strategique

EVIDENCE-BASED MARKET REPORT

STRATEGIQUE INTELLIGENCE BRIEFING · AUSTRALIA

Australian Financial Planners Market Report

A dated comparison of 4 selected financial planners markets, built from stored competitor, demographic, rating, and review evidence.

4	94	94	70
selected suburbs	mapped businesses	ratings sampled	review snippets

Snapshot issued 31 October 2026. Source reports generated from 24 July 2026 to 10 August 2026.

WHY THIS REPORT EXISTS

The evidence trail behind this comparison

Financial planning is national in regulation but local in acquisition. Clients are entrusting someone with their retirement, insurance and family wealth decisions, so referral networks, face-to-face meetings and local reputation tend to carry a lot of weight. Many clients are introduced by accountants, solicitors or existing clients in the same area. That makes the competitive set in a given suburb a meaningful unit of analysis, even when some advice is delivered remotely.

Structurally, competition in this category is less about price and more about trust. Switching planners is disruptive, so retention is usually high once a relationship is established. This cuts two ways for new entrants. A crowded market may contain many firms with locked-in books, which makes winning clients harder than the raw headcount suggests. A thin market may simply reflect a population that does not seek paid advice locally. The pooled review data in this sample is consistent with a trust-led category: price and value appears in only 9 of 70 snippets, while reliability appears in 62.

This is why a suburb-by-suburb comparison beats a single headline metric. Look at Chatswood's 56 competitors in isolation and it reads as saturated. Look at Alstonville's 2 in isolation and it reads as open. Neither reading survives contact with the other measures. Chatswood's average competitor rating of 2.9/5 sits below Byron Bay's 4.4/5. Alstonville's median household income of $1,565/week (ABS Census 2021) is the lowest in the sample, and its listings have produced no review snippets at all.

Comparing markets on the same scales lets an operator see which tensions are specific to a location and which are common to the category. Income figures throughout are ABS Census 2021 medians. They are context, not measures of what households spend on advice.

EXECUTIVE SIGNAL

What the evidence shows

This report compares four New South Wales markets for financial planners: Chatswood, Mosman - South, Byron Bay and Alstonville. They were chosen to show how location evidence separates once

you put markets side by side. They are not a shortlist. The sample covers a dense metro centre, a high-income lower North Shore pocket, a regional lifestyle town and a regional township with almost no mapped competition.

Mosman - South leads on Strategique Score at 64, 13 points ahead of Alstonville (51), with Chatswood (50) and Byron Bay (47) close behind. Mosman - South also tops the opportunity score at 83, against 71 for Chatswood, 62 for Byron Bay and 53 for Alstonville.

Competitive density varies more than any other measure in the sample. Chatswood sits at 90/100 with 56 mapped competitors. Alstonville sits at 10/100 with 2 competitors. The sample average is 58. Average competitor ratings also spread widely, from 4.4/5 in Byron Bay down to 2.5/5 in Alstonville.

Across 70 pooled review snippets, reliability is the dominant theme. It appears in 62 snippets, compared with 9 for price and value. The reliability signal has held flat month-on-month in the three suburbs with review data.

The practical lesson is that no single figure ranks these markets. Score, density, ratings and income context point in different directions, and the useful insight comes from reading them together.

THE COMPETITIVE LANDSCAPE

How the evidence interacts across this sample

Start with the interaction between Strategique Score and competitive density, because it overturns the intuitive reading.

- **Mosman - South** has the highest score (64). Its density of 64/100 sits only modestly above the sample average of 58, and it carries 18 mapped competitors.
- **Chatswood** has the highest density (90/100, 56 competitors) but scores 50, which is 14 points behind Mosman - South.
- **Alstonville** has a fraction of everyone else's density (10/100) yet scores 51, essentially level with Chatswood. Possible interpretation: the score is not just a density reading inverted. Mosman - South's lead appears to come from a combination of factors, including the highest median household income in the sample ($2,966/week, Census 2021). Its density is not low. As the linked market-gap evidence notes, this is not an under-served market, and the score is better read as demand worth investigating than as an easy entry.

