

How to Build Effective Relationships with Allied Professionals

by Jim Munchbach, CFP®

Jim Munchbach, CFP®, is a State Farm agent in Clear Lake, Texas. He is the author of *Allied for Success: Creating a Synergy of Specialists to Fulfill Our Clients' Dreams*, and two previous books, *What Matters Most* and *Make Your Money Count*.

One of the answers to the problem of missed opportunities is for financial planners to build effective relationships with allied professionals. Under the leadership of the financial planner, each professional brings his or her expertise, insights, and services, and together, this "synergy of specialists" serves their network of clients far better than they can on their own. Let me tell you about the alliance I've put together.

I met Mark at a luncheon sponsored by the chamber of commerce. He is a CPA, and like all good CPAs, one of his main goals is for his clients never to be surprised when the tax bill comes. We hit it off right away, and we found that our business philosophies were very consistent. To test the waters, I referred to Mark a wealthy client who needed help with complex tax problems. The feedback I received from the client was very positive, so I referred another client who was starting a business and wanted help in setting it up. Again, this person called to thank me for sending her to Mark. In the meantime, Mark sent several people to me who needed insurance. Mark and I continue to develop our partnership, and we call each other to talk about specific issues with clients.

Executive Summary

- This article, adapted from a book newly released by FPA Press, *Allied for Success: Creating a Synergy of Specialists to Fulfill Our Clients' Dreams*, explains how financial planners can build an effective informal (or formal) alliance with allied professionals such as insurance agents, CPAs, attorneys, and stockbrokers. The goal of the alliance is twofold: to genuinely serve the best interests of the client and provide a referral source for each other's services.
- The planner serves as the quarterback of the alliance. The planner should slowly and wisely choose the right alliance partners—usually starting out with four to six highly competent professionals who have proved themselves to the planner or who have excellent reputations. The planner may eventually add partners to fill gaps, though the

alliance may occasionally need outside specialists.

- The planner also provides initial and ongoing coaching to equip each allied professional with the ability to identify and address clients' dreams, desires, and goals—what the financial planning profession calls life planning.
- Regular communication, such as a meeting of the alliance every week or two, is important. It must be clear who is the primary provider for each client.
- The alliance usually is informal, but it may want to develop joint marketing efforts where all alliance members participate in events for clients and potential clients. The alliance may even want to create a formal business relationship through a limited liability company.
- A sample invitation letter and alliance agreement are provided.

Another of my alliance partners is Crocker, a specialist in helping people with college funding, often a complicated task. One of my wealthy clients wanted to fund the college education of his grandchildren, so I sent this gentleman to Crocker. In their meeting, they discussed various options, and they got Mark involved because they needed a CPA's advice. In the end, the gentleman came back to me to buy the prod-

uct. He paid Crocker and Mark a consulting fee, and everybody was happy.

I've developed similar relationships with other financial professionals—including an estate planning attorney, a mortgage broker, a few stockbrokers, and people who specialize in particular fields of business insurance. In all of these relationships, we began slowly and carefully to determine if we fit each other's business philosophies.

As we took steps to refer clients to each other, the feedback we got from our clients assured us that the informal alliance was working for everybody.

This article, adapted from my newly released book, *Allied for Success: Creating a Synergy of Specialists to Fulfill Our Clients' Dreams*,¹ shows financial planners how to take the initiative and build effective informal alliances with allied professionals. I believe that CFP certificants are at the pinnacle of the financial services industry. We are the ones who have been trained to connect people's resources to what matters most to them. But as leaders we are missing some fantastic opportunities. Most allied professionals labor under an enormous burden to sell products, and they have never been effectively equipped to uncover the dreams of their clients. Financial planners can help them by equipping each professional with the ability to build trust relationships with their clients, to transform their business philosophy from sales to trust.

