

client gen•

B U S I N E S S P L A N • B 2 C D I S T R I B U T I O N

Enrich.

A marketing department, in software.



ClientGen Enrich · Wealth intelligence for financial professionals · Distributed through the App Store

Prepared for Pete Galloway, CEO · May 2026

THE OPPORTUNITY

Wealth intel, App Store-priced — in a \$1,400/yr-contract category.

Apollo and ZoomInfo ship under this model — credentialed professionals, B2C distribution, IAP credits. ClientGen Enrich brings the same model to wealth intel for advisors, with Pinnacle's network as the warm-air channel.

~ **19K**

addressable advisors
in the Pinnacle network

\$280K

Year-2 Base gross
under B2C funnel math

App Store

distribution model
no enterprise sales motion

THE SHIFT

The model class is Calendly, not Catchlight.

ENTERPRISE PLAY (the old plan)

- BD-by-BD compliance pre-approval rollout
- 3-BD pilot, hand-picked advisors, white-glove
- Subscription tiers • \$29–\$199/mo
- Enterprise sales motion required
- Multi-quarter sales cycle per BD

B2C-DISTRIBUTED PROFESSIONAL (today)

- 60-second sign-up + professional-use attestation
- Day-one App Store launch, no BD gating
- \$9.99/mo sub (3 unlocks included) • \$5 single • \$150 / 50-pack (\$3 ea)
- Sub gates entry — recurring revenue floor, then unlocks on top
- Pinnacle = warm-air referral, not contract holder

MARKET

A \$1B+ category, won one advisor at a time.

T A M **\$1.0-1.4B**

Annual U.S. advisor spend on prospect intel + lead-gen tools

S A M **\$28-56M**

~19K realistic addressable Pinnacle-network advisors at \$1.5-3K/yr each

S O M **\$280**

Year-2 Base ± App

Store funnel: ~800

paid × \$350 annual

ARPU

B2C funnel benchmarks (RevenueCat 2024): install→active 35-55%, free→paid 5-8% over 12mo. Numbers underwrite at the lower end.

COMPETITIVE LANDSCAPE

The category prices for committees. ClientGen Enrich prices for individuals.

Product	Pricing	Distribution	vs. Enrich
WealthFeed (our data partner)	From \$1,399/yr + credits	Direct sales · self-serve web	Same data; we win on mobile + per-unlock entry
Catchlight (Fidelity Labs)	Enterprise / custom	Top-down enterprise	Locked behind custodian deals
ZoomInfo	\$15K-\$60K / yr	Enterprise sales	Not advisor-specific
Apollo.io	\$0-\$149/user/mo + credits	B2C IAP / freemium	Closest playbook · no wealth depth
RocketReach	\$60-\$249/mo · credits	Self-serve web	General B2B, not wealth
Lusha	\$0-\$159/user/mo · credits	Self-serve web + Chrome ext	LinkedIn-data heavy, not wealth
SmartAsset AMP	~\$200-\$300+ per validated lead	Marketplace	Different model · 100× our price

Apollo is the playbook we're studying. They proved that B2B intel ships B2C — credentialed users, IAP credits, no enterprise sale required.

Pinnacle = referral wave, not contract.

How Pinnacle drives Enrich

Pinnacle endorsement email

Home-office blast to 42K advisors → 'try ClientGen Enrich'

App Store download → \$9.99/mo sub

60-sec sign-up + pro-use attestation + sub paywall

Install → paid sub

8-15% target (RevenueCat
sub benchmark)

What we don't do anymore

- BD-by-BD compliance pre-approval gating
- 3-BD pilot ramp + white-glove onboarding
- Enterprise contracts negotiating seats
- Per-advisor BD attestation paperwork

Pinnacle's role: amplify discovery. The product earns adoption.

Type a name. Get a profile. Hand over a report.

1

Enter

First name, last name, city.
Mobile + web, ~5 seconds.



2

Enrich

Wealth, income, home value,
contact, employer, family, properties.



3

Deliver

Polished PDF report,
ready to share or work from.



