LIMITLESS Coaching Call Transcript

MARCH 8TH, 2023
MEETING SURGES

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Well, we'll also lean on you in the room as well to share some of the things you've learned with the group since you're the only one who's done it so far.

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Get ready. Yeah, the idea here is when you here's here's the downside of not surging right it's that you're spending.

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You become master of the ones from a task management system and right.

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This whole idea of a multi-ten is not multitasking.

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You just rapidly re-focusing, and how many different studies have we heard of, or how many different people have we heard talk about?

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How much time, it takes us. If I'm in deep work doing something, and then someone inrupts me, or I get this squarely moment that catches my attention.

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How much time does it take me to refocus my energy and become as efficient as I was prior to getting interrupted?

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This is a veryation on that theme. It allows us to just be incredibly efficient in the message that we're communicating to clients, and it the byproduct of that is that it frees up your time to then do the work in the business that is ultimately going to drive

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revenue whether it's prospecting, speaking, traveling time off right?

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It also gives you an incredible amount of flexibility in or not flexibility.

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Excuse me, it gives you an incredible amount of agency to say this is when I'm not going to be in the office, but in the absence of surge.

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If your calendar is just completely open, and anybody can book in appointment with you at any given time, it makes it very, very difficult to say.

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This is when I'm in the offices, when I'm out of the office, and that's where you get into this feeling like you're feeling like you're chained to the desk advisors struggle in being in surge because they think that oh, I what I do is special for

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each client. I can't scale surge. I can't do surge, because every client requires a unique specialization that I have, and what's interesting about that is that when you actually do the factory work of systematizing the prep for a client it nothing changes it just allows you

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to deliver that special sauce in actually a much more efficient way, because and as well as we go through this and talk about the actual implementation, the magic of surge is not necessarily even just in the present or in the actual client meeting.

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It's the prep that allows you to go into a client meeting as prepared as possible, so that you are proactively solving problems for clients before it happens, rather than Hey, let's meet and have a review.

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What's on your mind? Oh, I, by the way, this, this and this, and you have a laundry list of half a dozen items that you have to do after the meeting the whole idea here is to take control of our time and influence, or I should say control the number of surprises that clients bring to us because

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we're setting the tone for the conversation. We're setting the agenda.

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This is what we want to talk about. This is this surge we're talking, tax, planning.

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This surge we're talking retirement, income strategies, the surge we're talking in our in our firm.

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One of them is year, mid year. Profitability, analysis, like we're running those numbers and proactively pulling for that meeting so that we're when we meet with the client after the meeting happens, there.

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As few things as we need to do as possible. We've gotten ahead of the Curv ball. There.

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Does that make sense where advisors get stuck? Is they? Hey?

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Let's come in for review meeting, and there's no rhyme or reason as to when they're coming in, and then the client comes in and they bring the client because the advisor hasn't asked the client hasn't propped hasn't set an

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agenda. They have no idea what they're gonna be like.

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The advisor. Let's do a performance review but they're going in blind because they have no idea whether the client is going to bring them anything, or this laundry list of items that they want to solve.

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And now they advisors, reactionary. Not only does it not create a very good client experience, because you're not going to be prepared to answer the question that they're bringing to you, but it creates a lot of follow-up work for you afterwards which then bottlenecks on the back end

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of the client meeting, and before you know it, then you're gonna be right back into another review cycle.

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So the idea here is to be as proactive with your time as possible.

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Yeah, and also, you know, I think it's kind of a couple of it's also, you know, from the advisor side, but also the client side.

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And on your team, and so on. The next slide you'll see.

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That was my hint. I think it's important, and Adam mentioned this, that you know one size does not fit all.

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So in talking to a lot of the advisors who already do search, you know, some will say, you know, that first year I did it.

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I did this suggested, you know, 4 or 5 meetings a day, and it just was not for me I did. I did this suggested, you know, 4 or 5 meetings a day, and it just was not for me, like I'm too intro.

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You know what's a good model for the client as well.

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I have a few advisors. I spoke to that based on, you know, when certain things happen in their clients, lives.

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That's the good timeframe for them to surge out of the year.

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I think Jennifer Patterson was telling me yesterday she actually searches January and February cause.

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That's best time for her clients, and I feel like most people do, kind of more of the spring and fall.

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So, yeah, making it. You know what works for you. And then, having Monday be the prep.

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Day, Tuesday, Wednesday, Thursday, client-day.

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I think Adam yeah. Friday, you do. Flex we still do a half day of meetings in the morning, so we'll still do client meetings on Friday morning.

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But we Monday that is prep. That's work in the business.

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That's when I do limitless stuff that's when we do our team meeting that's when John's prepping for keeps for the week.

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So Monday is non-negotiable. That is not a day that's open for client meetings. That's when John's prepping for cases for the week. So Monday is non-negotiable that is not a day that's open for client meetings tuesday Wednesday Thursday are the layup days

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and then Friday is certainly a flex day for you to decide whether you want to have that right.

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It just comes down to the math. If you decide that, hey?

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I can only do.

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Do the math right, if I can only mentally handle. I only want to do 3 meetings per day, and I only wanna meet with clients on Tuesday, Wednesday, Thursday.

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All right. That means that I can do 9 appointments per week, and if I have 45 clients, that means I'm surging for 5 weeks.

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If I have a 115 clients, do the math right.

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Those are gonna be the guardrails, and if you don't wanna surge as long as you wanna surge well, then, it's a matter of our I need to surge. Well, then, it's a matter of all right. I can I need to maybe do 4.

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Appointments. The one statement that I'll make to our follow up to what Lauren said surge works.

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And I said this in the beginning as well you have to figure out what works well for you.

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I will say surge works the best for a retiree, focused practice, retirees are the most predictable clients.

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It is the easiest for lack of a better word to prepare for, just because we know the most of what is going to happen like we know when there's social security is going to be oh, when like there's date based triggers of what we're going to be talking about or

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what's top of mind for that client. There's also the scalability of some of the most impactful strategies.

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Roth. Conversions Qcds. Beneficiar Reviews.

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Charitable distributions, like all of these, are scalable from a prep. Standpoint.

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You can download from your custodian. You can download a list of all of your Iras or pull it from Orion or Black Diamond.

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You can pull a list of all your Ira balances.

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You can put into your clients. You can do another column and put their income in the other one from their previous year's tax return.

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You can run tax bucket analysis with holistic plan, like, there's the scalability for retirees makes the Prep.

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On the front end extremely, I should say extremely. It's more easier, relatively speaking, to surge with a retiree only, or a retireee focused on the other end of the spectrum.

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This is what I learned back in 2,018 when we first started working with surges and figuring out what was gonna work, we started to realize that, like for our optimometric practice owners, life doesn't wait for surge.

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So imagine this conversation. It's so. We do surge, spring and fall.

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If we're drinking that Kool-aid, and we're only meeting with clients.

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Spring and fall, 2 meetings per year, and July comes around, and we get an email or a phone call from our client, hey, Adam, this building became available and we've been wondering to move our practice into a new building can we can we talk about that strategy?

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Wow! That's a really good conversation. Let me put that on our agenda for our fall meeting surge and we'll talk about that in October like I'm being a little bit sarcastic and facetious with that.

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But you have to understand the needs of your client. So we invoke the phrase.

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We know that reviews. Don't we know that our clients lives? Don't wait for?

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Don't wait for our product of outreach. So you build these little micro interactions throughout the year and open up the calendar to be able to serve clients.

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So that's where surge for us became a little bit more water down where we're essentially surging over the course of the year.

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And that's why John is an advisor in the firm, because his job is to essentially search full time.

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He's seeing clients. Just you have to do the math on when and how you're gonna allocate your time.

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The premise behind Zerg for an advisor is to know that you're wearing multiple different hats some days you're working in the practice.

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As the advisor. Other days you're working on the practice as a business owner, and then certainly we want that out of the practice, as our free days, as our time off.

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If you're always, if you look at your calendar and you have a Tuesday where you're meeting a client at 8 A. M.

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The meeting the coy at 9 30, then doing a wholesaler lunch at 12, and then doing a marketing meeting at 20'clock like, that's just incredibly inefficient from a mental headset of which hat you're wearing in each one of those appointments wow!

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Do you have a question? Hold on! Hold that thought! Oh, there we go!

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Is that one work? I don't know if that one works here tried this one.

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I gotcha. So you've mentioned that you use 4 meetings a year for your business owners.

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Is that change when they move into retirement? Does it go from 4 to 2, or something else?

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I mean for our typical retirees that goes back to that wedding cake model.

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So we'll do a spring and fall review for them, because it's very predictable, and they know that if something, if something happens right, if life happens, they can reach out to the firm and we communicate that effectively, and we determine whether this is an important and or urgent task and we'll

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prioritize it, and answer it accordingly, sometimes we'll get an email from a client that says, I want to give money to my kids.

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Great we'll talk about that in our next do you want to do it now?

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No, we just. I just want to let you know that we want to talk about that at some point. Okay, we'll make sure.

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That goes into the Ciom that goes onto the agenda for the next client meeting.

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But yeah, there is a level down for people that are not practice owners.

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Like pretty much. Oh, they don't even ask questions. We I mean, it's just we I honestly, I'm trying to think if we don't even really premise that that way.

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We don't say that we're gonna go down.

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It's I think it's maybe unspoken, because we know they know that after they saw their practice we're not gonna be meeting in July to go over the practice financials because they know what to like before meetings were yeah, they know that some of them are very directly applicable.

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To the business, and the other are on the personal side.

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So the question was, What is the 4 meeting schedule before?

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So for us. We searched. So we essentially do have 4, many seasons of surge January the first 5 weeks of January for our practice owners, we call it planning. You're in focus.

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So we do a proactive goal meeting session with our clients back to the whole intent building your light or planning your life on purpose.

