

# LIMITLESS Coaching Call Transcript

May 20th, 2024  
Peak Practice  
Lifestyle Coaching Call

WEBVTT

46

00:04:21.329 --> 00:04:22.419  
Liz Hand, CFP®: Hello, everybody!

47

00:04:23.509 --> 00:04:25.179  
Liz Hand, CFP®: Happy Monday!

48

00:04:26.199 --> 00:04:30.599  
Liz Hand, CFP®: Welcome to all the notetakers and the real people in person!

49

00:04:33.349 --> 00:04:35.899  
Liz Hand, CFP®: How am I finding you this fine day.

50

00:04:38.119 --> 00:04:38.959  
Liz Hand, CFP®: Nugget?

51

00:04:43.489 --> 00:04:45.309  
Liz Hand, CFP®: To what do I owe the head shake.

52

00:04:45.539 --> 00:04:46.039  
Liz Hand, CFP®: Jeff.

53

00:04:47.150 --> 00:04:53.860  
Jeff J. Dunn-Bernstein, AIF®: I made a tough decision over the weekend, or I guess at the very end of last week that I think like

54

00:04:54.090 --> 00:05:03.970  
Jeff J. Dunn-Bernstein, AIF®: I need to just start my own ria. So now I'm like in the middle of a software launch, and like the new Rebrand now, like the whole underlying foundation needs to get.

55

00:05:04.490 --> 00:05:08.650  
Jeff J. Dunn-Bernstein, AIF®: tore it up. A great bill also in true Jeff fashion. So



56  
00:05:08.680 --> 00:05:10.680  
Jeff J. Dunn-Bernstein, AIF®: Yup, okay.

57  
00:05:12.720 --> 00:05:15.949  
Liz Hand, CFP®: Well, we can. If you want to get coached around that, we can

58  
00:05:16.110 --> 00:05:20.630  
Liz Hand, CFP®: tag that and have any surface pressing issues from

59  
00:05:20.680 --> 00:05:25.909  
Liz Hand, CFP®: the tribe. So my invitation for each of you is to go into the chat

60  
00:05:28.390 --> 00:05:29.800  
Liz Hand, CFP®: and first of all.

61  
00:05:30.030 --> 00:05:31.209  
Liz Hand, CFP®: post a win.

62  
00:05:33.610 --> 00:05:36.920  
Liz Hand, CFP®: maybe a high and a low or a win and a

63  
00:05:37.300 --> 00:05:38.510  
Liz Hand, CFP®: be a little stuck.

64  
00:05:38.690 --> 00:05:39.790  
Liz Hand, CFP®: Something like that.

65  
00:05:41.850 --> 00:05:43.940  
Liz Hand, CFP®: Give you a couple of moments for that.

66  
00:05:51.170 --> 00:05:52.460  
Liz Hand, CFP®: and then

67  
00:05:53.190 --> 00:05:55.080  
Liz Hand, CFP®: when you are

68  
00:05:55.950 --> 00:06:01.280  
Liz Hand, CFP®: there, and if you want to give your status update.

69  
00:06:04.060 --> 00:06:07.830

Liz Hand, CFP®: one is all good feeling, good rocking and rolling

70

00:06:07.930 --> 00:06:13.529

Liz Hand, CFP®: 2 is, I have stuff to process like, and if there's time. I'd like to have it processed here.

71

00:06:13.904 --> 00:06:17.979

Liz Hand, CFP®: And then 3 is, I definitely need some help like I'm feeling kind of stuck. So

72

00:06:19.270 --> 00:06:22.349

Liz Hand, CFP®: congrats. Tim hired a mark marketing consultant

73

00:06:22.760 --> 00:06:25.080

Liz Hand, CFP®: hired a web designer. Awesome.

74

00:06:25.580 --> 00:06:27.570

Liz Hand, CFP®: Jeremy felt comfortable.

75

00:06:27.850 --> 00:06:29.700

Liz Hand, CFP®: well excited. To be honest.

76

00:06:29.810 --> 00:06:34.740

Liz Hand, CFP®: turning away a prospect below your minimum. Woo hoo high 5 virtual high 5. That's awesome.

77

00:06:36.970 --> 00:06:40.909

Liz Hand, CFP®: Had an awesome week in Miami edge and made a tough decision.

78

00:06:43.360 --> 00:06:47.191

Liz Hand, CFP®: Yeah, this points of clarity. What is it that Stephanie says?

79

00:06:47.660 --> 00:06:49.460

Liz Hand, CFP®: It's simple. It's not always easy.

80

00:06:50.030 --> 00:06:53.089

Liz Hand, CFP®: That sounds like you had one of those points of clarity.

81

00:06:58.610 --> 00:07:03.050

Liz Hand, CFP®: Alright. And then, as you put your status in there

82

00:07:03.854 --> 00:07:10.750

Liz Hand, CFP®: of the 1, 2, or 3 again, for those joining one is all good doing, doing great rocking and rolling.



83

00:07:10.790 --> 00:07:13.890

Liz Hand, CFP®: 2 is I have stuff to process. If there's time.

84

00:07:14.284 --> 00:07:29.399

Liz Hand, CFP®: and 3 is, I'm feeling a little stuck, and when you put your number in, especially for those twos and threes, but also for the one if you can say why, that's helpful, just as I think about who we can talk to today and help support.

85

00:07:35.960 --> 00:07:51.729

Liz Hand, CFP®: You're winding down month 5 of your 12 month engagement with limitless, which is awesome. Hopefully, you've seen a lot of good momentum, and there's still a lot of the year remaining for you to see some rapid development.

86

00:07:53.050 --> 00:07:55.800

Liz Hand, CFP®: And so in this call I just encourage you to keep

87

00:07:55.930 --> 00:07:58.854

Liz Hand, CFP®: asking for what you need get supported. Get

88

00:07:59.280 --> 00:08:00.580

Liz Hand, CFP®: get a mindset

89

00:08:05.070 --> 00:08:11.560

Liz Hand, CFP®: mired in the day to day work of getting set up with the Ra. But making progress. Is anybody else setting up an Ra.

90

00:08:12.040 --> 00:08:16.489

Liz Hand, CFP®: or in that kind of same zone, and wanting some support.

91

00:08:21.300 --> 00:08:24.836

Liz Hand, CFP®: Janice was, I assume, that was answering my question. So

92

00:08:28.070 --> 00:08:32.270

Liz Hand, CFP®: How about this? For those who are

93

00:08:32.830 --> 00:08:45.900

Liz Hand, CFP®: maybe in the middle of the setting up the Ra process and want to get supported. I'll have the several of you come on and we'll talk through it, including Jeremy, including Dana, perhaps even Tim.

94

00:08:49.030 --> 00:08:52.890

Liz Hand, CFP®: and we'll PIN it and have a little group coaching session.



95  
00:08:53.420 --> 00:08:54.250  
Liz Hand, CFP®: I'm good

96  
00:08:57.420 --> 00:08:58.270  
Liz Hand, CFP®: cool.

97  
00:08:58.490 --> 00:09:04.909  
Liz Hand, CFP®: So then, Leona, if you could PIN for me Tim Pope, Jeremy Portnow.

98  
00:09:05.170 --> 00:09:07.580  
Liz Hand, CFP®: and Janice

99  
00:09:07.850 --> 00:09:08.780  
Liz Hand, CFP®: fire.

100  
00:09:10.320 --> 00:09:13.510  
Liz Hand, CFP®: I'd say all 3 were there 4 or 3. There was just 3,

101  
00:09:16.363 --> 00:09:18.560  
Liz Hand, CFP®: one in on this one, you can.

102  
00:09:22.620 --> 00:09:23.400  
Liz Hand, CFP®: Okay.

103  
00:09:23.690 --> 00:09:24.560  
Jeff J. Dunn-Bernstein, AIF®: Do it.

104  
00:09:25.350 --> 00:09:27.613  
Liz Hand, CFP®: Yeah, you went in on that. Okay? So then there's

105  
00:09:28.170 --> 00:09:29.550  
Liz Hand, CFP®: and and all of

106  
00:09:29.610 --> 00:09:32.724  
Liz Hand, CFP®: PIN, all of us. And I'll admit those people.

107  
00:09:34.360 --> 00:09:37.879  
Liz Hand, CFP®: Okay, we'll just wait a moment here to get the

108  
00:09:41.680 --> 00:09:42.950

Liz Hand, CFP®: the view going.

109

00:09:44.070 --> 00:09:45.870

Liz Hand, CFP®: Yeah, that's my note. Page.

110

00:09:49.480 --> 00:09:52.549

Limitless Adviser: Liz, can you say, Tim? Who? Who again.

111

00:09:54.290 --> 00:09:55.270

Liz Hand, CFP®: Missy Pope

112

00:09:55.940 --> 00:09:56.990

Liz Hand, CFP®: an S.

113

00:09:57.930 --> 00:09:58.970

Liz Hand, CFP®: Fire.

114

00:09:59.330 --> 00:10:01.401

Liz Hand, CFP®: I'm probably mispronouncing that sorry

115

00:10:02.230 --> 00:10:04.270

Janice Fier, CFP®, AIF®: It's pronounced fear. But.

116

00:10:05.110 --> 00:10:05.440

Liz Hand, CFP®: Right.

117

00:10:06.060 --> 00:10:09.090

Liz Hand, CFP®: and Jeremy Jeremy Portna

118

00:10:11.190 --> 00:10:12.099

Liz Hand, CFP®: and Jack.

119

00:10:12.550 --> 00:10:13.910

Liz Hand, CFP®: Then Bernstein.

120

00:10:14.080 --> 00:10:15.210

Limitless Adviser: Gotcha. Okay.

121

00:10:18.460 --> 00:10:24.559

Liz Hand, CFP®: Alright. I'll just start in. And, Jeremy, let's start with you. Since you establish this as a topic for the day.



122

00:10:24.580 --> 00:10:26.179

Liz Hand, CFP®: Where are you feeling stuck.

123

00:10:26.470 --> 00:10:27.570

Liz Hand, CFP®: admired.

124

00:10:28.560 --> 00:10:36.919

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: So just the day to day work that has to be done to set everything up so that I can basically get just

125

00:10:37.180 --> 00:10:42.600

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: operational again, meaning like normal client meetings, normal reviews, that kind of stuff.

126

00:10:42.680 --> 00:10:49.279

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: It just takes up so much time. And I also acknowledge some mistakes that I've made

127

00:10:49.310 --> 00:10:54.625

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: like deciding to switch financial planning programs. I probably should have waited to do that.

128

00:10:55.469 --> 00:11:00.020

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: But I did it right. There were there multiple systems that that

129

00:11:00.950 --> 00:11:25.793

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I decided to change. And so I figured, you know what. I'm just gonna you know, rip off the band aid. Do it all at one time, you know, on the other side, it's you wait around forever to make changes sometimes, and you never make them so. I figured you know what I'll just do it, get it done. And and in this transition build the things out the way that I want them to, with the eye on efficiency, with the eye on. You know where I'm going.

130

00:11:26.170 --> 00:11:33.289

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: So you know, I just as an example like the scheduling, you know, I don't really fully know and understand

131

00:11:33.370 --> 00:11:37.540

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: how a surge works. I have a rough idea.

132

00:11:38.310 --> 00:11:52.940

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Enough to know that that's probably something I should be working towards. So I switch the the booking system to one that's going to work better. That's going to be more efficient. But it took a lot of time to get it set up the way that I'm gonna want it to, so



that it works when I do

133

00:11:53.210 --> 00:11:57.630

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: eventually get to doing search. So it's it's it's just things like that.

134

00:11:58.003 --> 00:12:13.550

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: And you know, on the personal side. Just been a lot a lot of challenging things going on medically with my family, my, my mom, my wife both issues, you know. So that often takes about a lot of time

135

00:12:13.790 --> 00:12:18.200

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: away from you know what could be a work day or or whatnot, so.

136

00:12:18.810 --> 00:12:19.390

Liz Hand, CFP®: Okay.

137

00:12:22.470 --> 00:12:25.500

Liz Hand, CFP®: alright. And Tim.

138

00:12:25.550 --> 00:12:26.890

Liz Hand, CFP®: you want to share for you.

139

00:12:29.070 --> 00:12:33.255

Timothy Pope, CFP®: Yeah. So I put in one, I am.

140

00:12:34.450 --> 00:12:36.320

Timothy Pope, CFP®: So I'm about 11 months out

141

00:12:37.452 --> 00:12:39.919

Timothy Pope, CFP®: to doing the the launching, the Raa.

142

00:12:39.940 --> 00:12:50.070

Timothy Pope, CFP®: And so here recently, I in Q one, I did a lot of the research with compliance consultants and custodians, and so on.

143

00:12:50.340 --> 00:12:51.720

Timothy Pope, CFP®: And so

144

00:12:52.256 --> 00:13:02.003

Timothy Pope, CFP®: a lot of that was, you know, understanding how they work and pricing. And so, you know, it's nice. I could put it on the spreadsheet and say, Okay, you know these dollars are gonna be



owed then

145

00:13:02.735 --> 00:13:05.119

Timothy Pope, CFP®: and then I I get to a point where

146

00:13:05.190 --> 00:13:12.249

Timothy Pope, CFP®: it's like, alright. Well, the next decisions are logo creation, branding and marketing, consultant website and all of those things.

147

00:13:12.712 --> 00:13:14.970

Timothy Pope, CFP®: And so there was a little bit of.

148

00:13:15.880 --> 00:13:31.210

Timothy Pope, CFP®: I guess. Hesitate, you know, because this this next phase was, these decisions are, Hey, you go ahead and make and then you start to push that ball and get that rolling. So this past week I went ahead and hired the website person and the branding until or the marketing consultant as well

149

00:13:31.702 --> 00:13:33.867

Timothy Pope, CFP®: so that felt pretty good

150

00:13:34.810 --> 00:13:36.380

Timothy Pope, CFP®: to to do so.

151

00:13:37.015 --> 00:13:38.315

Timothy Pope, CFP®: Not a ton of

152

00:13:38.890 --> 00:13:50.459

Timothy Pope, CFP®: not not not a ton of friction. But I'm really very interested to hear from Jeremy and and the others, who sound like they might be in the middle of the Ra transition.

153

00:13:53.030 --> 00:13:54.739

Liz Hand, CFP®: okay. Janice, how about you?

154

00:13:57.260 --> 00:14:08.956

Janice Fier, CFP®, AIF®: Well, I'm I've submitted all of my documents to my state, and they're just they've approved everything other than I haven't submitted. The final you 4

155

00:14:11.340 --> 00:14:19.684

Janice Fier, CFP®, AIF®: where I'm really struggling obviously is similar to to everyone. Is managing everything.

156

00:14:20.680 --> 00:14:21.570

Janice Fier, CFP®, AIF®: but



157

00:14:22.160 --> 00:14:29.598

Janice Fier, CFP®, AIF®: what's happened in my current firm that I'm still working at is he's

158

00:14:31.030 --> 00:14:44.070

Janice Fier, CFP®, AIF®: one of the reasons I made. The decision to leave is because I wanna do an a niche that's completely different than his right and I felt the only way I could do that is to start my own ria.

159

00:14:44.320 --> 00:14:50.809

Janice Fier, CFP®, AIF®: and in additionly, is we have a different philosophy on services and pricing.

160

00:14:51.080 --> 00:14:52.600

Janice Fier, CFP®, AIF®: And so

161

00:14:53.455 --> 00:14:56.920

Janice Fier, CFP®, AIF®: he's gone through some personal issues in the last

162

00:14:57.020 --> 00:15:00.929

Janice Fier, CFP®, AIF®: year where he's needed. Some extra support for me.

163

00:15:01.040 --> 00:15:07.940

Janice Fier, CFP®, AIF®: and I've helping him, and I've had a heart to heart with them that I wanna want to leave

164

00:15:08.384 --> 00:15:10.510

Janice Fier, CFP®, AIF®: I wanna start my own Ria.

165

00:15:10.780 --> 00:15:13.889

Janice Fier, CFP®, AIF®: And here's the, you know, I wanna service

166

00:15:14.070 --> 00:15:15.209

Janice Fier, CFP®, AIF®: people and

167

00:15:15.980 --> 00:15:21.230

Janice Fier, CFP®, AIF®: that are dedicated to animal husbandry. So veterinarians or

168

00:15:22.152 --> 00:15:23.857

Janice Fier, CFP®, AIF®: equine practitioners.

169

00:15:25.000 --> 00:15:34.860

Janice Fier, CFP®, AIF®: he's very supportive of it. And he's he wants the best for me, which is lovely.



But he just proposed to me.

170

00:15:35.337 --> 00:15:42.500

Janice Fier, CFP®, AIF®: Whether I could do it within his firm as doing business as so like a

171

00:15:44.700 --> 00:15:50.803

Janice Fier, CFP®, AIF®: Maybe an Ra under an Raa, I guess, and I'm unfamiliar how that would look.

172

00:15:51.630 --> 00:15:56.949

Janice Fier, CFP®, AIF®: I'm also not really sure I want to do that. And so I just feel really.

173

00:15:59.026 --> 00:16:04.293

Janice Fier, CFP®, AIF®: yeah, I just would love people's input on that and

174

00:16:05.830 --> 00:16:11.289

Janice Fier, CFP®, AIF®: And again, you know, it. Get it kind of boils down to. You know my, my kind of

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00:16:11.390 --> 00:16:16.940

Janice Fier, CFP®, AIF®: the structure, and that it's likely going to be different than his. And so

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00:16:17.200 --> 00:16:23.003

Janice Fier, CFP®, AIF®: I just want to be able to articulate it in a way that's very respectful.

