

Ep#189: 7 Years Into a Financial Planning Career with  
Jack Heintzelman



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## Ep#189: 7 Years Into a Financial Planning Career with Jack Heintzelman

Welcome to the *New Planner Podcast*, where it's all about helping you successfully enter the financial planning profession and accelerate your financial planning career.

This podcast will help you understand the profession, become familiar with the various career paths available to you, and avoid the mistakes that limit your success.

Join your host, Caleb Brown, to explore the human side of creating a successful planning career through interviews, personal experience, and insights from the trenches.

Let's get started.

**Caleb Brown:** Welcome to the 189th episode of the new planner podcast. This is Caleb Brown, your host. My guest today is Jack Heintzelman, a financial planner at Boston Wealth Strategies. Jack joins the show today to share how he entered the financial planning profession, his internship experience and how he landed in the right position.

Listen in as Jack describes his two internship experiences, first in a wirehouse, followed by an RIA, and then shares the pros and cons of each model. He also shares how these experiences gave him guidance in his career post-graduation and ultimately helped lead him to an independent broker-dealer firm.

Jack gives insights on why he chose his current firm and how he's able to work his way up the career ladder and help the firm grow while obtaining the CFP and appropriate licensing. Stay tuned for the end where Jack gives tips for new planners, including how to grow confidence as a new advisor and bring in clients. I hope you enjoy my interview with Jack Henselman.

Hey, Jack, welcome to the new planner podcast.

**Jack Heintzelman:** Caleb, good to be here.

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**Caleb Brown:** Absolutely. Thanks so much for coming on. I guess I just want to start us off by just asking why you even got into financial planning. Why did you choose this career versus something else?

**Jack Heintzelman:** It's interesting. I mean, it's a challenge sometimes because I hear all these advisors planners that are in the business that like their parents were in the business or they went through a life event and that's what really drove them to want to be a planner. My story wasn't as much like that. I think it was more a personality thing.

I was in college. I was in high school going into college, and just doing a lot of network [...] I was always interested in getting to know people and building my network. It's just something that I've learned from my parents, my mom and my dad, both are entrepreneurs and they love getting to know people and their passions and asking them questions and being curious.

So I started that at a young age and just my natural network, I got connected to a few financial advisors and just reached out to them. I was a business finance major in college. So I had met with a couple of these advisors. They said, "Why don't you come in for the summer and do an internship?" So I started just in an internship with a financial advisor.

The initial one was at a wirehouse firm. Then I had also done an internship with another firm at a franchise RIA model. So I got kind of both perspectives of the industry and without knowing much about really what the industry was, and again, not having that background of wanting to be a financial planner on day one, I just really related with who they were, what got them up every day and what motivated them, and to be able to just talk to people and understand them and people that they had relationships with for 20 plus years, that's what really excited me. And really from there, Caleb, we're here now.

**Caleb Brown:** I really appreciate you sharing that. No financial planning degree or anything like that. I mean, you really just got in this just I mean, organically just kind of bootstrap just talking to people and you just sort of fell into this through your own network. That's amazing.

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**Jack Heintzelman:** Yeah. I went to college to a small school [...] New Hampshire and played college soccer there. And I was a finance major, and obviously, as we know in this industry, there's so many different ways you can go with that.

But for me, I just really related to the different business models in the financial planning industry and I knew that where they were is where I wanted to be. And I think that's what really excited me and really drove and motivated me to explore at least what it was, not knowing where it would take me on that path, right? Join a financial planning firm and kind of see where it goes from there.

**Caleb Brown:** Great to hear. I mean, a lot of the finance programs, especially in the Northeast, really try to push their people hard into Wall Street, investment banking, hedge fund, private equity, and you look like said no to that. You didn't go that route.

**Jack Heintzelman:** I think I got a little bit lucky, honestly. So, well, lucky in the way that my school was not the one that was going to be at the top of the list that would get you into a Goldman or a JP Morgan internship program, right? At that point, I would have loved for that to be the case, right? Like that's the shiny thing that gets put out there.