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So it's business planning. The spring is tax review and tax.

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Prep. The for the summer is mid year. Financial review of their business and fall is a that it fall is essentially the financial planning conversation.

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The 30,000 foot view of their personal plan, as well as year-end tax planning strategies if we are going to be doing any type of raw conversions, gifting tax loss, harvesting if they've made any, if they're gonna be having any type, of your bonus.

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depreciation elections where we're committed like, it's that year-end tax planning, conversation as well.

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But the fall is the really only time that we're getting into the personal financial plan.

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Everything else is focused around the business.

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Wanna make sure that I'm understanding correctly. So if you have an advisor in the firm that's wearing many different hats, one route you could go down is staffing to have them kind of get rid of those hats so just narrowly focus on one area bring in a service

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advisor, and then that version of surge almost looks like a hey?

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Maybe they'll have 2 meetings a year. Queue 2 Q.

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4 and then they'll handle all the other meetings that just pop up.

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If somebody's buying a house, what have you? That's one option. The other option would be.

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You basically, let's say, turn off marketing. If you're in charge of marketing and client service, just to focus on doing those search meetings, and then you can go back to marketing once you're through the search yeah, so the idea with this so for me. Right now i'm really not

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surging quote unquote anymore. I think I have 1520 households that I, that are still clients of mine, just a kinda keep my feet wet and head in the game.

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So yeah, do I technically surge? Yeah. But my surge now is a week and a half. I'm weird.

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I have no problem doing 13 client appointments in a week.

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Okay, so, and that's Tuesday, Wednesday, Thursday.

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So I'll hammer through 5, 5, and 4.

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That's no issue for me. 1314 appointments so I can get through my clients in a week and a half.

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Okay, and then not to make it very complicated. But if what if you have, can you surge across multiple advisors and then?

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What if you are doing? What if you do have? You know?

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Let's say, investment, only planning and investing like.

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So yeah, right now, we're meeting in, you know. Let's say, Q, one.

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We're doing it, our investing only clients. Q.

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2 is retirement plan, and Q. 4 is tax. So that's, you know, 3 quarters right there, can you?

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The bottle. Nerge across that bottleneck in that is going to be support.

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Because advisors are one of one. Right? I'm an advisor.

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I have my 75 households. You have your 75 households. Brad has his 65 households.

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Brad has his 65, 7, 5 households for us.

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That's easy in my example. There, what does your support look like to be able to prep for 215 households?

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If my math checked out right, so can you search multiple advisor?

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If I'm understanding the question correctly, can you search multiple advisors at the same time? Absolutely. Okay.

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The limiting constraint or the constraint on that is going to be the capacity of your back office support as far as investment.

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Only versus financial planning. How are you create that melting pot?

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The more the more silos you have in the firm of what your salt, of what you're talking about with each one of those client segments, the harder it is to streamline that because now your support is all right, I'm prepping this agenda but this is an investment.

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Only client. So they get this agenda, and this one's a financial planning on the client.

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It does create some complications. Okay, I can create mail merge documents and text expanders and things like that to streamline that a little bit.

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But it still comes down, to the constraint of your support.

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It's almost ideal. If it's retirement planning and tax planning, let's say, Q. 2 Q.

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4. Yeah, just put the investment planning clients in Q, 2 as well.

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And just because they have the same. Yeah, you can systematize it here. Of course, I could make the case an investment. Only client shouldn't be getting tax planning, because that's finance, a planning related and not investment related.

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But would either give an investment update in Q. 4.

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Okay, yeah, yeah.

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Sure we can make it as a dialogue. That's fine.

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I know we typically will have like, Hey, we'll do 45 min for the presentation.

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Then 25 for Q. And A. But anyway, that's her. Me.

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That's her. Lorn and I talk. Dialogues are more fun than monologues.

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Let me ask a few online questions. Then how much total time does your team spend on meeting prep on this surface?

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It looks like the advisor spends very little time preparing from Christian correct.

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Let's do one more slide so they can see this I think that's helpful. Oh, there we go!

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Yep, hey? Some of the yeah, some of these are answered in the next slide, too, so that might be helpful.

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Yeah. So the short answer to that case in point up here is a lot of the prep is done by support by in our office it's either Kathy and or John, and this was kind of the before John, essentially, and not that John wasn't qualified by any strategy.

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Imagination. He is my equal from a planning perspective. It was just more of a matter of transitioning the clients from me over to John.

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He was essentially sitting in the chair of a support advisor, doing the plan prep.

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2 and so he was the one that was building the plan, updating the plan.

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That's one of the benefits of e-money in that Cathy between Ky and John.

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As long as the data is getting updated in e-money, the client is going in and updating that plan accordingly, which we ask them to do as part of the contact clients and provid acuity link reminder and the prep all of that in step one and 2 the advisory is never even

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involved in that the adviser really only gets involved at in our work, and I think we have a screenshot of showing the workflow at what do you recommend for people who don't have support stuff?

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It's the same thing as I mean. You just have to allocate that time.

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Accordingly, on your schedule, the goal should be for an existing client. You should be able to prep from a pure advice standpoint. If you put on the financial planner.

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Per client, assuming you have all the data you have.

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Tax, returns. You've got a plan built, any money, etc.

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Or whatever planning software that you use. If you have the information you should, the goal should be to get to the point of having an hour less for that for that plan prep.

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Shawn. How does that make you feel? Because I know that was a question you had.

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Figure I'm loud enough without this, but, anyhow, for our folks at home, I understand it makes my brain hurt quite honestly.

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Why is that? Because I this is for easy math. Say, there's 50 houses so that's 50 h of of prep.

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So there's a week it could be 50 h, and there's some clients where I'll prep 10 min, because, yeah, fair enough.

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But there's gonna be ones that you maybe take longer on.

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So let's just use that hour. And then I wrote it down.

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I'm in that reactionary phase. So for me there's at least an hour of follow upup.

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So now I start going, okay. Now, I'm like, 150 h right?

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Our prep, our meeting, our follow-up.

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Yes, that's where it gets like, how to implement this and I guess that's the question for me.

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Sitting here is, okay. We've I've had clients that have been we've been reactionary with for years, and now it's Hey, we're gonna change this.

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What's the language? And messages around, like, I'm thinking.

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Next week, the lady does my scheduling. I'm getting red tail notices, hey?

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You've got a meeting next week, hey? You've got a meeting next week, and my brain is going right now.

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I'm like, how am I gonna prep for that? Here and you've got a 12 h motorcycle right home.

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Yeah, so, but in. But my mind is going okay in that meeting next week, Mister Missus Client, now we're going cause right now.

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I meet with people 4 times a year. That's not in person.

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But I have an annual review, and then, like for the larger clients, I send a quarterly check-in just okay. I mean, it depends on what your client is. I mean, I said, that's a lot.

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But we also meet with our clients. I mean, I said, that's a lot. But we also meet with our clients. But we're working with business owners.

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And so these are generally retirees. And I'll use Roger's word. I'm okay. I'll use Rogers word you'll you've heard, are they?

00:27:06.000 --> 00:27:10.000
Actually little, though, or do they take up a lot of your time?

00:27:10.000 --> 00:27:17.000
It depends on the client and what I've found, and I take away from yesterday was I need to be asking those people.

00:27:17.000 --> 00:27:20.000
Do you really want to talk to me 4 times a year, cause I had once?

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So this, this is a little bit of an epiphany that we had that I had for some of my clients that are that changed again.

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How we surge, so to speak, last year it was our okay it was one of my longer standing clients.

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I think they've been clients 1012 years, and we get together.

00:27:38.000 --> 00:27:45.000
And we just spent 4 min talking about their kids. And this, that, and the other thing.

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Nothing really materially changed with their plan. They sent in all the data.

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I am analyzed everything. I looked at their tax situation.

00:27:49.000 --> 00:28:01.000
I did all the prep. John did some of it as well, but there was nothing materially changing, and so I think I said something to lay on to to to

the effect of in all honesty everything in your plan is on pace with what we projected.

00:28:01.000 --> 00:28:08.000
Where we anticipate it being she. And she said, Yeah, gotta admit.

00:28:08.000 --> 00:28:11.000
I asked Doug. Husband's Doug. She's like I.

00:28:11.000 --> 00:28:15.000
Why are we meeting what do we need to go over?

00:28:15.000 --> 00:28:17.000
I could have very well just sent a loom video a 2 min loom video.

00:28:17.000 --> 00:28:27.000
We had an advisor yesterday that was saying how she's gotten to scale special insane rather than spending an hour.

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She's doing 2 and a half minute loom videos that are basically, hey, I've looked at everything based off what you've shared with me, based off of the objectives that you shared in previous conversations.

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I don't see any major changes that we need to make in your plan at this point.

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If for some reason I, missing something, or you do have a concern let me know, and we can set up an additional conversation from there. Now.

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The variation of that to you. If you're looking to set expectations going forward for your clients, what I would do, and Europe appointment coming up next week is at the end of that appointment, I would say, Mrs.

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Client. Just I want to spend a couple of minutes here at the end of our time to talk about ways in which we want to better deliver a client experience to you.

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Going forward. We have found it to be much more advantageous, and to provide a better client experience to you.

00:29:10.000 --> 00:29:12.000
If we are looking to the windshield rather than to reverse mirror.

00:29:12.000 --> 00:29:18.000
What that means is that we're going to be proactive in the way in which we schedule your appointments.

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Going forward, and that's going to include sending out an agenda that's going to be asking you what you want to talk about.

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And we're going to be doing that 2 times per year.

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One in the spring, which is going to be a tax-focused conversation, and one in the fall, which is going to be more of a holistic plan.

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Review, they will meet as many times as you want them to meet, and if they want to meet more they'll tell you.

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But to Lauren's point. Do we? Do they need to meet that often, or have you set that expectation?

