Dustin Stanley Says the Advisors Who Listen Beat the Ones With a Script

Dustin Stanley, founder of Stanley Wealth and Retirement in Sarasota, Florida, says the biggest mistake in his field is treating every client like they need the same plan.

Sarasota, Florida Nov 15, 2026 (Issuewire.com) - A Lesson From Early in the Career

Dustin Stanley did not start out in finance. He spent years working for his family's business before it closed, and he came into retirement planning without the assumptions a lot of advisors carry in with them.

That turned out to help him. Without a fixed idea of how a meeting was supposed to go, he paid closer attention to what people were actually asking for. What he noticed early has stuck with him through his whole career: the advisors who do the most good are the ones who listen before they talk.

"You have to be able to listen and understand what worries people, and what their goals actually are," Stanley says. "A lot of advisors think one solution works for everybody. It doesn't."

The Advisor With One Answer for Everyone

Stanley says it is easy to spot an advisor who is running a script instead of running a conversation. They ask a few basic questions, then move straight to a product or a strategy that sounds familiar because they used it on the last three families too.

"If someone can tell you their recommendation before they've asked what keeps you up at night, that's a sign," Stanley says. "Retirement isn't one-size-fits-all. Two people with the same account balance can need completely different plans."

He points to how differently two families can define a comfortable retirement. One wants to travel and spend down savings early while they are healthy. Another wants to leave as much as possible to their kids and grandkids. The math behind those two goals is not the same, even if the starting numbers are.

What Listening Looks Like in a Real Meeting

For Stanley, listening is not a soft skill set apart from the technical work. It is the first step of the technical work. Before any conversation about investments, income, or taxes, he says the job is to understand what a family is actually worried about.

That might be outliving savings. It might be a spouse who has never managed money and is scared of having to start. It might be a health issue in the family that changes the timeline entirely. None of that shows up on an account statement, but Stanley says it shapes the plan as much as the balance does.

"People don't walk in worried about rate of return," he says. "They walk in worried about running out, or about leaving a mess for their kids to sort out. You have to hear that part first."

Why This Matters More Close to Retirement

Stanley says the stakes for getting this wrong go up the closer someone gets to retirement. Early in a

career, a generic plan can be corrected later. Someone retiring in the next few years has far less time to recover from a plan that does not fit how they actually live.

He built his retirement education classes, taught at universities and community venues under the Academy of Retirement name, around this same idea: that good planning starts with understanding a family's actual goals, not applying a template to their account balance.

Advice for Families Choosing an Advisor

Stanley's advice to families evaluating an advisor is simple. Pay attention to how many questions get asked before any recommendation shows up.

"Ask yourself how much of the first meeting was them talking about you, versus them talking about their process," he says. "If it's mostly their process, that's worth noticing."

He also tells people not to mistake confidence for understanding. An advisor can sound certain and still be solving the wrong problem, if they never took the time to learn what the right problem actually is.

"Confidence is easy," Stanley says. "Understanding somebody's actual situation takes longer, and it takes real listening. That's the part that builds a plan somebody can trust."

To read more, visit the website here.

About Dustin Stanley

Dustin Stanley is the founder and senior financial advisor at Stanley Wealth and Retirement, based in Sarasota, Florida. He works with individuals and families who are retired or approaching retirement, covering investment management, income planning, tax strategy, estate planning, Social Security timing, and healthcare planning. Before founding Stanley Wealth and Retirement, he was a partner at Strategic Wealth Designers. He also teaches retirement education classes, called Academy of Retirement, at universities and community venues.

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