Normalising competitor counts by population sharpens the contrast (these per-1,000 ratios are derived from the counts and populations in the data):

Suburb	Competitors	Residents	Competitors per 1,000 residents
Chatswood	56	19,601	about 2.9
Byron Bay	18	10,914	about 1.6
Mosman - South	18	14,565	about 1.2
Alstonville	2	18,327	about 0.1

Chatswood's ratio is likely inflated by its role as a commercial centre drawing clients from beyond its resident base, consistent with its 'Metro demand leader' classification. Residential population alone understates its catchment. Byron Bay and Mosman - South share an identical competitor count but differ sharply on income ($1,748 versus $2,966/week). That gap is a reminder that equal headcounts do not imply equal markets.

The sample illustrates three archetypes, each rewarding a different strategy. **1. High-density metro hub (Chatswood).** The challenge is standing out among many established firms. The 2.9/5 average rating, lower than both Mosman - South and Byron Bay, is one of the more interesting signals in the sample. Hypothesis to test: in a crowded field where incumbents are not uniformly well regarded, a firm that demonstrably delivers on reliability and communication could differentiate on service rather than fees. That would need validating against actual client churn and referral behaviour, not assumed. **2. High-income, moderately dense pocket (Mosman - South).** The leading score and income context make this the most demand-rich profile in the sample, but 18 incumbents with a 3.2/5 average rating means clients have alternatives. Hypothesis to test: specialist positioning, such as particular life stages or complex structures, may matter more here than general advice. Income alone does not establish willingness to pay higher fees. **3. Low-density regional township (Alstonville).** Two mapped competitors, a 2.5/5 average rating and zero review snippets make the evidence base the thinnest in the sample. Possible interpretation: low density could reflect a gap, or clients travelling to larger nearby centres. The data cannot distinguish between the two. Low competitor counts do not establish room for another operator.

Byron Bay sits awkwardly between these archetypes, and that is instructive. It has the lowest Strategique Score in the sample (47), above-average density (68/100) and the highest average competitor rating (4.4/5 across 18 rated listings), which is 1.2 points ahead of Mosman - South's 3.2. Its income of $1,748/week (Census 2021) sits below both Sydney suburbs. Possible interpretation: Byron Bay's incumbents

appear well regarded relative to the rest of the sample. That sets a higher bar for any newcomer, since a new firm would be competing against established satisfaction rather than dissatisfaction. Read against Chatswood's 2.9/5, it shows that ratings and density must be read together. A dense market with lower ratings and a dense market with higher ratings present opposite competitive problems.

The review themes show where client expectations concentrate. Of the 70 pooled snippets, drawn from Chatswood (25), Mosman - South (25) and Byron Bay (20) with none from Alstonville:

- Reliability appears in 62 snippets, roughly 89%.
- Service quality appears in 48, about 69%.
- Communication appears in 36, about 51%.
- Responsiveness appears in 12.
- Price and value appears in 9. The gap between communication (36) and responsiveness (12) is worth noting. Clients frequently comment on how well things are explained, much less often on speed. Possible interpretation: clarity and dependability are the battleground on which incumbents are judged, while price is rarely the point of contention in what reviewers choose to write about.

The trend data adds stability rather than movement. Reliability mentions held flat in all three suburbs with review data, at around 24 this month in Chatswood, 22 in Mosman - South and 16 in Byron Bay, each consistent with its trailing two-month average. There is no evidence in this window of incumbents gaining or losing ground on the category's dominant expectation. For an operator, a flat signal means the bar is steady and known. Differentiation is more likely to come from consistently clearing it than from waiting for incumbents to slip. The linked per-suburb opportunity reports and, where available, their SWOT and competitive-forces breakdowns quantify these dynamics suburb by suburb.

01 / EVIDENCE TABLE

Selected suburb comparison

Each card mirrors the interactive report's evidence table. Open the linked market opportunity report for the full local breakdown.

Chatswood, NSW

METRO DEMAND LEADER

50
Strategique Score / 100

Density 90/100 · 56 mapped competitors · 2.9/5 avg rating (56) · 25 review snippets
Population 19,601 · Median household income $2,123/wk · Data updated 10 August 2026

Mosman - South, NSW

HIGH COMPETITOR DENSITY

64
Strategique Score / 100

Density 64/100 · 18 mapped competitors · 3.2/5 avg rating (18) · 25 review snippets
Population 14,565 · Median household income $2,966/wk · Data updated 24 July 2026

Byron Bay, NSW

47
Strategique Score / 100

Density 68/100 · 18 mapped competitors · 4.4/5 avg rating (18) · 20 review snippets
Population 10,914 · Median household income $1,748/wk · Data updated 10 August 2026

Alstonville, NSW

51
Strategique Score / 100

Density 10/100 · 2 mapped competitors · 2.5/5 avg rating (2) · 0 review snippets
Population 18,327 · Median household income $1,565/wk · Data updated 10 August 2026

02 / CUSTOMER EVIDENCE

What appears in available review snippets

Transparent mention counts from the stored snippets, not sentiment scores or a survey of all customers.