00:29:44.000 --> 00:30:02.000
Yeah, when we when when we did like the first version of surge, that we did when it was springfall, those 2 bookend sessions when we did that, we had 0, people say, Oh, I'm used to seeing you in June, why, are we meeting now it's like no

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it's just that's when we're meeting.

00:30:09.000 --> 00:30:14.000
I guess that's the other thing, Lauren, that I look at and say.

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Especially with your business owners. Adam, how do you get with 15? That's one thing.

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But to get all 15 to agree to a week.

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So you're saying you're doing yours in a week and a half.

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Yeah, and maybe 2 weeks. And it to be cleared. It's not gonna be perfect.

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There's always going to be a straggler or 2 here.

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There Kathy inevitably has. We know Chris and Jen out New Hampshire like I know Kathy's gonna have to follow up multiple times, and they will probably end up scheduling the week after surge ends on my calendar like acuity only

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allows them to schedule. During these 2 blocks. I know they're going to be my problem, child.

00:30:53.000 --> 00:31:03.000
Clients, nobody. Nobody bats a 1,000 with surge. But you're managing to the norm instead of the exception.

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One of the advisors. I said, with last week he calls it surge, Creep.

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Yeah, but I guess you know one question. I'd have for you, Adam is like, How do you prevent the creep becoming just a really long search?

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You'd be amazed at how the forcing mechanism of your scheduling software can be the unspoken enemy, or essentially be the be the guardrails, because in the absence of that, it's very easy to compromise and have clients.

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But hey, you're not available.

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That's it that there and for again, for our specific client, they are creatures of habit.

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They see patients. Tuesday, Wednesday, Thursday.

00:31:43.000 --> 00:31:47.000
They're off on Friday, and Monday is announ day, or they see patients.

00:31:47.000 --> 00:31:54.000
Monday, Tuesday, Wednesday, Thursdays, and Admin Day and Friday to see patients for half a day it's the same way every single week.

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So part of our intake form when we onboard a new client is, we ask them, what day of the week is your admin day that goes in the Crm.

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So when we pull up their contact record next to their phone number, we see Admin Tuesday.

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Great, if we have to have a phone call if we have to have a meeting.

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We know that Tuesday is the high likelihood day that we're gonna have that client appointment because Admin day is just every single Tuesday.

00:32:16.000 --> 00:32:21.000
That's that's their cadence, whether it's a practice owner or whether it's an optometrist, a dentist, and attorney, we are creatures of.

00:32:21.000 --> 00:32:30.000

Habit, whether we know it or not, so I think all of us, if we asked and found out, is there a day?

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If you made part of your onboarding process, is there a particular day or time during the week that you typically find yourself available for appointments?

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What day works and put that in your Crm, so that way, when you get an email from a client, and you know it's gonna have a phone call come on in.

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Neil. Alright called you out, but right not to red creep or thread.

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Drift too far off of topic here, but one of the things that just drives me nuts, and I and this is a coaching moment that I have all the time I mentioned all the time.

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He's getting better at it with John and Kathy to an extent as well, is the back and forth that happens with email client emails.

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I received client emails back. If it's if it's a more than 2 volley, that's a phone call.

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Hey! I have a quick. I have this question, John. Responds, via email, client has a follow-up question.

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The response to that is, let's set up a phone call or the email response of that would be, let's could say something along the lines of To be efficient with both of our times.

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Let's let me give you a call. I see, in our calendar that your admin date is Tuesdays.

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Can I give you a call Tuesday morning to discuss this?

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Because the back and forth of email is just incredibly time inefficient.

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I love the phone because I can accomplish in 5 min what could take hour? I should say hours.

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But a lot more time and the happy medium of that is a loom video, we answer a lot of emails via loom videos.

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Cause. It's just faster to communicate via video.

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And it adds a personal touch as opposed to quote unquote, just the written email.

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So my point with that is, when you're onboarding, make part of your onboarding process part of the data collection right?

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The qualitative data collection of your client as you're prepping for surge or anything.

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What day of the week typically works best for meetings or phone calls.

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When you answer through loom from a compliance point of view.

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Are you then, putting case notes in your Crm system afterwards?

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So you're just putting the video link in the email which gets attached to the contact record.

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So that and that video link stays up for we pay for the pro version of loom which automatically encrypts the. I think it encrypts the video, but it also gives us unlimited data storage.

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So all of our email or excuse me, all of our videos live forever in Loom.

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Great thanks. Yeah. Question to the back there.

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You talked earlier about the client who was like, you know, why are we getting together again, and why are we?

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Yeah, like, I, I've been doing like, I started doing surges last year, and I've been doing an hour and a half meetings, and it's fine for me, because I could spent an hour and a half having a conversation with the washing machine and it would go great but I know other clients don't really

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necessarily wanna do that. But I find there's value in just, you know.

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Having those conversations that don't necessarily go anywhere but you know you find a destination in the conversation, and allowing for that time, I

realize that's, you know, not very efficient, but also it's I at least I've had the thought that it helps to build

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that trust, that build, that equity, that then comes in useful later, when I really need to get them to follow my advice.

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And we have that trust built because it's it's personal. There.

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So how do you balance the hyper efficiency that it sounds like you're very good at.

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With the I I guess so. I do know human. I would pause it to you that the tail benefit of your extra 30 min is mar.

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It is negligible, differently. I can build the same amount of trust and relationship equity with a client in 60 min that then you can build in 90 min.

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And what little bit more, that you might be able to get out of that 30 min, if or no other reason than you're just inefficient with your time is negligible in the overall strength of that client relationship, the cost of that is immense, though you're spending 50% more time.

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than what I am for, arguably the exact same benefit.

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If you button up the longest that will recommend you, do surges 75 min, we do 60 min with a 15 min buffer in every appointment, and that 15 min gives us time for John to dictate or us as advisors to use mobile assistant the template

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of the agenda which we're which. I guess this is a good.

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This is what happens when we have the dialogue is that we kind of bounce all over the place, and then we have to try and bring it back on point to the actual Powerpoint.

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The template agenda that we send out is a mirrored image of the mobile assistant.

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Temporate that John uses to dictate notes.

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So it is uniform in the messaging that we've received in from the client that we've presented during the meeting, and then the note that we dictate it all follow follows the same format.

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So note dictation after a client appointment takes about 6 min, and that 15 min buffer that we give in between a appointments gives John time to dictate no refresh coffee water whatever, and then he can roll right into the next one same with me.

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So I would really challenge you. Now, maybe it's a big stretch to go from 90 min down to 60 without hesitation, I would say, go down to 75 for your next surge.

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So it seems that a prerequisite for joining limitless is you work on your practice Mondays.

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You are, added the offspring Fridays, and you work in your practice.

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Tuesday, Wednesday. So if during the yes, in your day, when you're not surging on those Tuesdays, Wednesday, Thursdays, it's etc.

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So in your onboarding process, when you're talking to clients, and you find out that optometrist Joe has his admin day on Monday or Friday.

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What do we do? We have one, we have one where I make that exception.

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I do have one client and everybody else. You just say sorry you're not a good fit for the practice.

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You move on whether we got lucky with this or not.

00:38:37.000 --> 00:38:50.000
Most Ods don't have admin days on Monday we did have one so we we have one ophthalmology client down in Florida, and so we like starting to get a little traction that's based potentially in this guy is these like 12 million dollars

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client, and he was adamant about meeting with us on Friday afternoon past 3 P.

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M. Not a chance at all, no way. So we push back, and now we are meeting.

00:39:02.000 --> 00:39:06.000
He has admin time carved out on on Wednesdays, cause he didn't.

00:39:06.000 --> 00:39:23.000
I don't know actually what happened. I don't know how he magically came up with time on Wednesdays at 110'clock, but that is when John meets with him Wednesdays at 11, is when Brad is on the books but he initially wanted initially one and Friday's the one exception that I make for it's for my

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client. Whether this is me rationalizing or not, it's one of the, I think, like I said, 15 to 20 clients that I have, and they are phenomenal clients.

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They are. They're worth it in that sense, and it's I'm fine making that compromise.

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I'm clear on that exception. Where advisors get themselves in trouble is they pull at the thread of that sweater it's like, Oh, it's just.

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I'll do it this time, and then next time, and then next time.

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I'm not taking on any more clients, so I know that one of one is going to stay at one.

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From online? Can Adam or Lauren talk about the things that they focus on during their surge meetings versus service items that they delegate automate outside the search time Ag beneficiary Review, Rmd.

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Service, etc. In short, how do you decide where items go from?

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Ryan.

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You wanna take it first? You want me to. Yes, I'm trying to think of an easy way to delineate between what you can service beforehand versus what you can versus what it's surge-worthy.

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I think we'll do a lot of the work like there's a gray area here like what you do behind the scenes when we're doing the service of calculating raw conversion amounts that's something that we kind of need permission to do we're not gonna go we're

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gonna do the work of calculating Roth. Conversion amounts whether we're gonna fill up any tech attacks, buckets.

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We've done this when clients will have a big bonus depreciation year, they they, they build out their office space.

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They do a cost sag study, and they've got a butloaded depreciation that they can carry forward to reduce their income.

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That's a phenomenal year for us to fill up a 12% tax bracket and do $85,000 with the Roth conversions.

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So. But we're not just going to assume that they're okay with that.

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So we'll do the prep work, ie. Service work behind the scenes.

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Be ready for that conversation, so that when we present it, if they agree with it, then we can execute on it the other aspect of that the non, the non proactive back to the you know windshield or the review mirror metaphor, and that example is 100 I get together with lyle for a conversation as a

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client hey, laile! We're thinking about doing a rough conversion this year.

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Oh, yeah, it's sounds like a good idea. Great! I'll follow up with you, and we'll have the numbers ready, like, do the work beforehand.

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So you're prepared to present in the with the client conversation.