The Framework of an Alliance

For an alliance of financial professionals to work well, the financial planner needs to equip each allied professional with the ability to identify and address clients' goals. In the past decade, the concept of "life planning" has been developed to help people uncover their driving purpose in life. The principles of life planning fit powerfully with financial planning philosophy and skills. Several years ago, the National Endowment for Financial Education hosted a meeting to investigate the relevance of life planning to financial planning. From the discussions in this meeting, NEFE's then-president William Anthes and writer Shelley Lee summarized their analysis in an article for the *Journal of Financial Planning*. Anthes and Lee went to great lengths to identify the specific elements of life planning and show the benefits of integrating the entire spectrum of a client's life and goals into a holistic approach. They acknowledged that financial planning

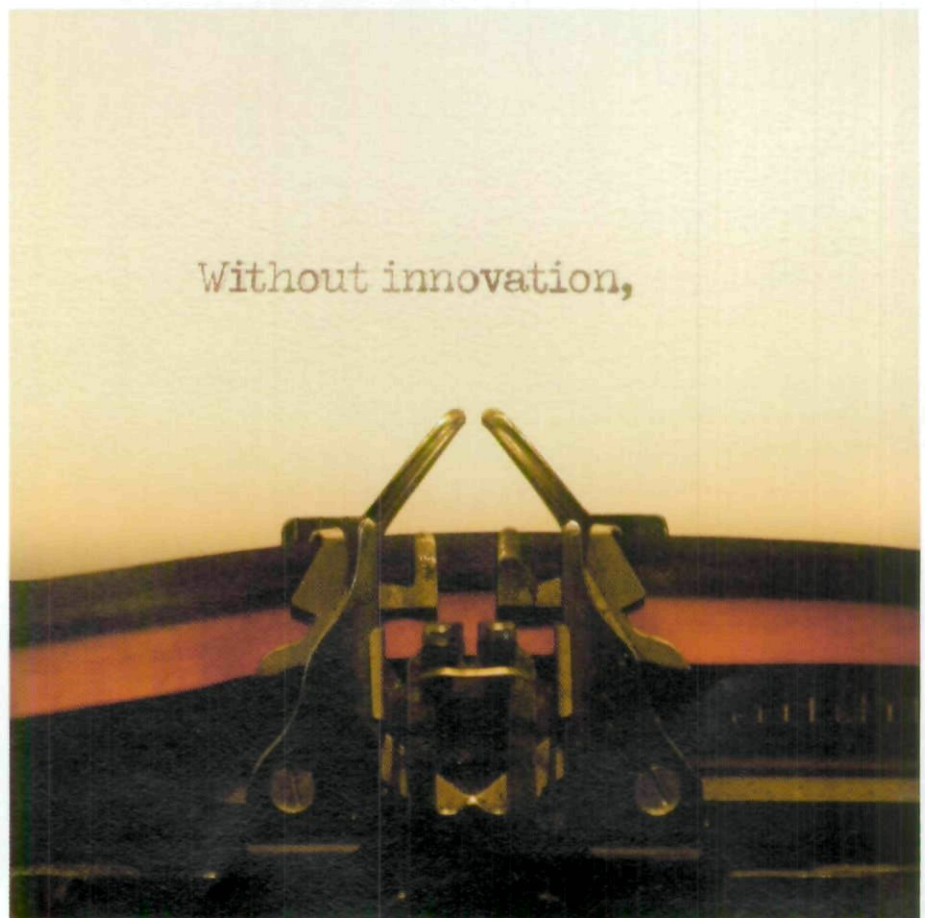
professionals come to their clients from one of two angles—analytical or counseling—and they conclude:

Under either scenario, financial planners can create a network of related professionals—therapists, social workers, employee assistance professionals, money dynamics counselors and career counselors for those who wish to quarterback from the analytical side. For those who concentrate on the counseling side, the network could include investment managers, money managers, portfolio specialists, attorneys, and CPAs. Either way, life planning could be made personal and relevant by treating its philosophy and activities as an ingrained and dynamic part of the planner-client relationship.²

In a separate article in the *Journal of Financial Planning*, Mike Ryan, CFP®,

identifies the watershed that life planning has created in the industry. Those who have adopted this philosophy and strategy with clients serve them even more effectively, but many of those who rejected life planning as the mode of relating to clients "have retreated to former identities as stockbrokers, investment management consultants, and insurance agents." Ryan assesses all of the definitions and descriptions of life planning, and he offers this distillation: "Life planning is the conscious, holistic integration of the physical, emotional, mental, soul, and spiritual aspects of life in the balanced growth and development of a human being. It is the central platform for designing and implementing those choices and actions, in this lifetime, that will assist the individual in being what they are and becoming all that they can."³