Live today: jb.clientgen.app · internal beta · WealthFeed Partner API wired · iOS shell ports cleanly from packages/enrich-core.

PRICING

Sub-gated entry. Unlocks on top. Web is the margin lever.

SUBSCRIPTION

\$9.99 / month · **3 unlocks included**

App Store-native sub. The only way in. Recurring floor regardless of usage.

SINGLE

\$5 per extra unlock

Marginal cost beyond the 3 included. One coffee, one profile.

PACK · 50

\$150 · **\$3 / unlock**

40% off single. Power-user bulk. Web-priced same; +27pt margin on web.

Sub is the funnel — no perpetual free tier. Apple Small Business Program at 15% take takes blended sub margin to 70%. Web bulk purchases capture power users at +27 margin points.

Where every dollar goes — App Store cut, COGS, channel mix.

Scenario	Gross	Channel take	WealthFeed COGS	Contribution	Margin
\$9.99/mo sub — mobile IAP (30%)	\$9.99	\$3.00	\$1.50 (3 incl)	\$5.49	55%
\$9.99/mo sub — Apple Small Biz (15%)	\$9.99	\$1.50	\$1.50 (3 incl)	\$6.99	70%
\$5 single — mobile IAP (30%)	\$5.00	\$1.50	\$0.50	\$3.00	60%
\$3 bulk (50-pack) — mobile IAP (30%)	\$3.00	\$0.90	\$0.50	\$1.60	53%
\$3 bulk (50-pack) — web Stripe (3.3%)	\$3.00	\$0.10	\$0.50	\$2.40	80%
Blended ARPU / paid advisor (annual)	\$200	\$50	\$30	\$120	60%

Built on \$0.50/unlock WealthFeed wholesale target. Sub floor delivers \$5.49 mobile / \$6.99 SBP contribution before any extra unlock spend. Apple Small Business Program adds ~15 sub margin points until \$1M IAP proceeds.

REVENUE SCENARIOS

Sub-gated funnel. Higher ARPU floor, slower top-of-funnel.

ClientGen Enrich — gross revenue (\$M, B2C funnel)



CONSERVATIVE

~200 paid subs · \$180 ARPU

\$45K Y2

BASE

~800 paid subs · \$350 ARPU

\$280K Y2

STRETCH

~2,000 paid · \$500 ARPU

\$1.0M Y2

Y3 Stretch (\$2.2M) at lower overhead than the enterprise-channel plan because there's no sales motion to fund.

Apollo, ZoomInfo, Lusha all ship this. So can ClientGen.

1

B2B framing in the listing

"Wealth intel for financial professionals" — never "people search." Apollo's listing is the model.

2

In-app professional-use attestation

Single checkbox at sign-up: I am a licensed financial professional. Captures the consent that protects against rejection.

3

App Privacy Details — about advisors only

Declare what we collect about the user (email, payment, usage). Prospect data is third-party-licensed, not collected from the user.

4

TOS bound to professional use

In-app + web. Explicitly disclaims non-professional use.

5

No third-party AI data sharing without consent (2025 rule)

When quick-launch verbs send prospect data to an AI vendor, build the consent flow first.

Bigger than App Store: state data-broker registries.

FINRA / SEC	Reg BI + Rule 2210/2111. Tool feeds advisor outreach into BD compliance pipelines, not around them. Standard disclaimer in every report footer.
CA DELETE ACT	ClientGen as a re-distributor of consumer PII may need to register with CPPA. ~\$400/yr if required. Counsel question to close before second Pinnacle wave.
GLBA	Flows through to ClientGen as vendor to covered financial institutions. DPA template needed for each BD relationship that gets material.
TCPA / DNC	DNC flags must be displayed on every unlocked record (already in the wealthfeed.ts mapper). Manual dialing only.
APPLE PRIVACY	ATT consent for any user analytics. Privacy nutrition label declares what's collected about advisors, not what's displayed about prospects.

Securities + privacy counsel reviews actual policy language, DPAs, and BD attestation packet before second Pinnacle wave.

What ships in the next 30 days.

1

Reserve ClientGen Enrich in App Store Connect + enroll Apple Small Business Program

Locks the name and the 15% IAP rate. \$99/yr dev account, ~10 minutes.