00:41:45.000 --> 00:41:57.000
So I would say the items that are served worthy from an agenda perspective are ones that are either going to require action or approval from an agenda. Perspective are ones that are either going to require action or approval from the cl yes, I'm okay, generating a $12,000 tax bill

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or I'm okay with you, generating the $12,000 tax bill that would.

00:42:01.000 --> 00:42:05.000
That's where I would look at or the other way to think about.

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That is, if your recommendation, if your quote unquote value, add that you're going to be doing Rooth conversions, estate planning review insurance updates are going to potentially invoke change. That needs to happen. Hey?

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Went through your state documents and realized that your power of attorney is actually your mom, who passed away last year.

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This requires a change, so that's something that you're gonna talk about with the client.

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But you're doing the prep work. They're they don't live in silo of one another.

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I'm not sure if that's that's the best way that I can think about answering that some of the other things that we will, that we will kind of send out.

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I mean, we consider tax loss harvesting that I don't need permission to do that.

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That is something that they that is implicitly provided by us managing the portfolio but we'll let them know that we do it.

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We've send out an email notice every time we rebalance the portfolio.

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It's a specifically generic email. And in a perfect world, I rebel, would integrate with our outlook so that every trade that is generated via I re bell would send out an email to the address of record with Td Ameritrade we rebalance your

00:43:13.000 --> 00:43:18.000
portfolio. Here's what we did. Here's how many like essentially the trade confirmation would come from our firm instead of Td.

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Meritrade, that doesn't exist. So we tag everybody in Red Tail, and we'll send out a broadcast email that's specifically, generically says we processed a rebalance of your portfolio.

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If any trades were generated, those will be sent via the email, or via the communication, preference that you have set with Td.

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Merit trade. You can also log into your account via advisory client.com, etc.

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If you have any questions, please know that we are all like, and I believe I have a sample of that.

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In the library. So if you're really interested in it, that is, behind the scenes service work that we're doing.

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But we still wanna let them know that we did it. And last example that I would give there if we evaluated for a backdoor, Roth.

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Or excuse me if we if we evaluated their plan for a Roth conversion, and it doesn't make sense we will send that email out to them so we'll do that. Note.

00:44:03.000 --> 00:44:18.000
Allison. We looked at your portfolio, and we looked at your financial plan, and each and and and the reason for doing that was to determine if a Roth conversion was going to be advantageous for you in our belief, and knowing what and in the plan as it is right now we don't believe

00:44:18.000 --> 00:44:28.000
that a Roth conversion should. And then we have a list of if these things have happened that we're unaware of, let us know, and we can have a conversation.

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Okay, a follow-up from Kevin. I've not started surging yet, but I'm building the process in my present format.

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I handle both beneficiary reviews and Rmd.

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Reviews and my meetings, where to appears that through search a common practice is not to combine.

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Please give me your thoughts, I do combine a conversation around long-term care or a conversation, a life insurance review.

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Call me efficient. Call me? Maybe I'm not going as deep as these other advisors.

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Go to in their defense, or not knowing their entire situation.

00:45:07.000 --> 00:45:09.000
But we will cover beneficiary review and updates.

00:45:09.000 --> 00:45:14.000
And I think if we get a little bit later, I have a sample agenda.

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Yeah, here we go. This is the workflow. Right? So going back to the question of plan, prep, so everything that we can see.

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And I know that's really hard to see. Does this have a laser pointer on it?

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All of this is in the library.

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What is it? Basically? The fifth carrot down like, right in the middle of that workflow?

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That's the first time the advisors involved in the surge.

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Everything else prior to that is done by either your office manager or your service advisor.

00:45:44.000 --> 00:45:52.000
These are sample emails that go out asking clients to and there, yes, there's the agenda.

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So you'll notice John and Jane DOE meeting agenda.

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That is our agenda that we talk about during surge, beneficiary, and estate planning review is working on the items that we will talk about in review with clients in the financial plan.

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I don't take an entire surge cycle to focus on just one topic.

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Other advisors do. My point in that is, there is no right answer.

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Just what you're comfortable doing.

00:46:23.000 --> 00:46:32.000
Question. Yes, hold that thought. Yep. Would you say your surges, then, are kind of the same twice a year?

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So you're covering all things in both surges.

00:46:38.000 --> 00:46:41.000
This year's changing, because now that John is fully up to speed, and essentially John is surging all year long, John is hired.

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Just John is the team member to serve clients. Period full stop.

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Like best and highest use of John's time in the firm is he should be client-facing, which essentially means that he should be surging all the time because of that.

00:46:58.000 --> 00:47:03.000
Now we're able to create more capacity around what we can present.

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So all that to say yes, it previously was basically this agenda that just changed, based off of what the clients in the fall the client might have had this concern and honestly, when we do our surges, 70% of the time that we would spend in the meeting with the client was around

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what they wanted to talk about what was top of mind for them, that they wanted covered, and then we would go.

00:47:26.000 --> 00:47:29.000
Oh, by the way, here we analyze your tax return here.

00:47:29.000 --> 00:47:35.000
There's nothing nothing here. We're gonna do this rock conversion or you did a Qcd.

00:47:35.000 --> 00:47:39.000
Last year? Are we Gonna make the Qcd last year? Are we gonna make the Qcd payable? Is Yup, we're gonna do that at the end of there.

00:47:39.000 --> 00:47:57.000
Okay, like, your ability to do that, though, is predicated upon a thorough prep, so that you're in the appointment as knowing as you're in the meeting, knowing as much as possible about that client ahead of time where surge blows up is when your reactionary and then a client vomits

00:47:57.000 --> 00:47:58.000
everything onto you during the appointment. You're feverishly taking notes, asking them for further data.

00:47:58.000 --> 00:48:08.000
Then you're having to send it. It's just much more efficient if you can get ahead of it and be proactive with asking for that.

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That's what allows you to hammer through, in my opinion, an entire financial plan in one meeting than critical just making it about insurance or estate planning or investment review.

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One of our biggest problems with scaling, I would say, is organizing all the information that is going into the financial plan.

00:48:28.000 --> 00:48:33.000
The investments, the notes, the you know, tax planning every thing like that.

00:48:33.000 --> 00:48:34.000
So we're incredibly inefficient on the meeting.

00:48:34.000 --> 00:48:54.000
Prep. Side. Okay, are you using any tools or systems to organize data better or speed up that process so that when you go back, you know, next year to purchase for the meeting, you're cutting down on that time.

00:48:54.000 --> 00:48:59.000
Yes, I was trying to see if we had kind of a screenshot of what we have laid out.

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So file wise. Everything is organized by year in client folders.

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Everything is built out in trying to think of the best way to everything is in this Crm.

00:49:12.000 --> 00:49:22.000
Everything's in retail. So one of the things that we will do as a result of a client appointment is, we will create inactivity for the next year's surge over the next meetings.

00:49:22.000 --> 00:49:34.000
Appointment, and anything that either came out of that appointment as an action item for the next meeting, or anything that comes in between those meetings that is going to be on the agenda goes into the activity for that client so that when Kathy preps the appointment the next time.

00:49:34.000 --> 00:49:53.000
All she has to do is go to the next activity, and the contact record and see essentially the recipe, or see the building list of to do's, and action items and questions that the client has and that's what gets populated on when you see additional items at the bottom there anything that's additional items comes

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from the Crm comes from what either the client told us or what we collectively, with the client talked about in the last appointment, that either got punted to the next meeting, or we we didn't finish.

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We didn't get to, whatever that might be. Everything's in the Crm.

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It's either an activity or workflow. Okay? So you'll essentially write the note, you know. Enter the notes after the meeting.

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Then open up a new. Let that stay open for a year.

00:50:19.000 --> 00:50:23.000
3 months, 6 months, until the next meeting, and log notes in there of like talking points, etc.

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Yeah. So the end of every note dictated from a client meeting has 4 separate action items.

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It has, so we'll go through it right? It follows that agenda, and then at the end of the note template in mobile Assistant.

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That's the dictation software that we use. And the last 4 bullet points, or the last 4 sections of mobile assistant action items, client action items, client action items, client action items, service manager so if there's any specific action item now, John, is more.

00:50:52.000 --> 00:51:04.000
Of an analog guy, so I had notepads that were printed up because he likes to take notes I use evernote, so I have an ever-note template that when I'm taking notes it's following that same format so when I'm dictating notes one of

00:51:04.000 --> 00:51:19.000
the sections. I'll say taxes had a conversation with Ryan about blah blah blah, and then scroll down, and mobile assistant like the app guides you through that dictation, so that when the note comes in all Kathy does is save that note to the

00:51:19.000 --> 00:51:32.000
client record. And then any action items that were dictated at the end of that note either go into a workflow if it's being a if it's a product like need to update beneficiary need to update beneficiaries on the roth Ira got married need

00:51:32.000 --> 00:51:34.000
to add my spouse as a beneficiary. Great.

00:51:34.000 --> 00:51:35.000
That's a workflow that needs to be done.

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That would be an action item for Kathy to update Lauren's Roth Ira after she gets married.

00:51:41.000 --> 00:51:55.000
That's not waiting. That's gonna be acted upon right now, something that is going to be a future agenda item, or something that comes in from the client in between meetings is gonna go in an activity essentially as a rolling to do list does that make sense.

00:51:55.000 --> 00:51:59.000
Yeah, okay. Yep, you're welcome.

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I have a question for you. What are your thoughts on surging onboarding?

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Sure, absolutely. I mean, there's a couple of advisors that I know do that we do it somewhat part of that.

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We we did it a lot more last year than we're doing it this year.

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I opened up my capacity to bring on more clients, just because a we're hiring another advisor we've transitioned all the clients over to John.

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His capacities opened up, and so we do have a little bit more capacity to do that.

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But if you are surging, you're just, you're doing the opposite of.

