: somewhere in every professional's client book right now are several clients who will not stay with them beyond the next few years.

$124T	70–90%
Opportunity	Risk

Between now and 2048, an estimated $84 to $124 trillion in assets will change hands from baby boomers and the Silent Generation to their heirs — the largest intergenerational wealth transfer in recorded history, according to Cerulli Associates.

For professionals in this study, this transfer is not an abstraction. It is a client retention crisis hiding inside a historic opportunity.

The crisis:

research consistently finds that between 70% and 90% of heirs fire or replace their parents' professionals after inheriting wealth. A Cerulli study found that only about one in four future beneficiaries planned to keep their benefactor's financial advisor, for instance — and that share drops to one in five among those who have already inherited. A Capgemini survey found that 81% of next-generation millionaires plan to replace their parents' professional team entirely.

The reasons are varied: younger heirs often already have their own professional peer group, they didn't have an existing relationship with their parents' professional, or they simply want to start fresh with someone who feels like their choice rather than an inheritance. Whatever the reason, the math is unambiguous: a significant portion of every professional's current client book is quietly being redistributed, on a timeline that is already underway.

The opportunity:

those same heirs are going to need new professionals. Millions of Gen Xers and millennials are about to become the primary financial decision-makers in their families, many for the first time, managing assets, plans, and trusts they have never managed before. Among inheritors, 72% say they don't feel confident managing a financial windfall, and they are actively seeking professionals they can trust. This is, simultaneously, the largest forced client-acquisition opportunity and the largest forced client-replacement risk in the industry's history.

The professionals who will win are the ones already building new relationships (especially from cold prospects) today — not waiting for the phone to ring.

Force 3 Market Volatility as an Accelerant

For much of the past decade, rising markets did a great deal of the growth work for professionals whose revenue is tied to investible assets and high discretionary spending. When portfolios appreciate, wealth grows, needs grow, and the desire to find professional help becomes paramount. Referrals to professionals come in steadily. The numbers look good. Professional practices feel healthy.

That dynamic is increasingly unreliable.

Market uncertainty has returned as a persistent feature of the investing environment, not a temporary interruption of a long bull run. Geopolitical uncertainty, unpredictable interest rates, and deep skepticism among younger generations about traditional asset classes have combined to create conditions where consumer-spending confidence, even on things as essential as life insurance or wills, is less predictable than it was even five years ago.

Seventy-two percent of millennial and Gen Z investors say they no longer believe above-average returns are achievable through traditional stocks and bonds alone — a posture that will shape how they manage the trillions they are about to inherit.

In this environment, the professionals who grow are the ones who treat new client acquisition as a system, not a side effect of good service. New clients don't just represent growth. They represent the ability to offset the erosion that volatile markets, adverse life events, and the wealth transfer will inevitably bring.

A practice that generates no new business independently of its referral network and economic conditions is a practice running on borrowed time.

These three forces — the referral ceiling, the great wealth transfer, and economic volatility — do not operate in isolation. They compound. A professional facing flat referral flow, a client book quietly being redistributed to heirs, and a bull-market dependent revenue model in a volatile market is not simply facing a temporary challenge. They are facing a structural need to build a real cold-prospecting strategy.