2

Build sign-up + professional-use attestation flow

Replaces the Cloudflare Access gate for production. ~1 day frontend.

3

Wire Apple IAP: \$9.99/mo sub · \$5 single · \$150 / 50-pack

RevenueCat for the sub side, StoreKit 2 consumables for unlocks. ~3 days. Critical path.

4

Web sub + bulk-purchase + consolidated invoice on account.clientgen.app

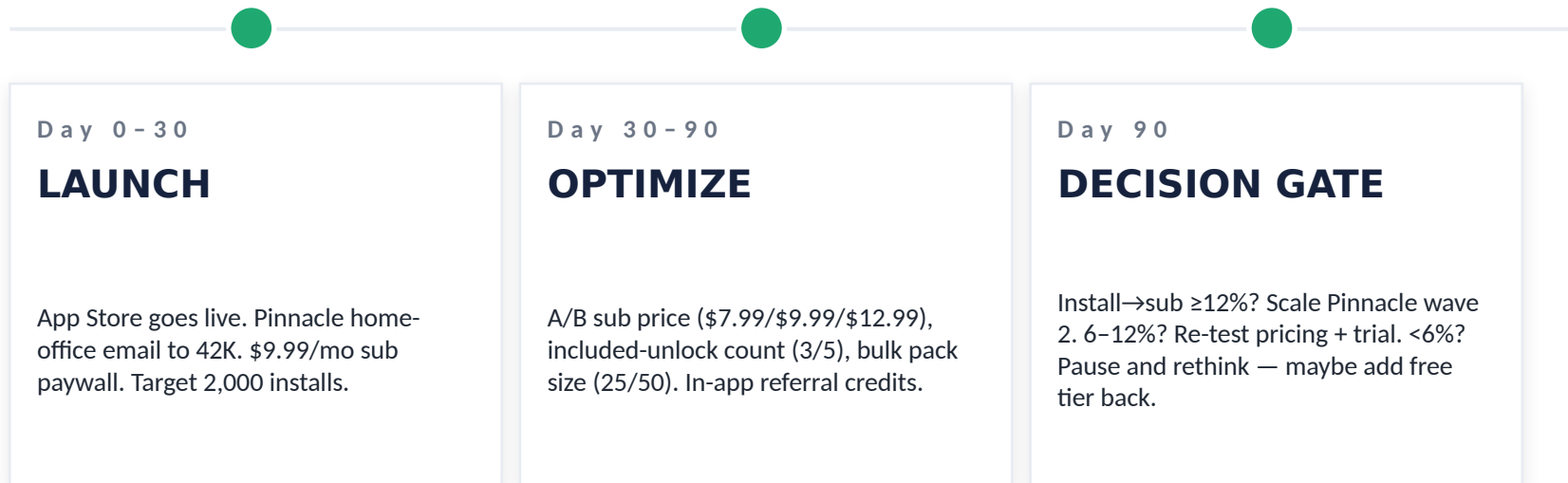
Stripe at 3.3%. Web invoices unlock BD expense-reimbursement. ~1 day. Silent killer if missing.

5

Counsel review: CA Delete Act, GLBA DPA, attestation TOS

~1 week elapsed, \$3-5K. Close before second Pinnacle email goes out.

App Store launch · Pinnacle wave · funnel-data decision gate.



North-star metric: paid advisors × ARPU. Installs are vanity in a B2C funnel.

NEXT STEPS

What unlocks the App Store launch.

01

Apple dev account + ClientGen Enrich listing

Reserve the name in App Store Connect. Enroll Small Business Program. Configure three IAP SKUs.

02

WealthFeed COGS confirmation

Get the partner per-credit wholesale price in writing. Each \$0.10 reduction = ~\$30K Y3 Base gross profit.

03

Pinnacle launch email — drafted, scheduled

Home-office endorsement to 42K. Single CTA: App Store link. No bulk contract.

04

Counsel review on CA Delete Act + GLBA + attestation TOS

~1 week, \$3–5K. Closes before second Pinnacle wave.