



# Financial Advisor's Guide to Private Aviation

A practical, advisor-focused framework for navigating private aviation decisions with clarity, discipline, and alignment.

# Why Private Aviation Deserves a Different Advisory Lens

Private aviation increasingly enters client conversations not as a luxury, but as a time-management and productivity decision. For advisors, this creates a unique challenge because aviation decisions look transactional, but behave strategically.

Unlike traditional financial products, private aviation:

- Lacks standardization
- Is highly incentive-driven
- Combines lifestyle, operational, and financial considerations
- Evolves as client circumstances change

Clients rarely arrive asking for advice. They arrive asking for confirmation often after exposure to marketing, peers, or technology platforms. The advisor's role is not to select an aircraft or recommend a provider. It is to ensure decisions are informed, aligned, and defensible.





This guide is designed to help advisors:

- › Understand the full spectrum of private aviation options
- › Frame productive client conversations
- › Avoid common pitfalls and misconceptions
- › Know when and how to introduce independent expertise

## Private Aviation

Sits at the Intersection



Time



Capital



Risk



Lifestyle



Flexibility

# When Private Aviation Becomes Relevant

Private aviation should be introduced in response to behavior, not aspiration.

Common inflection points include:

- ▶ Repeated last-minute commercial travel changes
- ▶ Increasing executive or board travel demands
- ▶ Geographic dispersion of family or assets
- ▶ Liquidity events that reframe time priorities

Introducing aviation too early can feel promotional.

Introducing it too late can result in rushed, suboptimal decisions.

## How Advisors Should Frame the Conversation

The most effective advisors avoid product language and instead frame aviation as a spectrum of access and commitment.





“ There are several ways clients approach private aviation. Each has different trade-offs in flexibility, cost, and complexity. Before choosing a solution, it’s important to understand how these structures actually work.”

This keeps the advisor:

- Neutral
- Credible
- Aligned with fiduciary expectations

## Client Evolution



# The Private Aviation Landscape

## A Fragmented Market by Design

Private aviation is often described as exclusive. In practice, it is fragmented.

There are thousands of ways to book private travel, each shaped by:

- Who controls the aircraft
- Who represents the client
- How incentives are structured

Two clients flying the same aircraft, on the same route, on the same day, may pay dramatically different prices depending on how the transaction is structured.

“With more than 4,000 paths to book private travel, the challenge is not access — it’s interpretation.”

Choice without context creates inefficiency



3,000+

Charter operators worldwide



500+

Charter brokers



100+

Booking platforms and apps



65+

Jet card companies



12+

Fractional providers

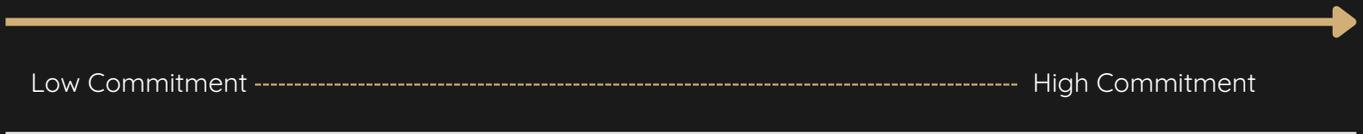
# The Private Aviation Landscape

## A Fragmented Market by Design

Private aviation strategy should be driven by how a client actually travels, not how they imagine they might. Before evaluating options, advisors should help clients clarify:

- Estimated annual flight hours: \_\_\_\_\_
- Typical routes and trip lengths: \_\_\_\_\_
- Advance notice vs. last-minute needs:     < 24 hours     < 2-3 days     < other
- Liquidity Events that reframe time priorities

Introducing aviation too early can feel promotional. Introducing it too late can result in rushed, suboptimal decisions.



	On-Demand Charter	Jet Cards	Deposit Programs	Fractional Ownership	Whole Aircraft Ownership
<b>Best For</b>	Infrequent flyers	25 - 50+ hours	25 - 50+ hours	50 - 100+ hrs	150+ hours
<b>Capital Required</b>	None	\$150K-\$500K+	\$100K-\$500K+	Equity Purchase \$675K+ and Monthly Fees	Full asset purchase
<b>Contract Length</b>	Trip-by-trip	12-24 months typical	12-24 months typical	3-5 years typical	Long-term hold
<b>Flexibility</b>	High	Varies/Moderate	Varies/Moderate	More Flexible	High
<b>Operational Control</b>	None	None	None	Shared	Full
<b>Complexity Level</b>	Moderate	Moderate	Moderate	Moderate (Accounting)	Very High
<b>Primary Risk</b>	Price volatility & Service Quality	Expiration / blackout	Expiration/blackout	Residual value	Capital + operational burden



# Safety, Risk & Structure

Advisors have a responsibility to ensure their client's safety and interests when considering private aviation.