In the years since these articles were written, life planning has gained traction in the industry, and now it's time to make



Sample Invitation Letter

In most cases, the allied professionals you invite to join your alliance will be people you know fairly well because you have referred clients to them and gotten very positive feedback. You probably have already talked with each allied professional about your alliance, so this letter simply confirms the time, date, and place of the introductory meeting. Tailor this sample invitation to fit your style and your expectations for your alliance.

Dear [services professional],

Thanks for talking with me about the possibility of joining an alliance of financial services professionals. As I've interacted with other professionals in the financial services industry, I've heard very positive reports about the quality of your services and your integrity. I'm putting together an alliance of allied professionals, and I want to invite you to join us.

Our alliance has two primary objectives: to help our clients connect their resources to their dreams, and to build our businesses through referrals among alliance members. To give you more of an idea of our alliance's goals and values, I've included a copy of our agreement.

I am hosting an information meeting on [time and date] at [place] to talk with those who are interested in joining our alliance. I hope you can come. Please call my office at [number] or e-mail me at [address] to let me know if you can attend and, if not, if you are interested in meeting with me to talk about the opportunities in the alliance.

I'm excited about working more closely with people like you to build a strong, effective network of professionals who are dedicated to providing the finest service possible to our clients.

Sincerely,

[Signature]

[Name, title]

Enclosure: Alliance Agreement

it the centerpiece of our business strategy. Life planning is a skill most financial planners employ in virtually every client relationship, but it's foreign to the majority of allied professionals. If financial planners build alliances and equip allied professionals with a modicum of skill in addressing clients' goals, each person will reap rich rewards: financial planners build trust with professionals who more readily refer their top clients to the financial planners, allied professionals learn how to genuinely meet the needs of their clients and enjoy being part of a larger team, and clients get the best possible service from a team of people who are

committed to uncovering their goals and meeting their needs.

Components of a Good Alliance

Anyone can lead an alliance, but financial planners have the training and skills to be the quarterback who runs the team, the maestro who conducts the orchestra, and the captain who pilots the ship. Most of us naturally build relationships with a few friends in other parts of the financial services industry, and we refer clients to them. The alliance I'm recommending, however, is more intentional. It requires good selection, quality training, ongoing coaching,

and regular communication. Let me describe these components.

Selecting the right people. Instead of simply inviting your friends in the industry to join your alliance, take time to think it through more carefully. Broaden your search, and ask yourself:

- Who are the specialists who have already proved themselves to me?
- Who are some highly competent people who have good reputations, but with whom I've never worked?
- As I put the alliance together, what are some holes in the services provided by our group of specialists?

I recommend that you start with four to six people in your alliance. If these specialists provide quality service for most of your clients, you may never want to grow beyond that, or you may want to add a specialty or two in the future. Remember that specialists don't have to be in your alliance for you to refer clients to them. Occasionally, a client will need help with a problem not addressed adequately by anyone in your group; however, your commitment to each other is to refer clients to others in the alliance whenever possible. Keep your team cohesive, pleasant, and effective—and probably small.

Initial training. Financial planners can help each member of the alliance work more effectively with their clients. Not all members will have the credentials or expertise to produce comprehensive financial plans for clients, but they can understand the process and how each member's specialty is essential in serving clients. I wrote *What Matters Most* to equip allied professionals and their teams, and I recommend it as the initial training for alliance members. But whatever training you choose, find one that equips each specialist in the basics of discovering and clarifying clients' dreams and connecting their resources to those dreams. I recommend that you give your alliance members a copy of the book, and then get them together several times over coffee or lunch to talk about the content. At the end of those sessions, you'll know who "gets it" and who doesn't.

Ongoing coaching. Members of an alliance will be beneficial to clients and to each other only if they are led well. An effective group doesn't run on autopilot. Coaching requires some time and energy, but the synergy of specialists will produce results that make the cost well worth it.

