

Ep#202: Leaving a Large Asset Management Firm for a
Small RIA with Azure Bradger



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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 202nd episode of the New Planner Podcast. This is Caleb Brown, your host. My guest today is Azure Bradger, who is an Associate Advisor at Clarity Financial Group in Fort Worth, Texas. Azure joins the show today to share her unconventional path to joining the financial planning profession from starting as a biochemistry major, landing an entry-level position at a property and casualty firm, getting licensed, pivoting to a position with a large asset manager, and then going back to school to finish a financial planning degree.

Listen in as she shares her experience failing the Series 7 by one point, and how she was able to later pass while also juggling being a single mother working and going to school full time. Stay tuned to the end where we explore her leaving a large asset manager for a small RIA firm and her advice for new planners. I hope you enjoy this episode with Azure Bradger.

Hi Azure, welcome to the New Planner Podcast.

Azure Bradger: Hello, so excited to be here.

Caleb Brown: This is going to be a lot of fun. I can already tell. This is going to be amazing. You have so much energy and it's just like, I was sitting there thinking the other day, like, man, if I'm just like feeling down or having a bad, I'm going to call Azure because I mean, I will just like the infectious personality and I'll start feeling more cheery, I feel like. So it's just—

Azure Bradger: It's funny you say that. I just heard that a couple of weeks ago on a Zoom call.

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Caleb Brown: Yeah, absolutely. You're just going to bring the energy and the enthusiasm level up. So for our listeners who don't have the pleasure of knowing you yet, maybe just start with how you got, how financial planning even popped up on your radar.

Azure Bradger: Yeah, so I began in financial planning completely on accident. I was a 21-year-old single mom just working to make ends meet, trying to finish this bachelor's degree in biochemistry that I was sure to pursue, and we can circle back on that, but you know, and so my brother was working with this State Farm agent who was hiring for sales agents.

I'm like, okay, sure. Let's go for it. Why not? It's better than what I'm making now. And so I get in the door with her and I get my property and casualty license and I am just in the door helping so many people do all kinds of things, whether it was home insurance, renters insurance, car insurance, financing cars, refinancing cars, and like I was learning a lot of stuff very quickly in just this one little State Farm agency. Shout out, Laura Gennanati. Yeah, six months down the line, she's telling me that I'm doing well. She really wants me to focus on my career there, to develop and hone my skills, to maybe become her sales manager, and I'm looking at her like, ah, no, I'm going to finish my bachelor's degree and I'm going to go about my life.

And so we're having this discussion of what my potential could be and what I want to do, and I was not budging on my goals at this point. And so we had a mutual parting of ways. Fast forward, I wound up working in this logistics company and had some difficulties with management there, and sheer pettiness applied for a role at Fidelity Investments.

So, I applied for this role, I think it was like a Friday in December, the following Friday I had an offer in my inbox. I had to scramble to take drug tests.

Caleb Brown: One week later you had an offer?

Azure Bradger: Yes. One week later.

Caleb Brown: Wow. I mean, look, that's, I mean, just, I want to point that, I mean, that does never, that never happens in a company the size of Fidelity. I mean, it can happen, small RIA firm, whatever, that can happen. Not frequently, but this is crazy. Yeah.

Azure Bradger: I applied on a Friday, had a phone interview Tuesday, had an in-person interview Wednesday, had the offer by inbox Friday.

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Caleb Brown: Wow.

Azure Bradger: Yes. And things went really smooth. I started there the following month. I parted ways with that prior employer because management difficulties were just entirely too much. And I hit the ground running at Fidelity. I was in their workplace investing business unit, which is where the 401ks and the pensions and health benefits and stuff like that are serviced. And I started in a service team, just learning about basics of 401ks and helping people answer their questions about that, how to enroll, how to make contributions, what to do about withdrawals, that they need to take money out and just giving them education on that.

About a year in, I realized that I liked what I did, but I felt like there was more that people needed in these conversations that I felt limited in doing. And I had learned about what getting licensed was. That's what it's called in big corporate America. If you don't know, you don't know. It's called getting licensed.