00:52:36.000 --> 00:52:45.000
If you're not meeting with clients, what else are you doing so that's where you're either taking time out of the office, or you can search, and that's the beautiful thing about your scheduling.

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Software not only is it the forcing mechanism of when clients can meet with you, but it's also the forcing mechanism of when prospects can meet with you, so if you can't book a triage call with me until when before John you can book a triage call with me

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for 6 weeks, because I would not do triage calls while I was meeting with clients.

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That was the glass ceiling to your point about scale and capacity.

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That was the glass ceiling that I was at. I just couldn't manufacture more days and hours in the week.

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So now that has freed up a little bit, I can see more prospects.

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We can close more clients and take it from 2 to 4 onboarding clients per month.

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So I mean, I surge podcasts. I only record 2020 money 7 times out of the year.

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What do you not search?

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Even that I mean, is it? That's a good question.

00:53:41.000 --> 00:53:44.000
I mean. I surge. I only you'll notice.

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So outside of a few exceptions, you'll notice most of my posts and tribe are Mondays and Thursdays, because that's when I time block time to get into tribe.

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So I'll hammer out a bunch of replies.

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I'll do a couple. I'll do loom videos for post-interest.

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Maybe I'll do some on some night when I'm watching Youtube, or what Lauren never watched the Youtube video.

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Patrick King would be so disappointed. I search everything, just make sense.

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You have a lot of examples and templates and stuff.

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One of the questions would be, Do you have in the library a.

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This is what the structure for my acuity, or calendly looks like to block that.

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Yeah, I actually have a loom video I've been sending advisers to there.

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It was right there.

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So the key, the like graduate level scheduling trick.

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Don't make your appointments. Oh, I'm gonna do surger appointments. Tuesday, Wednesday, Thursday.

00:54:52.000 --> 00:54:55.000
I'm available for Surger 8 to 5 P. M.

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Right. Ask me how I know right don't forget to book a lunch too.

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I forgot to do that the last 3 months, very hungry still, which is why you'll see.

00:55:08.000 --> 00:55:12.000
Tuesday, 8 30 to 9, 45, 10 t011-15-1245.

00:55:12.000 --> 00:55:16.000
Then, the next time that you can book is 20'clock.

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That's my lunch. That's John's lunch.

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So the benefit when you use acuity, or calendly, and you're giving that.

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So when I pull up my calendar as a client those are the only options in the absent of having, in the absence of those specific rules, acuity calendly will default to go to the global settings which your global settings might be hey?

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I can book an appointment at any 15 min increment, or every 30 min increment.

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And so now someone could book. Oh, I don't like 8 30 on a book at 90'clock. Oh, great!

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That person just took up 2 slots during the day.

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This is the medical model, right? This is how this is, how odies.

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This is how, Dennis, if you know Dennis and they have hygiene contacts and they have hygiene columns like this is how they schedule to maximize the efficiency of how many people you can put through the machine per day.

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Yeah, you don't have to remember when the meeting is you don't have to know what your slot is and I don't even remember what what our meeting like.

00:56:17.000 --> 00:56:23.000
I would have to look at that, to know when my appointments are.

00:56:23.000 --> 00:56:32.000
But the nice thing is, I know it's going to be the same every single Tuesday, Wednesday, Thursday, and Friday morning file question. Mike.

00:56:32.000 --> 00:56:36.000
Oh, Shawn, do you have a quick question? Well, I guess just clarity on that clarity.

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I should say, Yeah, I have, you know, a complementary con like, for in incoming potential clients hey, you need to get a hold of me for something that's quick.

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And then a review meeting which would be this are 3 different, and have 3 different sets of rules and acuity.

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As far as when I allow those to happen. Yeah. But so in here you're going and blocking days and just saying, Oh, you can only have review meetings during this timeframe.

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Correct. Now, if you are wearing all the hats of the firm, and you do have to block time to block time for that great, then blocked.

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Maybe it's Tuesday, maybe instead of that 8, 30 to 9, 45, maybe your first appointment isn't for surge for client review.

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Maybe it doesn't start till 10 Am. The other thing that we did that I learned not necessarily the hard way, but just by virtue of doing surge is when it was just me.

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And I was basically at capacity. And it was just Kathy and I without a lot of help.

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And my surge took 7 weeks. There were some things that needed to be like for the client that I saw the first week.

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It wasn't the exact best client experience to say, Shawn thanks so much.

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I'll get on this in 2 months, like I can say that.

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But that's the implication that happens. So what we would build in between surge is the third week of surge I would build admin time, so I was very light on appointments that week, and I would build admin time to do what was like the eisenhower matrix right what was

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urgent and important for clients that I met during those first 3 weeks.

00:58:06.000 --> 00:58:10.000
That is what I would do during the kinda mid surge.

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Hiatus or, yeah, break yeah. And I feel like a lot of advisors also to just like, kind of that week to like, Oh, you know, we'll give yourself a little break.

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It's a lot. So yeah, you just have to determine what roles you're having to wear in the firm and how you allocate that time.

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When you said about surging, onboarding, and it was like really like somebody's gonna wait around 6 weeks.

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But insert your medical specialty, how many times have you called up to make an appointment for whatever?

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And they're like, Oh, yeah, the doctor can see you in like 3 months, and you're like, okay.

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So one of my favorite, and I don't know I didn't come up with this.

00:58:50.000 --> 00:59:01.000
I don't know who takes credit for it, but if a client, or if a prospective client does have an emergency, or in their eyes an emergency I don't need you really say this to clients?

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But your lack of planning doesn't constitute my emergency.

00:59:05.000 --> 00:59:17.000
You have to determine just how convicted you are in putting the guardrails around that what the Band-aid approach that we that I so I did this with with a new client down in Alabama, they I had the treeiage call with them. I think it.

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Was the last week of November, and they wanted to come on board the like.

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Basically the second week of December, and we were. We were done in the firm.

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Everything that we were doing in December was for a client like.

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If you weren't onboarded you weren't coming on until mid-january, and even that was gonna like, so I told them, Look, if you want to come on board as a client, here's the next availability that we have to onboard.

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You have a simple Ira. You want to go to a 4 onek.

00:59:41.000 --> 00:59:46.000
We? Here's what you need to do before you come on board.

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Don't make a simple Ira contribution in 2020.

00:59:51.000 --> 00:59:55.000
So right, realize the situation, and decide how much advice you can give.

00:59:55.000 --> 00:59:59.000
While not compromising on this is the next time that I'm gonna onboard.

00:59:59.000 --> 01:00:02.000
A client to not compromise the defense.

01:00:02.000 --> 01:00:07.000
Chris, I was just gonna make observation when we started. Surgeon.

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We've been doing it a couple of years now, we're just really intercepted.

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We didn't tell anybody we were doing it. We just went in and said, Say, you got 50 people, you probably just met with 10.

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Not that long ago, so I'm only gonna invite 40 and I'm not gonna use real strong wording.

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And then the other piece we did is I mean Adam's doing.

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You've been doing it for years, so you nail it.

01:00:29.000 --> 01:00:32.000
In a week and a half. We looked at it and said, I don't know.

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3 maybe 4 meetings a day, and I'm burnt so I'm only gonna go Tuesday, Wednesday.

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Correct, maybe 10 a week. I got 40 people to see. That's at least 4 weeks.

01:00:45.000 --> 01:00:51.000
Our surges right now are still 2 months, and we're just looking at it as.

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And then we'll put a week right in the middle, with no meetings whatsoever in case it's an apple disaster, and then we go in there and say what happened.

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Regroup. We're way behind. Get ahead! But what in the nice thing is you do start getting time afterwards.

01:01:08.000 --> 01:01:14.000
I mean the reactive way that I was for 30 years is just you constantly reacted.

01:01:14.000 --> 01:01:19.000
Once you've gone through everybody, and you can always ask permission on, hey?

01:01:19.000 --> 01:01:23.000
Can you do my tax withholding stuff? Tell you what let's get your taxes.

01:01:23.000 --> 01:01:26.000
Can we do that in June, you know. Hey? We wanna do this.

01:01:26.000 --> 01:01:30.000
Can we do that in our fall search? And they've never heard of a fall search.

01:01:30.000 --> 01:01:34.000
But there's, you know, it's still kind of a matter of can we do it here?

01:01:34.000 --> 01:01:37.000
It's on my plate. It's all your plate.

01:01:37.000 --> 01:01:38.000
Trust me, I'll get to it. Can we do it here?

01:01:38.000 --> 01:01:44.000
We're tied up on this right now. What we wanna do this year.

01:01:44.000 --> 01:01:50.000
We've gotten way. More lenient with our wording and our emails of feel free.

01:01:50.000 --> 01:01:52.000
If you wanted come in, here's what we're doing.

01:01:52.000 --> 01:01:57.000
Here's what the agenda is. Here's what you've asked for up on the schedule.

01:01:57.000 --> 01:02:01.000
Do the work. Bloom video, send it to him. Missed you.

01:02:01.000 --> 01:02:02.000
Here's the work. We did the work for you, anyway.

01:02:02.000 --> 01:02:09.000
Here it is! If you have any questions, let us know we'll be reaching out again, and just somewhere around there.

01:02:09.000 --> 01:02:17.000

But you're 50, probably turns into 40. Probably the turns into 25, excepting giving them the option.

01:02:17.000 --> 01:02:33.000
And just take your time, cause it was miserable.

01:02:33.000 --> 01:02:39.000
Theoretical. We haven't done it. The Loom videos are in addition, we're trying to get to this year.

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Chris, can you pass them like that real quick?

01:02:43.000 --> 01:02:44.000
Yeah, just to pay back on that. I pretty much did it.

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The exact opposite where I did is not the same amount of people I did pretty strong like Hey, we're trying to streamline things both for your benefit and for ours.

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So you know, we're gonna meet with everybody here in the spring, and I use the scheduling software.