177

00:16:24.190 --> 00:16:32.920

Janice Fier, CFP®, AIF®: I guess. Well, what I want to know a little bit more about how it might look like if I did a dba under him, or if

178

00:16:33.367 --> 00:16:38.239

Janice Fier, CFP®, AIF®: so that I, you know, understand the ins and outs of all of that.

179

00:16:40.160 --> 00:16:40.740

Liz Hand, CFP®: Again.

180

00:16:42.420 --> 00:16:44.269

Liz Hand, CFP®: Okay, Jeff, you're up.

181

00:16:46.610 --> 00:16:57.860

Jeff J. Dunn-Bernstein, AIF®: So I had some. So I went to Edge, which is a conference, if no, you guys don't know it, that I have no business being at. But for some reason they think I'm funny. So they invite me. It's like multi 1 billion dollar raas right?

182

00:16:58.000 --> 00:17:09.089



Jeff J. Dunn-Bernstein, AIF®: And I have some good friends from that community got to see kids this. And you know all the everybody. Samantha, like all Stephanie's buddies right? And I think, like, I just realized

183

00:17:09.180 --> 00:17:10.749

Jeff J. Dunn-Bernstein, AIF®: a lot of those

184

00:17:11.079 --> 00:17:35.670

Jeff J. Dunn-Bernstein, AIF®: Ra people like they all get along, and they like, I don't know like it's Co. It's more collaborative than the world I'm in with Lpl. Where everything's a fight, and you know I don't know if you guys know that a lot of them have been on here, but, like penny talks to Andre, and Andre talks to Samantha, and then, you know, 5 com is not like, it's just so collaborative, right? And it's fun to watch. And I think I've been trying to figure out

185

00:17:35.951 --> 00:17:49.478

Jeff J. Dunn-Bernstein, AIF®: Lpl is bought out our Osj Rra, and no one is in our group is gonna stay there and we don't really have like a legitimate timeline. No, we'll tell us they're just hoping we just kind of get sucked in but it's probably about a year.

186

00:17:49.760 --> 00:18:17.710

Jeff J. Dunn-Bernstein, AIF®: that means they don't really want to let me do any of the limitless work that we're doing. So none of the niche focus. We got the website up and approved finally. But it was a nightmare. You know, none of the additional services the marketing's nightmare. And so I just realized. Like I I really don't need to do that for the next year while we're trying to get it launched. And then, when I saw everybody being so collaborative and like the lack of competition, I started to think one. Maybe I'm the problem like I'm trying to be that client. That is not

187

00:18:17.710 --> 00:18:27.730

Jeff J. Dunn-Bernstein, AIF®: the correct client for the niche of the Ra's that I really like, and I respect and would like to join and then I needed to just find my

188

00:18:27.760 --> 00:18:37.697

Jeff J. Dunn-Bernstein, AIF®: right advisor do it myself, right? And and then my Osj called and basically said, We don't want to do any work for you during the transition.

189

00:18:38.130 --> 00:18:49.079

Jeff J. Dunn-Bernstein, AIF®: we would really like you to stop doing things. Please stop sending us stuff to compliance. We're just trying to sell our book to Lpl. If you could maybe leave by the end of July.

190

00:18:49.110 --> 00:19:12.020

Jeff J. Dunn-Bernstein, AIF®: So I think it was. It was a good. It was a good nudge, and I literally like that morning at brunch like pretty much made that decision already so like before they could even get halfway through the please leave, I was like, I think it's best if we just split up, and I just go somewhere else. So instead of putting that on any of those other's that I really like, I think it just makes the most sense to just build my own thing.

191

00:19:13.420 --> 00:19:16.780

Liz Hand, CFP®: Give a point of clarity with that. That's pretty distinct.

192

00:19:16.780 --> 00:19:17.849

Jeff J. Dunn-Bernstein, AIF®: Yeah, I think so.

193

00:19:18.170 --> 00:19:18.790

Liz Hand, CFP®: Yeah.

194

00:19:19.290 --> 00:19:20.110

Liz Hand, CFP®: okay.

195

00:19:22.380 --> 00:19:28.081

Liz Hand, CFP®: similar places to begin a lot of different places of mindset work here.

196

00:19:29.750 --> 00:19:31.160

Liz Hand, CFP®: so

197

00:19:31.860 --> 00:19:33.780

Liz Hand, CFP®: what is

198

00:19:36.010 --> 00:19:39.119

Liz Hand, CFP®: what is the problem underneath the problem that you have.

199

00:19:42.680 --> 00:19:44.520

Liz Hand, CFP®: and that is 4,

200

00:19:44.570 --> 00:19:48.989

Liz Hand, CFP®: Tim, I'm here, and you're feeling like, really good about this. And perhaps

201

00:19:49.080 --> 00:19:51.880

Liz Hand, CFP®: it doesn't spark something for you. Perhaps it does.

202

00:19:52.299 --> 00:19:59.540

Liz Hand, CFP®: But as you see these these places, what I hear for you, J. From you, Jeremy, is like there's some mistakes that you've made like

203

00:19:59.820 --> 00:20:04.926

Liz Hand, CFP®: I wanna do this or I wanna do that. And then it's not quite in the right order, according to you,

204

00:20:05.860 --> 00:20:10.650



Liz Hand, CFP®: And then also, you've got the personal challenges. So what's what's underneath that for you

205

00:20:10.930 --> 00:20:12.250

Liz Hand, CFP®: and

206

00:20:13.440 --> 00:20:14.880

Liz Hand, CFP®: Tim?

207

00:20:15.410 --> 00:20:18.839

Liz Hand, CFP®: You're making the decisions, and then you push the ball down the road.

208

00:20:19.200 --> 00:20:22.210

Liz Hand, CFP®: What's the opportunity there for you. I guess.

209

00:20:22.290 --> 00:20:23.360

Liz Hand, CFP®: Janice.

210

00:20:23.530 --> 00:20:28.259

Liz Hand, CFP®: you've got. You've charted a path. You've had the discussion, and then they're like, Oh, wait!

211

00:20:28.940 --> 00:20:30.190

Liz Hand, CFP®: Let's, partner.

212

00:20:30.490 --> 00:20:32.920

Liz Hand, CFP®: What's underneath that for you

213

00:20:33.960 --> 00:20:36.599

Liz Hand, CFP®: and Jeff, this place of maybe on the problem.

214

00:20:36.670 --> 00:20:38.770

Liz Hand, CFP®: Leave by July. What's underneath that for you?

215

00:20:38.990 --> 00:20:40.410

Liz Hand, CFP®: Any of you can come on

216

00:20:40.470 --> 00:20:43.020

Liz Hand, CFP®: and and keep. Keep going.

217

00:20:44.750 --> 00:20:47.709

Liz Hand, CFP®: And, Leona, I don't know if it if we can. Spotlight.



218

00:20:47.880 --> 00:20:49.180

Liz Hand, CFP®: Oh, okay.

219

00:20:49.350 --> 00:20:51.830

Liz Hand, CFP®: I can do it. Alright. Let me let me just.

220

00:20:52.770 --> 00:20:53.659

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: It's all go.

221

00:20:54.880 --> 00:20:55.620

Liz Hand, CFP®: Yes.

222

00:20:56.140 --> 00:20:58.550

Liz Hand, CFP®: account per hour. Alright!

223

00:20:59.000 --> 00:20:59.740

Liz Hand, CFP®: Oh.

224

00:21:00.040 --> 00:21:01.340

Liz Hand, CFP®: cool! This helps me.

225

00:21:02.827 --> 00:21:29.240

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: So I I thought a lot about of just what's been going on. And I mean, you know, certainly there's moments where procrastination comes into play, or just being tired. There's you know, I I've been spending significant more time with my son where there'll be days like, you know. He's out of school. It's 3 o'clock, and I'll just stop working to go do baseball practice with him.

226

00:21:29.420 --> 00:21:33.530

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: And you know, on a personal level it's been fantastic.

227

00:21:33.560 --> 00:21:56.060

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I mean, for both of us really to the point where my wife's kind of a little jealous of the time we're spending together right? So there's certain some things like that I've made that choice to to, you know. Put off a couple of hours of work to spend it with my son, so I'm getting plenty of reward from that. But beyond some that I mean I you know I'm working hard pretty much every day.

228

00:21:56.450 --> 00:22:00.670

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I don't know what's underneath. I don't. I don't. I don't.

229



00:22:00.820 --> 00:22:06.949

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I don't think there's any kind of like fear, or anything like that. That's that's holding me back.

230

00:22:07.360 --> 00:22:28.569

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I think it's just sheer volume of work that needs to be done. And it just takes time. And I mean that part of it. I've just been reminding myself like, Okay, this just takes time. I might be overwhelmed right now. But I continue to move forward. I'm making progress. You know, I read the book about eating the frog. So I, you know, try to do that.

231

00:22:29.145 --> 00:22:57.419

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: You know the idea of eating an elephant one bite at a time like I'm doing those things. It just seems like it's just a matter of the time that it takes to get through these things. And I mean, I should also mention I do have a Va team that that I'm working with, but even just integrating them and getting to the point where they're they're really adding value for me on a daily basis. It's still kind of, you know. It's ramping up. It's in that process, so I know it'll get there.

232

00:22:57.802 --> 00:23:04.880

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: so you know I don't. I don't know. I don't know that there's anything underneath it that's the part I've kind of. I can't come up with anything.

233

00:23:05.630 --> 00:23:09.189

Liz Hand, CFP®: What came up for me is there's this place of like.

234

00:23:09.220 --> 00:23:13.020

Liz Hand, CFP®: It's almost like there's a buffet or a platter of options for you.

235

00:23:13.190 --> 00:23:14.180

Liz Hand, CFP®: and

236

00:23:14.430 --> 00:23:17.829

Liz Hand, CFP®: each of us can relate to a buffet or flatter differently.

237

00:23:17.950 --> 00:23:25.450

Liz Hand, CFP®: And there's a lot of choice there. There's maybe a lot of joy and the choosing of what goes next. It's creating the

238

00:23:25.490 --> 00:23:27.699

Liz Hand, CFP®: the experience that you want with food.

239

00:23:27.730 --> 00:23:30.969

Liz Hand, CFP®: What I'm hearing from you is like, there's all these things.

240

00:23:30.990 --> 00:23:33.139



Liz Hand, CFP®: and I know I read that one eventually.

241

00:23:33.270 --> 00:23:36.879

Liz Hand, CFP®: and so I dug in here. But actually I probably should have started there first.

242

00:23:36.920 --> 00:23:41.410

Liz Hand, CFP®: What's where is what do you hear in that as I reflect that back to you.

243

00:23:47.370 --> 00:23:49.839

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I mean, you know. Certainly I

244

00:23:50.270 --> 00:23:57.659

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: and say I regret the the, the order I've gone in, but you know you learn as you go, so I I don't. I don't.

245

00:23:58.040 --> 00:24:01.504

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I don't know. Not. Nothing's really coming to mind.

246

00:24:03.610 --> 00:24:11.429

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I've certainly tried to prioritize as I as I go, and if I need to shift my priority, I've been doing that.

247

00:24:12.155 --> 00:24:16.149

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: You know. For example, I know I need to relearn a financial planning program.

248

00:24:16.477 --> 00:24:20.349

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: But I've also been doing this work to get my Crm. Set up

249

00:24:20.410 --> 00:24:36.490

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: in a proper fashion, with workflows and all that kind of stuff, and I was kind of debating which way I need to focus on that. And I decided, well, I need the operational stuff. First, I can learn the financial planning program next. So it's like, Okay, now, I'm zeroed in on that working on that to get that out of the way.

250

00:24:39.180 --> 00:24:40.300

Liz Hand, CFP®: and

251

00:24:40.630 --> 00:24:44.520

Liz Hand, CFP®: so maybe I just picked up on something that that wasn't there.

252

00:24:46.080 --> 00:24:48.259



Liz Hand, CFP®: do you feel like it's the

253

00:24:48.550 --> 00:24:53.790

Liz Hand, CFP®: the buffet that's there, or the family components. That is more of a drag for you.

254

00:24:54.790 --> 00:24:56.409

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Oh, I see what you're saying.

255

00:24:57.040 --> 00:25:17.130

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: yeah, if I think of that buffet concept as there's work, and then there's family, and then you know me time that. That can be challenging right? Because, like, if I have to take my mother to the doctor, I gotta take her to the doctor like that's just I don't really have a choice there. It's just something that needs to be done.

256

00:25:17.571 --> 00:25:40.080

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: You know, spending time with my son. Certainly I have a choice, but you know I recognize there's limited time with him, you know, both in the short term, but the long term as he grows up. So there's times. I'm just making the choice to do that instead of something else. But it it does certainly feel overwhelming when I'm I'm being pulled in multiple directions.

257

00:25:43.970 --> 00:25:47.479

Liz Hand, CFP®: I almost get a sense of this like, stop, go feeling for you.

258

00:25:48.670 --> 00:26:05.619

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Oh, for sure, for sure. Yeah. And even like I mean, like, I have my my home office. I lock the door. I'm gonna sign on it. This is, don't bother me well, it says, do not disturb, but you know it's like not respected by anyone, including the dog.

259

00:26:05.650 --> 00:26:29.202

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: The dog will come scratching at the door, while, like my my mother, my wife, and my son are all hanging out in the couch on their screens doing nothing of importance, and I'm trying to work, and the dog scratching my door. You know. So I've I've avoided going to my outside office because my mother's had these health issues. So try to stay close by just in case

260

00:26:29.570 --> 00:26:40.480

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: But some of those issues are a little bit past, so I might try to do that again, so that I I'm literally not interrupted. And I can get that. You know that focus work done.

261

00:26:41.630 --> 00:26:43.809

Liz Hand, CFP®: what's the conversation? You're not having.

262

00:26:49.680 --> 00:26:51.070



Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I don't know.

263

00:26:51.380 --> 00:26:56.836

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I mean, I I remind my family that I need to work, and I shouldn't be interrupted. But

264

00:26:57.660 --> 00:27:00.799

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: they don't. They don't respect that. Unfortunately.

265

00:27:02.260 --> 00:27:03.350

Liz Hand, CFP®: So what do you want to do about.

266

00:27:06.440 --> 00:27:13.899

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Well, I would definitely like to go to my office at least twice a week, which is something I have on my success shifter here that I have not been doing.

267

00:27:14.150 --> 00:27:15.230

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: because

268

00:27:16.750 --> 00:27:22.339

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: W. Because I'm basically worried about my mother. So I try to stay stay somewhat close by.

269

00:27:24.490 --> 00:27:30.610

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I mean, certainly, if I went to the office, which is like 10 min away, if she had a problem, then I can get home pretty quick.

270

00:27:33.940 --> 00:27:37.470

Liz Hand, CFP®: What do you need from your family

271

00:27:38.150 --> 00:27:41.439

Liz Hand, CFP®: to allow you to have that mental space to go

272

00:27:41.590 --> 00:27:42.840

Liz Hand, CFP®: 10 min away?

273

00:27:45.150 --> 00:27:54.270

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Well, I need to know that you know I'm supported and that they can handle things. If something comes up that's been kind of a

274

00:27:55.480 --> 00:28:01.258

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I don't know if it's a limiting belief on my part that that's not possible. But



275

00:28:09.890 --> 00:28:12.660

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: no, I'm not not not sure. Yeah.

276

00:28:13.170 --> 00:28:17.150

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I I I certainly I certainly feel like when I'm not here.

277

00:28:17.220 --> 00:28:27.179

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Things that need to get done don't get done or don't get done properly. And yeah, some of those things are not a big deal, but some of them are.

278

00:28:28.180 --> 00:28:44.493

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: You know, like, you know, the dog. If she is not taken out on a certain schedule she will have accidents on the floor, and I I guess I just don't want that to happen. I mean, if it happens, I guess I can just let it be. Somebody else can clean it up kind of a thing.

279

00:28:44.920 --> 00:28:45.700

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: but

280

00:28:47.470 --> 00:28:49.790

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: yeah, I don't. Beyond that I'm I don't know.

281

00:28:51.680 --> 00:28:57.439

Liz Hand, CFP®: So I'd love for you to sit for a moment and just with hold this question of like, what if I held them as capable.

282

00:29:01.710 --> 00:29:04.040

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: But if I held them as apiable.

283

00:29:04.290 --> 00:29:05.370

Liz Hand, CFP®: Capable. Yep.

284

00:29:07.380 --> 00:29:09.320

Liz Hand, CFP®: Tim, what are you hearing this for yourself?

285

00:29:16.000 --> 00:29:17.640

Timothy Pope, CFP®: Yeah, so

286

00:29:19.550 --> 00:29:22.940

Timothy Pope, CFP®: there's some parts that I could certainly relate to.

287

00:29:25.900 --> 00:29:27.799



Timothy Pope, CFP®: I was just telling my wife

288

00:29:27.860 --> 00:29:32.380

Timothy Pope, CFP®: yesterday, you know. I kind of miss working from home, but I don't dare come back

289

00:29:33.210 --> 00:29:37.499

Timothy Pope, CFP®: because of the productivity yield that I get is just way too high.

290

00:29:37.890 --> 00:29:47.039

Timothy Pope, CFP®: and I don't want to give that out. So I was thinking about that. But then I don't have some of the concerns. Health concerns that Jeremy has at home.

291

00:29:48.023 --> 00:29:48.809

Timothy Pope, CFP®: You know.

292

00:29:49.250 --> 00:29:54.318

Timothy Pope, CFP®: So yeah, just thinking about the the parts that I could relate to

293

00:29:58.430 --> 00:29:59.810

Liz Hand, CFP®: May I ask you a question.

294

00:30:00.060 --> 00:30:00.830

Timothy Pope, CFP®: Sure.

295

00:30:01.110 --> 00:30:03.309

Liz Hand, CFP®: So you're in momentum mode right now.