Regular communication. For the alliance to work effectively, you'll need to meet consistently to instill vision, give additional training insights, answer questions, and get feedback about referrals. In the first three months, I recommend that you make a commitment to meet every week, or at least every other week, for coffee or lunch for the initial training. After that, it would be good to meet at least every other week. Of course, people are busy and schedules are hard to keep, but make these meetings a priority. If they're important to you, they'll be important to each member of your alliance.

Select carefully, train thoroughly, coach and lead with passion, and communicate regularly. Those are the ingredients of a successful and fulfilling alliance. But be wise and flexible, too. People move, change jobs, or drop out of an alliance for a number of reasons. To replace someone or expand your alliance, get the input of the rest of the members, and let them have a role in the decision. Your alliance is a volunteer organization. The authority of the leader is based on trust, not organizational power, so continue to build trust by leading with authenticity, integrity, enthusiasm, and a touch of humor.

The Structure of an Alliance

You can, of course, structure your alliance any way you choose, but consider one of three primary methods:

Informal. In many cases, the leader of an alliance will select, train, and coach specialists in an informal relationship, with no mission statement, no financial obligations, and no minutes from any meeting. Trust and effective referrals are the primary ways members relate to each other. In this structure, each member benefits as

their clients are served by the best specialists in the community.

Joint marketing efforts. An alliance may choose to market the combined benefits of their working relationship to existing and potential clients in the community. To avoid compliance issues for the allied professionals, it may be best for the financial planner to advertise the events. Each partner may or may not be listed in the ad, depending on the requirements of the individual company's compliance guidelines. The entire alliance shares in the expenses of the event when the financial planner passes the hat at the next alliance meeting.

At the event, each partner is introduced as a specialist. It is a very powerful message to offer a consortium of specialties to provide for the full spectrum of clients' financial needs. This form of organization includes a budget and a treasurer to handle the finances related to marketing, but the alliance doesn't necessarily set up

a legal entity. This structure combines the best in networking and advertising to produce the best return on the investment of marketing dollars.

Together, the alliance partners determine what marketing efforts make the most sense, and they implement one or several of them. No matter who is on the flier or billboard, all of the partners, if possible, go to scheduled events, and they promote each other there. Any client of one of them is a potential client for all.

A limited liability company. If the members of an alliance gain confidence in each other and want to create a more formal business relationship, they may choose to create an LLC with bylaws, minutes, and financial accounting. This organization markets their services in the community. In his article titled "Creating an Effective Study Group" in *Solutions* magazine, Norman Boone reports that his study group of 11 members has been meeting since 1996. The group has worked so well

Without innovation,
we'd be stuck with
yesterday's solutions.



Sample Alliance Agreement

Craft your agreement to fit the needs and expectations of your alliance. In most cases, alliances will be intentional but informal, but you may choose to form a joint marketing alliance or an LLC. This sample agreement is designed for an informal alliance.

Alliance Agreement

As allied professionals in financial services, our alliance is designed to accomplish two primary objectives:

1. To provide the best services for our clients by helping them connect their resources with what matters most to them: their values, goals, and dreams.
2. To build our businesses through referrals among alliance members.

To accomplish these objectives, we commit ourselves to these values:

1. We will respect the financial professional who has the primary relationship with each client—that is, the professional who takes the client through the Blueprint for Financial Success or a similar tool.
2. Every member of the alliance will receive initial training to learn to uncover and honor what matters most to clients: their dreams, desires, and goals.
3. Alliance members will refer clients to each other when possible, and refer outside the alliance only when alliance members don't have the products or services the client needs.
4. The alliance will get together regularly at a time and place that is convenient to the group for encouragement, information, taking advantage of members' marketing efforts, feedback, and problem solving.
5. Alliance members will resolve any problems among alliance members with direct communication between members and, if necessary, by involving the leader of the alliance to find a solution.
6. The alliance may choose to add new members who have proved to be trustworthy and competent. Each new member will be trained to help clients connect their money with their dreams.