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I use precise fee to create a form that explained everything and got what we needed to get.

01:03:10.000 --> 01:03:19.000
And it also worked out. Everybody was just like, Okay, had no, had no pushback, had a couple people scheduled in April review, and just we got them squared away.

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So now we're we're good, but I I think it probably doesn't matter how you do it.

01:03:25.000 --> 01:03:34.000
People will do it.

01:03:34.000 --> 01:03:42.000
Touch on this a little bit. The follow up right managing and setting expectations with clients about when they can expect to have whatever came out of search.

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If there is anything this is also the benefit of prepping ahead of time, it reduces the workload after, because if you can have, if you know that if you're doing the review and the plan, prep.

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And, for example, you know that Lauren is getting married to use you as an example.

01:03:55.000 --> 01:04:01.000
Again. I know that she's getting married, so likely she's going to have the beneficiary change coming.

01:04:01.000 --> 01:04:08.000
I can come with that form prepped. She can sign it, and we're done.

01:04:08.000 --> 01:04:12.000
Instead of the follow-up of. She's telling me that she's gonna get married.

01:04:12.000 --> 01:04:19.000
Oh! Like the worst thing that you can do from a client experience standpoint in my humble opinion is, she tells me, something in the waiting.

01:04:19.000 --> 01:04:20.000
Oh, can you hold on let me run out and go. Tell hey?

01:04:20.000 --> 01:04:21.000
Kathy, can you? Can you? Okay? Are there examples where that happens?

01:04:21.000 --> 01:04:25.000
Yes, but I would make those the exception, and not the norm.

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The more prep you can be. It just comes across more professional, more organized from a client experience standpoint to preemptively strike, if you will, with the action items, and then it prevents the avalanche of to do items that happen as a result of a client appointment because

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again. This goes back to inserting that little gap in the surge where there are things that maybe do come out of a client meeting that are urgent and important.

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You carve off time to do that, but again those start becoming the exception and not the norm.

01:04:56.000 --> 01:05:08.000
As a result of your surges to me it seems like it'd be easier to search existing clients.

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They're already there. Yeah, they've they've agreed to work with you, but then you know what I'm and I'm just thinking about this from my perspective, like.

01:05:17.000 --> 01:05:24.000
So then how do I search existing clients and then prospective clients, when we're trying to get that rapid growth?

01:05:24.000 --> 01:05:26.000
And we are meeting with prospects pretty frequently.

01:05:26.000 --> 01:05:37.000
How would I balance that out? How long does it take to onboard a client too long right now, and I mean it's all over the place some if it's a quick roll over.

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It could be a couple of weeks if it's 7, 8 accounts extternally, it could be months.

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Frankly, but we're also very leanient with prospects especially if it's an ideal if it would be an ideal client.

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You know we're willing to stick back later on a Tuesday night or Thursday night, if that works best for them, if they're still working, whereas clients aren't really requesting that as often from us, it's mostly the prospects sometimes a Saturday morning but in the absence of

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you setting expectations, someone else will. So now, if they do become a client not to press on that a little bit more, and double and double, click and zoom, zoom in on that if they're used to you meeting like you're gonna have to unwind that expectation, if you're

01:06:20.000 --> 01:06:22.000
using to me. Again. I don't mean to, you know.

01:06:22.000 --> 01:06:30.000
Put a magnifying glass on that. But you either meet with me during the during our hours, or that's it.

01:06:30.000 --> 01:06:34.000
I was afraid you were gonna say that. So I think so.

01:06:34.000 --> 01:06:35.000
What you're saying is that you have to be willing to be stern with the prospect.

01:06:35.000 --> 01:06:44.000
You've done a business cause if they come on, then it's just easier to pull them in.

01:06:44.000 --> 01:06:55.000
Doesn'tentimes we know a life insurance salesman will except for Tiktok.

01:06:55.000 --> 01:07:02.000
They just saw that shit online. We are the only profession that will.

01:07:02.000 --> 01:07:12.000
Yeah, okay. Because now you have, if you get the client now, they've now dictated the cadence.

01:07:12.000 --> 01:07:16.000

They've now dictated. Well, I and then you'll get the email that.

01:07:16.000 --> 01:07:24.000
And I've done like. I know how this goes, because I did that because what inevitably will happen in this situation Kathy will get the phone call.

01:07:24.000 --> 01:07:27.000
Add, it doesn't look like anything's available for Adam to meet.

01:07:27.000 --> 01:07:30.000
Can we meet at 70'clock like this was way back?

01:07:30.000 --> 01:07:42.000
This is years ago, because that's when I would meet with them as a prospective client, because I was, metaphorically speaking, wandering in a desert, in a desert, looking for the occasional oasis.

01:07:42.000 --> 01:07:52.000
So we're perspective client schedule. Look, I, actual client schedule in terms of when they can book.

01:07:52.000 --> 01:07:56.000
Okay, yeah, I do. Triage calls. I forget what the late night is.

01:07:56.000 --> 01:08:05.000
I think it's Wednesdays, and when I say late night I'm done by 5 Eastern time.

01:08:05.000 --> 01:08:14.000
Sorry. Now, side note to that. This is the benefit that we realized.

01:08:14.000 --> 01:08:21.000
Post higher with John Bean. Central time zone is, he can start his last appointment at 4 Pm.

01:08:21.000 --> 01:08:24.000
Central. I think he does during surge. He does have his late night.

01:08:24.000 --> 01:08:30.000
I believe he starts. I do. I think it's Tuesday that he starts at 5 Pm.

01:08:30.000 --> 01:08:31.000
Central, so his last appointment wraps up at 6 p.

01:08:31.000 --> 01:08:42.000
M. Central 7 P. M. Eastern for our clients, and then he has another early morning, so we'll have like we have some of our California clients that will do appointments at 6 Am.

01:08:42.000 --> 01:08:47.000
California. Time, 8 Am. John's time. I can never have a financial planning conversation.

01:08:47.000 --> 01:08:54.000
At 6 Am. But some clients are okay with that is just.

01:08:54.000 --> 01:08:59.000
It seems like. Do the onboard with John. Are you?

01:08:59.000 --> 01:09:05.000
Down, and I do the triage call correct.

01:09:05.000 --> 01:09:10.000
It's all done. I'm out. Yes.

01:09:10.000 --> 01:09:12.000
Research meetings yourself and about for the 15 or so clients that I still have.

01:09:12.000 --> 01:09:22.000
Yeah, yeah, they're my high, profitable, low time clients.

01:09:22.000 --> 01:09:27.000
I think I have 3 practice owners, yet as clients, everybody else is over to John.

01:09:27.000 --> 01:09:33.000
The handful that I have are retired. They sold their practice they're easy for life, but better word.

01:09:33.000 --> 01:09:37.000
Yeah.

01:09:37.000 --> 01:09:43.000
Okay, 2 virtual questions okay? 2 virtual questions. And we'll go to Shawn.

01:09:43.000 --> 01:09:44.000
It's a discovery call. So it the my triage.

01:09:44.000 --> 01:09:53.000
Call through the lens of the saus prospect process is the first 3 steps.

01:09:53.000 --> 01:09:59.000
Okay. And I have started surging every other week. I have 300 relationships from March.

01:09:59.000 --> 01:10:01.000
Margie, 150 in q. One and Q.

01:10:01.000 --> 01:10:02.000
350, and Q. 2 and Q. 4, with check-ins.

01:10:02.000 --> 01:10:13.000
In between. This seems to be working for me. The notes and follow up email is what is killing me hopes to get better.

01:10:13.000 --> 01:10:18.000
Holy. That then sounds like it's just a job.

01:10:18.000 --> 01:10:26.000
Yeah, I mean not to, in all serious and not to discount the question.

01:10:26.000 --> 01:10:31.000
Wait? Was there a question I was so focused on the 300 households.

01:10:31.000 --> 01:10:34.000
Yeah, for the follow up, I think, is, my first question. Is and I don't know if we can.

01:10:34.000 --> 01:10:42.000
If. Who was that that? Asked Margie. Okay, so, Margie, what does your support look like?

01:10:42.000 --> 01:10:52.000
Who do you have a team? All of that like. There's I'm trying to think of what I need to do as a follow-up.

01:10:52.000 --> 01:11:00.000
I know. Neil, shaking his head, and I'm really trying to think of what me as the advisor. What is it that I am uniquely qualified to do?

01:11:00.000 --> 01:11:07.000
That requires me to do the follow-up. What if you have very high expectations?

01:11:07.000 --> 01:11:09.000
Are you channeling your intermerger? Right? What do you mean?

01:11:09.000 --> 01:11:16.000
High Expectations.

01:11:16.000 --> 01:11:20.000
Such bullshit!

01:11:20.000 --> 01:11:29.000
Is that your point? Like high expectations, like, I know you're being a little facetious and joking here, but there's really no follow up that.

01:11:29.000 --> 01:11:32.000
I guess.

01:11:32.000 --> 01:11:39.000
No, as it. So he, okay, so here's something that would be follow up for me. If it's anything.

01:11:39.000 --> 01:11:44.000
Practice, management, related hey? I got an offer from private equity to sell my practice.

01:11:44.000 --> 01:11:49.000
Here's the yellow. Here's the L O. U. Here's the valuation.

01:11:49.000 --> 01:11:54.000
What do you think? That would be? Some? That's actually a good example.

01:11:54.000 --> 01:12:00.000
That would be something that I would triage Nope, they're not to triage from a actual triage of that's time.

01:12:00.000 --> 01:12:05.000
Sensitive. Does that offer? I mean PE deals can happen in week.

01:12:05.000 --> 01:12:10.000
So that would be something that yes, I would prioritize that, and that goes back to time blocking.

01:12:10.000 --> 01:12:27.000
That should be the exception, not the norm. All of the follow up that happens as a result of meetings should be on your team. So if she has a team, if you have a team, that's how I would solve for that.