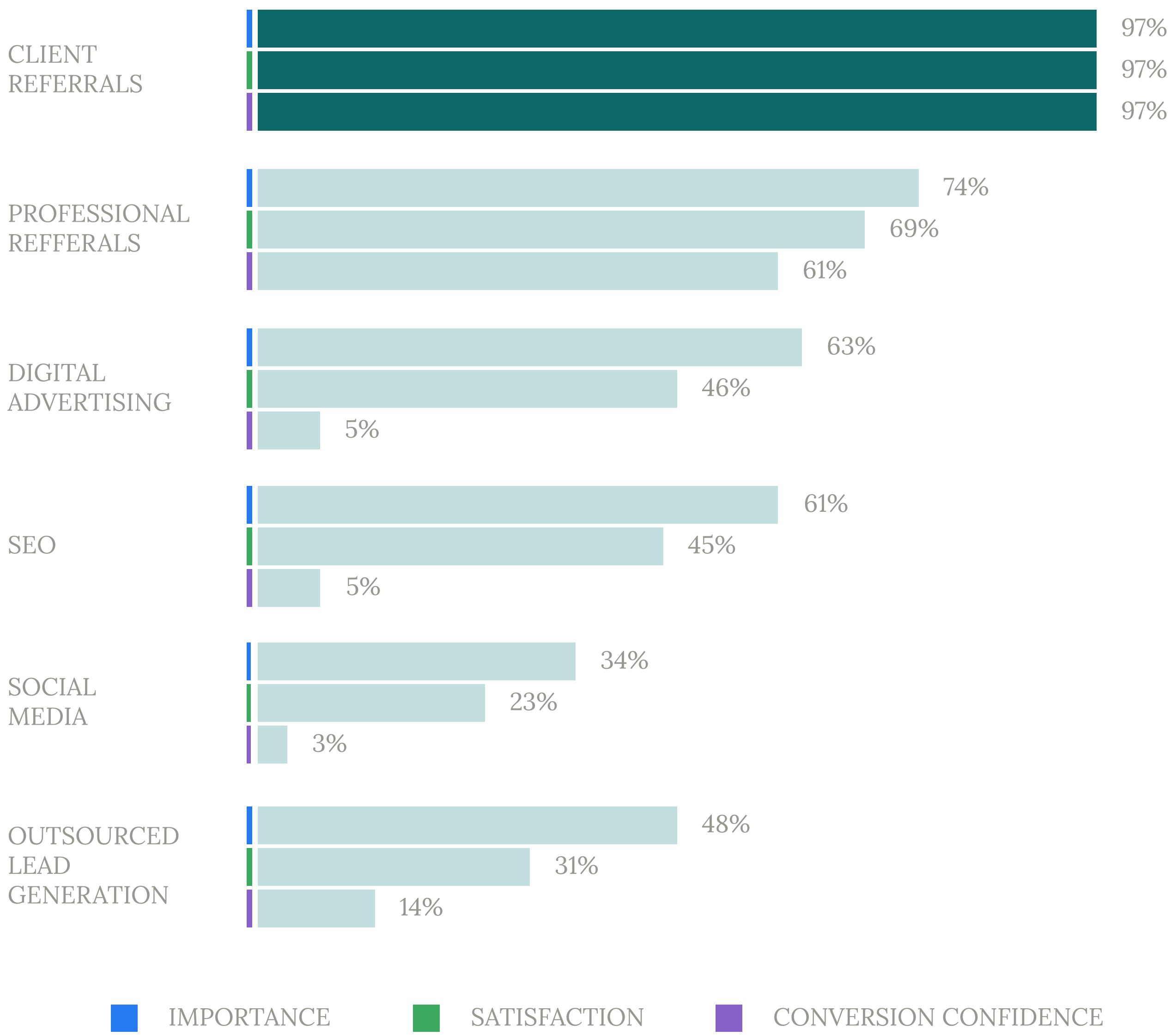
The good news, as this research will show, is that the path forward is not complicated. It does not require a large marketing budget, a sophisticated tech stack, or an AI-powered automation platform. It requires something simpler, and harder: the willingness to make direct contact with the right person at the right time, and to do it personally.

That is where we turn next.

> New clients don't just represent growth. They represent the offset to losses that market cycles, life events, and the great wealth transfer will bring. The professionals who grow have made cold-prospecting a system, not an outcome.

Section 3 — How Professionals Generate Leads Today

With that context established, the survey data paints a clear picture of how professionals actually go about finding new clients — and where the system consistently falls short.



Digital channels: useful, but a long way from the benchmark

Digital advertising and SEO occupy the middle of the satisfaction curve, below client referrals and above cold-lead prospecting. The majority of respondents use both SEO and digital advertising, and most find them at least moderately useful for pipeline support. Digital advertising earns “somewhat satisfied” ratings from about 46% of users; SEO performs similarly across ease of use and lead quality.

But confidence in conversion tells a different story. For digital advertising, only about 5% of respondents reported being very confident in lead conversion compared to 97% for client referrals. The gap is not a nuance. It is a fundamental difference in the quality of the opportunity.