And a lot of people get attracted to, right? And it's a wonderful profession. I have people in that industry and that part of the industry that do exceptionally well. But for me, like my network was smaller financial planning firms and advisors, and it just naturally got connected there. And from there, looking back, really, Caleb, like the programs that they're building at these firms for financial planning is such an amazing opportunity. And a lot of the young advisors or college students that I talked to, it is an incredible way to get into the industry and get the technical knowledge and come into this industry with that ability and that experience. So looking back on it, it'd be cool if I had found that or knew more about it and maybe accelerated myself on that path, right? But that's my path.

**Caleb Brown:** Yeah. Well, it worked out for you. I mean, like what you said earlier, everybody's got a different path. I want to go back to some of what you said. I heard you had a couple of internships. I think one was a wirehouse

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and like a franchise RA, but talk to us about just your experience. We have some listeners that don't know the difference between those models. So walk us through just high level, the differences and just sort of your impressions and sort of pros and cons if you would.

**Jack Heintzelman:** Yeah. And it's interesting in being, having had some experience in the industry now and in networking with a lot of advisors that are in different models, right? I've actually found that the advisor really drives what that service offering looks like and what their client relationship is like right now. The different models supports that advisor differently in the offering and the ability to offer that service to their clients does vary based on business model. But when I was looking at it, to me, wirehouse was like high ultra, high net worth clients. It was your business owners. It was your sports professionals, right? It was your musicians, like these large assets, net worths that you were offering this shiny service with private jets and yachts, right?

**Caleb Brown:** Celebrities.

**Jack Heintzelman:** Celebrities. Exactly. That's what I saw it in. And I was kind of fortunate in a way that I worked with an advisor that did work with clients in that market, but still offered a financial planning service, right? His model, the way he helped those clients was from a financial planning background, right?

It was really understanding their clients, building their relationships. It was not a product offering. It was not really selling a certain service. He really did like good quality work for his clients. But that's how I envisioned the wirehouse firm there, and it was great. And it just didn't end up being an opportunity there—that first going into my senior year of college into that internship that—I got it connected with a firm in town that was in like a franchise RIA model.

**Caleb Brown:** Well, hold on before you go to that. Had there been a spot for you and they would have offered you something, would you have taken it?

**Jack Heintzelman:** It's interesting question. It was timing, Caleb, for that. If I were graduating senior year and going into that model, I don't think I would

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have, right. Looking back on that, if that was my only opportunity, maybe that's what would have happened. But the way I was looking at it was really the types of clients that I really wanted to work with and connect with.

And now what I've found is that those clients can be, it doesn't matter the net worth or the assets, right? They can be in any model. But at that time I was looking for more of that really holistic, comprehensive planning, independent model where you were just working with your clients, understanding them and just giving them just true advice and guidance.

I think that's probably why I leaned more towards this RIA side, this independent side than being in that wirehouse side. Not that he wasn't offering it, but more like that was the back. That was the foundation of how these firms that I was looking at was built. And the relationships they have with their clients, that's the relationship I wanted to have with my clients.

**Caleb Brown:** Talk to us a little bit more about what independent, at least in your mind means, because I've had lots of insurance channel and wirehouse channel advisors say they're independent and the RIA people will say, "No, you're not." So what, and you've had a little experience in all these different channels. So maybe just talk to us a little bit about what independent, how you see it.

**Jack Heintzelman:** Yeah. Well, it's actually, it's funny because I told you about how I started leaning towards this independent side, but the firm I joined was actually affiliated with an insurance broker-dealer. So I had no idea what that meant being a college student coming out and coming into the working world.

But yeah, we were affiliated with an insurance broker-dealer. So it's kind of the opposite in a way of independent, right? We were being driven in the way of the product solution, right? So it was a company that has a product that yes, they want to support you and your growth and your planning, but in the background, a lot of the foundation of that firm was built on a product offering, right? And the way to support those firms is for that product offering to be promoted. And I don't think it was as much of like you need to sell this product, but you were trained on it. You were developed on it.

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So all you really knew was when you heard a client need, you only knew how to solve it with that one product, right? But the firm, we were a firm affiliated with the insurance broker dealer, right? So I was, I joined a small firm. It was three senior planners and a practice manager. And I joined as a paraplanner at that time, really wearing a bunch of different hats.

