Glimzer

White paper · August 2026

The cost of admin

What manual work really costs financial advice firms, and how to put a number on it for yours.

£40,653

a year in avoidable admin

The transparent worked example for an illustrative advice firm.
Every assumption is shown.

The short version

Adviser capacity often limits growth in advice firms.

The average adviser spends a third of the working day with clients; the rest goes on reports, compliance evidence and general administration. Advisers say the ideal balance would be closer to half the day with clients. The gap is nearly one day per adviser, every week.

33%

of the adviser's day is spent with clients.

Fidelity IFA DNA, 2025

38%

of the day goes on reports, compliance and admin.

Fidelity IFA DNA, 2025

68%

name manual data entry as their biggest operational challenge.

intelliflo, 2026

5+

core systems are run by three fifths of advice firms.

intelliflo, 2026

30%

spend three hours or more on every suitability report.

intelliflo, 2026

72%

say less admin would most improve their working day.

Fidelity IFA DNA, 2025

1 Map where the time goes

2 Put a value on the gap

3 Audit your own firm

Where the time goes

Financial advice firms carry admin differently. In firms with one to five advisers, only 31% employ a paraplanner, compared with 77% of medium-sized firms. When there is no operations team, the overflow lands on the adviser, often the owner.

The day advisers have and the day they want

Share of the working day	Current	Ideal
Client time	33%	51%
Reports & plans	20%	13%
Compliance & admin	18%	6%
Other work	29%	30%

61%

run five or more core systems

68%

cite manual data entry as the biggest challenge

38%

see data errors in more than 1 in 10 cases

> ### Advisers often become the fallback administrators.
>
> Rekeying is slow and error-prone. Corrections create extra checking and make an already-fragile process harder to trust.

Sources: FCA 2025; Fidelity 2025; intelliflo 2026

What the time costs

The method is deliberately open: use advisers' own figures, apply published salary benchmarks, and label every assumption. The conservative case simply halves the recoverable share.

38% current admin load − **19%** ideal admin load = **19%** recoverable working time

Published 2025 salary benchmarks

Role	Salary	Employment cost	Basis
Adviser / director	£60,000	£69,000	Recruiter benchmarks
Paraplanner	£37,000	£42,550	Glassdoor UK average
Administrator	£28,000	£32,200	Advertised UK ranges

Run it for your firm

(salary × 1.15) × avoidable share

The 1.15 multiplier covers employer National Insurance and pension contributions. Add each person's result together; ten minutes with last month's diary will get you close enough.

A four-person advice firm

Two advisers, one of whom owns the business, plus one paraplanner and one administrator. The advisers use the 19-point gap; support-team percentages are clearly labelled assumptions.

Role	Employment cost	Avoidable share	Annual cost
Adviser 1	£69,000	19%	£13,110
Adviser 2 (owner)	£69,000	19%	£13,110
Paraplanner	£42,550	15% assumption	£6,383
Administrator	£32,200	25% assumption	£8,050
Total			**£40,653**

9 weeks

of adviser time per year sits inside the 19-point gap.

66%

would use recovered time to serve more clients.

Conservative case

Even at half the assumed percentages, the annual cost exceeds £20,000.

Per adviser

£6.6k–£13.1k a year in salary cost alone.

The costs payroll misses

The worked example captures the measurable cost. Other operational costs are harder to price, including the growing burden of producing evidence.

01

Lost adviser capacity

Adviser numbers have been flat at around 31,000 since 2021 while demand keeps growing. For many financial advice firms, the constraint is adviser hours. Recovering existing adviser time is usually cheaper than adding headcount.

02

Lost enquiries

When enquiries live in an inbox and follow-ups depend on memory, prospects can go quiet. Lost enquiries are rarely recorded, so the scale of the problem stays hidden.

03

Untracked introducers

Referrals arrive by phone and email, then disappear into memory. Firms guess who sent the most work, miss the introducer who has gone quiet, and fail to properly thank the one sending steady work.

04

Key-person risk

Processes held in one person’s head and personal spreadsheets turn holidays and resignations into operational risks. Shared case visibility makes day-to-day work calmer.