## Questions Advisors Should Ensure Are Answered

Operator standards

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Crew experience

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Maintenance oversight

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Contract termination terms

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Refundability & liquidity

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Structural risk can arise from complex ownership and leasing arrangements.

Thorough evaluation is essential to ensure alignment with the client's goals.



# Why There Is No One-Size-Fits- All Solution

Private aviation decisions evolve as:

- › Travel patterns change
- › Family needs shift
- › Markets tighten or loosen

The right solution today may not be right in two years.

This is why ongoing advisory context matters more than initial selection.



# A Note To Advisors

Private aviation is not an investment product but it carries financial, operational, and reputational implications.

Advisors should not be expected to:

- ▶ Decode aviation contracts
- ▶ Benchmark opaque pricing
- ▶ Evaluate operators across markets

That does not diminish your role. It reinforces.

At The Jet Merchants, we serve as an independent aviation advisory resource, working alongside advisors to:

- ▶ Provide objective analysis
- ▶ Translate aviation decisions into financial context
- ▶ Document recommendations clearly

We do not sell aircraft.

We do not push programs.

We do not compete for client relationships.

“We sit on the same side of the table — with you  
and your client.”



Schedule Conversation

# Traveler Profile

Understanding the Client Before the Solution

Before evaluating options, advisors should help clients clarify:

## Travel Patterns

- Estimated annual flight hours: \_\_\_\_\_
- Typical routes and trip lengths: \_\_\_\_\_
- Advance notice vs. last-minute needs: \_\_\_\_\_

## Passenger Profile

- Typical passenger count: \_\_\_\_\_
- Business vs. personal use: \_\_\_\_\_
- Pets, children, or security needs: \_\_\_\_\_

## Flexibility & Preferences

- Willingness to change aircraft types: \_\_\_\_\_
- Ability to adjust travel dates +/- 1 day: \_\_\_\_\_
- Importance of guaranteed availability: \_\_\_\_\_
- Preference to book via app or dedicated primary point of contact: \_\_\_\_\_

## Financial & Structural Considerations

- Preference for pay-as-you-go vs. pre-funding: \_\_\_\_\_
- Sensitivity to unused funds or expiration: \_\_\_\_\_
- Comfort with long-term contractual commitments: \_\_\_\_\_

# Partnership Structure

Three tiers designed to scale with your firm's aviation advisory needs.

## Tier I —

### Advisor Access

PRIVATE CLIENT + Specialized Advisory (Client-Paid)

Allows advisors to introduce PRIVATE CLIENT as the primary aviation solution for clients who fly privately, with access to specialized advisory engagements as needed—without firm-level commitment.

- ✓ PRIVATE CLIENT (ongoing aviation advisory relationship)
- ✓ Jet Card Advisory (used selectively)
- ✓ Aircraft Management Placement RFPs
- ✓ Aircraft Ownership Advisory

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Client Paid Services  
(Discounted)

## Tier II —

### Advisor Platform Partner

PRIVATE CLIENT Enabled Across the Firm

Designed for advisory firms that want private aviation to be a supported, repeatable advisory capability across the firm—without building internal aviation expertise.

- ✓ Firm-wide access to PRIVATE CLIENT with reserved capacity
- ✓ Structured jet card advisory availability
- ✓ Standardized intake, evaluation, and documentation
- ✓ Advisor education and internal consult support

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Pre-Paid Client Advisory Services

## Tier II —

### Enterprise Aviation Advisory Partner

PRIVATE CLIENT at Scale + Firm-Wide Aviation Governance

Designed for select advisory firms seeking a comprehensive, outsourced aviation advisory function—centered on PRIVATE CLIENT execution and firm-wide aviation governance.

- ✓ Reserved PRIVATE CLIENT capacity for top-tier clients
- ✓ An outsourced aviation advisory desk for complex cases
- ✓ Ownership and asset oversight for aircraft-owning clients
- ✓ Curated advisor education and aviation governance alignment

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Annual Retainer Program





*The*  
**JET**  
**MERCHANTS**  
PURVEYORS OF FINE PRIVATE JET SERVICES

# Continue the **conversation** if and when it's useful



Independent



Fee-Based



Vendor-Agnostic

The Jet Merchants is an independent, fee-based advisory firm. We do not represent or receive compensation from aircraft operators, charter provider, or aviation programs.

[Schedule Advisor Conversation](#)



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