

[MUSIC PLAYING]

People have jobs, and they've got families. And they've got lives, and they've got grandchildren's dance recitals to go to and sporting events. Life is busy.

When we first meet with a prospective client, we do a deep dive in every issue across their entire financial horizon. We take inventory of, what are your sources of income? What are your expenses? And we can give them a really clear picture of where the money is going, and I think that's really, really powerful because where your money is going is a reflection of what's most important to you.

The key to building a successful plan is taking into account all the details of a client's financial life, and that goes way beyond the numbers. What are you after in life? What's most important to you? What would you like to achieve in the next number of years?

So that requires us getting to know people on a very personal and intimate level, and when we organize everything for clients, it's like this sense of calm comes over people. I can't imagine being a client and just having one advisor. It's interesting to be a part of. It's even better to be able to bring those results to clients to give them the best advice possible that comes from the perspective of three different people that are 10 years apart in age.

As we get to know clients, I think we're able to bring more to the table because we understand them more.

So it's not a static plan. It's something that evolves over time. The markets change. Life changes. Families change, and it's about navigating all that complexity and just being there as a sounding board and not just a wealth advisor.