296

00:30:04.390 --> 00:30:06.409

Liz Hand, CFP®: and you haven't always been there.

297

00:30:07.280 --> 00:30:11.549

Liz Hand, CFP®: What shifted you into momentum for yourself?

298

00:30:14.930 --> 00:30:15.756

Timothy Pope, CFP®: So

299

00:30:18.770 --> 00:30:19.770

Timothy Pope, CFP®: well.

300

00:30:24.590 --> 00:30:28.284

Timothy Pope, CFP®: regular coaching sessions with you, Liz.



301

00:30:28.900 --> 00:30:31.690

Liz Hand, CFP®: That's what I was going for. Yes, sorry.

302

00:30:32.206 --> 00:30:34.270

Timothy Pope, CFP®: No, but I'm changing.

303

00:30:34.460 --> 00:30:38.025

Timothy Pope, CFP®: Yeah. So I'm trying. I'm trying to. I'm trying to think

304

00:30:39.920 --> 00:30:43.659

Timothy Pope, CFP®: I mean, there were. So there were some

305

00:30:45.360 --> 00:30:50.729

Timothy Pope, CFP®: difficult. I mean at the time they were difficult decisions, right? That I was. I was.

306

00:30:50.840 --> 00:30:54.669

Timothy Pope, CFP®: I had to make getting this office was certainly one of them.

307

00:30:55.290 --> 00:30:56.330

Timothy Pope, CFP®: And then

308

00:30:57.213 --> 00:31:02.750

Timothy Pope, CFP®: trusting the process right? So you know, I too probably. Goodness.

309

00:31:03.140 --> 00:31:09.839

Timothy Pope, CFP®: I don't know how many months ago was it like 8 months ago? Something like that where I also had this

310

00:31:10.160 --> 00:31:12.819

Timothy Pope, CFP®: all these options right on the table.

311

00:31:13.120 --> 00:31:14.005

Timothy Pope, CFP®: And

312

00:31:15.370 --> 00:31:18.790

Timothy Pope, CFP®: and I think, you know, I gave myself permission to

313

00:31:19.030 --> 00:31:24.420

Timothy Pope, CFP®: just kinda will first prioritize them, and then just take small bytes

314



00:31:25.571 --> 00:31:35.539

Timothy Pope, CFP®: but just consistently take those fights. And then the next thing you know, it's goodness we're almost halfway through the year, and a lot of big decisions have been made. And then.

315

00:31:36.022 --> 00:31:39.440

Timothy Pope, CFP®: you know, starting on some of the the other ones that are remaining.

316

00:31:39.640 --> 00:31:41.189

Timothy Pope, CFP®: and I think from a

317

00:31:41.270 --> 00:31:44.070

Timothy Pope, CFP®: just an overall with business and family.

318

00:31:44.361 --> 00:31:54.499

Timothy Pope, CFP®: One of the first things that you and I worked on. Liz was trusting so what if trust? So that last question that you asked Jeremy, is, hey? What if you held them as capable?

319

00:31:55.164 --> 00:32:07.630

Timothy Pope, CFP®: There were things that I had to trust with clients that hey? These are the way these clients are, and they may probably will not change. And it's I can just trust that, and I can expect that outcome from them.

320

00:32:08.127 --> 00:32:12.850

Timothy Pope, CFP®: Same thing with with some of the family things, and then with business as well. So

321

00:32:14.950 --> 00:32:17.730

Timothy Pope, CFP®: I don't know if I answered your question, Liz. But

322

00:32:17.910 --> 00:32:18.610

Timothy Pope, CFP®: yeah.

323

00:32:20.070 --> 00:32:24.059

Liz Hand, CFP®: I'm curious, Janice, as you heard Tim's response.

324

00:32:24.500 --> 00:32:27.540

Liz Hand, CFP®: Where is trust missing for you?

325

00:32:37.240 --> 00:32:40.871

Janice Fier, CFP®, AIF®: Because I've worked for almost 11 years.

326

00:32:41.600 --> 00:32:42.540

Janice Fier, CFP®, AIF®: with



327

00:32:43.740 --> 00:32:47.800

Janice Fier, CFP®, AIF®: this particular man, and I've encouraged.

328

00:32:48.370 --> 00:32:52.840

Janice Fier, CFP®, AIF®: Increase your fees, put things in place for a model

329

00:32:53.020 --> 00:32:55.620

Janice Fier, CFP®, AIF®: portfolio make things easier.

330

00:32:56.735 --> 00:32:57.590

Janice Fier, CFP®, AIF®: I've

331

00:32:58.930 --> 00:33:00.020

Janice Fier, CFP®, AIF®: you know

332

00:33:00.120 --> 00:33:02.810

Janice Fier, CFP®, AIF®: I've been discussing this for

333

00:33:03.000 --> 00:33:05.376

Janice Fier, CFP®, AIF®: quite some time, and

334

00:33:08.460 --> 00:33:15.049

Janice Fier, CFP®, AIF®: And I've attempted to buy 2 different practices over the last few years.

335

00:33:15.390 --> 00:33:16.640

Janice Fier, CFP®, AIF®: and

336

00:33:17.310 --> 00:33:18.236

Janice Fier, CFP®, AIF®: because of

337

00:33:19.180 --> 00:33:21.019

Janice Fier, CFP®, AIF®: either his personal

338

00:33:21.270 --> 00:33:26.130

Janice Fier, CFP®, AIF®: issues in his life. He was not there for me.

339

00:33:27.180 --> 00:33:28.570

Janice Fier, CFP®, AIF®: and

340

00:33:29.560 --> 00:33:31.870

Janice Fier, CFP®, AIF®: he couldn't be there for me. It's not that



341

00:33:32.140 --> 00:33:32.930

Janice Fier, CFP®, AIF®: heat

342

00:33:34.100 --> 00:33:44.120

Janice Fier, CFP®, AIF®: didn't have the ability, or desire. It's just he had other items that in his life he needed to address in.

343

00:33:45.450 --> 00:33:48.433

Janice Fier, CFP®, AIF®: So I'm I find that

344

00:33:49.440 --> 00:33:51.770

Janice Fier, CFP®, AIF®: I'm tired of the

345

00:33:52.010 --> 00:33:54.200

Janice Fier, CFP®, AIF®: prospect of remaining.

346

00:34:01.750 --> 00:34:03.220

Liz Hand, CFP®: Sensing some irritation.

347

00:34:07.270 --> 00:34:09.919

Janice Fier, CFP®, AIF®: Well, the irritation probably would come

348

00:34:09.949 --> 00:34:11.650

Janice Fier, CFP®, AIF®: because I

349

00:34:15.659 --> 00:34:19.299

Janice Fier, CFP®, AIF®: I do feel overwhelmed, you know. Just kind of

350

00:34:19.820 --> 00:34:21.466

Janice Fier, CFP®, AIF®: managing things.

351

00:34:26.150 --> 00:34:27.780

Janice Fier, CFP®, AIF®: for the last

352

00:34:30.020 --> 00:34:31.580

Janice Fier, CFP®, AIF®: 8 years.

353

00:34:37.699 --> 00:34:39.699

Janice Fier, CFP®, AIF®: hmm! My husband is

354



00:34:41.070 --> 00:34:47.139

Janice Fier, CFP®, AIF®: done a fabulous job and increasing his his resume, and he's taken on a lot of

355

00:34:49.030 --> 00:34:50.829

Janice Fier, CFP®, AIF®: work, and that is

356

00:34:52.300 --> 00:34:56.960

Janice Fier, CFP®, AIF®: brought him in other cities. So we've lived apart for

357

00:34:57.410 --> 00:34:58.719

Janice Fier, CFP®, AIF®: 8 years.

358

00:35:01.210 --> 00:35:02.060

Janice Fier, CFP®, AIF®: and

359

00:35:02.330 --> 00:35:06.159

Janice Fier, CFP®, AIF®: fortunately, now he he's back home. We feel that we've gotten

360

00:35:06.490 --> 00:35:08.760

Janice Fier, CFP®, AIF®: his career to a point where

361

00:35:09.400 --> 00:35:10.760

Janice Fier, CFP®, AIF®: he's now back

362

00:35:10.840 --> 00:35:12.309

Janice Fier, CFP®, AIF®: at our farm.

363

00:35:14.650 --> 00:35:16.750

Janice Fier, CFP®, AIF®: but it's it's been tough

364

00:35:18.150 --> 00:35:19.150

Janice Fier, CFP®, AIF®: tough to

365

00:35:20.710 --> 00:35:23.400

Janice Fier, CFP®, AIF®: kind of managed. Excuse me.

366

00:35:24.140 --> 00:35:25.650

Janice Fier, CFP®, AIF®: manage things

367

00:35:27.120 --> 00:35:29.359

Janice Fier, CFP®, AIF®: on your own. So



368

00:35:31.740 --> 00:35:38.190

Janice Fier, CFP®, AIF®: I feel like I'm get, you know, moving it in the right direction. My husband's home. He's helping me on our farm.

369

00:35:38.330 --> 00:35:39.619

Janice Fier, CFP®, AIF®: I can start

370

00:35:39.710 --> 00:35:42.218

Janice Fier, CFP®, AIF®: to ride my horses again.

371

00:35:44.290 --> 00:35:46.529

Janice Fier, CFP®, AIF®: I'm excited about launching. That's

372

00:35:46.650 --> 00:35:49.004

Janice Fier, CFP®, AIF®: this entity and

373

00:35:51.300 --> 00:35:55.609

Janice Fier, CFP®, AIF®: and I want a fresh start. But I you know I care deeply for

374

00:35:56.410 --> 00:36:00.770

Janice Fier, CFP®, AIF®: the person I work with, and I want. I want to be happy as well

375

00:36:01.600 --> 00:36:02.460

Janice Fier, CFP®, AIF®: in.

376

00:36:02.810 --> 00:36:04.010

Janice Fier, CFP®, AIF®: So I'm just.

377

00:36:04.440 --> 00:36:06.480

Janice Fier, CFP®, AIF®: I feel I feel the lot.

378

00:36:07.060 --> 00:36:08.020

Janice Fier, CFP®, AIF®: I guess.

379

00:36:10.600 --> 00:36:12.554

Liz Hand, CFP®: Thanks for sharing all of that

380

00:36:17.880 --> 00:36:22.680

Liz Hand, CFP®: it. I'm gathering that there has been

381

00:36:22.820 --> 00:36:25.159



Liz Hand, CFP®: a lot of your commitment.

382

00:36:25.180 --> 00:36:29.619

Liz Hand, CFP®: effort and organization, and and and

383

00:36:29.970 --> 00:36:31.060

Liz Hand, CFP®: to help

384

00:36:31.410 --> 00:36:33.450

Liz Hand, CFP®: this person be happy.

385

00:36:36.510 --> 00:36:37.460

Liz Hand, CFP®: fair to say.

386

00:36:39.618 --> 00:36:44.111

Janice Fier, CFP®, AIF®: Well, he's younger than I am. He's like a little brother.

387

00:36:45.440 --> 00:36:47.109

Janice Fier, CFP®, AIF®: you know. He went through

388

00:36:47.320 --> 00:36:51.599

Janice Fier, CFP®, AIF®: alcohol treatment and he lost his marriage.

389

00:36:53.540 --> 00:36:56.280

Janice Fier, CFP®, AIF®: and it it just feels, feel for him.

390

00:37:03.850 --> 00:37:10.350

Liz Hand, CFP®: so I'll have you hold that question as well. The same one that Jeremy is asking which is what if you held him as capable.

391

00:37:10.780 --> 00:37:15.690

Liz Hand, CFP®: And all of the outcomes they're they're in whatever direction they go.

392

00:37:16.970 --> 00:37:19.040

Liz Hand, CFP®: Then what more? What is

393

00:37:19.060 --> 00:37:21.050

Liz Hand, CFP®: what is the gift to him in that

394

00:37:22.000 --> 00:37:25.589

Liz Hand, CFP®: same question for you with your family, Jeremy. What is the gift to them in that?



395

00:37:25.650 --> 00:37:26.920

Liz Hand, CFP®: So keep holding that.

396

00:37:27.520 --> 00:37:28.310

Liz Hand, CFP®: Jeff.

397

00:37:28.450 --> 00:37:30.699

Liz Hand, CFP®: what are you getting from this conversation

398

00:37:31.830 --> 00:37:32.809

Liz Hand, CFP®: for yourself?

399

00:37:35.200 --> 00:37:36.413

Jeff J. Dunn-Bernstein, AIF®: I think.

400

00:37:37.750 --> 00:37:43.697

Jeff J. Dunn-Bernstein, AIF®: I mean, I have questions, but they're usually like technical questions. They're not like the feeling questions so much.

401

00:37:44.880 --> 00:37:54.980

Jeff J. Dunn-Bernstein, AIF®: I think I'm still just trying to process. I mean, like, I'm obviously here with, like a group of people that are all courageous. And they're all in various stages of like taking the same plunge that I'm about to take. So.

402

00:37:55.600 --> 00:37:59.599

Jeff J. Dunn-Bernstein, AIF®: I mean, it's just. I mean, it feels good, just like always to be in such good company.

403

00:38:02.430 --> 00:38:09.139

Liz Hand, CFP®: Yeah. 1 one piece of just interesting contrast that I was hearing as Janice was sharing was this this way of like.

404

00:38:09.280 --> 00:38:12.919

Liz Hand, CFP®: there are some of us that are much more willing to fold

405

00:38:13.810 --> 00:38:15.340

Liz Hand, CFP®: conflict or

406

00:38:16.016 --> 00:38:18.700

Liz Hand, CFP®: dissonance in a relationship internally.

407

00:38:19.290 --> 00:38:26.040



Liz Hand, CFP®: and we'll manage and care for it over time. And there's some of us that when there is conflict.

408

00:38:26.300 --> 00:38:37.850

Liz Hand, CFP®: it's like externally just handled and moved forward. And so just the striking contrast between you, Jeff, and you, Janice, for, like 2 sides of that same point of conflict happens all the time.

409

00:38:38.111 --> 00:38:40.430

Liz Hand, CFP®: And what I heard from you, Jeff, is like, oh.

410

00:38:40.940 --> 00:38:47.829

Liz Hand, CFP®: this this happened, there's starting to be some conflict that was starting. And then bam, I decided to make this decision. And we're going to move forward. And

411

00:38:48.100 --> 00:38:49.949

Liz Hand, CFP®: July, you're gonna start moving.

412

00:38:51.690 --> 00:39:00.409

Jeff J. Dunn-Bernstein, AIF®: It's gonna be 99 done by the day I leave. Like it'll be done by then. As long as whoever sets it up it doesn't take their time.

413

00:39:01.820 --> 00:39:03.560

Liz Hand, CFP®: So what

414

00:39:04.500 --> 00:39:11.570

Liz Hand, CFP®: what is the gift? I have? I have it that you handle like you are comfortable in conflict. I don't know, if that's accurate or not. But

415

00:39:11.720 --> 00:39:14.341

Liz Hand, CFP®: that's just been kind of my experience with you. I don't.

416

00:39:14.580 --> 00:39:17.210

Jeff J. Dunn-Bernstein, AIF®: Thrive, thrive might be a better word.

417

00:39:17.210 --> 00:39:17.849

Liz Hand, CFP®: So I

418

00:39:18.220 --> 00:39:19.660

Liz Hand, CFP®: you thrive in conflict.

419

00:39:20.250 --> 00:39:21.540

Jeff J. Dunn-Bernstein, AIF®: Yeah, probably.



420  
00:39:21.540 --> 00:39:24.349  
Liz Hand, CFP®: Okay, so what is the gift of conflict for you?

421  
00:39:29.140 --> 00:39:30.620  
Jeff J. Dunn-Bernstein, AIF®: I think.

422  
00:39:33.610 --> 00:39:38.630  
Jeff J. Dunn-Bernstein, AIF®: I think a lot like half of me tends to like drag my feet. And so that conflict

423  
00:39:38.830 --> 00:39:58.650  
Jeff J. Dunn-Bernstein, AIF®: pushes me to like. I'm a lot like the dog we just got right. He's this little Sheba, and he will sleep all day long if left alone. But the moment he sees a giant dog like across the street of the park like that's his like conflict moment, and he it allows him to just like charge straight at it

424  
00:39:58.660 --> 00:40:03.320  
Jeff J. Dunn-Bernstein, AIF®: right? And it's like I feel a lot like that like, if I'm not pushed to those

425  
00:40:04.460 --> 00:40:20.030  
Jeff J. Dunn-Bernstein, AIF®: I don't know. Let's just call it decision points, or whatever right like. Once I have them, I feel good, and I push through it. It's like the same way. I don't like to go to parties. And this is, I get to a party like I have an awesome time, right? It's like I have to be pushed to get to that. That point of conflict, and then

426  
00:40:20.360 --> 00:40:21.480  
Jeff J. Dunn-Bernstein, AIF®: then it's fine.

427  
00:40:23.610 --> 00:40:26.670  
Liz Hand, CFP®: so there's a way of clarity that comes with conflict for you.

428  
00:40:27.550 --> 00:40:29.390  
Jeff J. Dunn-Bernstein, AIF®: Yeah, I, yeah, absolutely.

429  
00:40:29.810 --> 00:40:31.870  
Liz Hand, CFP®: What is it that you're peeling away

430  
00:40:32.370 --> 00:40:34.410  
Liz Hand, CFP®: that allows you to know what you need.

431  
00:40:41.250 --> 00:40:42.580  
Jeff J. Dunn-Bernstein, AIF®: Hmm

432  
00:40:43.447 --> 00:40:45.663

Jeff J. Dunn-Bernstein, AIF®: so I'm trying to think of a word.