That firm who was affiliated with the insurance broker-dealer just operated differently. They were always trying to challenge that product offering, right? They had to make them happy but they really ultimately did what was best for the client. And we'll probably get this to it at some point in this call, but ultimately why we decided to eventually affiliate with truly an independent broker-dealer after being affiliated with that insurance for when I joined 2018, we were affiliated with them for two to three years before going to an independent model.

**Caleb Brown:** Gotcha. Okay. I'm with you. So got some broker-dealer, have some wirehouse stuff, and then you had the franchise RIA. So you're now, pick up the story, you're still with the same. You went through that transition with them.

**Jack Heintzelman:** At the firm I was with, yeah.

**Caleb Brown:** Talk to us about that. I mean, that's a big transition going from one broker-dealer to another.

**Jack Heintzelman:** I mean, honestly, for me, I think I was just so young in the process that it was like, "Yeah, we're going on this ride." I have to say though, like the due diligence I did getting into this initial firm that I'm with now, Boston Wall Strategies is the firm I currently work with. I joined them as an intern.

My senior year, I interned with them that full year and then they offered me a job that which I eventually took, right? I wanted a firm that really focused on their client, had really strong client relationships. I wanted a firm that had good senior advisors that had great experience and really a lot of care and most important, well, they did it right.



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But also they want to support their firm and their growth while continuing to do it right, right? Like that was their focus, that was their value, that was their vision. And my biggest thing was like, “Hey, I want to be, can I be supported in this model,” right? Of doing the right thing, learning, being educated, and not have to be an advisor that’s driving business on day one, right?

That’s just not how it was really built out. And they said, “Absolutely. That’s the person we’re looking for. We want you to be curious. We want you to be passionate, to learn. We’re going to support you in this path with you. And we want you to grow with us.” Right? So I did some due diligence in talking to a lot of advisors and planners to figure out what that advisor, that senior planner I wanted to align with looked like. And I just kind of got fortunate that an internship worked out. And it was a firm that had that person I wanted to align with, that team that I wanted to align with. And that’s what made it easier on that transition across different affiliation models to say like, “Yeah, wherever you’re going, I’m going.” I remember they called me when they were eventually making the move. They’re like, “We’re going to give you the option if you want to stay with this insurance broker dealer or you want to come with us.” I kind of just laughed.

I’m like, “Yeah, where are we going? Let’s do this.” I didn’t even know where we were going at that time, right? But for us and our firm and myself, Caleb, like I laugh with people that like the skies opened up, the sun came out, the rainbows came out. We’ve been offering this service that was kind of just restricted in how we could do it and it just made things difficult for the work that we were doing with our clients that now that we’re in this new affiliation model, it just had made us have such a better experience with our clients.

It made us feel better about the work that we’re doing, and really has helped us in our growth, in my growth personally, because I’m very financial planning focused, I’m very client first, and a lot of the networking I do in the industry, I really connect with a lot of planners and advisors that do it that way.

So it would be really hard for me to be learning about all these amazing models and services that these other advisors are offering and we would have been restricted, right? Now it’s, well, with the broker-dealer [...] with it’s like, “How do you want to do it? Let’s see how we can support you in that.



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Let's help you offer that service to your clients if it's going to be the best for them.”

**Caleb Brown:** Yeah. A lot more flexibility. And that's why people, I think, end out on the independent side because as long as you're not running afoul with the SEC or FINRA, I mean, like you can do whatever you want. You can charge whatever you want. You can have as many client meetings as you, you know, whatever.

This is why I told the job seekers, “Try to go out there and just talk to as many people as you can with as many different firms, setups and structures,” because I mean, here you are coming in and had a pretty good understanding of these different channels before you even got started. I mean, that's amazing.

And the other thing too, that stands out, I mean, you're sort of bucking the Gen Z trend. I mean, you've been at the same firm for six and a half years. I mean, like there's some baby boomers on here saying, “No, I don't believe that. He has not been there. He's only had one job.” So why have you, maybe talk to us about where you started and then your current role and then just like why have you stayed this long?

**Jack Heintzelman:** I started as a paraplanner and that meant a lot of things. Like I think now, and maybe it did back then, but our firm at that point didn't have the structure to actually have a true job description of what that looked like and to support that and train that and develop that. So I was a paraplanner by role, but I wore a bunch of different hats.