Conversion confidence

97%	5%
Client Referrals	Digital Advertising

The explanation is straightforward: digital leads arrive with no pre-established context. A prospect who clicked an ad or found a firm through a search result has expressed interest, but not intent. They may just be comparison-shopping. They may be early in a process that won’t resolve for months. Converting them requires more time, more touches, and more relationship-building from a standing start.

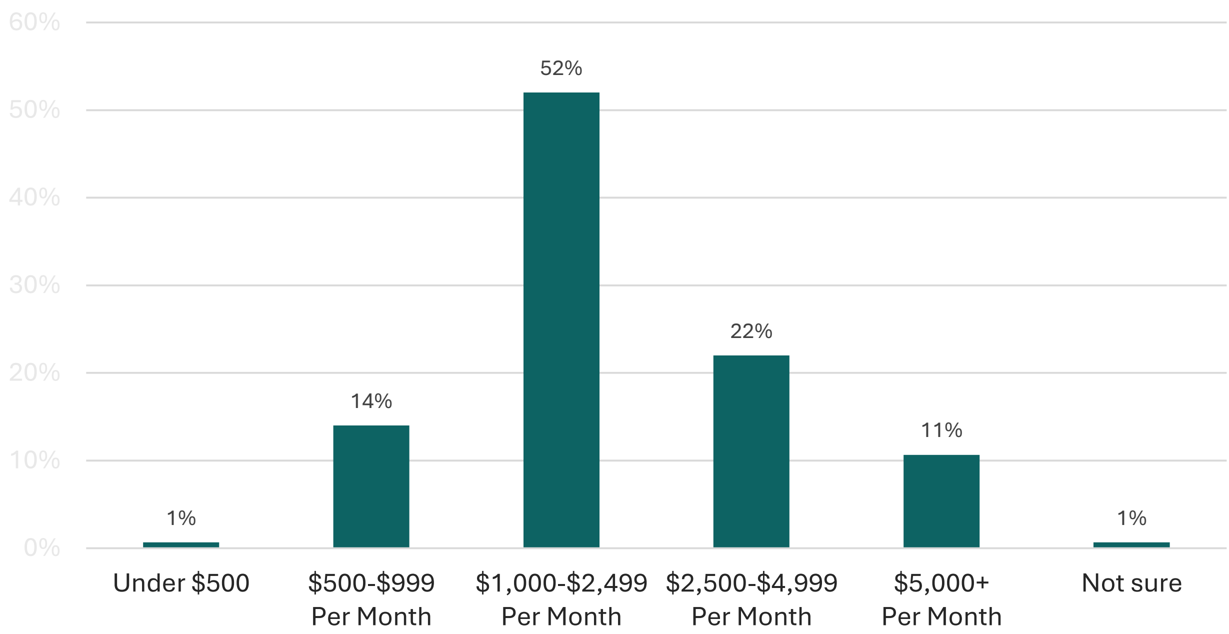
Social media sits at the bottom of the satisfaction table. Among respondents who use it for lead generation, 41% reported being dissatisfied with lead volume consistency — the highest dissatisfaction rate of any channel across any dimension. Lead quality and cost relative to value also saw elevated dissatisfaction. The consensus is clear: social media builds visibility. It does not reliably build pipeline.

Outsourced lead generation: used, but not trusted

Among current lead tool users, satisfaction is more muted than it might appear. Sixty-two percent report being at least somewhat satisfied — a number that sounds adequate until you note that 35% are neutral and that the very satisfied share is only about 11%. More telling is what drives those who have stopped: 78% of former users cited unqualified leads as their reason for leaving. Seventy-four percent cited poor conversion outcomes. Sixty-five percent reported data quality issues.Fifty-five percent of respondents currently use an outsourced, third-party lead generator.

Outsourced lead generation, in most of its current forms, is optimized for volume. It delivers a list, regardless of quality or intention, often in a file format that is highly difficult to utilizes. What practitioners need is a starting point for a relationship — a person who actually matches their criteria, in their geography, at a moment when they might genuinely benefit from the professional's services.