05

The evidence burden

Scattered client data makes suitability and outcome evidence difficult to retrieve. A shared record reduces the effort required to evidence the work.

Why firms stay stuck

Firms often focus on the immediate disruption of change, while the ongoing cost of workarounds goes unmeasured.

"We already have a system."

Workarounds often become the real process. Teams that route around the system in spreadsheets are effectively running the business from those spreadsheets.

"Migration feels risky."

Badly run migrations are painful, so the concern is reasonable. A well-run migration is a managed exercise measured in days and weeks, with the approach explained before any commitment.

"Clunky feels safe."

Familiar tools reduce the discomfort of change. Their weekly time cost deserves the same scrutiny as migration risk.

"AI will fix it."

Three quarters of firms use AI somewhere. Fragmented data and processes limit the benefit. Clean, shared data is the foundation for useful AI.

Shared client data gives the team one place to work and allows management information to update as work progresses. It also gives future tools cleaner data to use.

A ten-minute self-audit

Answer honestly and count the yes answers. Every question describes something seen in real firms.

#	Question	Yes	No
1	Do client details get typed into more than one system?	○	○
2	Would it take more than a minute to list every open enquiry and its next action?	○	○
3	Would you need to check before naming your top introducer of the last quarter?	○	○
4	Is your month-end MI assembled by hand in a spreadsheet?	○	○
5	Do suitability reports regularly take three hours or more?	○	○
6	Could colleagues see the status of every case tomorrow without the adviser present?	○	○
7	Have prospects gone quiet because a follow-up slipped?	○	○
8	Do you chase colleagues by email or message to find out where a case is up to?	○	○
9	Have you found an error in a client record in the last month?	○	○
10	Has “we should sort the system out” been on a planning agenda more than once?	○	○

0–2

Your answers suggest manual work is limited. Use your own figures to confirm.

3–5

Manual work is consuming a meaningful share of capacity. Re-run the example with your own figures.

6+

Operational changes are likely to offer the fastest savings. Start with the most frequently repeated tasks.

Your score ____________ / 10

What good looks like

Well-run admin relies on clear processes and shared information. Five practices matter, regardless of the software a firm uses.

01 Client data is entered once and reused everywhere.

02 Enquiries, pipeline, new business and servicing are visible in one place.

03 Management information updates as work progresses.

04 Referrals are logged at source against the introducer.

05 Evidence is generated alongside the work.

Compare your current setup with these five points. The self-audit helps estimate the annual cost of any gaps.

About Glimzer

Glimzer

A productivity workspace for UK advice firms.

Glimzer brings enquiries, pipeline, new business, servicing, live MI and introducer tracking into one place. It was built by someone who has worked as an administrator, paraplanner and adviser, with first-hand experience of the systems advice firms rely on.

Every feature has come from lived experience and conversations with customers. Optional AI features are currently in early access with design partners.

Book a demo

Sources and method

The paper uses recent UK adviser research and published salary benchmarks. Every source below maps directly to figures used in the argument.

01 · Fidelity

IFA DNA study, sixth instalment ↗

Published 5 November 2025. Research by NextWealth with 209 financial advisers in July 2025. Source for the current and ideal day splits and the 72% figure.

02 · intelliflo

2026 UK Advice Efficiency Survey ↗

Published July 2026; 209 advice professionals. Source for systems count, manual data entry, integration, error rate, report time, workflow rating and freed-time figures.

03 · FCA

Understanding the advice market ↗

Financial advice firms survey 2025. Source for firm and adviser counts, paraplanner employment by firm size and AI deployment by firm size.

04 · Salary inputs

Published UK benchmarks, 2025 ↗

Recruiter benchmarking for employed advisers outside London; Glassdoor UK average for paraplanners; advertised UK ranges for financial administrators.

Method note

The 1.15 employment-cost multiplier covers employer National Insurance and pension contributions and is conservative. The worked example excludes locum cover, recruitment, error remediation, professional indemnity implications and all revenue upside from recovered adviser time. Figures are illustrative and intended to help firms build their own estimate.