[Signatures and contact information]

together that they decided to form an LLC, and in fact, their stated values sound much like those of the kind of alliance I'm recommending. For instance, their values include:

- "We agree to be dedicated to learning, sharing, and expanding—at the very highest level—technical and professional knowledge regarding all aspects of comprehensive financial planning.
- We agree to support each other individually and collectively in areas of planning and investment research, practice management, and practice development, to further each

member's personal, professional, and financial success.

- Finally, we want our meetings and interactions to be fun, so we encourage a humorous trait in each member."⁴

The members of Boone's study group come together from all over the country, and they share similar credentials and goals in the industry. A local alliance of specialists, however, focuses on gathering people who have different capabilities in order to meet the range of clients' needs. Study groups and alliances, though, can each be structured as informally or for-

mally as the group desires. If an alliance wants to pursue the formation of an LLC, they need to create a mission statement and bylaws, they need to clearly identify the financial contributions from each member, and they need a system of accountability.

Create Clear Guidelines

Clear expectations and responsibilities are essential in any organization, no matter how formal or informal it may be. Obviously, the officers of an LLC will craft the bylaws and file legal papers, and joint marketing alliances need to spell out the roles, costs, and benefits for each member. Even an informal alliance, however, needs clear guidelines. At a minimum, I recommend that the leader of the group write an agreement for each member to sign. The agreement would spell out:

- The criteria for who is the primary provider for each client. (I suggest that it's the person who takes the client through the Blueprint for Financial Success, a planning tool available through the Financial Coaching Network. To find out more, go to www.financialalliancenet.com.)
- Every member of the alliance will be trained to honor what matters most to clients: their dreams, desires, and goals.
- They will refer clients to each other when possible, and refer outside the alliance when alliance members don't have the products or services the client needs.
- They will get together regularly (every week or every other week) at a time and place that is convenient to the group for encouragement, training, feedback, and problem solving.
- They will resolve any problems among alliance members with direct communication between members and, if necessary, by involving the leader of the alliance to find a solution. (See sidebars for a sample invitation letter and alliance agreement.)

A well-oiled alliance of financial professionals is a beautiful thing. I love to watch our alliance work. Not long ago, I worked through the Blueprint with a couple with considerable wealth. One of their pressing needs was estate planning. I could have waded through that with them, but my friend Bill is an attorney who specializes in estate planning, so I called Bill to let him know that I referred the couple to him. He called them and set up an appointment. In the meantime, I reviewed the couple's Blueprint with Bill to let him know how their questions about estate planning fit into their broader financial plan. After Bill met with them, we all met together to discuss the solutions, and together we found the best direction for the couple.

In this process, I'm the quarterback who calls the plays and runs the team, but I couldn't be effective without partners like Bill who can provide specialized services that are beyond my knowledge and experience. As we met, I ask questions Bill wouldn't think to ask, and he provided insights that I don't have. Bill and I are friends and alliance partners, connecting dots to help people reach their goals and fulfill their dreams. In interactions like these, I learn a lot from the specialists on my team, and I get ideas of ways to help other clients. Bill was happy to get paid for helping the clients with his specialty of estate planning, and the clients were thrilled because Bill's advice greatly increased the amount of money they would leave their heirs. Everybody wins.

To be honest, one of the main reasons I love the concept of an alliance is that I really enjoy working with people like Bill, Mark, Crocker, and other trained, skilled professionals because I'm confident we are giving people the finest advice, products, and services. I love to see the look on clients' faces when they thank us for working together to help them.

Bombs Away!

In the real world, things don't always work out as we've planned. In a few cases, refer-

als have been bombs, leading to a few laughs...or some words that can't be put in print. A year or so ago, I met with a woman interested in financial planning. Before I could go through the Blueprint with her, she told me that one of her top priorities was estate planning, so I referred her to Bill. I called Bill to ask him to call her, and we talked about her needs. A couple of weeks later, Bill called. From the moment I picked up the phone, he started laughing. He explained that my client's interest in estate planning was so that she could leave her entire estate to her cat! I thought I knew my client pretty well, but I had no idea her top priority was providing catnip for all nine lives of her cat. He promised me that he had kept a straight face the whole time he met with her, and he gave her the assistance she wanted. But we had a good laugh from it.