Approximate Spend Per Month on Lead Generation



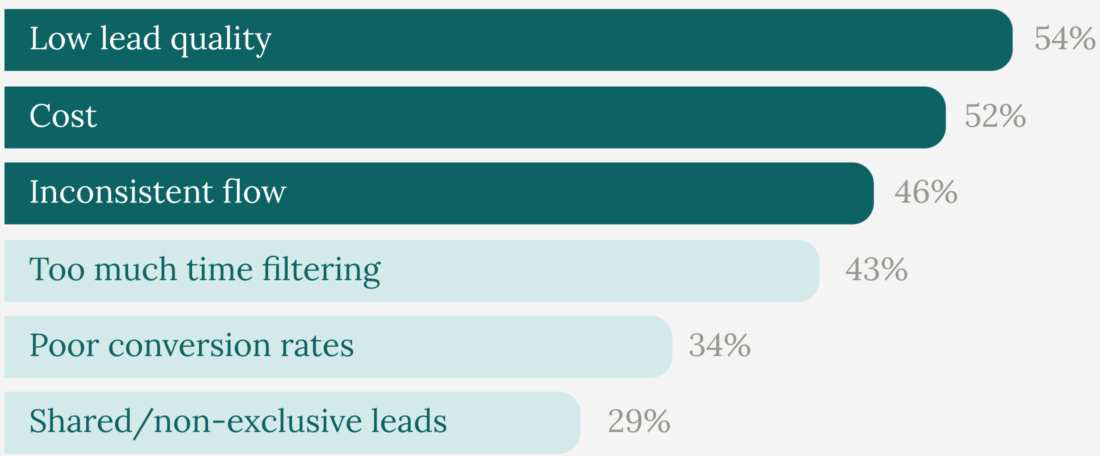
The lead-producer industry has been optimized for volume at the expense of fit or likelihood of interest, and professional service providers are paying the price in filtering lists and wasted hours."

Section 4 – The Lead Quality Crisis

54% of professionals cite low-quality or unqualified leads as their single largest frustration with lead generation.

That number deserves a moment.

What frustrates professionals most about lead generation.



Forty-six percent of respondents cited inconsistent lead flow as a top frustration – not just that leads are poor quality, but that they arrive unpredictably, making it impossible to build a reliable prospecting rhythm. Forty-three percent said they spend too much time managing and filtering leads – time that is, by definition, not being spent closing them. Thirty-four percent cited poor conversion rates as a top frustration, which is the downstream consequence of everything upstream.

Taken together, the picture is of a process that has been turned upside down. Rather than receiving quality opportunities and spending their time building relationships, these professionals are spending their time doing tactical list-document management work that should have happened before the lead reached them — and still not getting to a satisfying conversion rate at the end of it.

78%

left their last provider due to unqualified leads.

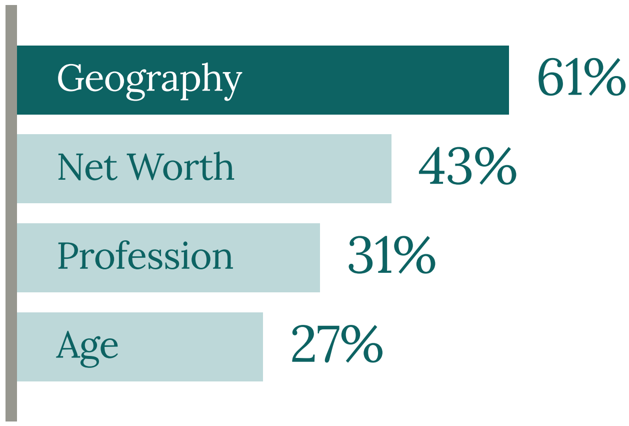
74%

cited poor conversion outcomes.

The professionals who left their last provider understood this dynamic acutely. When asked why they stopped, 78% cited unqualified leads, 74% cited poor conversion outcomes, and 65% cited data quality issues. Only 52% cited cost as a factor — which tells you that the market is not primarily a price problem. It is a quality problem that providers have been dressing up as a quantity solution.

What practitioners actually want

When asked which filters matter most when purchasing leads, respondents were unambiguous. Geography was rated "**extremely important**" by 61% of respondents followed by net worth, profession, and age. But, as any professional who has purchased a leads-list before knows, there can be as many as 150 attributes in a leads list. This is, at its root, a failure on the part of lead providers regarding the quality, relevancy, and accessibility of the leads provided.