I was managing our investment process. I was helping with our planning process. I was sitting in on client meetings. I was doing notes. I was doing applications. I was out there at networking events like building our brand. So I think because it was a smaller firm, right? It gave me a lot of flexibility to learn different parts of the firm, right? But I started as a paraplanner and that was intentional, right? There were other opportunities for me to go and start as an advisor on day one and for some people that model works great, right? It didn't for me. Like my thing was I really just wanted to learn, educate myself and grow some experience so that when I come with this passion for friends

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or family or prospects, like it came from a true meaning and it came from depth that I know that I can help you, right?

And I know that I can guide you. I know what I need to look for. And here's like how I can help you, right? So my goal when I had first joined them was to put myself on that path of education, development and learning and be supported in that, right? So as a paraplanner, I was doing all of these things but in the background, I was getting my licenses. I went through the CFP program at Boston University. I studied for my CFP, passed my CFP. Then I probably—that's about 2 years now, Caleb, through the licensing and the education with the CFP. I had a little bit of experience from the internship that got me my actual CFP letters at that three years of experience or the hours requirement.

And that supported me in becoming now a titled financial associate or financial advisor. But a lot of that, it was business development driven, right? Like they wanted me to be out there meeting people and networking and all they asked was just be out there talking to people. It wasn't like we needed you to come back every week with a sale.

It was be out there talking to this many people a week, just to learn about them, what they do, what drives them, right? And behind that was a lot of support and sharing client relationships. They had a lot of client relationships for the few advisors that I worked with. So there was a capacity issue that they needed solved, anyways.

So I fit nicely in there where I could help them with the capacity problems they were having, but they still were sitting in and I could listen to them and how they worked through these client challenges and that really helped me in my growth of I had these kind of tool, these dual roles where I was able to develop business and learn that part of growing my clients, but it wasn't all based on that, right?

It wasn't a sink-or-swim model. It was also like here is some support and some confidence you can build as you're doing that business development. Like working together is absolutely part of my success, right? I think if I went out there on day one and had to become an advisor, I don't think I would be here today.

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**Caleb Brown:** And when you say becoming advisor, meaning like no salary, you just got to get the clients and generate whatever you, the revenue, that's all you've got?

**Jack Heintzelman:** That's it. Correct.

**Caleb Brown:** Okay. Got it. So I just want to make sure we made that clear. So, worked up to a paraplanner, kind of the associate planner. Now you're kind of helping them with their stuff, their capacity. You're also kind of bringing in some, I mean, did you have success? Were you able to get some people to come in and do some financial planning with you?

**Jack Heintzelman:** I did it. It was funny, like looking back on it, I was bringing on clients, but were they driving revenue of the firm comparably to the clients of the firm, right? Like for me, I'd bring in a \$20,000 IRA rollover, like a friend. And to me, it was like the coolest experience. I sit down, I do my fact-finding, like I give this proposal and I set them up with an investment account, right? And that was such an experience for me. So again, that's that part of looking back on it, would it have supported me in my firm and my growth in another model? Probably not. But what they really wanted me to learn was the process of understanding a client and their needs and then bringing them through to being a client, right? Regardless of what that client looked like.

I was fortunate there weren't any investment minimums at that time. And we also had financial planning too. So there were financial planning relationships that came from that. It was more of a life stage thing for me though, because my natural network was younger, just out of college, right? So I could help with maybe some job transitions and some employee benefits, but you weren't really having a lot of those life changes where they're having kids and families where a lot of that like maybe more complex financial planning where it was coming in and supporting the cost that would come with that.

So once I, as I grew a little bit and I came across those families, those younger families, the planning was just such a great opportunity for me to build these relationships, have some revenue come from it. It was, you're on the same side of the table with the clients, right? It's like you've shown that

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you've given advice and you can provide value and now they just want to pay you for your time, right?

They understand what you're doing and that you're independent and you're giving that objective advice. So that's how that growth worked. The other thing I will just say is I spent a lot of time just networking, really just everywhere. Like I said yes to a lot of things just to learn and really get comfortable with who I am, what I am, and how I talk to people about that as like an advisor in that situation, but there was a huge focus for connecting with the next generation of our existing clients.

