QUOTIENT WEALTH PARTNERS + cariloop

How Quotient Wealth Partners made caregiving part of financial life management

By offering Cariloop to clients and employees, Quotient extends its support into the caregiving decisions that shape people's financial lives.



Outcomes at a glance



Clients have expert help navigating care needs that affect their financial plans



Advisors can support complex client situations without becoming care-navigation experts



Caregiving support has helped Quotient attract clients and differentiate its service

> *"From the standpoint of managing someone's wealth, if you're not talking about healthcare planning, then you're not having the full conversation."*
>
> *— Jonathan Blumenthal, Co-CEO & Co-Founder, Quotient Wealth Partners*

Quotient Wealth Partners looks beyond investments to understand the life circumstances that shape a client's financial decisions, an approach it calls financial life management. Advisors work alongside clients to evaluate options and decide what makes sense, extending that support to resources beyond the financial plan.

Cariloop's Caregiver Support Platform® is one of those resources.

Why caregiving support was a natural fit

Quotient's advisors regularly heard from clients navigating care for aging parents or managing other complex care situations. Those responsibilities affected how clients used their time and money, making caregiving part of the financial conversation whether families had planned for it or not.

Jonathan Blumenthal, Co-CEO at Quotient Wealth Partners, also knew how difficult it could be to find the right help. He had supported his parents from out of state and had seen an employee struggle to find care for a father with Alzheimer's disease.

Quotient could help clients plan for the financial impact of care. It also wanted to give them meaningful help with the care itself.

A partner that fit Quotient's approach

Quotient considered several caregiving solutions. It wanted a partner that could fit naturally into the client experience, and Cariloop stood out for the way its team listened and shaped the partnership around Quotient's model.

> *"The Cariloop team was willing to listen and talk through our client base, where we thought the need would be, and what the volume might look like. They were really great to collaborate with."*
>
> *— Jonathan Blumenthal, Co-CEO & Co-Founder, Quotient Wealth Partners*

When a care need surfaces, eligible clients and employees can work with an experienced Coach who listens first, then helps them understand their options and decide what to do next.

A Cariloop Coach might help someone make sense of Medicare coverage or find an appropriate care provider. As a family's needs change, the Coach can stay involved and help adjust the plan, sometimes identifying concerns the family had not thought to raise.

When care couldn't wait

One of the first clients Quotient connected with Cariloop was caring for her husband, who had Parkinson's disease. CEO Jonathan Blumenthal believed she could use immediate support and asked Cariloop to begin helping her before the partnership was fully implemented.

That weekend, the client called with the unexpected news that she had cancer. As she tried to make sense of her diagnosis, she also worried about who would care for her husband during her treatment. She'd managed much of his daily care herself and needed help quickly.

Blumenthal assured her, "We've got you."

Within days, Cariloop helped put an in-home caregiver and meal service in place. Although the case began with her husband's needs, her Coach also took time to understand what she was facing and connect her with support for her own care.

The experience showed Quotient what Cariloop could make possible when a client's life changed without warning. Quotient could help with the financial decisions ahead while Cariloop eased some of the immediate caregiving pressure.

> *"That personifies why we did this: to be there for someone and give them one less thing to think about. One less thing they have to do on their own."*
>
> *— Jonathan Blumenthal, Co-CEO & Co-Founder, Quotient Wealth Partners*

A more personal client relationship

Most wealth management firms can offer strong investment advice and financial planning. Quotient stands apart by paying attention to what is happening outside the portfolio and offering support when those circumstances begin to affect a client's financial life.

One prospective client was caring for two aging parents and knew more support was likely ahead. "Just the fact that we were talking about caregiving was why she chose our firm," Blumenthal said.

Cariloop also gives advisors a better way to respond when an existing client raises a caregiving concern. They can connect the family with someone who understands the care questions involved while staying focused on the financial decisions tied to the situation.

Quotient covers the cost for eligible clients and receives no commission when they use the service. For Blumenthal, that is part of what makes the offering meaningful, as it allows the firm to provide help without steering the conversation toward another product.

Over time, the investment may help Quotient grow by showing prospective clients what kind of firm they're choosing. Its more immediate purpose is to make a difficult situation easier to manage.

The same support for Quotient's own people

Quotient also made Cariloop available to all of its employees and advisors. The people helping clients navigate financial decisions are managing family responsibilities of their own, from welcoming a baby to caring for children and aging parents, often simultaneously. Cariloop gives employees a place to turn when caregiving begins to compete with work and other responsibilities.

> *"We wanted it to be personal. We wanted employees to feel like they have a partner in us as we navigate these issues, as opposed to us just saying, here's what you could buy."*
>
> *— Jonathan Blumenthal, Co-CEO & Co-Founder, Quotient Wealth Partners*

Offering caregiving support may also help Quotient stand out to prospective employees in a competitive industry. The firm's partnership with Cariloop allows it to provide personal, relevant support and demonstrates that it cares about employees' lives outside of work.

Early engagement showed immediate relevance

Within the first four months, 55 of 662 eligible individuals used Cariloop, an 8.3% utilization rate. And engagement reached beyond Quotient's clients: 10 of those members were employees, showing early traction across the broader community the benefit was designed to support.



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In just a few months, that activity showed the breadth of ways Cariloop could support the Quotient community, across life stages and needs ranging from physical health and pregnancy and postpartum support to living situations, transportation, and care management.

What financial life management looks like

For Quotient, supporting a client's financial life means understanding the circumstances behind their choices. Cariloop gives the firm a way to help when healthcare or caregiving needs extend beyond the advisor's expertise. It's one more way Quotient supports the person behind the plan.

> *"Caregiving support and healthcare advocacy are going to play a huge role in how you guide clients over the course of their lives. If you want to provide a truly full service, this is an integral part of what that looks like."*
>
> *— Jonathan Blumenthal, Co-CEO & Co-Founder, Quotient Wealth Partners*