> The problem isn't that professionals can't close. It's that most of the leads they purchased were never worth closing in the first place.

SUL Local™

A professional today who receives leads from most lead providers is not being given a marketing-ready list of leads. They are being given a filtering project. Every hour spent identifying which leads are even relevant is an hour that was supposed to be spent on personal, thoughtful research and outreach.

Let's assume for a moment that these lead- and file-quality issues are resolved by a new market entrant in the lead-acquisition space. A professional has a clean, usable list of high likelihood leads in her hand: what she does first with those leads matters more than she even knows.

AI disclaimer

We uploaded our research findings into AI, and asked it to create a video that accurately reflects what professionals are experiencing. We think it kinda nailed it!

If you know, you know.

Yes, this video was produced with AI. We used it where it is genuinely useful — to tell a story efficiently and with some humor. We would never use it to replace the conversation that comes after. That distinction is, in fact, the entire thesis of this report.

Section 5 — Outsourcing Trust

Two data points from this study, read together, reveal something important about the state of professional prospecting — and about the solution already hiding in plain sight. And about how professionals are outsourcing trust-building to automated solutions.

86% of professionals say direct outreach converts better than outsourced acquisition **by a margin of 6 to 1.**

The 86% finding — the most important number in this report

When asked which method works best for converting leads into paying clients, respondents were given two choices: direct personal outreach (phone, email, mail, social media) or outsourcing to a technology or marketing partner.

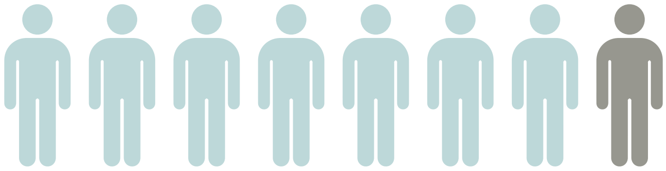
Eighty-six percent chose direct personal outreach.

By a margin of six to one, the professionals in this study already know that the best way to convert a lead into a client is to reach out themselves, personally, directly. Not to hand it to a platform. Not to let automated tools work the prospect while they focus on other things. To make contact — human to human — and begin the relationship that will determine whether that prospect ever becomes a client.

> ...starting a relationship in a personal, direct manner converts better than starting it with an impersonal automated tech or AI outreach.

This is, on its surface, an unsurprising finding. Of course personal outreach converts better. Every practitioner in this industry would say the same thing if you asked them in the hallway at a conference. The relationship is the differentiated product. The first call is the opening of the relationship. Nobody should be surprised that starting a relationship in a personal, direct manner converts better than starting it with an impersonal automated tech or AI outreach.

And yet: most of these same professionals are using automated platforms to handle precisely that moment.



That is the contradiction this report has been building toward. Not a philosophical one. A behavioral one. Six in seven professionals know that direct outreach converts better. A much smaller fraction are actually doing it consistently, because they have outsourced the work of identifying who to call to providers who are not optimized for quality, and outsourced the first contact to platforms that are not optimized for relationships.

What they know

86% say direct outreach converts better.

What they do

many still use automated platforms for first contact.

The professionals who close the gap between what they know and what they do are the ones who win.

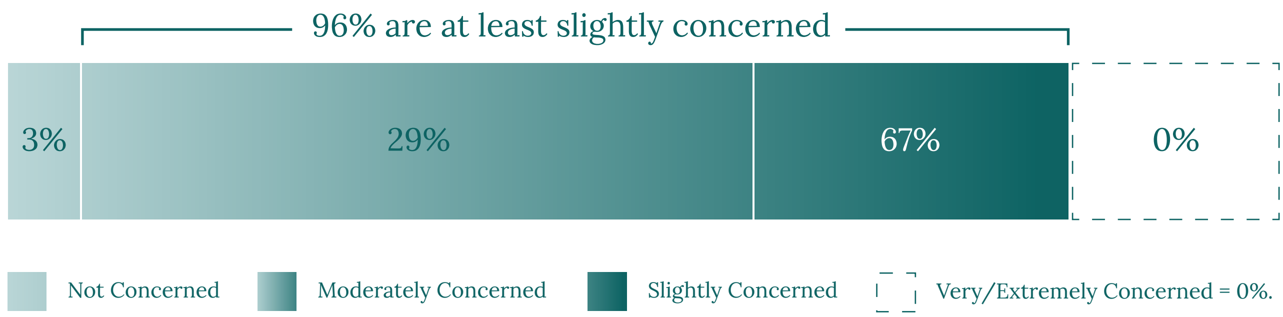
Section 5 – The AI Question: Where the Paradox Crystallizes

This report has been building a case about the value of the human relationship in professional services. Now we arrive at the question that makes that case urgent.