433

00:40:45.990 --> 00:40:47.939

Jeff J. Dunn-Bernstein, AIF®: I guess, like the excuses

434

00:40:48.260 --> 00:40:49.310

Jeff J. Dunn-Bernstein, AIF®: right.

435

00:40:51.660 --> 00:40:52.930

Liz Hand, CFP®: Whose excuses.

436

00:40:53.310 --> 00:41:22.709

Jeff J. Dunn-Bernstein, AIF®: Like mine like I look, there's no like that. Lets me stop the kind of thinking about the excuses. And you know, like a lot of people here probably play the sport right like I wrestled so like the whole evening, like I was just sick to my stomach, and the moment you're out there. Everything's done. In fine, I still can't walk into like watch a friend's kid, or like when my little brothers wrestle. I still can't walk into the gym without like feeling it again, like it's that time when you actually get to do it, that I feel great. It's everything leading up to it. It's always awful.

437

00:41:28.440 --> 00:41:29.280

Liz Hand, CFP®: So

438

00:41:29.610 --> 00:41:35.009

Liz Hand, CFP®: for each of you, as we've had this conversation. What is your next step

439

00:41:35.150 --> 00:41:36.420

Liz Hand, CFP®: or your

440

00:41:36.780 --> 00:41:40.450

Liz Hand, CFP®: mindset? And maybe a tactical action, too.

441

00:41:47.700 --> 00:42:08.529

Jeff J. Dunn-Bernstein, AIF®: So for me, personally, like, I basically, I'm just. I have. I've had an exit plan set up for a long time, just because my niche is a little bit out there, and like what I do is a little bit out there, I guess, at least for Lpl. So I think for me. It's just going back and making sure that the plan I had set up is still the best plan, right? This the the correct vendors, the right affiliation.

442

00:42:09.750 --> 00:42:18.159

Jeff J. Dunn-Bernstein, AIF®: I think honestly other than that. And then going through the motions for having somebody help set everything up the adv in the Ra

443

00:42:18.660 --> 00:42:28.880

Jeff J. Dunn-Bernstein, AIF®: like. I mean, I think that's honestly pretty much it, like everything else, is transportable, like, I'll essentially switch my mail to my to gmail from Outlook, which is what I p, all uses.



444

00:42:28.940 --> 00:42:35.300

Jeff J. Dunn-Bernstein, AIF®: I basically copy and paste into my website. My website changes where that mail goes. And like, I'm essentially done.

445

00:42:35.540 --> 00:42:44.679

Jeff J. Dunn-Bernstein, AIF®: Then I have to like open a few accounts, so I don't know like it's the it's the not having the net or the big brother the whatever. I think that's kind of the most

446

00:42:44.870 --> 00:42:46.030

Jeff J. Dunn-Bernstein, AIF®: daunting.

447

00:42:46.170 --> 00:42:47.390

Jeff J. Dunn-Bernstein, AIF®: but we'll get through it.

448

00:42:48.560 --> 00:42:54.609

Liz Hand, CFP®: what do you need to remember for yourself to push past those points of like not gonna have big brother.

449

00:42:57.550 --> 00:43:10.640

Jeff J. Dunn-Bernstein, AIF®: Yeah, I mean for me, I think those of you guys have been around was for sure. Like, I mean, you guys know that I like try to push the envelope a little bit, and so I think I put myself in a place where, like either I'm wrong or like a whole lot of other people are wrong.

450

00:43:10.790 --> 00:43:27.860

Jeff J. Dunn-Bernstein, AIF®: and like usually, I have fairly high confidence that I'm not the one that's wrong. But you never know, and like I live with that like knowledge all the time, like there's a great chance that I could be wrong if this many other people think I am. So I mean, that's always the fear in the background, right.

451

00:43:30.970 --> 00:43:31.660

Liz Hand, CFP®: okay.

452

00:43:33.120 --> 00:43:34.419

Liz Hand, CFP®: Jeremy, what about you?

453

00:43:36.509 --> 00:43:43.699

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: I think I just need to make that commitment to get out of the house go to go to my outside office

454

00:43:44.658 --> 00:43:49.970

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: re, you know, remind and reestablish the boundaries with my family, and just



455

00:43:50.710 --> 00:44:00.150

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: ask for that support and hope that you know they can do all the things that need to be done. And yeah, something does go wrong. I'm only 10 min away.

456

00:44:04.120 --> 00:44:06.110

Liz Hand, CFP®: And the dog poops on the floor, and then what.

457

00:44:06.870 --> 00:44:08.400

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Somebody else. Clean it up.

458

00:44:08.740 --> 00:44:12.860

Liz Hand, CFP®: Yup, yeah, you don't have to engage. There's the whole. Oh, this happened

459

00:44:14.530 --> 00:44:19.520

Liz Hand, CFP®: on your watch. Who's who will clean this up? Go into my office, or whatever.

460

00:44:19.730 --> 00:44:20.390

Jeremy E. Portnoff, MSFS, CFP®, CIMA®, CMT®: Yeah.

461

00:44:22.150 --> 00:44:23.100

Liz Hand, CFP®: Tim, what about you?

462

00:44:26.780 --> 00:44:27.245

Timothy Pope, CFP®: So

463

00:44:28.860 --> 00:44:33.849

Timothy Pope, CFP®: the one question you would ask that I've been mulling over is, what's the opportunity for me now that things are moving?

464

00:44:34.590 --> 00:44:45.030

Timothy Pope, CFP®: I don't have a great answer, you know. Initially, I'm thinking, hey, just manage this process and enjoy it. I think I'm gonna enjoy these next 2 2 bits

465

00:44:45.425 --> 00:44:47.870

Timothy Pope, CFP®: every day. I get more and more excited

466

00:44:48.190 --> 00:45:05.639

Timothy Pope, CFP®: because we live in the future. Like as planners, we always. We're always living in the future cause we're always planning for something in the in the, you know, in the future, and then it's here. So for me, after these 2 projects are done, it'll be time to, or nearly time to engage the the consultant to start filing all the paperwork.

467



00:45:06.240 --> 00:45:07.410  
Timothy Pope, CFP®: And

468

00:45:07.430 --> 00:45:13.400

Timothy Pope, CFP®: these days that final call starts to role play in my mind, and I cannot be more excited. So.

469

00:45:14.370 --> 00:45:14.750

Liz Hand, CFP®: Buffer.

470

00:45:14.750 --> 00:45:16.710

Timothy Pope, CFP®: The opportunity is to enjoy it.

471

00:45:17.390 --> 00:45:19.699

Liz Hand, CFP®: Can you guys feel that like energetically.

472

00:45:20.815 --> 00:45:21.550

Timothy Pope, CFP®: So.

473

00:45:21.550 --> 00:45:26.370

Liz Hand, CFP®: When we talk about some of the mindset and vision work and getting into

474

00:45:26.739 --> 00:45:33.029

Liz Hand, CFP®: like the radio dial, moving your frequency to the the point where of the things that you want.

475

00:45:33.660 --> 00:45:38.889

Liz Hand, CFP®: we are planners. So we have 2 paths that we can always go down, which one is like

476

00:45:39.050 --> 00:45:52.690

Liz Hand, CFP®: seeing and feeling and note, knowing this really what it, what it's going to be like when we get there. And it's it's looking good. There's also the other part of like knowing all the things that can go wrong or might go wrong and staying in that

477

00:45:52.950 --> 00:45:54.269

Liz Hand, CFP®: radio dial

478

00:45:54.440 --> 00:45:55.510

Liz Hand, CFP®: frequency.

479

00:45:55.970 --> 00:46:00.649

Liz Hand, CFP®: And you get to choose at any point in time which one you tune into.



480

00:46:01.860 --> 00:46:07.890

Liz Hand, CFP®: And so, perhaps part of your morning routine is just establishing that moment of like

481

00:46:08.100 --> 00:46:14.614

Liz Hand, CFP®: looking at that vision board looking at that, draw your future for those who are here for that last year.

482

00:46:15.580 --> 00:46:18.690

Liz Hand, CFP®: Any of those that help you get into that film?

483

00:46:19.500 --> 00:46:21.410

Liz Hand, CFP®: Janice? What about you? What's your next step?

484

00:46:28.610 --> 00:46:33.430

Janice Fier, CFP®, AIF®: I think it's just really helped me to express myself, because

485

00:46:33.440 --> 00:46:36.640

Janice Fier, CFP®, AIF®: I I don't think I've had that opportunity.

486

00:46:38.260 --> 00:46:42.399

Janice Fier, CFP®, AIF®: you know, I didn't realize certain things affected me, and

487

00:46:43.716 --> 00:46:47.450

Janice Fier, CFP®, AIF®: so being able to to do that and

488

00:46:47.740 --> 00:46:49.440

Janice Fier, CFP®, AIF®: honor who I am.

489

00:46:51.830 --> 00:46:57.155

Janice Fier, CFP®, AIF®: you know I'm I. We've got so many wonderful things that are ahead of us.

490

00:46:58.150 --> 00:46:59.040

Janice Fier, CFP®, AIF®: that

491

00:46:59.990 --> 00:47:03.170

Janice Fier, CFP®, AIF®: concentrating on that, and and maybe.

492

00:47:06.670 --> 00:47:13.489

Janice Fier, CFP®, AIF®: and being much more in gratitude, I think I think you know Tim worded it so well in that.

493



00:47:14.680 --> 00:47:16.840  
Janice Fier, CFP®, AIF®: you know we all are.

494  
00:47:17.290 --> 00:47:20.150  
Janice Fier, CFP®, AIF®: I mean, we all are blessed right? So I think

495  
00:47:20.820 --> 00:47:34.059  
Janice Fier, CFP®, AIF®: it's so easy to get on the negative or so easy to get on, you know, maybe a conflict, or how do you handle it, or question whether whether you can handle it? Are we even capable, you know. I mean your question on

496  
00:47:34.080 --> 00:47:35.379  
Janice Fier, CFP®, AIF®: how do you hold

497  
00:47:35.400 --> 00:47:42.789  
Janice Fier, CFP®, AIF®: others in your life capable really comes down also to, you know, are we capable of implementing what we want.

498  
00:47:44.420 --> 00:47:45.270  
Janice Fier, CFP®, AIF®: And

499  
00:47:45.510 --> 00:47:49.100  
Janice Fier, CFP®, AIF®: and then believing that we can, and we're here.

500  
00:47:49.710 --> 00:47:51.080  
Janice Fier, CFP®, AIF®: we're supportive.

501  
00:47:53.760 --> 00:47:57.380  
Janice Fier, CFP®, AIF®: And that's what I wanna do, you know, honoring who I am.

502  
00:47:58.540 --> 00:47:59.450  
Liz Hand, CFP®: Absolutely

503  
00:48:00.280 --> 00:48:02.779  
Liz Hand, CFP®: get back on that horse, metaphorically

504  
00:48:03.850 --> 00:48:05.000  
Liz Hand, CFP®: and literally.

505  
00:48:05.000 --> 00:48:06.049  
Janice Fier, CFP®, AIF®: That's correct. Yeah.

506

00:48:06.640 --> 00:48:07.310  
Janice Fier, CFP®, AIF®: Oath.

507  
00:48:07.790 --> 00:48:08.450  
Liz Hand, CFP®: Thank you for sharing.

508  
00:48:08.450 --> 00:48:08.859  
Janice Fier, CFP®, AIF®: Thank you.

509  
00:48:08.860 --> 00:48:11.180  
Liz Hand, CFP®: A good place for all of you to stop.

510  
00:48:13.960 --> 00:48:15.329  
Liz Hand, CFP®: Yeah, yeah, that's good.

511  
00:48:16.270 --> 00:48:18.079  
Liz Hand, CFP®: Thank you so much.

512  
00:48:18.110 --> 00:48:20.089  
Liz Hand, CFP®: Move the spotlight here.

513  
00:48:25.350 --> 00:48:27.670  
Liz Hand, CFP®: Alright and

514  
00:48:28.310 --> 00:48:31.519  
Liz Hand, CFP®: change. Okay, looking back through

515  
00:48:32.250 --> 00:48:33.220  
Liz Hand, CFP®: here

516  
00:48:37.190 --> 00:48:39.970  
Liz Hand, CFP®: making some big transitions, Taylor

517  
00:48:40.330 --> 00:48:44.310  
Liz Hand, CFP®: Taylor. I'm gonna invite you on next making a big transition

518  
00:48:44.490 --> 00:48:48.109  
Liz Hand, CFP®: at a crossroads with fees, Service Mall, etc.

519  
00:49:10.520 --> 00:49:14.260  
Liz Hand, CFP®: oh, Debbie, hopefully, you got the call in number.



520

00:49:14.270 --> 00:49:15.245

Liz Hand, CFP®: Debbie.

521

00:49:17.040 --> 00:49:20.890

Liz Hand, CFP®: Leona, if you can send Debbie the call in number. I'm sorry I missed it.

522

00:49:20.890 --> 00:49:23.279

Limitless Adviser: I sent that to her. Yeah, okay, perfect.

523

00:49:23.540 --> 00:49:25.160

Liz Hand, CFP®: Awesome. Okay? So.

524

00:49:26.820 --> 00:49:30.369

Liz Hand, CFP®: Taylor Nissy, if you can come on and

525

00:49:30.410 --> 00:49:37.679

Liz Hand, CFP®: just talk a little bit about what you're looking at, and if there's someone that resonates with this similar type of topic. I see a couple of other queues.

526

00:49:38.207 --> 00:49:42.809

Liz Hand, CFP®: Here, that can be addressed, and perhaps we'll do that in group form, or we'll just.

527

00:49:43.040 --> 00:49:44.219

Liz Hand, CFP®: I'll just talk to Taylor.

528

00:49:48.480 --> 00:49:49.360

Liz Hand, CFP®: Taylor.

529

00:49:53.060 --> 00:49:54.830

Limitless Adviser: Taylor may have left.

530

00:49:55.140 --> 00:49:55.980

Liz Hand, CFP®: Oh, okay.

531

00:49:57.680 --> 00:49:58.470

Liz Hand, CFP®: Here.

532

00:50:00.510 --> 00:50:01.690

Liz Hand, CFP®: Yeah. Okay.

533

00:50:01.740 --> 00:50:02.800



Liz Hand, CFP®: not here.

534

00:50:02.980 --> 00:50:04.350

Liz Hand, CFP®: All right.

535

00:50:06.740 --> 00:50:11.790

Liz Hand, CFP®: Then we've got Kevin navigating the setback brought on by family illness and death while walking

536

00:50:12.010 --> 00:50:14.949

Liz Hand, CFP®: towards starting, a podcast

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00:50:15.050 --> 00:50:16.460

Liz Hand, CFP®: sorry to hear about the

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00:50:16.500 --> 00:50:18.439

Liz Hand, CFP®: family passing Kevin

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00:50:20.990 --> 00:50:23.460

Liz Hand, CFP®: or a family illness. Okay.

540

00:50:24.070 --> 00:50:25.160

Liz Hand, CFP®: you're on mute.

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00:50:31.960 --> 00:50:34.280

Kevin Murray: There we go. Yeah, thank you.

542

00:50:34.610 --> 00:50:36.640

Kevin Murray: It's always tough losing someone.

543

00:50:37.780 --> 00:50:38.430

Kevin Murray: The.

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00:50:39.030 --> 00:50:40.100

Kevin Murray: It was a

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00:50:40.360 --> 00:50:44.179

Kevin Murray: especially tough month with my wife, you know, having to be down there

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00:50:44.440 --> 00:50:50.220

Kevin Murray: with their mom the whole month and help them divide Hospice, and you know just a very



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00:50:50.820 --> 00:50:52.180

Kevin Murray: emotional

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00:50:52.790 --> 00:50:55.499

Kevin Murray: and just been challenging time.

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00:50:59.400 --> 00:51:01.020

Liz Hand, CFP®: Anybody else facing

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00:51:01.080 --> 00:51:05.839

Liz Hand, CFP®: severe family illness with our our friends or family's illness or death

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00:51:05.900 --> 00:51:08.190

Liz Hand, CFP®: recently cause I have 2,

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00:51:10.140 --> 00:51:11.310

Liz Hand, CFP®: and

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00:51:11.710 --> 00:51:13.800

Liz Hand, CFP®: I'm curious. What has it

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00:51:16.770 --> 00:51:20.319

Liz Hand, CFP®: in the contrast. Like anytime we experience

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00:51:20.500 --> 00:51:21.240

Liz Hand, CFP®: death.

556

00:51:21.340 --> 00:51:23.569

Liz Hand, CFP®: Someone else it creates

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00:51:24.120 --> 00:51:26.419

Liz Hand, CFP®: kind of a sinking feeling, and like a

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00:51:28.000 --> 00:51:31.930

Liz Hand, CFP®: contrast, is the best word I can think of like an opposition of what we want.

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00:51:32.720 --> 00:51:34.090

Liz Hand, CFP®: we avoid death.

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00:51:35.127 --> 00:51:37.809

Liz Hand, CFP®: I'm curious if it has brought up any new



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00:51:38.150 --> 00:51:41.339

Liz Hand, CFP®: insight for you, and what you desire, with your business.

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00:51:47.760 --> 00:51:51.689

Kevin Murray: Yeah, it's just boy, I don't know how to verbalize it right now.

563

00:51:52.380 --> 00:51:54.495

Kevin Murray: just for the business and life. It's just.

564

00:51:54.860 --> 00:51:59.530

Kevin Murray: you know it's just a reminder. This is why we're doing it.