Reliability 62 mentions

Service quality 48 mentions

Communication 36 mentions

Responsiveness 12 mentions

Price and value 9 mentions

TREND SIGNALS MONTH OVER MONTH

- "Reliability" mentions in Chatswood have held steady at around 24 this month, consistent with the trailing 2-month average.
- "Reliability" mentions in Mosman - South have held steady at around 22 this month, consistent with the trailing 2-month average.
- "Reliability" mentions in Byron Bay have held steady at around 16 this month, consistent with the trailing 2-month average.

03 / OPPORTUNITY SIGNALS

Location signals worth investigating

RELATIVE MARKET HEADROOM

Mosman - South

Mosman - South leads this comparison with a Strategique Score™ of 64, 13 points ahead of Alstonville (51). It also carries a competitive density score of 64/100 against a sample average of 58, and 18 mapped competitors -- so this is not an under-served market; treat the score as evidence of demand worth investigating, not a signal that entry would be easy.

LOWER MAPPED COMPETITIVE DENSITY

Alstonville

Alstonville has the lowest competitive density in this comparison at 10/100, against a sample average of 58 and Mosman - South's 64/100, based on the businesses mapped for each market.

HIGHER HOUSEHOLD-INCOME CONTEXT

Mosman - South

Mosman - South records the highest median household income in this comparison at $2,966/week, ahead of Chatswood at $2,123/week. This is context only; it does not establish spend, foot traffic, or product fit.

STRONGEST CUSTOMER-RATING SIGNAL

Byron Bay

Byron Bay carries the highest average competitor rating in this comparison at 4.4/5 across 18 rated listings, ahead of Mosman - South at 3.2/5. High ratings can reflect either a well-served market or a high bar new entrants would need to clear -- read it alongside density, not on its own.

WHO SHOWS UP IN THESE MARKETS

Family and household regulars, on average across this sample

The pooled persona, labelled 'Family and household regulars', points to a settled, mid-life client base:

- Median age of 42 years.
- 67% family households and 33% single-person households.
- 38% never married, a reminder that a meaningful share of potential clients are not following the traditional couple-and-kids path.
- 37% hold a bachelor degree or higher.
- Professional and healthcare employment each sit at 14%.
- Median household income of $2,101/week (ABS Census 2021). These are pooled figures across the sample, so individual suburbs will differ. The suburb incomes range from $1,565/week in Alstonville to $2,966/week in Mosman - South.

Review themes add behavioural colour to the demographics. Across 70 snippets, these clients overwhelmingly comment on reliability (62 mentions), service quality (48) and communication (36), and rarely on price and value (9). Possible interpretation: a client base dominated by family households in their early forties, often juggling mortgages, children's costs and early retirement planning, is looking above all for an adviser they can depend on and who explains things clearly. They are not primarily shopping on fees.

Hypothesis to test: practices that serve this persona may benefit from making dependability visible. That could mean consistent review cycles, plain-English explanations and clear service commitments, and should apply to both family households and the substantial single-person and never-married segments. This is a starting point for client research in your own market, not a profile of any individual suburb's clients. Running your own suburb through Strategique will show how closely its demographics and review themes match this pooled picture.

42 yrs	37%	33%	67%	14%	14%	38%	$2,101/wk
Median age	Bachelor degree+	Single-person households	Family households	Professional employment	Healthcare employment	Never married	Median household income

Derived from ABS Census DataPack fields (2021) attached to each stored market report, averaged across the curated sample. This is a demand-context signal, not a customer survey.