01:12:27.000 --> 01:12:28.000
It's also a matter with your team the way you do culture.

01:12:28.000 --> 01:12:35.000
So like replacing all your eyes with weeds and things like that.

01:12:35.000 --> 01:12:36.000
And so you're doing that in the prospecting process but then you're also doing it throughout the client service process.

01:12:36.000 --> 01:12:43.000
So again. Once you're done with your notes in Mobile Assistant, which I believe you use.

01:12:43.000 --> 01:12:47.000
The team runs with it, and all the verbiages we' to see you.

01:12:47.000 --> 01:12:49.000
Thank you so much for coming in wonderful. And then the team runs with everything correct, because the client is a client of the firm.

01:12:49.000 --> 01:12:53.000
They're not my client. They're not John's client.

01:12:53.000 --> 01:13:02.000
John's a relationship manager, and he's typically the one that they are interacting with when it comes to the advice that they get.

01:13:02.000 --> 01:13:05.000
But they know that they're working with us, and we've actually it.

01:13:05.000 --> 01:13:09.000
I am so grateful that it is worked that way, and I think you would agree in your firm as well.

01:13:09.000 --> 01:13:25.000
Just having that team approach and having that team culture the feedback from clients has been great because they know that they're going to be

taken care of by someone, and they know that if they email, the clients inbox, someone is the best person on the team, is going to respond to that so it reduces my

01:13:25.000 --> 01:13:26.000
stress because I don't. Again, before John, I didn't have that heavy burden of.

01:13:26.000 --> 01:13:35.000
I'm the one that has to do this. Now we triage up right in order for it to get to me.

01:13:35.000 --> 01:13:40.000
It has to go through through Cathy and John, and even if it does come to me, John and I talk about it during our we see I. W.

01:13:40.000 --> 01:13:53.000
Our Wci weci during our weekly check-in, and he'll respond, I'll give the answer, but he'll be the one to respond, because I'm reaffirming to the client that John's your adviser.

01:13:53.000 --> 01:13:58.000
We are Adam and I discuss this. Our recommendation is that we do this.

01:13:58.000 --> 01:14:06.000
So it's also a great training opportunity. Oh, absolutely. You said we had 202 min.

01:14:06.000 --> 01:14:14.000
Okay, Dave, you had a question real quick. We can, Alison, can you run the mic back there? Please?

01:14:14.000 --> 01:14:27.000
Adam, you brought up a good point. Do you have your own email address, or do you have like a nice no, it's a client's email address. I love it. And the response. So from the time that you book, a triage?

01:14:27.000 --> 01:14:32.000
Call. If in a quity you can set what email address is assigned to that.

01:14:32.000 --> 01:14:44.000
So if you respond to the email confirmation which we tell you to do, if you have any questions, just reply to this email, it goes to the client's email inbox and no, I don't have a problem with prospects emailing the clients inbox i'll have some advisors.

01:14:44.000 --> 01:14:50.000
That will say, Well, do you ever worry about your prospects abusing your client cause? It's a client's email inbox, but they're not clients yet.

01:14:50.000 --> 01:14:53.000
No, it hasn't been an issue. Begin with the end in mind.

01:14:53.000 --> 01:14:58.000
So nobody knows. My email address. That's great, awesome.

01:14:58.000 --> 01:15:05.000
No, don't even think about it.

01:15:05.000 --> 01:15:11.000
Yeah, thank you. You're welcome. Side note to that. In all seriousness, I do before we implemented that firm.

01:15:11.000 --> 01:15:16.000
Only here, that firm, wide email, address. I still do have some legacy clients that it's a habit right?

01:15:16.000 --> 01:15:20.000
They'll email me the benefit of outlook. You can always toggle who?

01:15:20.000 --> 01:15:33.000
The response comes from, so I will toggle instead of my email I'll click the dropdown and replly from the client's inbox. So the inbox or the inbox reply that they get or I'll drag it into john's folder in outlook

01:15:33.000 --> 01:15:44.000
and he'll respond to it. So the but so I'm redirecting the conversation for what it's worth trying to kind of reset that expectation that when you have questions, this is the email address to use.

01:15:44.000 --> 01:16:00.000
If we have some. I did have early on. I did have some repeat offenders, and I made it a pointed effort to say in the future, if you can remember to please start your inquiries, to make your client inquiries to our dedicated client email address this ensures that you get the most timely response

01:16:00.000 --> 01:16:09.000
from the best person on the team to answer the question. Why do I say that you get the most timely response from the best person on team to answer the question, why do I say that I don't want it to be about me?

01:16:09.000 --> 01:16:10.000
I want it to be about them, and why I'm doing this in service of them.

01:16:10.000 --> 01:16:12.000
That's the healthy byproduct of it.

01:16:12.000 --> 01:16:17.000
So!

01:16:17.000 --> 01:16:20.000
Something like that. Yeah, I don't want you to blow.

01:16:20.000 --> 01:16:24.000
I'm just giving you. I'm yeah. It's just it's clients that integrated.

01:16:24.000 --> 01:16:31.000
Yeah. Clients, client service. Cs, I've seen firms do variations of that, but it's just a firm, wide.

01:16:31.000 --> 01:16:34.000
And then we all see that, and then we have a couple of separate.

01:16:34.000 --> 01:16:38.000
I mean, we have a careers, one for our hire.

01:16:38.000 --> 01:16:47.000
We have an info for yeah, superstar at integrated.

01:16:47.000 --> 01:16:51.000
Yeah.

01:16:51.000 --> 01:16:58.000
Okay, we're at time. One last point that I would make that in it to Neil, to your point about culture.

01:16:58.000 --> 01:17:05.000
We have a standing Asana project for surge debrief if you don't have a team, maybe not as applicable.

01:17:05.000 --> 01:17:10.000
But as you're going through it write down what you're learn what your pain points are.

01:17:10.000 --> 01:17:15.000
You don't solve problems during surge. Right? You just don't know that you don't have the capacity to do that.

01:17:15.000 --> 01:17:25.000
But make sure that you have a parking lot for those ideas, for those friction points, because especially if you're new to this, there's only so much that you can know and it is a ready fire AIM, approach.

01:17:25.000 --> 01:17:26.000
So have a parking lot for what you're learning through.

01:17:26.000 --> 01:17:37.000
Surge. Have it a package for that to sit, so that when you finish with Sur you can debrief with your team from a management and a leadership perspective.

01:17:37.000 --> 01:17:47.000
Your team appreciates that because the last thing that they want to feel is this, that they're just getting this shove down their throat without any input so make sure that you're communicating to them.

01:17:47.000 --> 01:17:50.000
I value your feedback. I see it from my perspective. I see it from my perspective.

01:17:50.000 --> 01:17:51.000
I can't see it from your perspective. I can't see it from your perspective.

01:17:51.000 --> 01:18:03.000
I want to know how you're feeling to this process, I want to know how you're feeling to this process and what we might need to do to get from my perspective. I can't see it from your perspective. I want to know how you're feeling to this process and what we might need to do for my perspective. I can't see it. From your perspective. I want to know how you're feeling to this process and what

01:18:03.000 --> 01:18:10.000
we might need to change. Yeah. One thing I was gonna say is, during this past surge that I've been in with the team, I created a form.

01:18:10.000 --> 01:18:13.000
And they all bookmarked it on their Internet. And so as we think of things that we could get better, they just fill out this you can approve upon.

01:18:13.000 --> 01:18:17.000
So it's real time, feedback and everyone on the team can submit it.

01:18:17.000 --> 01:18:20.000
Adam. We do have 10 min for the work sheet.

01:18:20.000 --> 01:18:33.000
If you still wanna do that, or you can continue for this surge map I'm glad you weren't like we're doing the worksheet what do you want to do? So, Jim Mcguire?

01:18:33.000 --> 01:18:46.000
Question. Right? Help me help you! Help us! Help you!

01:18:46.000 --> 01:18:50.000
I will assume the reason. The this fall one is October.

01:18:50.000 --> 01:18:51.000
November is cause it's harder to get people.

01:18:51.000 --> 01:18:55.000
November into the first part of December, just because of holidays.

01:18:55.000 --> 01:19:04.000
Or is it correct? Time off or so? Yes, yes, and yes, so yes, it's harder to get people in because of the holidays.

01:19:04.000 --> 01:19:09.000
Selfishly. Yes, we don't want to work during that time, anyway, and more so and this has been the pain in the ass, admittedly, with Td.

01:19:09.000 --> 01:19:22.000
Ameritrade, like the fact that you had to have Roth conversion like you, lost an entire freaking month because you had to have anything that was client related, or taxi related, like those notices were coming out.

01:19:22.000 --> 01:19:29.000
Anything that's not processed by December third will be on a best case, or best in time or best efforts.

01:19:29.000 --> 01:19:39.000
So we wanted to make sure that we had December free for anything that was, and we take the last 2 weeks off.

01:19:39.000 --> 01:19:43.000
So by doing surge in the late part of September, through October.

01:19:43.000 --> 01:19:52.000
That gives us November to do any type of follow-up, any year-end planning and get that into the custodian with Schwab it'll be a little bit different.

01:19:52.000 --> 01:20:01.000
But literally the last 2 weeks off. Nobody's in the office.

01:20:01.000 --> 01:20:06.000
Yeah.

01:20:06.000 --> 01:20:10.000
Yeah, and to your point. And so Neil said, so we send out the email.

01:20:10.000 --> 01:20:17.000
Don't go dark on your clients. Let them know if there is anything timely and important we value just as you value your time with your family.

01:20:17.000 --> 01:20:21.000
We value that time with our family as well as a way to regroup, refocus, and recharge, we will be closing the office for the rest of the year.