And I was just like, well, what is getting licensed like? And I had a friend who was going through getting her FINRA series seven, and he was happy to give me a little glimpse into her textbooks to show me what she was looking at and what she was learning, and I was curious enough to kind of put a pin in that and say, "Let me come back to this."

And then COVID happened. And when COVID happened, I went home and Fidelity basically said, "Hey, don't come back to the office until we say. You stay home." And I'm working all of these crazy hours, not just on the phone, but even working in back office roles. And I'm just like, I love what I'm doing, but this is boring.

I don't know how to say that. And I had an opportunity come up that basically was for me to get licensed and join this inaugural team to help with self-directed brokerage accounts. I was like, you know what?

Caleb Brown: Still with Fidelity?

Azure Bradger: We're still at Fidelity. Yes. And I was just like, you know what? This sounds like my end. Now, during the pandemic, I decided to return to school and start getting a degree in finance. This was just general direction in 2020. This is what I feel like I need to do because I feel like it's the right direction to give these people more, the more that I think they need. So I began my licensing journey in April of 21 while in school.

I returned to UNT at this point, which that's a whole entire story in itself, just my journey through college. So I'm studying for my classes at UNT while also studying for my series

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7. I finally passed the series 7 in July of 2021 after failing my first attempt by 1 question. Yes. One question, you guys. I went and I did the math. I failed by one question and I had probably nervous breakdowns for a week straight.

Caleb Brown: Oh, man.

Azure Bradger: But nonetheless, we prevail. And after that, I learned the foundation of being a trader, being a broker, and just reviewing statistics even then, I knew I was one of few in the country who were registered representatives, a woman, person of color. I knew I was a part of a minority. Continuing my journey through my career with the self-directed brokerage team, I eventually transitioned into the retail business unit at Fidelity and worked with the advice group.

Caleb Brown: Let me just stop you there. I mean, describe the role that you're in. So people would call in and you would make trades for them. Is that what you were doing?

Azure Bradger: Yeah. And it actually goes beyond that. They may call in to have trades placed in their accounts because they want to buy or sell something within the account, holding the money from the retirement plan. It's just basically like a side bucket on the bucket.

That's your retirement savings. And so in there, we would make sure that they have. The appropriate investments that they're supposed to have 'cause some companies would only allow you to hold certain types of securities. Some companies would not allow you to buy securities for certain companies, and it gets very nitpicky with that kind of stuff.

But more than that, keep in mind that this is like a brokerage account attached to a 401k. You can have issues within that brokerage account that in a traditional sense should not exist in a 401k. So we're having to make sure that those issues are avoided as well. For those of you who may or may not have any familiarity with brokerage trading, if you place an overbuy in a brokerage account attached to a retirement plan, it creates a very big pickle of an issue because those are technically not supposed to exist in these types of accounts.

So, nonetheless, that was our role to basically make sure that the dumpster fires were at bay at all times and making sure that when people had issues or questions come up, we were able to answer them. And I dealt with a number of complexities during that time. I remember having to help a client who was navigating a mutual fund settlement.

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This mutual fund company basically went bankrupt and the people who held shares in a mutual fund had yet to receive money. Well, this individual passed away in the waiting. And so his spouse was receiving those funds and had no clue what to do with them because they were just mailing her checks. Now these checks had not been taxed because it came from a 401k.

So it was dealing with even hairy pickles like that. It was a fun time and I learned so, so much about the industry because of all the nuances that come with navigating self-directed brokerage and retirement plans. But nonetheless, it was still in this space where I was licensed as a broker and not as an advisor.

And so I'm in this space where I could give a lot of education, but I cannot give guidance. So that is what I made that leap to the Retail Planning and Advice Group.

Caleb Brown: And maybe, I'm sorry, maybe you're gonna, what's the difference between education and guidance?

Azure Bradger: Education is giving someone all of the information they need, guidance is breaking that down for them in such a way that you can help them navigate the choice. I can tell you all about Roth IRAs and contribution limits and the ways you can contribute to a Roth IRA, the limitations, and the fact that you can have a Roth IRA everywhere, but your aggregate limit is still the same.

I could talk about all of those things all day. However, I can't help you navigate how much to save in every year based on what you're making in income or where your debt load may be, and how much you need to be doing to essentially meet the goal you have for your retirement because at that point I was not licensed to do so.