How concerned are professionals about artificial intelligence threatening their livelihood?

The answer, from the data, is: the vast majority are concerned...but they feel they will win in the end.

The threat assessment



When asked to what extent they are concerned that AI could significantly reduce the need for professionals in their role within the next two to five years, 96% of respondents said they are at least slightly concerned. But, tellingly, not a single respondent said they are very or extremely concerned. Overwhelmingly, they feel they can overcome the challenge.

The reason is not ignorance. It is clarity. When asked how they compete with AI, the responses from professionals were consistent and specific. They do not compete with AI on data-processing or speed or availability. They compete on trust, on judgment, on relationship, and on the capacity to navigate complexity that does not fit a model.

As one respondent framed it: “AI provides data, but professionals interpret it and translate it into action.” Another: “Clients seek human guidance for complex or high-stakes decisions, where a standardized AI solution cannot replicate what a professional brings to the table.” These are not defensive responses. They reflect a genuine understanding of where the professional’s value actually lives.

> The professionals least afraid of AI are the ones who understand exactly where it stops being useful — right at the moment a prospect needs to feel like they’re talking to a person.

What clients confirm

The professionals’ confidence in their human edge is supported by the data from the consumer side of the equation, too.

56%

Americans prefer human advisors for retirement planning

— Northwestern Mutual 2025.

85%

Advisors use AI for admin, not client work

— Advisor360° 2025.

A 2025 study by Northwestern Mutual found that 56% of Americans prefer a human advisor over AI when it comes to creating a retirement plan — compared to just 13% who said they would trust AI more. The same study found that for high-stakes financial decisions — developing a tailored financial plan, managing investment portfolios, asking important financial questions — human advisors are preferred by a consistent majority.

A separate 2025 survey by Advisor360° found that 85% of financial advisors now consider generative AI a benefit to their practice. But the uses they describe are telling: predictive analytics, summarizing meeting notes, administrative task management. The work advisors are least likely to delegate to AI? Developing personalized financial plans for clients. Directly serving the relationship, in other words, remains the one domain where virtually no advisor wants algorithmic assistance.

The pattern is coherent. Clients trust humans for the decisions that carry real personal stakes. Professionals understand that trust is earned through the relationship, not the algorithm. AI is useful — genuinely, substantially useful — for everything that supports the relationship. But it cannot replace the relationship itself.

Where AI Helps

- Research
- Admin
- Notes Summarization
- Analytics
- Content Creation (First-draft only)
- Efficiency Tasks

Where humans must lead

- First contact with prospects
- Trust-building conversations
- High-stakes financial decisions
- Personalized Guidance
- Relationship Maintenance

The question the data raises

All of this leads to a question that the professionals in this study have, perhaps, not yet fully confronted.

If the human relationship is your competitive advantage — and clients confirm it, and you confirm it — then the first moment of contact between you and a potential client is the most important moment in your business development process. Not the proposal. Not the first meeting. The first contact: the message or call that determines whether a prospect ever becomes a conversation.

That moment is where the relationship starts, or doesn't.

And for a significant portion of this industry, that moment is being handled by an algorithm.

An AI-managed drip campaign. An automated follow-up sequence. A platform that sends your name to a thousand strangers without knowing which one might actually need what you do. The professionals who are most certain that AI cannot replace their human value are, in many cases, letting AI make their first impression.

This is not a technology problem. It is a priority problem. The solution does not require abandoning technology — AI is genuinely useful in research, efficiency, content creation, and a dozen other functions that free up professionals to do more of what only they can do. The solution requires drawing a clear line: AI belongs on one side of the relationship, not the other.