04 / RECOMMENDED NEXT MOVE

What to do with this, in order

1. **Run your own suburb through Strategique**
   The four suburbs here illustrate how the comparison works; they are not a shortlist. Run your own target or current suburb through Strategique to get its Strategique Score, competitive density, competitor ratings and review themes, set against comparable markets.
2. **Read density and ratings together**
   Chatswood (90/100 density, 2.9/5) and Byron Bay (68/100, 4.4/5) show that dense markets can present opposite problems. When you run your own suburb, check whether its incumbents rate above or below comparable markets before drawing conclusions from the competitor count.
3. **Test reliability and communication positioning with real clients**
   With reliability in 62 of 70 snippets and communication in 36, these are hypotheses worth testing in your own market through client interviews and referral-partner conversations. Use your own suburb's review themes from Strategique as the starting point.

4 **Keep income in its lane**
Treat ABS Census 2021 household income as background context, as the Mosman - South and Alstonville figures illustrate. Pair your own suburb's income context with local fee checks and your cost base before setting any pricing or positioning hypothesis.

FREQUENTLY ASKED

Common questions on financial planners competition and strategy

Does a high competitor count mean a suburb is saturated for financial planners?

Not on its own. Chatswood has 56 mapped competitors and the highest density in this sample (90/100), yet its average competitor rating of 2.9/5 sits below Mosman - South (3.2/5) and Byron Bay (4.4/5). Density tells you how many alternatives clients have. Ratings hint at how satisfied they are with those alternatives. Saturation is a judgement that needs both, plus your own read on client retention in the area.

Is a suburb with very few competitors an easy market to enter?

The data cannot tell you that. Alstonville has 2 mapped competitors and density of 10/100 against a sample average of 58, but its Strategique Score of 51 is only 1 point above Chatswood's. Its listings produced no review snippets, so client sentiment is unobserved. Low density may reflect clients travelling to larger centres, so treat it as a hypothesis to test with local research, not as proof of a gap.

Should I price higher in a high-income suburb like Mosman - South?

Treat that as a hypothesis to test, not a conclusion. Mosman - South's median household income of $2,966/week (ABS Census 2021) is the highest in the sample, but income is context. It does not measure spend on advice or willingness to pay. Local fee checks, client interviews and your own cost base should drive pricing decisions.

What do clients actually care about when reviewing financial planners?

In the 70 pooled review snippets from this sample, reliability leads with 62 mentions, followed by service quality (48) and communication (36). Responsiveness (12) and price and value (9) trail well behind. Possible interpretation: dependability and clear explanation matter far more in what clients write about than fees or speed.

How should I read a market where competitors already rate highly?

Byron Bay's average competitor rating of 4.4/5 is the highest in the sample, 1.2 points ahead of Mosman - South. High ratings can mean a market is well served, or that a newcomer faces a high bar to clear. Read it alongside density: Byron Bay's 68/100 is above the sample average of 58, which suggests clients there have several well-regarded options.

Are client expectations shifting in these markets?

Not in the window observed. Reliability mentions held flat in Chatswood (around 24), Mosman - South (around 22) and Byron Bay (around 16), each consistent with its trailing two-month average. A steady signal suggests the expectation bar is stable rather than rising or falling.

05 / EVIDENCE NOTES

Methodology and sources

- This report deliberately curates one financial planners market per selected region -- distinct trading archetypes rather than whichever reports happened to run most recently -- so the comparison reflects genuinely different trading conditions.
- Competition and rating measures are read from the stored Google Places competitor records attached to each linked market report.
- Population and household-income context is read from the stored ABS demographic fields attached to each linked market report.
- Customer review snippets for the curated markets are fetched live from Google Places for their top competitors when not already stored, then counted for topic mentions each month to build a trend history. Trend statements compare this month's mention counts to the trailing average, not sentiment scores or a representative survey of all customers.
- The Strategique Score™ and its components are shown exactly as stored at report generation time; this report does not recalculate them.

SOURCES

- strategique published financial planners opportunity reports (stored market report snapshots)
- Google Places competitor listings, ratings, and review snippets for the top competitors in each curated market
- Australian Bureau of Statistics demographic fields captured in those reports

READ THIS WITH CARE

What this report cannot tell you

- This is a curated sample of 4 markets, not a national census of financial planners or customers.
- Google listings and reviews can be incomplete, delayed, or categorised inconsistently.
- Review snippets only cover the top few competitors per market by review volume; missing themes do not mean customers did not discuss them.
- Scores and demographics support early location research only. They do not predict revenue, foot traffic, rent, licensing, staffing, or business success.

Continue the research in strategique

Open the interactive report to continue into each linked opportunity report, Strategique Score, SWOT, and Porter's Five Forces.