Now, keeping all those things in mind, when I transitioned to the Retail Planning and Advice group, I was now in this position, because I'd say my Series 66 to have those kinds of conversations. And I loved it. I lived for those moments where people just called in and wanted help, and we could sit for half an hour and answer all their questions to get them a game plan for whatever their investing goals were, whatever their planning goals needed to be. I enjoyed the work. However, and those of you who may know, working in call centers can be tiring, tiring. And after about a year of it, I realized that I was burning out on just having phone calls back to back constantly and having to answer questions and navigate difficult conversations with people over and over again.

And the burden of having to navigate comprehensive financial planning in a phone call, a single phone call became complex to me and it was one of those spaces where I felt like. I love what I do, but I don't feel like I'm able to do what these people deserve. And so I realized very quickly the reason why I don't feel like I'm doing what these people

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deserve is because comprehensive financial planning cannot be completely done in one single phone call and I want to get to that point where I'm navigating that.

Mind you, in the midst of all of this, navigating my world of self-directed brokerage, navigating retail planning and advice, I'm working through my bachelor's degree at UNT. And if you don't know, University of North Texas has a premier financial planning program. I am doing a shameless plug right now, Caleb, as you may know.

It is CFP coursework certified, which means you can complete your undergraduate degree in financial planning and satisfy the coursework requirements to sit for the exam. Please check out the program. Please reach out to me if you're curious, I will be happy to connect you. So, I finished, I'm finishing my degree program in this process and finished the program and realized that I am more than capable of CFP within the next year.

And I'm in this role where I want to dive deeper but I cannot because I'm basically in the emergency department of financial planning. And if anybody's visited the emergency room, if you go in there because you're broken arm, they're not going to ask you about the toothache that you have, too.

So, keeping those things in mind, it became a space of okay, I can stay here and try to navigate the world of becoming an advisor at Fidelity, which Fidelity does amazing work, but I realized very quickly that the products and services that can be offered through these major broker-dealers out here can be amazing, but if you don't have the space to give a balanced perspective of everything out there to tell someone, "Hey, this product's better than that one," without the conflict of interest, you find yourself in this position of am I really doing what's best for clients?

And that's the premise of working under a Fidelity or Schwab or Vanguard or anybody else for that matter out there. You work for them. At the end of the day, they want you to push their products. There may be a better product out there, but they're not going to allow you to tell people about that necessarily.

And you're certainly not going to get compensated for giving what's in the best interest of the client if it's not a product from their company. So, then I was in that space of okay, I know a destination role here is not practical because I'm not going to be happy only being able to sell the products of one company.

So what do I do? And so I went digging and I got to connect with Caleb and I have now found this amazing role at Clarity Financial Group. I began here as a paraplanner, but after passing my CFP exam in March of 24, I was able to register and become a

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certified financial planner and I am now the associate advisor with Chris here at Clarity Financial Group.

So kudos to me for that very long, but very interesting journey that I have been so grateful to embark upon. But that has been the synopsis of how I found myself in this position, realizing that people needed more than what they were getting and wanting to become that change.

Caleb Brown: Thank you for sharing that and congrats on passing the CFP. That's a tough test. I mean, there's a lot to unpack there. I just want to go back to something you said at the very beginning, like biochemistry. Is that what you said? Like, what are you thinking? Like, come on, that is so gross.

Azure Bradger: Believe it or not, biochemistry is not the gross stuff. Biochemistry is mostly molecular science. So you're not actually looking at the yucky stuff of biochemistry, you're looking at more of the molecular stuff in biochemistry. When you zoom out, you see the ugly muscle tissues and the cancer tumors and all of that. Like, no, we're not that far out. We're still very microscopic at this point, thankfully.

Caleb Brown: So physician, you thought about becoming a physician?

Azure Bradger: Good question. I wanted to become a physician, but I realized quickly that working with people in that aspect was not necessarily the direction I wanted to take because I didn't feel like I would be comfortable in a sense of navigating those very pressing issues that are arising with someone's health.