565

00:51:59.580 --> 00:52:00.772

Kevin Murray: you know, it's

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00:52:02.240 --> 00:52:07.829

Kevin Murray: yeah, we're all in this because we can make a good living. But ultimately, those of us who

567

00:52:09.600 --> 00:52:16.359

Kevin Murray: are going to this level, you know, trying to go through, you know, coaching and truly improvements, because we

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00:52:16.830 --> 00:52:23.820

Kevin Murray: we want to be the best out there, you know, whatever the best is, but you know to be the best that we can be. It's it's

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00:52:24.150 --> 00:52:26.189

Kevin Murray: it's not the bud Fox.

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00:52:26.650 --> 00:52:34.690

Kevin Murray: you know, Wall Street persona that so many people think this this business is about. You know it's it's so far from that. And

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00:52:36.620 --> 00:52:38.790

Kevin Murray: what we can do can be

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00:52:39.270 --> 00:52:41.970

Kevin Murray: so incredibly impactful for people.

573

00:52:42.610 --> 00:52:48.220

Kevin Murray: And so you know, it's it's a very when done right. It's very noble, very important



574  
00:52:48.350 --> 00:52:50.279  
Kevin Murray: profession, that is, I think.

575  
00:52:50.600 --> 00:52:53.109  
Kevin Murray: highly underappreciated and

576  
00:52:53.160 --> 00:52:57.246  
Kevin Murray: and highly understood out in the general community, and

577  
00:53:00.390 --> 00:53:01.470  
Kevin Murray: you know, it's just

578  
00:53:02.600 --> 00:53:07.710  
Kevin Murray: I guess, just saying just you know that reinforcement to just keep going and try to

579  
00:53:08.450 --> 00:53:10.279  
Kevin Murray: make it better and better.

580  
00:53:10.770 --> 00:53:14.091  
Kevin Murray: My better and better is different for everybody. But.

581  
00:53:16.750 --> 00:53:27.729  
Liz Hand, CFP®: Is there anything around the events of this last month that you want to get coached around or just recognizing like, because it's in the in the space. Grief always.

582  
00:53:28.550 --> 00:53:29.246  
Kevin Murray: Yeah, I don't know.

583  
00:53:29.420 --> 00:53:30.319  
Liz Hand, CFP®: Hi! People

584  
00:53:30.740 --> 00:53:31.899  
Liz Hand, CFP®: to work for you.

585  
00:53:31.900 --> 00:53:36.330  
Kevin Murray: You know, just has made me just focus on more. The journey I went through with

586  
00:53:36.898 --> 00:53:38.972  
Kevin Murray: my parents and family.

587

00:53:40.120 --> 00:53:41.730  
Kevin Murray: which was horrible.

588  
00:53:41.750 --> 00:53:43.966  
Kevin Murray: because very dysfunctional and

589  
00:53:47.080 --> 00:53:53.259  
Kevin Murray: well, good! All the details. But I guess the final detail will give you an all idea. How bad was it when it came time to.

590  
00:53:53.490 --> 00:53:54.640  
Kevin Murray: Finally.

591  
00:53:55.100 --> 00:54:01.600  
Kevin Murray: you know, spread my parents ashes, my siblings, played games, refusing to schedule, and finally I had to

592  
00:54:01.790 --> 00:54:05.079  
Kevin Murray: physically split my parents hashes into separate

593  
00:54:05.730 --> 00:54:12.149  
Kevin Murray: bags and mail it to my brother, cause they refuse to get together with me, to spread the ashes so.

594  
00:54:12.150 --> 00:54:12.550  
Liz Hand, CFP®: Hmm.

595  
00:54:14.800 --> 00:54:17.230  
Kevin Murray: So just a lot of reflection on that. And.

596  
00:54:18.490 --> 00:54:21.029  
Kevin Murray: And there again, a lot of it is due to.

597  
00:54:22.160 --> 00:54:28.009  
Kevin Murray: you know. How can I say it? You know, when we do things right with

598  
00:54:28.210 --> 00:54:31.335  
Kevin Murray: clients who do things right.

599  
00:54:32.370 --> 00:54:34.855  
Kevin Murray: A lot of that can be avoided.

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00:54:36.050 --> 00:54:37.330

Kevin Murray: In this case

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00:54:37.950 --> 00:54:39.870

Kevin Murray: a lot of it was driven by

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00:54:40.490 --> 00:54:43.509

Kevin Murray: my father, who was kind of a narcissist and

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00:54:43.790 --> 00:54:45.702

Kevin Murray: played games with.

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00:54:46.540 --> 00:54:54.027

Kevin Murray: you know, the the control, the estate, and there, there's no getting over that when you have someone in that position. But

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00:54:55.000 --> 00:54:57.440

Kevin Murray: you know it's seeing an other

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00:54:57.540 --> 00:54:58.680

Kevin Murray: families.

607

00:55:00.530 --> 00:55:03.519

Kevin Murray: We can help so much with this process.

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00:55:04.921 --> 00:55:06.980

Kevin Murray: Help delay that proper foundation.

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00:55:10.220 --> 00:55:10.620

Liz Hand, CFP®: Just

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00:55:11.170 --> 00:55:11.930

Liz Hand, CFP®: gut.

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00:55:12.170 --> 00:55:14.229

Kevin Murray: I was just to say, you know. Fortunately my

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00:55:14.720 --> 00:55:16.250

Kevin Murray: mother-in-law had

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00:55:16.500 --> 00:55:18.410

Kevin Murray: virtually nothing, so



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00:55:18.890 --> 00:55:24.440

Kevin Murray: that wasn't in in play, and it was kind of comforting, seeing how well the siblings

615

00:55:24.560 --> 00:55:27.870

Kevin Murray: the the 3 sisters got along through the Hospice.

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00:55:31.180 --> 00:55:34.709

Kevin Murray: without any of that, you know, coming into play. And so

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00:55:35.100 --> 00:55:36.939

Kevin Murray: there again through a very

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00:55:37.260 --> 00:55:39.250

Kevin Murray: grief stricken time.

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00:55:39.610 --> 00:55:40.480

Kevin Murray: If

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00:55:40.880 --> 00:55:45.949

Kevin Murray: that pathway has been laid out, it can. It can just make that time

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00:55:46.880 --> 00:55:49.630

Kevin Murray: so much easier and able to focus on.

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00:55:49.800 --> 00:55:52.860

Kevin Murray: You know the the love and the care rather than

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00:55:54.510 --> 00:55:59.210

Kevin Murray: all the numbers and the legal paperwork, I guess, is what I'm trying to say.

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00:56:02.200 --> 00:56:11.860

Liz Hand, CFP®: Yeah. What strikes me is, you know, in grief hits we don't. We can't plan grief. It just comes in waves, and sometimes we stuff it down and keep going

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00:56:12.417 --> 00:56:14.989

Liz Hand, CFP®: and sometimes we just process through it.

626

00:56:15.730 --> 00:56:16.780

Liz Hand, CFP®: And

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00:56:17.630 --> 00:56:23.230

Liz Hand, CFP®: what I'm hearing is that this grief that sparked this past month is triggering other grief, too.

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00:56:23.290 --> 00:56:24.690

Liz Hand, CFP®: and I'm curious.

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00:56:24.960 --> 00:56:28.320

Liz Hand, CFP®: or maybe a suggestion, a recommendation, a

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00:56:29.550 --> 00:56:43.590

Liz Hand, CFP®: a place for you to continue to work through, that is, if you set this as something that you're journaling through, maybe set an alarm for 30 min, and just make sure. Just write all the things that are coming up for you as to move through them.

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00:56:44.420 --> 00:56:47.499

Liz Hand, CFP®: If you guys recall any emotion that we have

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00:56:49.030 --> 00:56:51.680

Liz Hand, CFP®: it really only takes 90 s to process.

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00:56:52.380 --> 00:56:57.750

Liz Hand, CFP®: and then we move through it with grief. There's just so much that gets caught in it because you're working through

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00:56:58.500 --> 00:57:00.020

Liz Hand, CFP®: associations.

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00:57:00.220 --> 00:57:17.896

Liz Hand, CFP®: You're working through expectations for the future or the past that never got met all sorts of things, family dynamics, and so just giving yourself that graciousness to set time and work through it. Maybe your verbal processor, so you could just talk your way all the way through it. But,

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00:57:19.380 --> 00:57:26.800

Liz Hand, CFP®: If you don't address grief, it will continue to surface in different ways. And so being really intentional as this time, where you're building your practice

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00:57:27.240 --> 00:57:30.810

Liz Hand, CFP®: to sort through some of it. So it doesn't again get sparked again

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00:57:30.960 --> 00:57:39.150

Liz Hand, CFP®: hopefully. That's helpful. The other thing that came up for me I had a good friend of mine was diagnosed. Had a brain tumor



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00:57:39.410 --> 00:57:46.070

Liz Hand, CFP®: really suddenly came on, and it reminded me the points of clarity that we have when life

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00:57:46.370 --> 00:57:48.519

Liz Hand, CFP®: strikes and

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00:57:48.834 --> 00:57:54.429

Liz Hand, CFP®: I had a conversation with him, and the way that he went through. It is actually, if you're familiar with George Kinders

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00:57:54.540 --> 00:57:56.560

Liz Hand, CFP®: questions the 3 questions.

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00:57:56.670 --> 00:57:59.569

Liz Hand, CFP®: And I'm not gonna get them right. But the first one's like

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00:57:59.640 --> 00:58:05.450

Liz Hand, CFP®: you find out you have 10 years to live. You'll be completely fine. You just don't know when you'll pass away in the next 5 to 10 years.

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00:58:05.754 --> 00:58:16.760

Liz Hand, CFP®: And then you go like a shorter time period like maybe couple of months. What would you do from now until then if you knew you're gonna pass away. And then the third one is, you find out that you're gonna pass away this evening.

646

00:58:16.790 --> 00:58:18.970

Liz Hand, CFP®: What? What regrets, what

647

00:58:19.150 --> 00:58:20.550

Liz Hand, CFP®: places of gratitude!

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00:58:20.740 --> 00:58:29.710

Liz Hand, CFP®: So my friend had this experience essentially because of the unknown, of the diagnosis, not knowing if he's gonna wake up from surgery and the points of clarity there.

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00:58:30.240 --> 00:58:34.489

Liz Hand, CFP®: not knowing if it's gonna be a 2 month endeavor or longer. And

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00:58:34.570 --> 00:58:40.601

Liz Hand, CFP®: what he said was that this this diagnosis that he received

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00:58:41.300 --> 00:58:45.290



Liz Hand, CFP®: has brought the most clarity he has ever had with his life.

652

00:58:46.510 --> 00:58:48.780

Liz Hand, CFP®: And so you think about your big Y

653

00:58:48.830 --> 00:58:51.570

Liz Hand, CFP®: like, just tie it back to this limitless program.

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00:58:51.740 --> 00:58:53.919

Liz Hand, CFP®: Everything starts with your big Y,

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00:58:53.970 --> 00:58:58.430

Liz Hand, CFP®: and it's really really if if you want

656

00:58:58.680 --> 00:59:03.340

Liz Hand, CFP®: a why that really carries you forward, it takes intention to get there.

657

00:59:03.670 --> 00:59:10.089

Liz Hand, CFP®: And so just a reminder that in these moments when we're confronted with death or sickness of a family member.

658

00:59:10.150 --> 00:59:14.850

Liz Hand, CFP®: that there's also that point of reflection for ourselves, just consider like, what is it?

659

00:59:15.580 --> 00:59:19.270

Liz Hand, CFP®: What is it that I want to create with this one wild and precious life?

660

00:59:28.870 --> 00:59:30.909

Liz Hand, CFP®: Alright! Thanks for sharing Kevin.

661

00:59:31.660 --> 00:59:32.220

Kevin Murray: You bet!

662

00:59:34.200 --> 00:59:35.500

Liz Hand, CFP®: All right.

663

00:59:38.710 --> 00:59:39.960

Liz Hand, CFP®: Roshni

664

00:59:41.290 --> 00:59:48.430

Liz Hand, CFP®: increased fees for clients to clients and waiting for their response. Worried because they're 2 biggest and oldest clients they leave



665  
00:59:48.530 --> 00:59:50.469  
Liz Hand, CFP®: putting a big hit on my revenue.

666  
00:59:50.710 --> 00:59:52.559  
Liz Hand, CFP®: You wanna get cooked around this today.

667  
01:00:08.950 --> 01:00:10.680  
Liz Hand, CFP®: She may not be here.

668  
01:00:13.290 --> 01:00:14.070  
Liz Hand, CFP®: Okay.

669  
01:00:15.830 --> 01:00:18.090  
Liz Hand, CFP®: Where shall we go from here? Friends.

670  
01:00:20.800 --> 01:00:24.950  
Bridget Borel: I wouldn't mind sharing my experience with

671  
01:00:25.080 --> 01:00:27.390  
Bridget Borel: getting cease and desist letters and

672  
01:00:27.970 --> 01:00:29.619  
Bridget Borel: RA. Firms that

673  
01:00:29.780 --> 01:00:35.243  
Bridget Borel: aren't competitive at least have hired attorneys to be

674  
01:00:36.300 --> 01:00:44.109  
Bridget Borel: So I just I kinda wanted to update you guys. I know some of you saw my post in

675  
01:00:45.069 --> 01:00:45.849  
Bridget Borel: tribe

676  
01:00:46.360 --> 01:00:48.128  
Bridget Borel: a while back about

677  
01:00:48.820 --> 01:00:51.860  
Bridget Borel: getting noticed from Squarespace that

678  
01:00:52.300 --> 01:00:56.119



Bridget Borel: a law firm had to ask them to shut my website down

679

01:00:56.230 --> 01:00:59.361

Bridget Borel: for a trademark infringement claim.

680

01:01:01.430 --> 01:01:04.710

Bridget Borel: so you know kind of jumped into

681

01:01:05.090 --> 01:01:06.800

Bridget Borel: working with a

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01:01:09.808 --> 01:01:16.389

Bridget Borel: intellectual property attorney who happened to be an old friend and offered to work

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01:01:16.590 --> 01:01:22.371

Bridget Borel: pro bono for me, although I told her, I'm happy to be. You cause this is worth it. But

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01:01:23.460 --> 01:01:24.730

Bridget Borel: so

685

01:01:25.720 --> 01:01:29.889

Bridget Borel: basically, there are 2 other firms with a similar name

686

01:01:30.475 --> 01:01:32.079

Bridget Borel: across the country.

687

01:01:32.230 --> 01:01:33.115

Bridget Borel: and

688

01:01:34.670 --> 01:01:37.430

Bridget Borel: One of them had applied for

689

01:01:38.220 --> 01:01:41.580

Bridget Borel: registering their trade the their firm name.

690

01:01:42.190 --> 01:01:46.640

Bridget Borel: as a you know, trademarking their name and they don't have that

691

01:01:46.860 --> 01:01:50.939

Bridget Borel: registration yet, but essentially because they're

692



01:01:51.560 --> 01:01:57.129

Bridget Borel: ahead in that process compared to me. I don't really have a strong case for

693

01:01:59.020 --> 01:02:00.990

Bridget Borel: competing with them for that name.

694

01:02:01.440 --> 01:02:02.390

Bridget Borel: So

695

01:02:03.680 --> 01:02:07.870

Bridget Borel: And you know I'm only a few months into my firm. So

696

01:02:08.911 --> 01:02:12.610

Bridget Borel: you know, it doesn't seem practical to try to

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01:02:12.880 --> 01:02:14.150

Bridget Borel: fight that

698

01:02:15.026 --> 01:02:18.410

Bridget Borel: and so, going through

699

01:02:19.090 --> 01:02:24.782

Bridget Borel: choosing another name, I'm gonna go with something with my last name

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01:02:25.300 --> 01:02:30.870

Bridget Borel: which luckily is uncommon enough and easy to spell easy to say

701

01:02:31.560 --> 01:02:36.396

Bridget Borel: there aren't other firms with that name. So

702

01:02:37.610 --> 01:02:40.670

Bridget Borel: Anyway, it was just. I remember thinking

703

01:02:41.860 --> 01:02:43.629

Bridget Borel: at the start of this.

704

01:02:45.150 --> 01:02:46.925

Bridget Borel: gosh! I always thought of

705

01:02:47.610 --> 01:02:48.560

Bridget Borel: elves.



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01:02:49.330 --> 01:02:54.458

Bridget Borel: raas, and financial planners like we're such a collegial bunch. We work together so well.

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01:02:55.440 --> 01:02:55.980

Bridget Borel: and

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01:02:56.874 --> 01:03:17.175

Bridget Borel: we are all still businesses and build brands and trying to protect them. So you know I was. I was a little ornery about you know, having another firm, especially another firm that focuses on women. Coming after a essentially coming after a woman own firm. But

709

01:03:18.320 --> 01:03:23.640

Bridget Borel: you know, business is business. So here I am, and I'm doing it. And

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01:03:24.520 --> 01:03:27.069

Bridget Borel: I mentioned previously, Natalie

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01:03:27.330 --> 01:03:31.430

Bridget Borel: gave me a good little mind shift of mindset shift of

712

01:03:32.540 --> 01:03:41.540

Bridget Borel: this is something business owner gets to take care of. So you know I I first I felt like, Gosh, this is taking me away from my clients.

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01:03:42.460 --> 01:03:47.240

Bridget Borel: But now I'm I'm seeing it as a an opportunity to

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01:03:48.010 --> 01:03:49.300

Bridget Borel: grow

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01:03:49.310 --> 01:03:53.539

Bridget Borel: as a business owner and so just kind of

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01:03:54.917 --> 01:04:02.210

Bridget Borel: working my way through that I the lawyers have been speaking to one another. And I have 6 months to

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01:04:02.360 --> 01:04:09.259

Bridget Borel: basically make a change and so I'm working through. You know what the dba is going to be. And

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01:04:11.600 --> 01:04:13.708



Bridget Borel: yeah, just going through all that

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01:04:14.770 --> 01:04:25.790

Bridget Borel: but also trying to do all of the all the other work and growth and improvement that I'm going to do with with limitless, and at the moment I'm planning on going home.