My son Brandon started a new business, and he needed to be bonded. I sent him to a friend who specialized in this type of

business insurance, and I had every confidence that he would give Brandon outstanding service. That afternoon, I checked with Brandon to see how it went, but he said the agent hadn't called him back. Brandon called several more times over the next few days, but the agent never returned his calls. I called the agent to discover the source of the problem. He wasn't in his office, so I left a message. He never called me back. Over the years, I had sent him a number of referrals leading to large policies, but now, he didn't even return my call or Brandon's call. I couldn't believe he would treat any referral that way—especially my son. Needless to say, I now send business in another direction.

In the years before I understood the importance of selecting alliance partners slowly and wisely, I made some mistakes. On a couple of occasions, financial professionals stole or tried to steal clients from me, and one or two pressured my clients to buy products they didn't need. Today, I

**THE THINKING IS NEW.
THE NAME IS OLD MUTUAL.**

have the kind of relationship with my alliance partners where problems seldom happen. When they do, I don't jump to conclusions that "somebody is out to get me." Instead, my assumption is that there's been a misunderstanding that can be cleared up fairly easily. In the vast majority of times, that's the case. Sometimes, a CPA, attorney, or broker has been out of town on vacation, and his assistant didn't call my client back to explain the delay and schedule an appointment. And sometimes, people really did drop the ball. In a relationship built on trust, we can admit our mistakes, apologize, and make things right. Trust isn't based on perfection. Its foundation is authenticity, honesty, and responsibility. We learn a lot about people when we see their response when they fail, and their response can either build or erode trust.

Finding a Way

For more than three decades, Bryan Brand was a financial planner who tried several creative approaches in working with allied professionals. These approaches, he explained, changed as the structure of financial planning compensation changed. When he began his career in the early 1970s, a wealthy businessman gave Bryan one minute to capture his attention. If Bryan could convince him of his value in that minute, the man promised he would schedule an appointment with him later. Bryan looked on the man's desk and saw a matchbook. He picked it up, opened it, and drew a wagon wheel with several spokes on the inside cover. "Each of these spokes," Bryan explained, "is a financial specialist who serves you: your CPA, broker, insurance agent, attorney, trust officer, actuary, banker, and any other financial professional who serves you. You are in the center of the wheel, but none of these people work just for you. In fact, some of them may have a strong conflict of interest in providing services to you because they derive their income from the sale of products instead of giving you objective advice. In addition, they don't coordinate their

efforts to serve you most effectively. Sir, I'm willing to be the person in the middle of the wheel to coordinate the financial services you receive." The man called his secretary to set up an appointment with Bryan.

That model, Bryan told me, served him well for many years, but he also experienced a conflict of interest because he, too, was commission-compensated.

In the second phase of his career, Bryan shifted his strategy. He hired a CPA, a tax attorney, and an MBA to join his team as employees, and he trained them to become financial planners. They also became commission-compensated in their new roles. In the era of tax shelters, having these people on his staff made Bryan's team very effective and attractive to clients.

"In a few years," Bryan told me, "all of these employees left to start their own businesses, and I entered the third phase of my career. At this point, I surrendered my securities, insurance, and real estate licenses, and I became fee-only compensated, working exclusively for my clients. I entered, almost by accident, strong relationships with several allied professionals. When my employees left, I had unused office space. Soon, a CPA and an attorney moved in, and I began working closely with them in an informal alliance. We had a small group, but they were extraordinarily talented. This arrangement worked very well for each of us and for our clients. Reciprocity of referrals worked very well."

In the fourth phase of his career, Bryan "reverted back to the matchbook strategy," but with a twist. As clients came to him for counsel, he chose to work with each client's existing professionals—if they would cooperate and allow him to be the quarterback. His plan was simple. He explained, "After the client, my staff, and I developed a comprehensive spreadsheet of objectives and assigned primary and secondary advisory responsibilities for each one, we forwarded that agenda to each of the client's existing advisors for their review and input. When their input was collected, we then worked with the client

to finalize the objectives and advisor assignments, and we forwarded this information to each advisor along with all necessary client data so each advisor could prepare for an advisory team meeting in our offices. Then we brought all of these professionals who serve the client into our offices for a very open discussion of each professional's thoughts and recommendations. This method resulted in the highest level of objectivity because each proposal was thoroughly critiqued by the group. In this environment, any lack of preparation or incompetence was quickly exposed."