Money is a very similar issue, but something that I feel like is a lot more black and white than health. Very quickly I knew. I don't know what I'm going to do next, but I know biochemistry may not be it. Plus, I kind of fail calculus like five, six times. So you don't get past calculus and organic chemistry, you're not going to get to the degree.

Caleb Brown: I also want to go back to something I think if I have it right, you said you were working full time at Fidelity, you single mom, COVID, trying to go on back to UNT and then also studying for the series. So like, how did you juggle all that?

Azure Bradger: Lots of energy drinks and a very strong support system. Anybody looking to make that jump to get into this industry, I highly recommend making sure you have that conversation with those who support you to make sure you can make it happen. Thankfully, my mother is one of the most amazing people I know. She's one of the strongest people I know. She literally told me, "If you're going to go back to school, do it and get it done."

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And I said, "I'm on assignment. I got it. Let's do it." And I enrolled in those classes. Thankfully, because of COVID, they were all virtual and online so I didn't have to go anywhere. So I could still be present, be home with my child. But even in beyond COVID, having to drive to Denton because I live in Fort Worth, so 45 minutes one way, 45 minutes back in the middle of rush hour equals very long weekdays.

Yes, but thankfully my mom was my backbone, being able to support me during that journey. And I also have an amazing boyfriend who I've been dating since I began my journey at UNT, basically. And he was a part of that support system as well. Picking my kid up from school, taking her to her extracurricular activities, making sure that she was settled in with her homework, making sure she's taking her baths because grandmothers do not care if your kids bathe, I will tell you that.

If you got your support system—grandparents, they do not care. But you know, overall, just making sure that my health and wellbeing were intact as well because that journey can be very tiring and you can find yourself worn down. Having somebody that's from the outside looking to tell you, "Hey, you need to unplug and reset," before you go back at this is very important. If I didn't have those moments where I took a quick vacation or just turned my phone off for a little while, I don't think I would have made it through. So that great support system and lots of energy drinks. I'm telling you, I probably should have bought stock in Red Bull and Monster to maybe get some product dividends or something. That was the difference. And I'm so grateful.

Caleb Brown: And you just, the series 7, I mean, missing it by one point. Was there any part of you that was just like, "Okay, screw it. I'm done with this. I'm not going to go take it again. This is horrible."

Azure Bradger: You know, and this may be my father coming out at me when I saw the score report come to my inbox and it said that I had made the 70.25 or whatever it is. And you got to get a 72. 'Cause I did the math. I did the math. I was very angry. and I am a Christian, but I cussed that day because I was very angry because how do I fail by one question? And complete sidebar, but I honestly feel like I would have been just fine, but we had landscaping done that day.

And my mom explicitly told them do not come until after 2 o'clock because I was taking my exam virtually at home and my exam was at 10:15 and I kid you not at 10: 14 a.m. they revved up the lawnmower right by my window.

Caleb Brown: Oh no.

Azure Bradger: Yes. So I was a wreck the entire exam to only fail by one question. I was pissed to say the least. And so I took that weekend break, gave myself the

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breather, gave myself a good cry. But that following Monday, it was game on. I had 30 days because that's what FINRA requires, you have to wait 30 days before you retest. And I said I'm not going back in and failing. I refuse.

Caleb Brown: Little revenge, out to get some revenge, right? Yes.

Azure Bradger: Yes.

Caleb Brown: Yeah.

Azure Bradger: Yes. It was very, very tasty revenge at that because coming out of the test center with that past score report, it was a burden lifted off of my shoulder knowing that I could, and I did.

Caleb Brown: Well, thank you for sticking with it. Glad to have you in the profession and you didn't turn your back like many do. Talk to us about the CFP. You had success with the seven. How did you pass that CFP?

Azure Bradger: Well, honestly, I was having imposter syndrome for about a month and a half after I got the past report. So, originally I had planned to test for the CFP in November of 2023. And the biggest reason was because I thought this would be the ultimatum I needed to present to my former employer to get where I wanted to be.

But then life happened over that summer and I had some personal health issues and it was just, you know, the stress of studying would just be too much, so let's not do November anymore. I did go ahead and buy test prep nonetheless in mid October because I was prepared to take and pass the exam March of this year, 2024.