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01:04:26.630 --> 01:04:34.199

Bridget Borel: When I say home like my hometown in Louisiana, I live in Maryland, but I haven't been back there.

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01:04:34.860 --> 01:04:37.450

Bridget Borel: and Kevin's comments kinda

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01:04:37.940 --> 01:04:41.495

Bridget Borel: resonated because my mom died in 2018,

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01:04:42.490 --> 01:04:46.410

Bridget Borel: and I haven't been back home since 2019.

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01:04:46.940 --> 01:04:48.220

Bridget Borel: So

725

01:04:49.150 --> 01:04:52.567

Bridget Borel: that's gonna be hard. It's gonna be good. But it's gonna be hard

726

01:04:52.880 --> 01:05:00.824

Bridget Borel: But trying to make sure, I you know, take care of as many with my ducks in a row as I can before leaving, and then

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01:05:03.150 --> 01:05:06.039

Bridget Borel: It's my first time

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01:05:07.140 --> 01:05:10.390

Bridget Borel: really taking more than a day off

729

01:05:10.948 --> 01:05:13.891

Bridget Borel: for personal stuff since starting my first. So

730

01:05:14.350 --> 01:05:18.195

Bridget Borel: kinda holding my breath like, okay, this will be okay.

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01:05:24.090 --> 01:05:26.960



Bridget Borel: So yeah. So I kinda wanted to share with a group like.

732

01:05:27.010 --> 01:05:29.950

Bridget Borel: Hey, yeah, we're a collegial group. And

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01:05:29.990 --> 01:05:31.450

Bridget Borel: there is competition.

734

01:05:32.137 --> 01:05:34.572

Bridget Borel: So let's not kid ourselves.

735

01:05:35.970 --> 01:05:36.700

Bridget Borel: Yeah.

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01:05:39.663 --> 01:05:46.859

Liz Hand, CFP®: If it's supportive just from hearing what Kevin shared, Bridget shared and shared, and you know.

737

01:05:46.920 --> 01:05:49.510

Liz Hand, CFP®: touching on sadness and

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01:05:50.660 --> 01:05:52.790

Liz Hand, CFP®: some of those places. Also, like

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01:05:53.070 --> 01:05:59.520

Liz Hand, CFP®: relationships that don't pan out the way that we want them to. Or there was something missing within the relationship, or we feel stuck.

740

01:05:59.650 --> 01:06:00.930

Liz Hand, CFP®: Maybe it's

741

01:06:01.780 --> 01:06:04.110

Liz Hand, CFP®: I just uncovered with a client last week.

742

01:06:04.443 --> 01:06:13.490

Liz Hand, CFP®: A way that she was feeling stunted in this one business decision, and she was still hearing the voice of someone who cast off the the statement like

743

01:06:13.990 --> 01:06:20.680

Liz Hand, CFP®: you probably couldn't be a business owner, anyway, you know, like people say things, and then it sticks with us for decades.

744



01:06:20.810 --> 01:06:26.670

Liz Hand, CFP®: So any place where you're feeling there is a relational thing that's in the way.

745

01:06:27.490 --> 01:06:28.889

Liz Hand, CFP®: whether it's a parent

746

01:06:29.620 --> 01:06:36.169

Liz Hand, CFP®: or that other planner or staff member, or someone that used to work with 10 years ago.

747

01:06:36.598 --> 01:06:42.651

Liz Hand, CFP®: There's a process you can go through as to clear the energy from it as to keep moving forward.

748

01:06:43.310 --> 01:06:47.939

Liz Hand, CFP®: and we call it the 3 letter series. So you just have to jot this down for yourself

749

01:06:48.623 --> 01:06:54.390

Liz Hand, CFP®: the first letter is one from a complete place of frustration, anger, Angst

750

01:06:54.980 --> 01:06:56.980

Liz Hand, CFP®: like, how dare you

751

01:06:57.790 --> 01:07:04.080

Liz Hand, CFP®: the places where we feel like we have over extended? And when so, or just been like under supported.

752

01:07:05.990 --> 01:07:09.070

Liz Hand, CFP®: The second letter is one of ownership

753

01:07:09.390 --> 01:07:12.590

Liz Hand, CFP®: of like, Oh, I see the ways I came into this situation

754

01:07:12.630 --> 01:07:18.979

Liz Hand, CFP®: with this perspective, or I didn't hear that thing that I was really wanting to. I made that about you, but it's really about me.

755

01:07:19.070 --> 01:07:23.280

Liz Hand, CFP®: all those things ownership. And then the third letter is one of gratitude.

756

01:07:23.290 --> 01:07:28.720

Liz Hand, CFP®: So I love what Janice touched on there, just like getting to that point of gratitude again. Get gratitude is the



757

01:07:28.770 --> 01:07:33.269

Liz Hand, CFP®: highest point of human connection, vibrancy that we can have in this life.

758

01:07:34.590 --> 01:07:36.149

Liz Hand, CFP®: So again, letter one.

759

01:07:36.430 --> 01:07:37.430

Liz Hand, CFP®: one of

760

01:07:40.140 --> 01:07:44.030

Liz Hand, CFP®: just getting out all of the feelings, the emotions, the things tied to that person

761

01:07:45.580 --> 01:07:47.530

Liz Hand, CFP®: and how they impacted us. Number 2,

762

01:07:48.040 --> 01:07:50.600

Liz Hand, CFP®: taking full ownership of the relationship.

763

01:07:51.280 --> 01:07:52.769

Liz Hand, CFP®: Number 3. Gratitude.

764

01:07:57.460 --> 01:07:58.550

Liz Hand, CFP®: all right.

765

01:08:01.020 --> 01:08:01.820

Liz Hand, CFP®: Oh.

766

01:08:02.090 --> 01:08:05.790

Liz Hand, CFP®: you never send those letters, never, never, never, never, never, never.

767

01:08:06.270 --> 01:08:06.580

Kevin Murray: Bumper.

768

01:08:07.240 --> 01:08:10.449

Liz Hand, CFP®: In case it's one that's still living. Don't send it.

769

01:08:10.690 --> 01:08:13.409

Liz Hand, CFP®: It's just for you to clear the energy for yourself.

770

01:08:21.220 --> 01:08:22.270

Liz Hand, CFP®: Ian.



771

01:08:23.029 --> 01:08:24.350

Liz Hand, CFP®: are you on?

772

01:08:25.240 --> 01:08:26.330

Liz Hand, CFP®: Oh, freshly.

773

01:08:26.590 --> 01:08:33.410

Liz Hand, CFP®: I don't think you're on when I said it earlier, but we're you're welcome to get coached around your view that you put on. If you'd like.

774

01:08:33.410 --> 01:08:34.189

Roshani Pandey | True Root Financial: Oh.

775

01:08:34.620 --> 01:08:42.391

Roshani Pandey | True Root Financial: okay, thank you. Yeah. So so I raised fees on 2 of my clients.

776

01:08:43.090 --> 01:08:46.540

Roshani Pandey | True Root Financial: one of them you know. It was a bit

777

01:08:47.494 --> 01:08:57.230

Roshani Pandey | True Root Financial: I kind of regret having conversation when I did. But anyway, so this is a client. He was one of my first clients, and he keeps

778

01:08:57.890 --> 01:08:59.000

Roshani Pandey | True Root Financial: he keeps.

779

01:08:59.640 --> 01:09:00.713

Roshani Pandey | True Root Financial: you know.

780

01:09:02.109 --> 01:09:05.459

Roshani Pandey | True Root Financial: the well, the good thing about this client is that you know he's

781

01:09:05.630 --> 01:09:11.015

Roshani Pandey | True Root Financial: he invests a lot of money with me over a million dollars and

782

01:09:11.520 --> 01:09:22.079

Roshani Pandey | True Root Financial: and you know he doesn't need that much meeting and that much support either. So those are good things, and you know he's he's fine. He's, you know, fine person.

783

01:09:22.859 --> 01:09:25.709

Roshani Pandey | True Root Financial: The bad thing is that he just has



784

01:09:27.439 --> 01:09:32.119

Roshani Pandey | True Root Financial: you know, every time I talk to him he just asks me a hundred questions about

785

01:09:32.430 --> 01:09:36.959

Roshani Pandey | True Root Financial: things that he's not even gonna do anything on, but just creates

786

01:09:37.340 --> 01:09:41.169

Roshani Pandey | True Root Financial: just extra work for me that I know has no

787

01:09:41.439 --> 01:09:46.179

Roshani Pandey | True Root Financial: consequence at all in his life. He just is just like it's just this, like

788

01:09:46.590 --> 01:09:58.510

Roshani Pandey | True Root Financial: curiosity about, you know this and that, like, you know. But he doesn't really do anything with it, and it's the same thing every time. You know, it's like he'll ask from the same thing, and I have to research and give it to him, and then

789

01:09:58.630 --> 01:10:06.039

Roshani Pandey | True Root Financial: not nothing really comes out of it, and he has another like 3 million dollars or 2 million dollars at Morgan Stanley.

790

01:10:06.655 --> 01:10:12.769

Roshani Pandey | True Root Financial: That he's told me that he's gonna bring to me, but he never does, because he likes having that 2,

791

01:10:12.790 --> 01:10:15.458

Roshani Pandey | True Root Financial: you know, 2 advisor thing and and

792

01:10:16.010 --> 01:10:20.369

Roshani Pandey | True Root Financial: you know. He he doesn't work anymore. He's he's retired. He sold his company. So

793

01:10:20.700 --> 01:10:44.790

Roshani Pandey | True Root Financial: I feel like that's also kind of, you know, like, Give, you know, fills up his day. So he likes that as well. And anyway, so I was having this phone call with him a couple of months ago, after trying to reach him for a meeting, you know, many times he never responded to my email, but he he just asked me to to to talk to to call him for something, and I I was speaking with him, and then.

794

01:10:44.930 --> 01:11:08.069

Roshani Pandey | True Root Financial: you know, I asked him again about those assets. He has told me that he would bring from work, and Stanley and and again the same thing, you know, I'm still thinking I'm still doing this this. And anyway, so I've been thinking about raising fees. So I just, you know, told him at



that time. So actually, your fees are gonna go up. And I regret doing that because I'm like I should have been more prepared. But at the moment I was like, this is the best time to do this, because

795

01:11:08.070 --> 01:11:35.940

Roshani Pandey | True Root Financial: it's like I don't know when he's going to again when we're gonna have the the proper meeting where I have the proper conversation. So I told him that, and his reaction was like, Oh, my God! Like, how? How come you're increasing fees on me as one of your first clients? I invest so much money with you, and you know I told him, my costs are going up, and you know, as you know, inflation is is real. It's you know it's it's you can see it everywhere, and my costs have gone up 4 times since I started, which is

796

01:11:36.586 --> 01:11:37.619

Roshani Pandey | True Root Financial: completely true

797

01:11:37.790 --> 01:11:38.495

Roshani Pandey | True Root Financial: and

798

01:11:39.280 --> 01:12:01.890

Roshani Pandey | True Root Financial: you know. I told him that. And he was like, Okay, let me think about it. And I also extend the deadline for him. So the you know, before I told him that the fee was gonna go up in May, and then he said, Oh, that's too soon. I mean, this is, you know, I called you, and you're telling me this, you know, but I was like I tried. I tried to reach out to you so many times before, and you know, and you didn't even take the meeting at that time.

799

01:12:01.890 --> 01:12:11.649

Roshani Pandey | True Root Financial: So so anyways. So I send the deadline to June for him. So which is going to be next 10 days. That's that's the deadline. And I sent him the docusign and everything.

800

01:12:11.760 --> 01:12:18.859

Roshani Pandey | True Root Financial: and he hasn't signed it yet. He hasn't. I texted him to see if he had any questions. He hasn't responded yet.

801

01:12:19.180 --> 01:12:45.630

Roshani Pandey | True Root Financial: and so I'm a bit worried about that, because, you know, like, if he leaves, that's going to be a a big revenue hit for me, and then another client as well, who actually referred this client. I increase the fee on him as well. I sent him by email, because again, you know, he wasn't meeting with me because he's he's super busy so he also hasn't responded and

802

01:12:45.880 --> 01:13:05.389

Roshani Pandey | True Root Financial: anyway. So I'm feeling like, if they both leave, they talk to each other, and they both decide to leave like that's going to be a pretty big revenue hit, and I'm like going back and thinking, oh, they don't even. I don't even meet these clients that often anymore, like I used to. You know the the heavy lift at the beginning is done. So why am I doing this now? And just?

803

01:13:05.690 --> 01:13:10.889

Roshani Pandey | True Root Financial: If if this ends up, decreasing my revenue instead of increasing it

like that is.

804

01:13:11.120 --> 01:13:20.580

Roshani Pandey | True Root Financial: that would be like the that would be count productive. So so anyway, that's that's why I'm thinking I'm laughing because I'm like, not because I find it.

805

01:13:20.680 --> 01:13:24.479

Roshani Pandey | True Root Financial: not because I'm enjoying this, but it's like, I'm almost like.

806

01:13:24.780 --> 01:13:26.949

Roshani Pandey | True Root Financial: you know, laughing at at the whole like

807

01:13:27.230 --> 01:13:40.928

Roshani Pandey | True Root Financial: thing, the whole like counter productiveness of of some of the things that we do. Sometimes we do things. Thinking is going to be amazing, and then it backfires completely, and it's like, Oh, my God! The irony.

808

01:13:41.280 --> 01:13:42.370

Liz Hand, CFP®: Has it been fired.

809

01:13:43.570 --> 01:13:48.565

Roshani Pandey | True Root Financial: Not yet, but but fingers crossed. Yeah.

810

01:13:50.342 --> 01:13:54.390

Liz Hand, CFP®: What would you like to get out of this conversation? I see a couple of different

811

01:13:54.660 --> 01:13:56.612

Liz Hand, CFP®: areas. We can look

812

01:13:57.360 --> 01:14:01.580

Liz Hand, CFP®: I see the the waiting for the signature.

813

01:14:02.380 --> 01:14:05.009

Liz Hand, CFP®: I'm getting back above the line there.

814

01:14:05.611 --> 01:14:13.290

Liz Hand, CFP®: The engagement with the client, that place of asking you questions and then feeling like you're

815

01:14:14.030 --> 01:14:16.059

Liz Hand, CFP®: going, after all, of the

816



01:14:16.290 --> 01:14:19.750

Liz Hand, CFP®: the information just for them not to ask to follow through

817

01:14:20.102 --> 01:14:24.339

Liz Hand, CFP®: and then just the initial reaction of like, how dare you raise my fee?

818

01:14:24.450 --> 01:14:27.350

Liz Hand, CFP®: Which do you think would give you the bigger shift in your year?

819

01:14:29.480 --> 01:14:31.430

Liz Hand, CFP®: Or maybe an immediate shift? You get to choose.

820

01:14:31.430 --> 01:14:33.410

Roshani Pandey | True Root Financial: What was the second one? What was the second.

821

01:14:33.665 --> 01:14:39.789

Liz Hand, CFP®: Asking all those questions, and then you go after and find all the information just for him not to go through with the homework

822

01:14:41.370 --> 01:14:43.410

Liz Hand, CFP®: and your side of the street on that.

823

01:14:44.780 --> 01:14:45.400

Roshani Pandey | True Root Financial: Yeah.

824

01:14:46.170 --> 01:14:52.790

Roshani Pandey | True Root Financial: So so what? Sorry I I didn't get your your what? You're asking me to answer. I didn't get that.

825

01:14:52.790 --> 01:14:54.540

Liz Hand, CFP®: Which path do you want to go down.

826

01:14:54.540 --> 01:14:56.431

Roshani Pandey | True Root Financial: Oh, oh, I see. Oh,

827

01:15:00.380 --> 01:15:01.400

Roshani Pandey | True Root Financial: well.

828

01:15:01.430 --> 01:15:07.409

Roshani Pandey | True Root Financial: so so. Yeah, I think the second one asking those questions. That's that's one and the other is just.

829



01:15:08.170 --> 01:15:11.040

Roshani Pandey | True Root Financial: yeah. I I think that's that's that's what it is. Yeah.

830

01:15:12.770 --> 01:15:13.750

Liz Hand, CFP®: so

831

01:15:14.490 --> 01:15:16.620

Liz Hand, CFP®: you notice something in him

832

01:15:16.650 --> 01:15:18.420

Liz Hand, CFP®: in the way that he

833

01:15:18.860 --> 01:15:20.540

Liz Hand, CFP®: comes to those meetings.

834

01:15:22.190 --> 01:15:23.280

Liz Hand, CFP®: what

835

01:15:23.380 --> 01:15:25.159

Liz Hand, CFP®: what shifts in you.

836

01:15:29.160 --> 01:15:32.000

Roshani Pandey | True Root Financial: You mean? What do I feel when when he he does that.

837

01:15:33.770 --> 01:15:35.049

Roshani Pandey | True Root Financial: Yeah, it just.

838

01:15:35.130 --> 01:15:43.230

Roshani Pandey | True Root Financial: I just feel like irritation. To be honest, I'm just like, Oh, my God, not this again, like just the same old.

839

01:15:43.740 --> 01:15:44.710

Roshani Pandey | True Root Financial: you know.

840

01:15:45.070 --> 01:15:52.279

Roshani Pandey | True Root Financial: Ask about things I've already answered, and then I'm gonna have to research the whole thing all over again to see what the status is. And then.