The professionals who have drawn that line are outperforming the ones who haven't. The next section is about what they do differently.

Section 7 – What the Best Prospectors Do Differently

The key takeaway from the most successful practitioners is clear: fewer leads, worked more personally.

The research in this report is not a diagnosis without a prescription. Across the data, a clear pattern emerges from the professionals who are generating new clients consistently, converting at higher rates, and building practices that are not dependent on the unpredictable flow of referrals or the performance of the market.

They share three behaviors. None of them are complicated. All of them are deliberate.

01 Quality Over Volume

The highest-performing prospectors do not optimize for the number of leads in their pipeline. They optimize for the fit of each individual lead. Geography comes first – every time. Then the criteria that match their ideal client profile: net worth, profession, life stage, recent triggers. They would rather call 100 higher-likelihood prospects than work through 10,000 names that require filtering before they can even determine if a conversation makes sense. They understand that a bad lead does not just waste time. It occupies mental space, drains energy, and crowds out the good leads who are sitting right behind it.

02 Own the First Conversation

These professionals do not outsource first contact. Not to a platform, not to an automated sequence, not to an AI-assisted outreach tool. When a lead arrives that meets their criteria, they make contact themselves – personally, directly, in their own voice. A phone call. A personally written email. Occasionally, a piece of mail that feels like it came from a human being – because it did. They understand that the relationship begins at the first touch, and they refuse to let that moment be handled by something that cannot actually start a relationship. Eighty-six percent of professionals in this study already know this. The best ones are actually doing it.

03 Technology In Its Place

The best prospectors are not anti-technology. They use AI to research prospects, synthesize information, prepare for conversations, and manage administrative work that used to consume hours of their week. They use CRM systems to track relationships and follow-up timing. They use digital marketing to build visibility and generate inbound interest. But they have drawn a line: technology serves the relationship, it does not conduct it. Every automated tool in their practice is positioned on the efficiency side of that line. The relationship side — first contact, meaningful follow-up, the actual work of building trust — belongs to them.

These are not exotic practices. They are the fundamentals of relationship-driven business development, applied with clarity and consistency. The professionals who struggle are not struggling because they lack skills or intelligence. They are struggling because they have been sold a version of lead generation that inverts the process — that prioritizes volume at the top of the funnel and hopes conversion takes care of itself at the bottom.

It doesn't. Conversion is a function of relationship. Relationship begins at first contact. First contact must be clearly from a human.

The question, then, is a simple one: how does a professional who understands all of this find the right people to contact — efficiently, reliably, and at a cost that makes sense — without outsourcing the contact itself?

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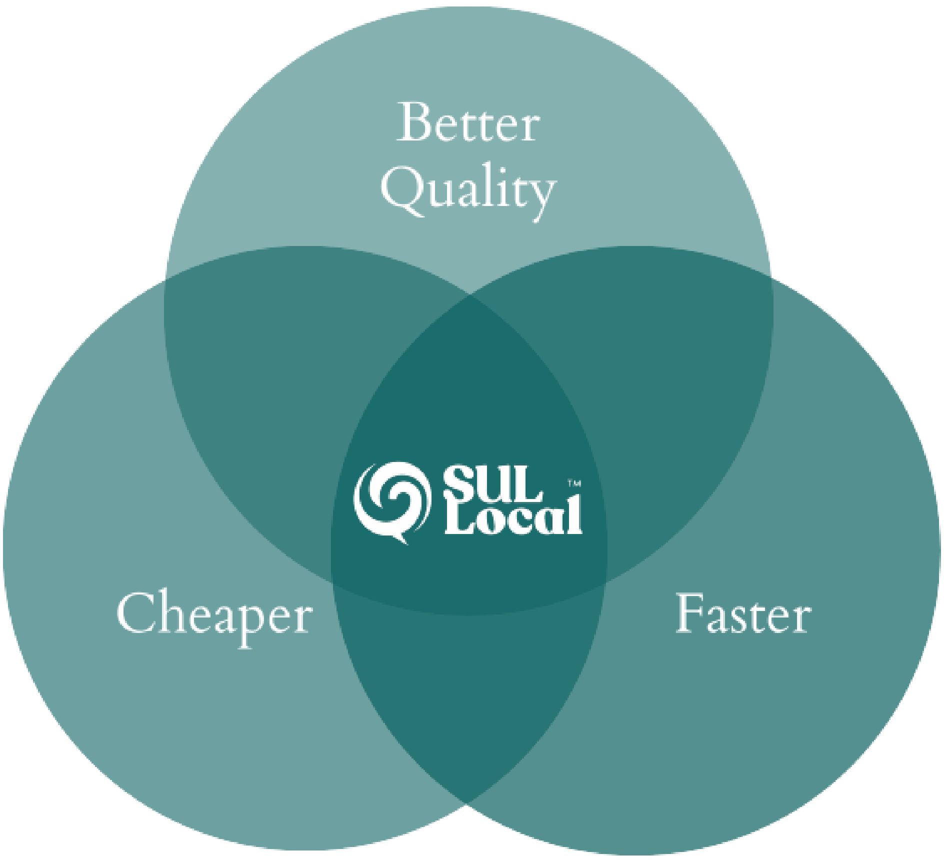
Section 8 – About SUL Local