Keeping those things in mind, when I decided to go ahead and take and pass the exam, I had no clue what kind of journey I was embarking on. I was just like, you know what, I'm gonna go buy the test prep. I got this coupon from Dalton Education. Let's use it. So texted a couple of people who I knew had recently graduated, were ready to start exploring the CFP exam and getting designated.

And one of my former classmates had responded and said, "Hey, I'm getting ready to retest in March. Let's study together." And then the faculty advisor at UNT connected me with one other individual. And so we all started studying together. We had this small study group. We would meet up at the various places that we could, whether that was one of their jobs or our jobs or wherever to study together.

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And we would spend an hour to a night in the beginning just to get our feet wet and go from there and having a study partner gave us a space of accountability where, hey, we need to have this content covered and have this many questions answered by this deadline, and it required us to have a certain push to keep up with our counterparts studying with us.

I feel like realistically, the CFP, much like studying and working at the same time, much like going back to school and having a family to care for, it's all a mental battle. And if you get in way steep, try to take on this exam and you don't have the motivation behind why you're taking this exam, you're going to flutter out.

So take a moment to figure out why it is you want the CFP designation and what it's going to do for you specifically and use that to keep you motivated to study because two to three hours a night, five to six nights a week will burn you out. And it was borderline obsession for me. The amount of time I would study.

I had apps on my phone where I was going through flashcards, answering questions. And people would ask me, we would be out at restaurants, I'd be in the middle of a girl's night out. People are like, "What are you doing?" "Oh, I'm studying." And so my point nonetheless is having the energy. If you spend so much time focusing on something, it can be draining, and if you don't have that mental push of hey, you need to unplug, or, hey, you need to give yourself rest, or, hey, you gave yourself enough rest, you got to get back on it, that is the difference.

I would also say for sure, in practical guidance, give yourself time to study. A lot of these study programs give you three to four months of an entire study platform built out for you to follow for yourself to test prep. Give yourself an extra month. If you know you're going to test in November, buy your content in June.

That way you give yourself five months and you can spend the time honing those gaps you may have in your experience. Personally, I knew I would be at home in content like retirement planning and employee benefits. I spent half of my career to date in that particular field. I knew I'd be fine with investments because I'd spent years, not one year, multiple years of my career navigating that field at that point.

But concepts like tax planning, estate planning, insurance, those were more foreign to me so I needed to spend a little more time in some of those subject matters. And I'm glad I gave myself that break to make sure that I had adequate time to study because I feel like that would have been the difference between passing and failing if I followed the traditional study patterns that were provided with the test prep. I may have felt very overwhelmed by the end no matter how much support I had, but giving myself that extra space gave me the ability to get ahead. So when I fell behind, I really wasn't behind.

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Caleb Brown: Okay. Got it. Talk to us a little bit more about the transition from, I mean, a large, huge corporation going to an independent RIA with Clarity.

Why did you join Clarity? I mean, you had other offers, I think, on the table and talk to us about that. I mean, what's been the biggest, I guess, hurdle for you going from a large company down to a small boutique RIA with a handful of people?

Azure Bradger: So, off the bat, I can tell you the first hurdle is benefit resources. My first big girl job was Fidelity. I had never had to shop for health insurance before, had all these little benefits that I had taken advantage of that I really enjoyed. Like, don't get me wrong, I love me some fringe benefits. It's my favorite conversation I have with clients now. I love fringe benefits.

And so having that transition happen from corporate America into, you know, mom-and-pop shop of financial services, I realized very quickly that it is a different world to have to navigate that stuff without the support and resources of a giant employer. And that in itself was very much a great education moment to help people with that stuff, because I had never done it before. So now I'm having these conversations with people who are making the leaps to start their businesses, or maybe they're going to work for smaller companies and they don't know what to do because they're leaving these giant corporations and having to make those transitions and it sucked, but, now that I know how it works, I can help them navigate those conversations and actually be confident in what I tell them.

The biggest value that I've noticed with leaving corporate America is the flexibility that I have had with my personal life. I love working here at Clarity and I work specifically under Chris. Chris is the most supportive advisor, and he coaches me and he leads me to learning a lot more about being an advisor, but also being a person to have conversations with other people in general.