841

01:15:52.490 --> 01:16:20.710

Roshani Pandey | True Root Financial: and that's like, you know, 2 h of my day. So it just feels like My God. And then and also, you know, this client. And again. He's he's a nice person, but what he says and what he does are sometimes 2 completely different things, you know. Sometimes he'll say, Oh, I don't care about money and whatever. But then he cares so much about money he bargains so much. I'm like



you care a lot about money, you know, so it's like, but of course I'm you know. I can't say that to him on this, you know, into his face. But I'm just like

842

01:16:21.150 --> 01:16:29.180

Roshani Pandey | True Root Financial: the the difference between one self perception and and how they we actually come across to somebody is so

843

01:16:29.190 --> 01:16:30.739

Roshani Pandey | True Root Financial: wide. So I think

844

01:16:30.920 --> 01:16:36.930

Roshani Pandey | True Root Financial: that that's what shifts to me is like. First of all, what he says and what he does are 2 different things.

845

01:16:36.980 --> 01:16:38.510

Roshani Pandey | True Root Financial: and the other is just

846

01:16:38.560 --> 01:16:45.110

Roshani Pandey | True Root Financial: sometimes just wasting my time like that, like just like random questions that he just throws at me. And I'm like.

847

01:16:45.290 --> 01:16:47.592

Roshani Pandey | True Root Financial: what is the point of this? You know.

848

01:16:48.960 --> 01:16:50.620

Liz Hand, CFP®: And I hear

849

01:16:51.710 --> 01:16:58.370

Liz Hand, CFP®: the assumption in there that I'm hearing is that you jump? He says, jump! And you say, Yep, and you jump.

850

01:16:59.680 --> 01:17:04.660

Liz Hand, CFP®: So what part of you is not coming to the table in that interaction where you have

851

01:17:05.020 --> 01:17:07.659

Liz Hand, CFP®: real clarity about how he is being.

852

01:17:08.470 --> 01:17:12.010

Roshani Pandey | True Root Financial: Yeah, no, that's true. Yeah. I I think

853

01:17:12.370 --> 01:17:18.840

Roshani Pandey | True Root Financial: I think I need to find a way to manage him without getting annoyed. I think I I like entertain him like he



854

01:17:18.940 --> 01:17:31.559

Roshani Pandey | True Root Financial: giving in until like, I'm just like really annoyed. And I think that's what happened. You know what I went with the fee increase when I told him about the fee increase, I was just at the end of my tolerance level with him. And I just like

855

01:17:32.240 --> 01:17:38.129

Roshani Pandey | True Root Financial: that. Okay, now, your fees are increasing enough with this nonsense. Basically. So

856

01:17:38.180 --> 01:17:44.449

Roshani Pandey | True Root Financial: yeah, no, that's a good point. I need to find a better way to deal with it rather than

857

01:17:45.110 --> 01:17:46.520

Roshani Pandey | True Root Financial: being frustrated.

858

01:17:47.620 --> 01:17:56.990

Liz Hand, CFP®: Well, I'm curious, because I imagine there's another relationship in your life where someone has this pattern of behavior, and you'll just call it out, or maybe you won't call it out and be like.

859

01:17:57.350 --> 01:17:58.969

Liz Hand, CFP®: And how is this important to you?

860

01:18:01.560 --> 01:18:05.239

Liz Hand, CFP®: But for some reason in this relationship, that's that's not how it goes.

861

01:18:06.210 --> 01:18:07.470

Roshani Pandey | True Root Financial: Yeah, yeah.

862

01:18:08.290 --> 01:18:13.200

Roshani Pandey | True Root Financial: yeah, no, I I don't do that in any of the client relationships. I usually.

863

01:18:13.550 --> 01:18:14.480

Roshani Pandey | True Root Financial: you know.

864

01:18:14.580 --> 01:18:16.539

Roshani Pandey | True Root Financial: I usually try to

865

01:18:16.670 --> 01:18:19.619

Roshani Pandey | True Root Financial: do what the client says rather than try to.



866

01:18:19.840 --> 01:18:23.240

Roshani Pandey | True Root Financial: I usually don't say no. Most of the times I try to say yes.

867

01:18:23.380 --> 01:18:26.620

Roshani Pandey | True Root Financial: and it's deliberate. It's deliberate, because

868

01:18:27.230 --> 01:18:34.159

Roshani Pandey | True Root Financial: because I don't want to, because there are a lot of people who are just like difficult, you know, and I tried to be

869

01:18:35.050 --> 01:18:40.420

Roshani Pandey | True Root Financial: more easy, you know, especially when it comes to clients, because I think that's

870

01:18:40.750 --> 01:18:42.529

Roshani Pandey | True Root Financial: one of the things the

871

01:18:43.410 --> 01:18:46.140

Roshani Pandey | True Root Financial: they want is somebody who's

872

01:18:46.630 --> 01:18:49.709

Roshani Pandey | True Root Financial: was more easy to work with.

873

01:18:54.898 --> 01:18:57.340

Liz Hand, CFP®: what is his unmet need?

874

01:18:57.520 --> 01:18:59.489

Liz Hand, CFP®: And asking all of those questions.

875

01:19:02.810 --> 01:19:06.950

Roshani Pandey | True Root Financial: I think he's just somebody who loves to win, you know.

876

01:19:07.160 --> 01:19:10.089

Roshani Pandey | True Root Financial: loves to get a good deal. That's just his like

877

01:19:10.340 --> 01:19:15.920

Roshani Pandey | True Root Financial: inner desire, even though he has so much money he doesn't need. It's just this like

878

01:19:16.420 --> 01:19:20.009

Roshani Pandey | True Root Financial: cause. He used to be in business, and he's just not satisfied with



879

01:19:20.260 --> 01:19:21.280

Roshani Pandey | True Root Financial: just check it.

880

01:19:21.570 --> 01:19:30.860

Roshani Pandey | True Root Financial: Yeah, he just want loves to get a good deal. Loves to get a bargain is always like looking for ways to make money, even though he doesn't really need money.

881

01:19:31.800 --> 01:19:32.560

Roshani Pandey | True Root Financial: Yeah.

882

01:19:34.340 --> 01:19:37.079

Liz Hand, CFP®: And what is your unmet need in the relationship.

883

01:19:38.720 --> 01:19:41.290

Roshani Pandey | True Root Financial: Is that he needs to pay more for

884

01:19:41.730 --> 01:19:44.649

Roshani Pandey | True Root Financial: for the service that I'm giving him, and

885

01:19:45.380 --> 01:19:46.662

Roshani Pandey | True Root Financial: you know he's

886

01:19:47.230 --> 01:19:52.779

Roshani Pandey | True Root Financial: and how much and that he can. He can. He has the ability to pay a lot more, and he's paying me

887

01:19:52.840 --> 01:20:01.830

Roshani Pandey | True Root Financial: much less than what my other clients, who have even less money than him are paying me because he happened the first clients, and you know I was more

888

01:20:01.850 --> 01:20:05.589

Roshani Pandey | True Root Financial: receptive to different things at that. At the beginning.

889

01:20:06.530 --> 01:20:11.199

Liz Hand, CFP®: So he pays you more, and then the client engagement is good to go.

890

01:20:11.810 --> 01:20:13.570

Liz Hand, CFP®: Irritation doesn't show back up.

891

01:20:13.750 --> 01:20:16.209

Roshani Pandey | True Root Financial: Hmm, yeah.



892

01:20:17.830 --> 01:20:20.899

Roshani Pandey | True Root Financial: it'll be more. It'll be more easy to tolerate.

893

01:20:21.410 --> 01:20:22.170

Roshani Pandey | True Root Financial: Hmm.

894

01:20:23.390 --> 01:20:28.199

Roshani Pandey | True Root Financial: yeah, no. But but yeah, it is. That's true. Yeah, if yeah, it.

895

01:20:30.610 --> 01:20:34.999

Roshani Pandey | True Root Financial: yeah, it'll be a little easier to tolerate, but it it won't completely go away.

896

01:20:35.210 --> 01:20:36.850

Roshani Pandey | True Root Financial: It would be pretty tolerable.

897

01:20:38.310 --> 01:20:40.719

Liz Hand, CFP®: What do you have to set down

898

01:20:40.930 --> 01:20:44.730

Liz Hand, CFP®: as to enter that relationship like energetically neutral.

899

01:20:48.810 --> 01:20:50.409

Roshani Pandey | True Root Financial: Do you have to sit down?

900

01:20:51.490 --> 01:20:56.089

Roshani Pandey | True Root Financial: I think I think a a scheduled meeting rather than these

901

01:20:56.290 --> 01:20:59.009

Roshani Pandey | True Root Financial: phone conversations out of the blue

902

01:20:59.430 --> 01:21:06.139

Roshani Pandey | True Root Financial: just whenever he feels like it. But you know, instead of I have a schedule for clients who.

903

01:21:06.460 --> 01:21:19.389

Roshani Pandey | True Root Financial: you know, I have a schedule for clients, and they set up meetings during that time during search time, so he never responds when I tried to schedule a meeting with him. He'll just ignore my meeting, but then he'll just

904

01:21:19.460 --> 01:21:28.740



Roshani Pandey | True Root Financial: text me out of the bloom like, Oh, let's do have a moment to talk. Then I'll say, Okay, tomorrow at this time, and then we'll have a long conversation, and that's when he asked me all these

905

01:21:28.860 --> 01:21:35.889

Roshani Pandey | True Root Financial: question. So it'd be so great if we have these scheduled meetings rather than these like random phone conversations.

906

01:21:38.440 --> 01:21:39.819

Roshani Pandey | True Root Financial: That would be a good place.

907

01:21:39.820 --> 01:21:43.280

Liz Hand, CFP®: So if if he schedules, then irritation is gone.

908

01:21:44.890 --> 01:21:50.619

Roshani Pandey | True Root Financial: Yeah, it it will be. It will be less. It will be more, you know, because, of course, clients will always ask

909

01:21:50.830 --> 01:21:54.050

Roshani Pandey | True Root Financial: lots of random questions. That's just part of the

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01:21:54.730 --> 01:22:01.989

Roshani Pandey | True Root Financial: the thing is that that's that's just. You know, they'll ask like, Oh, I'm thinking of this. What do you think about this that's always there. And

911

01:22:02.540 --> 01:22:03.340

Roshani Pandey | True Root Financial: yeah.

912

01:22:03.500 --> 01:22:07.160

Roshani Pandey | True Root Financial: that's always there. But but if he was

913

01:22:07.320 --> 01:22:23.930

Roshani Pandey | True Root Financial: yeah, I I think so. I think if it was more structured, it would be better because I would expect some of those questions that I would be better able to tell him like, why is this important? Or this is the goal we're trying to solve. And those things are not that important for this goal.

914

01:22:25.550 --> 01:22:26.330

Roshani Pandey | True Root Financial: Yeah.

915

01:22:28.790 --> 01:22:34.380

Liz Hand, CFP®: So just as a point of reflection. When I asked you the irritation would be gone. You said it would be less again, so



916

01:22:35.035 --> 01:22:35.590

Liz Hand, CFP®: my

917

01:22:35.750 --> 01:22:36.559

Liz Hand, CFP®: my

918

01:22:38.010 --> 01:22:40.889

Liz Hand, CFP®: invitation for you is to look and see

919

01:22:41.750 --> 01:22:43.360

Liz Hand, CFP®: what's still there like.

920

01:22:43.820 --> 01:22:45.670

Liz Hand, CFP®: and with certain

921

01:22:45.700 --> 01:22:51.729

Liz Hand, CFP®: what I'm hearing is that in some of your client relationships. They ask questions. And you

922

01:22:52.450 --> 01:22:59.630

Liz Hand, CFP®: you you sound like you're in partnership with them, and it sounds like when he asks questions. You don't feel in partnership with him. Maybe you feel like

923

01:22:59.680 --> 01:23:08.269

Liz Hand, CFP®: you have to just do everything that he says. And so, looking at that directly like, what is this? What is the irritation. What is it telling me.

924

01:23:08.270 --> 01:23:08.640

Roshani Pandey | True Root Financial: Hmm.

925

01:23:08.640 --> 01:23:12.049

Liz Hand, CFP®: What is the message? What were the words that pop up in my brain?

926

01:23:12.070 --> 01:23:15.209

Liz Hand, CFP®: Is that really true? Get factual about it.

927

01:23:15.360 --> 01:23:16.870

Liz Hand, CFP®: and see what's there for you?

928

01:23:18.420 --> 01:23:39.564

Roshani Pandey | True Root Financial: okay, yeah. I think I think the irritation with him is because it's just he he's just shopping around all the time, you know it's Morgan's. He asked the same question to



Morgan. Stanley comes back, and you know, with other clients who I have, who I'm the only advisor for them. It is a partnership. I know that they trust me completely. It's

929

01:23:40.030 --> 01:23:47.330

Roshani Pandey | True Root Financial: it's a it's a you know. We're working together. It's even if they ask me lots of random questions. It's still

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01:23:47.390 --> 01:23:48.949

Roshani Pandey | True Root Financial: from a place of

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01:23:49.460 --> 01:23:53.699

Roshani Pandey | True Root Financial: you know, we're trying to do this together kind of a thing, whereas with him is this.

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01:23:53.930 --> 01:24:01.019

Roshani Pandey | True Root Financial: you know. Ask Morgan Stanley for the same thing. See where he can find the best deal, or just this kind of

933

01:24:01.530 --> 01:24:09.709

Roshani Pandey | True Root Financial: and and and from his perspective. Maybe it's not a bad thing, either. Everybody tries to tries to get a good deal, but it's just I don't know what it is. It just feels like

934

01:24:10.030 --> 01:24:19.229

Roshani Pandey | True Root Financial: there is some level of mistrust, almost. You know. He's just shopping around, even though he's been a client for a few years. Now. He's always like

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01:24:19.340 --> 01:24:23.659

Roshani Pandey | True Root Financial: shopping around trying to get the best deal, trying to get the best outcomes like.

936

01:24:23.990 --> 01:24:34.299

Roshani Pandey | True Root Financial: it's just yeah. It's just it's something about about the whole thing. And you know, as you're asking me this now, I'm realizing this. It is that level of mistrust like

937

01:24:34.390 --> 01:24:43.410

Roshani Pandey | True Root Financial: he's always thinking like, how can I get the best deal, and it's like working together for so long, like, what is this constant?

938

01:24:43.570 --> 01:24:44.590

Roshani Pandey | True Root Financial: You know.

939

01:24:45.260 --> 01:24:50.840

Liz Hand, CFP®: And is it? Is it is mistrust, or is that your interpretation and your mist mistrust.



940

01:24:51.430 --> 01:24:53.929

Roshani Pandey | True Root Financial: Yeah, maybe maybe I don't know. I don't know.

941

01:24:54.290 --> 01:24:55.230

Roshani Pandey | True Root Financial: I don't know.

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01:24:56.350 --> 01:24:58.180

Liz Hand, CFP®: You wanna take that on to look at this week.

943

01:24:58.470 --> 01:24:59.080

Roshani Pandey | True Root Financial: Okay.

944

01:25:01.760 --> 01:25:02.420

Roshani Pandey | True Root Financial: Yeah.

945

01:25:06.340 --> 01:25:07.560

Liz Hand, CFP®: Okay to stop here.

946

01:25:09.230 --> 01:25:10.680

Liz Hand, CFP®: Awesome thanks. Rishni.

947

01:25:11.600 --> 01:25:12.359

Roshani Pandey | True Root Financial: Thank you.

948

01:25:17.580 --> 01:25:20.440

Liz Hand, CFP®: I don't know if Ian is still here.

949

01:25:26.000 --> 01:25:35.079

Liz Hand, CFP®: Anybody else feel within you that you would like a shift in some way with your energy. With your ability to attack your work with momentum.

950

01:25:36.520 --> 01:25:38.219

Liz Hand, CFP®: you're welcome to come off mute.

951

01:25:44.510 --> 01:26:01.841

Tim Dyer: This, I'll give you something. Actually, I just wanna comment on Roshani's scenario is is kind of interesting. I've been doing this a long time, and some things that you kinda take for granted. But one thing that you might do, Rashani, is just quantify the cost of the problem right, and I don't necessarily mean

952

01:26:02.390 --> 01:26:07.439

Tim Dyer: from him, like we do for clients. But just say, Okay, if this guy goes back to Morgan Stanley.



953

01:26:07.870 --> 01:26:21.109

Tim Dyer: he's a planning client. He's an a one client, whatever that might be for you like. What does it mean? And you'll be shocked. You're like, wait a minute. It's x amount per year. That's one new client. That's 2 new clients. So put your stake in the ground. I you know

954

01:26:21.780 --> 01:26:27.449

Tim Dyer: I looked at your website as I do with most people I I chat with and like you worked at Goldman and Black Rock.

955

01:26:27.460 --> 01:26:41.529

Tim Dyer: You're you're like a hitter. You're a star, you know. Put your flag in the ground, and and and just say, Look, you gotta really believe what it is that you're doing, and they'll sense that you push back, and maybe this isn't right for you, Mr. Jones, or

956

01:26:42.068 --> 01:26:58.450

Tim Dyer: I I don't know. I I just think that you are the heart surgeon. You are the professional. Here you can land the plane. You can do all the things that they can't do if they can, they'll be doing it. And, as I mentioned in the chat to you like the second he starts with that Bs, just say, Well, what's your Martin guy saying.

957

01:26:58.880 --> 01:27:00.350

Tim Dyer: well, why don't you just do that

958

01:27:00.832 --> 01:27:18.259

Tim Dyer: like, just get get snarky. I can get chromogeny, you know. But but you you got the chops? Go at it with little gusto, and and you'll be fine. There's a lot of guys there are far better clients that you can clone, and you're on to the next one.

959

01:27:18.610 --> 01:27:19.550

Tim Dyer: But.