After all of the proposals had been analyzed and refined (often taking several meetings), Bryan forwarded the agreed-upon assignments to each professional—sometimes adding additional specialists when needed—to prepare for a final presentation to the client. The end result of this process was that the client received high quality and impartial assistance, and he found out which of his client's existing financial professionals were worthy of trust and continued business. Those who were not worthy of trust were eventually replaced.

I applaud Bryan's creativity and tenacity in providing quality service for his clients, and for his ability to bring other tax, legal, financial, insurance, and banking professionals into a strong alliance. "I had to realize," Bryan reflected, "that as a financial planner, I'm a generalist. All of those other specialists provide expertise to maximize the value we deliver for our clients." He summarized the strategic nature of this model: "Everyone involved appreciated the benefits of this process: cost savings to the client due to professional and client efficiencies, and the benefits of mistakes avoided or uncovered and corrected. This broad network of advisors led to a much higher level of truly professional reciprocity as well."

One of my favorite films is the ten-part HBO series, *Band of Brothers*, which depicts the heroism of the officers and men of Easy Company of the 506th Parachute Infantry Regiment in the 101st Air-

borne from D-Day through the end of World War II. The series, based on the book by Stephen Ambrose, tells the story of these men as they fought in some of the most difficult struggles of the war: D-Day, the breakout from the beachhead, Operation Market Garden in Holland, and the encirclement at Bastogne in the Battle of the Bulge.

The central character in *Band of Brothers* is Dick Winters, who drops into occupied Normandy as a lieutenant and ends the war as a major. Winters is one of the most amazing leaders I've ever seen. His courage and skill in handling men is unsurpassed.

But the moments in the drama that touched me most deeply are the recollections by the actual members of Easy Company at the beginning of each segment. Time after time, and often with a tear in their eyes, these men tell of their commitment to one another. The reason they fought and their friends died, they recount, wasn't for some abstract concept of freedom. They risked their lives day after day for the guy in the foxhole with them. Their commitment to each other—strangers who became best friends—is the real story of this band of brothers.

The alliance we're recommending for financial planners and allied professionals isn't a life-and-death struggle like infantry combat in World War II, but it's still very important. The work that we can do together can have a profound impact on every "soldier" in our ranks, from the leader, to the specialists, to the clients, and to generations to come. The men of Easy Company had to dodge bullets, take cover from artillery, and endure seemingly endless days of cold, hunger, and danger. To a man, they said they couldn't have done it without the rock-solid relationships they built with each other. That bond got them through each day, and eventually, through the war. In a similar way, but with far less intensity and risk, the bond that alliance members form with each other gives confidence, support, and direction for all we do. Together, we can

accomplish far more than we could accomplish separately.

Worth the Cost

At the end of the day, alliances work when the members realize that they are more effective in serving clients and helping each other build their businesses when they work together. On an effective, functioning alliance, members are part of a great team, and that feels really good. They're able to provide outstanding services for their clients. Allied professionals may have felt frustrated and isolated before, but no longer. Financial planners may have been aloof in the past, but now they assist other professionals to fulfill their dreams of genuinely helping people. Confidence grows, trust blooms, clients are thrilled, and every financial professional has more and stronger relationships with clients than ever before. Sure, it takes some time and energy to put an alliance

together, but for me and many like me, it's the best investment I can make.



Endnotes

1. Jim Munchbach, *Allied for Success: Creating a Synergy of Specialists to Fulfill Our Clients' Dreams* (Denver: FPA Press, 2007).
2. William L. Anthes and Shelley A. Lee, "Experts Examine Emerging Concept of 'Life Planning,'" *Journal of Financial Planning* June 2001: 90-101.
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