I know during my journey studying for the CFP, my first week here at Clarity I was just looking for a place to study. He goes, "Hey, here's a key. Just lock up when you leave." And it's my second day and I'm like, "Oh, okay. Okay. Sure." And so I was just inviting my study group over like, "Hey, let's study here at the office."

We've got plenty of space and snacks and just study here. It's a great space to study. And he would pop in 'cause he was just working a little bit, waiting on other things that he needed to do, and he would pop in and sit down and chat with us about stuff coming up in our study content and provide perspective about the industry.

And it was a very valuable perspective during that process as well. So I appreciate that. Just having that true advocacy and support, not just that checkmark advocacy.

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Needless to say, I don't say that corporate America does that necessarily, but seeing it in action, it makes a difference.

During that journey of just trying to figure out what I wanted to do about employment. I had a few interviews with a few different firms across DFW and I had received an offer from another firm that was planting a new office here in DFW. And I enjoyed both of the interview processes with where I am at Clarity as well as this other firm.

However, the thing that drove me to Clarity specifically is the support and development to get me where I want it to be. Chris was very supportive of giving me some transparency in his expectations and that when I pass the CFP and become a certified financial planner, I will be an associate advisor.

And over time, if I wanted to start building and developing my own book, I am welcome to do so. When the time is right, we will definitely talk about that, but that timeline could be based upon where I am, not so much of what his needs were for the firm. But then this other firm I had interviewed with, they were technically bringing me into a role of associate advisor.

However, the expectation was that I would remain in this role for several years and there was no potential growth to something more for at least 5 years. Don't get me wrong, that's not terrible but it didn't feel right for me. Because I knew personally, with how much I have grown in the last several years, I knew five years is a long time for me to stay put in one seat and play the same game with the same people.

I didn't feel like that was right for me. There were other expectations that they had in regards to the role as well, which they weren't terrible, but they also didn't fit for me because I liked the concept of being able to work a 9 to 5 and go home. And that wasn't necessarily the environment that they had in their culture.

So I knew where I was going and what I wanted to be, and I knew Clarity Financial Group was most suitable for me based on the experience I'd already had in the industry. The fact that I had Finder Designations, which if you have Finder Designations and you decide to go RIA, it's like trying to turn a square into a circle.

Once it's a circle, you don't get those corners back. Don't try to go back because you got to cut those corners back in and it's just, it's not going to work out very easily. And so I knew it would be most suitable for me to pursue the role here at Clarity, where I can maintain my family designations, also get my CFP designation, and continue to hone and develop my skills and the subject matters that I already knew best.

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So it worked out in that way, but as an interviewee going through these interviews, Caleb, I just had this conversation the other day with someone and I will tell you, I know you and so many other well-known voices in the industry are constantly touting how interviewees are waiting to hear back from these jobs about whether or not they want to pursue the opportunity with them, and they're not budging. They are not getting that process any faster, hardly, and it's quite harrowing, to say the least. And I get it, especially with smaller boutique offices because we're having the same issue. Just trying to get candidates interviewed and understanding whether or not they're a good fit for us while also running an entire business.

But it's also this question of do you like them or no? You liked them at the end of that phone call at the end of that interview. And if you like them, you need to let them know that you are interested. You're just trying to connect the dots on how to navigate that transition. So that way they don't run off and go find something else in the meantime, nonetheless, 'cause that was a complete sidebar.

I learned very quickly while I was interviewing that don't get your heart set on one or two roles. Keep pushing because to this day, there are jobs I interviewed with that I never heard back from.

Caleb Brown: Yeah, that's crazy. I'm with you there. Thanks for walking us through that. I mean, just as we're winding down here, maybe just talk a little bit about how your role has shifted. I think you said you started as a paraplanner, now you're an associate planner. In your firm, what does that mean and what is different about it?

Azure Bradger: Yeah. So our goal ultimately is kind of to run like a four-point approach and they call it the diamond approach, I believe, where Chris is at the helm as lead and we have our administrative assistant and then we have a paraplanner who works more in the back office and support role for the lead advisor.