The 2026 Professional Prospecting Report™ was commissioned by SUL Local in partnership with Proactive Worldwide to combine the founders' vast industry experience with current firsthand feedback and direction from successful professional service providers with one goal in mind: to build an online lead data marketplace that actually provides the most likely-to-convert cold leads on the market.



Better + Faster + Cheaper

(Yes, it's actually possible)

Professionals deserve a path to new prospects that doesn't require outsourcing the relationship itself, exorbitant fees, excessive contract terms, forced marketing programs, or clunky user experiences.

WHAT WE DON'T DO

- No drip sequences
- No automated outreach
- No AI nutruring
- No complicated lead files
- No hoops to jump through for access

SUL Local Leads is a DIY pay-per-lead data marketplace built specifically for financial advisors, estate planning attorneys, insurance agents, mortgage brokers, and other professional service providers. We find people most likely to need your services, scrub and verify the data, and filter leads to your exact geography and client criteria. Then we hand them to you.

In some ways, SUL Local Leads is a return to an old-school way of building a client book: buy the leads, personally work the leads, land the client. The current lead-acquisition options are cumbersome and prohibitively expensive.

That's why what we do not do is as important as what we do. We do not send automated outreach on your behalf. We do not run drip sequences. We do not deliver unusably complicated and burdensome leads files bogged down with useless "attributes." We do not use AI to nurture your prospects through a funnel. We do not automate the first impression that will determine whether your next client ever takes your call.

That work is yours. Because you are better at it than any platform ever will be.

Our job is to put the right person in front of you. Your job is everything that happens next.

Sources & Methodology

Primary research: SUL Local Lead Generation VoC Assessment, conducted in partnership with Proactive Worldwide, Q1 & Q2 2026. n=150 U.S.-based estate planning attorneys, financial advisors, mortgage brokers, and insurance agents personally involved in lead generation decisions at their firm.

Secondary sources cited in this report include: Cerulli Associates, The Cerulli Report: U.S. High-Net-Worth and Ultra-High-Net-Worth Markets (2021, 2024, 2025); Northwestern Mutual 2025 Planning & Progress Study; Advisor360° 2025 Connected Wealth Report; Ensemble Practice and BlackRock 2025 True Ensemble Growth and Profitability Report; AcquireUp 2026 Industry Index; Capgemini World Wealth Report 2025; Bank of America Private Bank 2024 Study of Wealthy Americans; Morningstar / WealthManagement.com industry research.

About This Study

This report presents findings from an independent survey of 150 U.S.-based professional service providers, conducted by Proactive Worldwide in March–April 2026. Respondents included estate planning attorneys (44%), financial advisors and planners (27%), mortgage brokers and loan officers (25%), and insurance agents (4%). All respondents were personally involved in lead generation decisions at their firm. The research was commissioned by SUL Local, LLC to better understand the state of lead generation, prospecting, and client acquisition practices across professional services.

The 2026 Professional Prospecting Report™

A National Study of Lead Generation Practices
Among Financial and Legal Professionals — 2026

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Research conducted in partnership with Proactive Worldwide. Independent study commissioned by SUL Local, LLC.