So a lot of the conversations I was having was with that child or that grandchild about some of our top clients. And even though that might not have been the revenue driver for the firm, supporting that only made our relationships with those families stronger and it has really built us into a firm that can support ourselves in the future by starting early in building those relationships.

**Caleb Brown:** Yeah, I mean, it's also good practice for you too, right? I mean, just building your skills and confidence and knowing if you—maybe you say something, mess something up, it's not a big deal because mom and dad and grandpa, they're still here and Jack's working on it.

**Jack Heintzelman:** Exactly. Like you could, one of the things we may get to a little bit later is some of the things that helped me grow, like my confidence and the way that I work with my clients was I love those relationships because you really could just be your true kind of authentic self in that time. What I've learned now is you should be that with all of the clients you're working with.

But at the time it was like, I'm sitting across the table with someone that's very much like me, right? So we could connect on a lot of different levels and I could just be me and I didn't have to be perfect. I didn't have to have a script. Like I didn't have to have all the technical knowledge. I could just listen and ask questions and communicate with this person and connect with them.

And like that work, I'm like, "This is spot. I like this. This is really cool to be a part of." And I think what was also great about that too was, and I do this

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even not just with the next generation of the families that were already clients, existing clients, but friends and family, like giving just kind of free advice, right?

There's ways you have to do it inside your firm that makes sense, right? But for me, if I had the ability to just get on a call because someone had a question or a thought or they didn't understand something, taking 30 minutes with someone to explain it and understand them without actually having them to be a client or a prospect like that was so important in my development to just really understand how to communicate these different complex concepts just to a friend and communicate that better.

**Caleb Brown:** Yeah, well, that's also a long game that people don't get to because you spend that time like, "Hey, I'm not getting paid," but they end up telling their neighbor, [...] he just sold their company for 5 million. I mean, then they're like, "Hey, you need to talk to this Jack guy," like people, and that's, I mean, you touched on at the top of the call, just the getting out there, the networking, just kind of facing your, for some people, that's fearful.

Like they go into a group, "I don't want to talk to these people." Just facing your fears, going out and talking to people, networking, given some free advice, passing that along and having these people think highly of you and like, "Yeah, Jack's a helpful..." You know, really, so when they come across somebody, even if it's not, they don't have a need, they're more likely to refer you.

And that's a long game 'cause some of you are like, "Well, I can't do that. If I spend 20 minutes, I got to have a generate revenue or I've got to have a sale." And I think we've kind of touched on some of the challenges with that model too.

**Jack Heintzelman:** Yeah, exactly. And it's funny you say that because I was working with a business coach just recently and one of the things we were talking about, or I have always said is I'm kind of a terrible salesperson. I'd actually run away from the sale more than actually just sitting with that person and growing with that client, right? And she just laughed and she said, "That is what being a salesperson in a way is," right?

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Like a really good long-term salesperson is just being on the side of that individual and understanding them and supporting them. Like that kind of makes sense. I just never thought about it like that.

**Caleb Brown:** Are you in the same role or what? What are you doing now? And just maybe talk to us about how your role is shifted.

**Jack Heintzelman:** Yep, so I was, those two years I was a paraplanner, getting my licenses, getting my CFP, then I came into an associate advisor role, I was supporting some of the clients, building my own clients. Now I've gotten to a point where I'm supporting myself with my clients. I still share some clients with some of the senior advisors, but I'm really working with my own client base and growing that client base.

**Caleb Brown:** That's awesome. I mean, can you just give us a sense of like, how many people are you able to work with just from a, I mean, are you by yourself? You have support. Talk to us about that.

**Jack Heintzelman:** Yeah. So our firm has grown. Like a lot of the path has kind of been built out along the way. Like I told you, when I first joined the firm, it was the three senior partners, a practice manager and myself. Now there's 15 of us. We have an investment department with the chief investment officer. We have an excellent financial planning team with the director of financial planning, a client service team.

We do have a 401k offering as well. So we have a 401k team, right? So a lot of those hats that I was wearing, Caleb, I was able to kind of help build those out and train the individuals into those positions that have now helped support me with the clients that I'm working with, right? So I'm working with about 100, 150 families now.