960

01:27:20.040 --> 01:27:29.269

Tim Dyer: I applaud you for challenging it and and thinking like, Okay, how to. How can we cause it's it's affecting you. So solve it, or move on. Best.

961

01:27:29.990 --> 01:27:30.780

Roshani Pandey | True Root Financial: 50, 10.

962

01:27:30.780 --> 01:27:31.800

Liz Hand, CFP®: Awesome. That was great

963

01:27:33.120 --> 01:27:35.099

Liz Hand, CFP®: reminder back to confidence.



964  
01:27:35.600 --> 01:27:36.340  
Roshani Pandey | True Root Financial: Yes.

965  
01:27:40.330 --> 01:28:09.532  
Eric W: This is Eric. I just wanted to chime in similar view. Roshani, I heard you say early on that losing one of these clients would be counter productive. That it would be, you know. Bad thing. I'm not sure it would be based on the way you describe your interaction with them. They don't. I don't know your ideal client profile, but I'm not sure if that's it. And so it may actually be based forward. If your relationship with them changes if you put down these boundaries and say, Hey, you know. But it may be a positive for you in the firm, if you're like, Hey, we're we're gonna work with clients this way, and if it's not fitting for you.

966  
01:28:09.770 --> 01:28:13.219  
Eric W: maybe we're not a good fit. It may actually be a step forward.

967  
01:28:14.800 --> 01:28:15.670  
Roshani Pandey | True Root Financial: Thank you.

968  
01:28:26.790 --> 01:28:30.750  
Liz Hand, CFP®: Michelle, did you have something to say? You popped right on, looking ready to talk.

969  
01:28:30.750 --> 01:28:42.829  
Michelle Glass: Well, I did. I have a question or comment, but it sounds silly. After listening to some of these guys questions or issues, so.

970  
01:28:42.830 --> 01:28:43.516  
Liz Hand, CFP®: Own it.

971  
01:28:44.130 --> 01:28:46.810  
Michelle Glass: Well, alright. So here's my question. So

972  
01:28:46.970 --> 01:28:49.060  
Michelle Glass: with regard to marketing

973  
01:28:49.600 --> 01:28:51.780  
Michelle Glass: and emails.

974  
01:28:52.598 --> 01:28:55.289  
Michelle Glass: I have gotten a bunch of

975  
01:28:55.490 --> 01:29:03.169  
Michelle Glass: emails off of LinkedIn from my connections. And I want to add them

976

01:29:03.190 --> 01:29:08.099

Michelle Glass: to like a drip email campaign like a nurture campaign or something.

977

01:29:08.440 --> 01:29:13.800

Michelle Glass: But I am very afraid of being that bad email

978

01:29:13.810 --> 01:29:18.339

Michelle Glass: scammer or spam person. And my email going into junk

979

01:29:18.360 --> 01:29:19.540

Michelle Glass: like that

980

01:29:19.900 --> 01:29:20.900

Michelle Glass: is like

981

01:29:21.190 --> 01:29:23.490

Michelle Glass: that scares me. I don't wanna be that

982

01:29:23.620 --> 01:29:26.570

Michelle Glass: bad person who's sending junk email.

983

01:29:31.060 --> 01:29:33.449

Liz Hand, CFP®: is that how you feel about people in your inbox.

984

01:29:34.150 --> 01:29:35.350

Liz Hand, CFP®: they're bad people.

985

01:29:36.660 --> 01:29:44.540

Michelle Glass: No, some of them. No, I don't think anything of them. If it doesn't pertain or I'm not interested, I'll just delete it

986

01:29:45.800 --> 01:29:46.115

Michelle Glass: or

987

01:29:46.430 --> 01:29:51.359

Liz Hand, CFP®: No energy around it like not frustration. How dare you? There's none of that. There.

988

01:29:52.040 --> 01:29:55.239

Michelle Glass: No, but I assume they would have that with me.

989



01:29:55.420 --> 01:29:56.900  
Liz Hand, CFP®: So where does that come from?

990  
01:29:58.190 --> 01:29:59.150  
Liz Hand, CFP®: I oh.

991  
01:29:59.150 --> 01:30:00.510  
Michelle Glass: Oh, I don't know.

992  
01:30:02.030 --> 01:30:07.269  
Michelle Glass: Yeah, I have no no energy around it when I receive those.

993  
01:30:07.460 --> 01:30:11.930  
Michelle Glass: But the idea that I could be, you know, thought of as a

994  
01:30:12.857 --> 01:30:15.070  
Michelle Glass: spam sender, whatever.

995  
01:30:15.990 --> 01:30:17.630  
Michelle Glass: Freaks me the heck out.

996  
01:30:22.013 --> 01:30:24.069  
Liz Hand, CFP®: Do you want to be sending email.

997  
01:30:25.420 --> 01:30:30.629  
Michelle Glass: Yes, because I think I have something valuable to say, and I think it would help people.

998  
01:30:31.030 --> 01:30:33.530  
Michelle Glass: That's my intention, at least.

999  
01:30:37.683 --> 01:30:39.269  
Liz Hand, CFP®: What are

1000  
01:30:39.820 --> 01:30:41.889  
Liz Hand, CFP®: what are the facts in this scenario?

1001  
01:30:45.730 --> 01:30:49.710  
Michelle Glass: Then I'm scared to death it like someone might not like

1002  
01:30:49.830 --> 01:30:55.179  
Michelle Glass: what I send and think. Oh, my God! This pain in the ass! How on the heck? What is this?

1003  
01:30:55.820 --> 01:30:56.299  
Michelle Glass: Why did.

1004  
01:30:56.300 --> 01:30:56.860  
Liz Hand, CFP®: Like in this.

1005  
01:30:56.860 --> 01:30:59.990  
Michelle Glass: Email with helpful, awesome information.

1006  
01:30:59.990 --> 01:31:03.199  
Liz Hand, CFP®: Okay. So the fact is that you're scared. And then you've attached a

1007  
01:31:04.270 --> 01:31:11.749  
Liz Hand, CFP®: crap ton of judgment on top of that. And all the things that come after that. So fact one is, you're scared.

1008  
01:31:12.090 --> 01:31:12.880  
Michelle Glass: Yes.

1009  
01:31:13.824 --> 01:31:17.389  
Liz Hand, CFP®: What about the emails that you'll send? What's the fact? There.

1010  
01:31:17.730 --> 01:31:19.010  
Michelle Glass: Say that one more time.

1011  
01:31:19.210 --> 01:31:22.470  
Liz Hand, CFP®: The emails that you'll send. What's a fact about that?

1012  
01:31:24.330 --> 01:31:27.038  
Michelle Glass: A fact is, hopefully they'll be

1013  
01:31:27.820 --> 01:31:30.809  
Michelle Glass: helpful and have good information in there.

1014  
01:31:31.180 --> 01:31:31.760  
Liz Hand, CFP®: Okay?

1015  
01:31:32.140 --> 01:31:36.420  
Liz Hand, CFP®: So you're scared. You're sending emails with good information.

1016  
01:31:37.560 --> 01:31:38.640

Michelle Glass: Yes.

1017

01:31:41.440 --> 01:31:42.859

Liz Hand, CFP®: What's your highest commitment.

1018

01:31:44.540 --> 01:31:46.580

Michelle Glass: To try and help people.

1019

01:31:46.860 --> 01:31:47.500

Liz Hand, CFP®: Okay.

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01:31:48.380 --> 01:31:54.512

Michelle Glass: But I don't, and I realize this seems silly after listening. What other people.

1021

01:31:54.950 --> 01:31:57.434

Liz Hand, CFP®: Let's pause here.

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01:31:59.240 --> 01:32:08.289

Liz Hand, CFP®: so you said my highest commitment is to help people. And then you said, but it was like, just if you would listen back to it. It was almost.

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01:32:08.990 --> 01:32:10.050

Michelle Glass: Instantaneous.

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01:32:10.050 --> 01:32:11.750

Liz Hand, CFP®: Instantaneous. Yeah.

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01:32:11.750 --> 01:32:38.320

Michelle Glass: Yeah, well, and it, it's interesting. So I've built this whole scenario in my head where I send this awesome email. And then, you know the people are standing around the cool water cooler going. Oh, my God! I got this email from Michelle Glass. What a pain in the ass! Now I'm gonna go talk to. I don't know hr or whomever, and she's gonna get a season like the one lady got, and I've.

1026

01:32:38.670 --> 01:32:43.480

Liz Hand, CFP®: The most beautiful imagination. It is just pointed in all of the incorrect directions.

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01:32:43.950 --> 01:32:49.190

Michelle Glass: I know I know, Liz. I've got the whole scenario down in my head.

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01:32:49.190 --> 01:32:54.240

Liz Hand, CFP®: So what about the scenario? About your success, your happiness?

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01:32:54.640 --> 01:32:56.410

Liz Hand, CFP®: Where's your imagination? With that.

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01:32:56.810 --> 01:32:57.960

Michelle Glass: I didn't go there.

1031

01:32:59.170 --> 01:32:59.820

Liz Hand, CFP®: How come

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01:33:00.040 --> 01:33:01.260

Liz Hand, CFP®: the choice you have.

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01:33:03.090 --> 01:33:09.747

Michelle Glass: It. It is a choice. But I was focusing on the negative. So it's keeping me from sending out or doing my

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01:33:10.200 --> 01:33:11.800

Michelle Glass: marketing thing.

1035

01:33:13.410 --> 01:33:14.259

Liz Hand, CFP®: and that's just a.

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01:33:14.260 --> 01:33:15.620

Michelle Glass: And huh!

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01:33:15.840 --> 01:33:16.939

Liz Hand, CFP®: That's just a habit.

1038

01:33:17.220 --> 01:33:23.230

Liz Hand, CFP®: Go to the negative. All the things that will go wrong, possibly all the way down to Hr. Cease and desist like.

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01:33:23.230 --> 01:33:30.609

Michelle Glass: I know. Next I'm gonna be on the line with my cease and desist letter because I sent an email trying to be helpful.

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01:33:30.956 --> 01:33:35.479

Michelle Glass: And all these people, all they do is think and talk about me at the water, cooler.

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01:33:36.640 --> 01:33:38.120

Michelle Glass: Yeah. So I I

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01:33:38.460 --> 01:33:40.460  
Michelle Glass: I understand. But it's

1043

01:33:40.580 --> 01:33:49.629

Michelle Glass: it's like preventing me from writing a newsletter. It's I have the emails written there. But I'm not taking any action. And

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01:33:54.290 --> 01:33:55.360

Michelle Glass: yeah.

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01:33:56.470 --> 01:33:59.599

Michelle Glass: so maybe just calm down, Liz.

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01:34:01.240 --> 01:34:04.650

Liz Hand, CFP®: I'm curious. Whose voice still has the hook for you?

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01:34:08.370 --> 01:34:12.120

Michelle Glass: I don't know but it's someone saying what the heck is she doing?

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01:34:13.980 --> 01:34:18.004

Michelle Glass: But I I don't know who's that is I mean it.

1049

01:34:20.840 --> 01:34:21.939

Michelle Glass: I it's

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01:34:22.190 --> 01:34:24.770

Michelle Glass: somebody, just it. It's

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01:34:25.260 --> 01:34:26.580

Michelle Glass: what's the word?

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01:34:27.720 --> 01:34:30.270

Michelle Glass: Just someone telling me no.

1053

01:34:31.030 --> 01:34:39.300

Michelle Glass: or turning me down or not thinking that I'm helpful when I'm putting my heart and soul into this. And maybe that's it, because I truly put

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01:34:39.330 --> 01:34:44.309

Michelle Glass: who I am and what I believe. And I truly wanna help these people. If I didn't care

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01:34:44.390 --> 01:34:53.989



Michelle Glass: about these people in the business that I do, and I didn't take pride in it then I wouldn't care what their email set. You know what their thoughts were.

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01:34:56.570 --> 01:35:03.129

Michelle Glass: but it's like putting a little piece of myself out there, and God forbid! They say no.

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01:35:04.470 --> 01:35:12.279

Liz Hand, CFP®: 2 thoughts, just as we're wrapping up real quick 2 ways that you can approach this and everybody else listening, find? Find the thing for you.

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01:35:13.240 --> 01:35:14.949

Liz Hand, CFP®: What the heck is she doing?

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01:35:15.120 --> 01:35:19.170

Liz Hand, CFP®: That sounds like that is a voice that pops up pretty quickly in that question.

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01:35:19.470 --> 01:35:25.129

Liz Hand, CFP®: And for me that voice said, how could you? How dare you, Liz?

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01:35:25.440 --> 01:35:27.430

Liz Hand, CFP®: So I wrote that question.

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01:35:27.940 --> 01:35:36.470

Liz Hand, CFP®: how could I? And then Stephanie walked me through my response back to that voice every time it comes up. How dare you, Liz? Or how could I?

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01:35:36.610 --> 01:35:39.069

Liz Hand, CFP®: It's because I'm a committed and conscious leader.

1064

01:35:39.950 --> 01:35:43.989

Liz Hand, CFP®: So what's your response? Back to that voice. Right? That put it on a.

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01:35:43.990 --> 01:35:49.250

Michelle Glass: I'm a committed and caring person who just wants to help people.

1066

01:35:49.250 --> 01:35:53.250

Liz Hand, CFP®: Great. That is your response. Every time that voice that question pops up.

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01:35:53.270 --> 01:35:54.810

Liz Hand, CFP®: that's one path to go.

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01:35:54.990 --> 01:35:57.990



Michelle Glass: So what's your question? How could I? How dare I.

1069

01:35:58.490 --> 01:36:01.629

Liz Hand, CFP®: It doesn't matter what my question was. What I heard from you.

1070

01:36:02.140 --> 01:36:05.840

Liz Hand, CFP®: The the flavor I heard was, what the heck is she doing.

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01:36:05.840 --> 01:36:06.560

Michelle Glass: Yeah.

1072

01:36:06.960 --> 01:36:07.650

Michelle Glass: yeah.

1073

01:36:07.860 --> 01:36:08.450

Liz Hand, CFP®: So that's them.

1074

01:36:08.450 --> 01:36:08.790

Michelle Glass: Aye.

1075

01:36:08.790 --> 01:36:09.490

Liz Hand, CFP®: Get some.

1076

01:36:09.650 --> 01:36:15.609

Michelle Glass: Well, I like that. How could I? Well, I could, because I truly care and want to help.

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01:36:15.990 --> 01:36:20.980

Liz Hand, CFP®: Let me pause you there. This is the voice in my head, saying, Liz, how could you.

1078

01:36:21.390 --> 01:36:21.800

Michelle Glass: Right.

1079

01:36:21.800 --> 01:36:23.140

Liz Hand, CFP®: Your voice doesn't say that

1080

01:36:23.410 --> 01:36:25.450

Liz Hand, CFP®: I heard you say your voice says.

1081

01:36:26.560 --> 01:36:27.689

Liz Hand, CFP®: what the heck is it.

1082



01:36:27.920 --> 01:36:28.670  
Michelle Glass: Yeah.

1083  
01:36:29.100 --> 01:36:31.479  
Liz Hand, CFP®: Or whatever. Maybe I'm wrong. Maybe I'm missing.

1084  
01:36:31.480 --> 01:36:35.100  
Michelle Glass: Whatever my voice says. But the answer is.

1085  
01:36:35.480 --> 01:36:38.970  
Michelle Glass: I am someone who just wants to try and help.

1086  
01:36:39.180 --> 01:36:41.748  
Michelle Glass: And that's my intention.

1087  
01:36:43.640 --> 01:36:44.700  
Michelle Glass: Okay.

1088  
01:36:45.480 --> 01:36:46.150  
Michelle Glass: okay.

1089  
01:36:46.320 --> 01:36:49.429  
Liz Hand, CFP®: I forget the other thing I was gonna share. So there's your takeaway.

1090  
01:36:49.910 --> 01:36:50.430  
Michelle Glass: That's cool.

1091  
01:36:50.430 --> 01:36:51.070  
Liz Hand, CFP®: Probably each.

1092  
01:36:51.070 --> 01:36:51.439  
Michelle Glass: Good, one.

1093  
01:36:51.440 --> 01:36:57.539  
Liz Hand, CFP®: The person on this call has some voice that pops up pretty regularly and asked the same question

1094  
01:36:57.600 --> 01:37:01.650  
Liz Hand, CFP®: over and over, and it's a stunting question. So just notice

1095  
01:37:01.870 --> 01:37:05.020  
Liz Hand, CFP®: when you are feeling stalled out, what is the question

1096  
01:37:05.040 --> 01:37:08.170  
Liz Hand, CFP®: you will. The another part of you is asking you.

1097  
01:37:09.580 --> 01:37:10.380  
Michelle Glass: Okay.

1098  
01:37:12.710 --> 01:37:13.890  
Liz Hand, CFP®: And respond, back.

1099  
01:37:15.250 --> 01:37:16.020  
Michelle Glass: Alright.

1100  
01:37:16.610 --> 01:37:18.459  
Michelle Glass: very helpful. Thank you.

1101  
01:37:18.840 --> 01:37:23.110  
Liz Hand, CFP®: Alright. Y'all good to see you remember you can always find me on tribe

1102  
01:37:23.430 --> 01:37:26.189  
Liz Hand, CFP®: post. What's happening for you if you're feeling stuck.

1103  
01:37:26.640 --> 01:37:31.320  
Liz Hand, CFP®: These calls happen once a month, and so, if you want support in between, I'm here for you.

1104  
01:37:31.800 --> 01:37:32.800  
Liz Hand, CFP®: Alright.

1105  
01:37:33.490 --> 01:37:36.070  
Liz Hand, CFP®: Have a great afternoon. Be well.

1106  
01:37:36.130 --> 01:37:37.420  
Liz Hand, CFP®: Happy Memorial Day.