01:20:21.000 --> 01:20:43.000
Effective. You know, the last day to whatever it is. Friday, December seventeenth, and we're also sending out noted if there is anything custodian specific we're sending that out as well, like just communicate with your client we're sending that out as well, like just communicate

01:20:43.000 --> 01:20:54.000
with your things, messages you can set up. Yeah, they've thought of it all.

01:20:54.000 --> 01:20:57.000
Sure!

01:20:57.000 --> 01:21:04.000
What worksheet! It's just the next slide, actually having them do the math.

01:21:04.000 --> 01:21:10.000
There we go. If you want to.

01:21:10.000 --> 01:21:13.000
So again it cut. It just comes down to the guardrails around.

01:21:13.000 --> 01:21:14.000
How many clients you have, and how many meetings you can do.

01:21:14.000 --> 01:21:16.000
Per day. A times B. Is going to dictate how many weeks you're able to.

01:21:16.000 --> 01:21:30.000
You need to 3 appointments per day.

01:21:30.000 --> 01:21:31.000
Tuesday, Wednesday, Thursday, so you can.

01:21:31.000 --> 01:21:38.000
I think most advisors you can do. Maybe I'm being too harsh here.

01:21:38.000 --> 01:21:42.000
But we should be able to do 9 appointments per week.

01:21:42.000 --> 01:21:46.000
Yeah, so 2 each adviser is doing 3 a day.

01:21:46.000 --> 01:21:55.000
Yes, that's why we yep, which, if you do have a multi advisor firm.

01:21:55.000 --> 01:21:58.000
This goes back to the question earlier about support your bottleneck.

01:21:58.000 --> 01:22:12.000
There is going to be in your Ops team to make sure that you have the capacity, because in our office and this is part of the reason why just we kind of staggered if you will our surge with me versus John John, doing all the surge now is Cathy's only one

01:22:12.000 --> 01:22:15.000
person, and so we're not to digress too far.

01:22:15.000 --> 01:22:24.000
But I've taken things off of her plate and automated them even more than they already were to free her up, to make sure that she can not drone.

01:22:24.000 --> 01:22:31.000
Yeah, cause she's very, very critical. And I don't wanna piss her off.

01:22:31.000 --> 01:22:38.000
But yes, it is per advisor.

01:22:38.000 --> 01:22:41.000
Okay, this session does qualify for Cfp credits.

01:22:41.000 --> 01:22:46.000
So there are QR codes on your table and online in the session description.

01:22:46.000 --> 01:22:54.000
For this and one more question. And I know there's couple family offices in here as well.

01:22:54.000 --> 01:23:00.000

But so I work with my father. He's servicing, you know, 80% of the revenue, and he knows those clients together.

01:23:00.000 --> 01:23:15.000
Well so for him to prepare for the meetings is pretty efficient, probably 10 min yeah, just cause it knows them. Then it's the newer clients, and the advisors that haven't been working with them as long that takes a little bit longer.

01:23:15.000 --> 01:23:23.000
If we were to transition even his clients into surge, how would you see something like that working?

01:23:23.000 --> 01:23:29.000
Would we basically just say, all hands on deck to work with them?

01:23:29.000 --> 01:23:34.000
Because doing that, I think, would be too much for one person to handle, even though he knows them pretty well.

01:23:34.000 --> 01:23:41.000
You're talking about moving all of his clients to a different advisor, while that advisor is working with new clients.

01:23:41.000 --> 01:23:46.000
So I guess what I'm saying is that it's very easy for him.

01:23:46.000 --> 01:23:50.000
If a meeting comes on the schedule to prepare quickly for it.

01:23:50.000 --> 01:23:54.000
Okay. If somebody else has to do it, it might be for it might take 4 times as long.

01:23:54.000 --> 01:24:06.000
But just because of the amount of clients that he's working with when he's doing the clients and surges, it's like he can't focus on the business or anything else he gets incredibly bogged down.

01:24:06.000 --> 01:24:13.000
So what a good fix to that be! It's cause he's servicing throughout the entire year.

01:24:13.000 --> 01:24:19.000
So it's like, it's in waves. Try to get them on search, and then all hands on deck to get him through that so that he can focus on other things.

01:24:19.000 --> 01:24:28.000
Do you think offloading to a newer service advisor?

01:24:28.000 --> 01:24:35.000
Is that outside of the scope of sir? No, it's I mean, it kind of sounds like he is surging already.

01:24:35.000 --> 01:24:41.000

One thought that came to mind is an easy handoff. It's, you know.

01:24:41.000 --> 01:24:45.000
It's one thing to just shovel clients to another advisor.

01:24:45.000 --> 01:25:05.000
What would happen if I mean it takes more Hr. Capital in the beginning, but it can be a smoother handoff for clients to have him and the advisor in the appointment together, so that the advisor is essentially prepping through the appointment so maybe limit the amount of work that

01:25:05.000 --> 01:25:18.000
he needs to do. It's okay for him to be in the meetings, but have someone there to do some of the pre-work, and then the back end. I mean, I'm putting that through the filter of what I did when I had John, right because I had all of these existing clients they were minus the

01:25:18.000 --> 01:25:25.000
ones that we were onboarding. They were all in dare, I say, like lather rinse, repeat current client servicing mode.

01:25:25.000 --> 01:25:30.000
So the way that John got inoculated, if you will, or just onboarded or up to speed with the clients is through the reviews.

01:25:30.000 --> 01:25:44.000
So every single appointment he was in essentially acting as my scribe, and not really doing a whole lot, but more so just participating in the client appointment, learning the client, meeting the client.

01:25:44.000 --> 01:25:49.000
He was.

01:25:49.000 --> 01:25:56.000
Yeah. And then we did it on a 3 step. Approach so the first 3 times that a client would meet.

01:25:56.000 --> 01:26:05.000
We were both in those 3 meetings I was taking 90% of the conversation that first meeting, the second meeting was more of a fifty-fifty volley.

01:26:05.000 --> 01:26:08.000
I would intentionally have a client ask the question in that second appointment.

01:26:08.000 --> 01:26:16.000
I would give a short answer, John, anything to add from your end any thoughts or suggestions from you, essentially forcing him into the conversation and building that trust, equity, and then the last appointment that third, it was flipped.

01:26:16.000 --> 01:26:25.000
I would be there. I would open up the conversation. I would let the client know just just as a heads up.

01:26:25.000 --> 01:26:33.000
John has done a lot of the case. Prep. And a lot of the analysis on your plan for this meeting so I'm gonna actually pass the proverbial baton over to John.

01:26:33.000 --> 01:26:36.000
I'll add in some commentary, and wisdom and kind of make a joke of it right?

01:26:36.000 --> 01:26:47.000
I'll add, I'll add, I'll add the Adam sauce at some point, if but I'm pass the periphery over to John and then John would lead the meeting, and that was a way, and then the next meeting guess who wasn't there.

01:26:47.000 --> 01:26:52.000
Okay, so does that mean, I don't know if that's an alignment with the challenge.

01:26:52.000 --> 01:26:57.000
But or if what you're solving for, but that then long term freed me up.

01:26:57.000 --> 01:27:03.000
It's the variation. What I'm hearing here is the hard part that advisors struggle with delegations like Gosh!

01:27:03.000 --> 01:27:10.000
I'll just do myself like to try and train someone to do something takes an investment of time on the front end, and it's capital.

01:27:10.000 --> 01:27:14.000
It's human capital, intensive, relatively speaking, on the front end.

01:27:14.000 --> 01:27:19.000
But now I've trained a man how to fish instead of give him fish.

01:27:19.000 --> 01:27:24.000
He's a Christian metaphor there, but.

01:27:24.000 --> 01:27:33.000
That. Right? Yeah, what you're saying is, when you have one person that is doing okay.

01:27:33.000 --> 01:27:45.000
Okay, yeah. One person doing a lot spread it out.

01:27:45.000 --> 01:27:58.000
That one person is critical for working in the business and on the business. Then it's incumbent upon the team to take everything off of their plate except for the one thing that drives revenue in the business.

01:27:58.000 --> 01:28:03.000
Hopefully that helps. Okay, I was just gonna ditto what you said.

01:28:03.000 --> 01:28:08.000
That's what we've been doing, Rob. Transitioning is introduced.

01:28:08.000 --> 01:28:11.000
Rob's leading it I'm barely there.

01:28:11.000 --> 01:28:17.000
I'm not there. And I've told everybody at this point for this round of search meetings.

01:28:17.000 --> 01:28:23.000
Treat me as I'm the support, and also as you as you do like weekly surge planning.

01:28:23.000 --> 01:28:28.000
We know I mean your dad knows I it's gonna take someone else 8 h to get ready for that one.

01:28:28.000 --> 01:28:33.000
I can do it in 20 min. So I'll take this. So I've told.

01:28:33.000 --> 01:28:41.000
I mean, I've told everybody I'm your support for these meetings, and then and then I'll pick through the week is like I gotta be in these 4 out of 10 because we're not there yet.

01:28:41.000 --> 01:28:52.000
But I'm more of like I'm gonna give you the stuff, and I'm the support planner for you to look good.

01:28:52.000 --> 01:29:01.000
Okay, longer, slower process. It's still.

01:29:01.000 --> 01:29:06.000
And yeah, first, it's not because you're in all your 90%.

01:29:06.000 --> 01:29:11.000
Your dad's 90% still, Andy's doing all the prep cause he's the only one that knows.

01:29:11.000 --> 01:29:15.000
I've known this person for 30 years. Oh, his, his daughter dot of this!

01:29:15.000 --> 01:29:18.000
Don't forget that it's like you. Nobody knows that stuff.

01:29:18.000 --> 01:29:19.000
So yeah, it's I say that that's my ears bleed right there a little bit.

01:29:19.000 --> 01:29:30.000
But our Cnn. Was, you know.

01:29:30.000 --> 01:29:41.000
Cool. Thank you very. Yay.