I would say out of that, probably like 75 relationships that I'm just solely working on myself. And then 50 to 75 relationships that I'm sharing with that senior advisor. Maybe I'm still running the meetings, but that senior advisor is still involved in parts of the process. And we have a paraplanning team that supports us and sits in on a lot of those meetings, that helps me in those roles. But yeah, that's where I sit now.



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**Caleb Brown:** So the 150, so you brought in all those, or did the senior partners help you with some of those by providing you?

**Jack Heintzelman:** I think it's split. I think it's split right down the middle. So of the 75 that I said that I've brought on, and here's what's interesting, like a lot of people ask like, "How do you get clients," right? And it was different for me where like there was a few different ways I'd done it, right? And I leveraged a lot of the network that we already had in our firm. So we had these great families that we were working with that we weren't working the next generation.

And these are like 30, 40-year-old high-income earning professionals that I was able to connect with and bring them on as financial planning clients. Yes, that's bringing on my own clients, but instead of reinventing the wheel and going out and doing all these BNI groups, which there's nothing against all these different ideas, but like leverage the opportunities you have with you, right?

And be very direct. So I think the big things that helped me in this success, Caleb, was, well, to this point, is working with the next generation of families and building out clients that way, and then I had also started to focus more on like a niche and focusing right in a certain segment that if I'm going to do all, if I'm going to spend my time on something, let's spend it all in a certain area so I can develop those relationships.

So one of the things I had done here locally in the Boston area, there's a great life sciences community. They have a lot of early-stage stock options, biotech companies. So I started working in that space. Technology also kind of parallels that pretty well 'cause they also have early stage startups with equity.

So that's that niche that I built out with. So I just started focusing in those industry associations and spending time around those people that supported me in that client base.

**Caleb Brown:** That's awesome. So what I heard in there is like, "Hey, they're not really paying me a salary more. I'm just surviving off what I generate," on the revenue that you'd create.



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**Jack Heintzelman:** Yeah. Yeah. The way the model works now is we have a base salary to help support us with our benefits and such. And then a Payout that comes on a percentage of the revenue that we're managing, right? It's interesting. So yes, short answer, yes. Luckily the business that I have now can support me in the things that I want to do. And I'm extremely fortunate for the firm that I've joined that has supported me to be able to be in this position to do so.

**Caleb Brown:** That's great, Jack. I mean, like here you are six years in, you're just getting started. This is awesome, man. Well, thanks for walking us through that and sharing all that. And I mean, kudos.

I mean, just the sort of the activity and the intensity and just, I mean, that's paid off for you, right? I mean, just getting out there and just talking to people. What else, anything else that you'd like to share or any final tips or anything you have for the New Planner audience?

**Jack Heintzelman:** Yeah, the people I talk to always say, "So how did you," or "How did you get here?" And I am so fortunate and lucky to have fallen into the place that I've fallen into. But I think regardless, I've told people, whatever model you fall into, whatever team you fall into, whatever program you fall into, getting into the industry and then forming the right habits, you're going to end up at that end result that we all envision, right? And we all want to be. If you want to be like a good planner and help people, you will get there, right? So I think get into the industry to start and focus on just networking and being curious and talking to people and saying yes to things because all of these little things build up to where you're eventually going to get to, right?

I don't know where I'm going to be five years from now or 10 years from now, right? But by just continuing to say yes to things and networking and getting to know other people in the industry, it just energizes you to say this is the right place for me, regardless of where the model or program you are in. My biggest fear in this, I'm very involved still in the industry with FPA next-gen and nationally. My biggest fear and what we're trying to support is like people get into the industry and then leave the industry in a few years, right?

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The stats out there are staggering and how we can't support young planners or career changes in this industry. Don't feel that the place you're in right now is the only way it's done. Just continue to get out there and understand different models. And if you really want to help people and build relationships, this is the industry for you.

And there is someone out there. It might not be the model I'm in now, but some model out there that will help that person continue in that path. So don't get up on it.

**Caleb Brown:** Well said. And that's one of the beauties of this industry. There's lots of different models. All the other industries, there's one model then you have to follow that. So not a lot of creativity and flexibility and choice. Jack, awesome stuff. I really enjoyed chatting with you and learning more about this. And I know the New Planner audience will get a lot out of it. So thanks again for coming on the show.

**Jack Heintzelman:** Thanks Caleb. Appreciate it.

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