And basically, their role is to take notes in meetings and to help run scenarios for clients, whether that's for retirement or for college, to help navigate complex real-time conversations where somebody may have questions about how much to contribute to the Roth IRA, questions that are more complex than an administrative assistant would want to handle per se, and essentially to help support in the back office for more technical and administrative tasks as well, transfers, in and out of accounts and making sure that people are getting what they need, adequate paperwork, yadda, yadda, yadda. Now that I am a certified financial planner, our goal has been to transition me more into the front-line seat, where I may be having client reviews with people, and maybe providing resources and recommendations for their needs and goals, and directly having interactions as if I have my own book of clients that I'm working with specifically.

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We are still working as a collective, nonetheless, because we work in a team-based environment, but the short version of it is my role now is a junior version of the lead advisor. I don't necessarily handle all of the clients alone, but a lot of our clients who maybe have less complex needs, maybe only need to talk once or twice a year, maybe they're navigating the life of it, that would be my role specifically. To handle those conversations. I also handle a lot of the more complex conversations as well like our annual tax planning reviews. That's my job. Yay!

Caleb Brown: Hey, there you go.

Azure Bradger: So my job with that would be to review the tax returns. And I have the conversations with the clients about, hey, I noticed this and that and this in your tax return. I think that these things are going to be really helpful for you with some of the goals that you say you have. And we also want to make sure we're looking at your tax bill now and what it could be in the future. And we think if you do this, it'll reduce your future tax bill. And those get to be the conversations I have as well.

I really love it. It is very interesting right now because I'm kind of juggling both pair planner and associate advisor because we're still working on adding that 4th person to the team, want to make sure they're the right fit, but nonetheless, it is a very rewarding field of work and literally, I just had this conversation yesterday with a couple of UNT students.

The most rewarding piece of my day is getting to have an important conversation with a client and help them navigate making life decisions and I am also navigating my own. I was literally holding a newborn baby yesterday and on the phone with a client helping them navigate life decisions and that was just the most rewarding moment for me because it's like I am doing the good work, but also not feeling like I'm compromising my personal needs in the process.

So, yes, I enjoy what I do, nonetheless, it can be a busy day at times. I know this week we have some busy days ahead of us, starting at 9 and ending at 7, maybe. But you know, those days are also the most rewarding because you get to hear the impact you have on people's lives. We're doing some checkups with people to see how things are going.

We're having some reviews with some clients we recently onboarded and we get to check in and say, "Hey, how are you feeling about things? We talked about these things. Did you get those going? What are your thoughts on that?" And those moments mean so much to me because it's in those moments, you realize that your perspective has influence on these people.

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Caleb Brown: So cool. Yeah.

Azure Bradger: Yes.

Caleb Brown: Well, you've already shared a lot, but any final comments or words of advice you want to leave the audience with?

Azure Bradger: Definitely feel free to connect with me on LinkedIn. I love chatting it up with fellow advisors in the industry and potential candidates for roles in the industry. I would love to provide any personal insight if someone's curious as to how to navigate that transition in.

I would also say that if you're wondering whether or not becoming an advisor is the path for you, the first thing you gotta do is learn how to talk. And I don't mean just talking because you know you've been speaking since you were one year old. I mean, learning how to communicate, get out there, network, and talk to some people.

See if you can find an advisor in your area to go have coffee with, to gather their perspective, and go connect. Realistically, the only way you're gonna find out if something is for you is if you see what it's like. Finding the career that's right for you is a lot like dating. You may find a lot of duds along the way.

So take your time, explore, learn more about the industry. Please connect with some of these very popular, very well-renowned voices because they'll give you really great insight into what it's like here. And always, of course, feel free to reach out to a lot of these voices coming on to the podcast because I'm sure Caleb is inviting some amazing voices on here.

I personally love talking with people curious about the industry. And realistically, in time, it may become something more rewarding than you could ever imagine.

Caleb Brown: Azure, thanks so much for coming on the show.

Azure Bradger: Yeah, absolutely.

Thanks for joining us for this episode of the New Planner Podcast. If you are ready to discover the top career paths for financial planners and see which track is best for you, we created a free guide to help you.

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newplannerrecruiting.com/roadmap.

There, you'll also find more tools and resources all created to help you build a successful financial planning career.

Tune back in next week for another episode, and until then, we are here to help you succeed.