

Ep #224: 2.5 Years into a Financial Planner Career with  
Mallory Kretman and Felix Kopycinski



# NEW PLANNER PODCAST



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**With Your Host**

**Caleb Brown**

[\*New Planner Podcast\*](#) with Caleb Brown

## Ep #224: 2.5 Years into a Financial Planner Career with Mallory Kretman and Felix Kopycinski

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 224th episode of the New Planner podcast. This is Caleb Brown, your host. My guests today are Mallory Kretman and Felix Kopycinski. Mallory's, a partner and wealth manager for Laurel Wealth Planning and Felix is an associate wealth manager. Mallory and Felix joined the show today to share their respective career journeys.

Mallory shared how she started out with an art degree, but worked her way up to a partner of the firm. She walks us through her thought process around hiring and the hurdle she encountered before finding a good fit hire. Felix wanted to share how his childhood influenced his decision to go into financial planning and how he ended up at Laurel. He also shared some of the challenges he has faced early in his career and how he is navigating them. Stay tuned to hear more on the hiring process and finding the right fit from the perspective of both parties. I hope you enjoy this episode with Mallory Kretman and Felix Kopycinski.

Hi Mallory and Felix. Welcome to the New Planner podcast.

**Felix Kopycinski:** Hello. Hello.

**Mallory Kretman:** Hello. And thank you for having us.

**Caleb Brown:** Hey, thank you guys. This is gonna be a lot of fun. Great to have you guys on. Thank you for coming on and agreeing to share your story. And Mallory, I'd like just to start with you, if you could just give us the sort of the brief history, career history on how you got started and how you worked up to where you are today at Laurel.

**Mallory Kretman:** Yeah, absolutely. Well, I think my background is a bit unusual in that I started in a client service and operations role. So I was an art major in college, didn't

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really know where I wanted to go with that. Thought maybe grad school, art history, and graduated after the Great Recession and wasn't sure I wanted to take on a master's degree in the arts, right?

I felt like I need to get in the working world. And all along the way, I was in a retail role working my way through college and loved just being helpful to people. And so just generally through my resume out there, any kind of client service job I could get out of college and it took me a full year to find this role with Laurel Wealth Planning.

But they hired me in as a client service and operations, you know, entry level role. And I essentially learned the industry from the ground up. I came in with zero baseline knowledge and I literally learned everything on the job and then ultimately through formal study. So I think an important context piece is that at Laurel Wealth Planning, every role, even the client service role has a career track. You can work your way up, go from client service to senior client service to paraplanner. And so I loved that about Laurel Wealth and I initially had my sight set on moving into a paraplanner role, more behind the scenes.

And so in the first three years, studied to get the series 65. Passed that and then moved from client service into a paraplanner, associate wealth manager type of role. And so in that role, I worked side by side with the senior wealth manager and the founder of the firm, Laura. So worked on some of the bigger clients that she had, sat in on a lot of her meetings, taking notes, coordinating follow up from the meeting, and then she would kind of baby step me into presenting in these meetings.

So I'd talk about cash flow. If the client had RMDs, I'd talk about what's your RMD? chat with the client. How do we get there? How do we satisfy that RMD for the year? Talked about donor advised funds and what's the balance and do we need to top it off?

And so you kind of baby step into it, right? And so for many years these clients were hearing from Laura, hearing from me in the meetings. I was certainly leading on all of the next steps and coordinating paperwork and then set my sights on the CFP. So in addition to that career track, we also have a tuition reimbursement program for approved coursework.

And so initially when the CFP kind of hit my radar, I thought, "Wow, this is a really great credential. They'll pay for it. And I can be a really good paraplanner with this CFP credential." And so it was about halfway through my journey that I really thought, "I'm just gonna be a super good paraplanner and this credential will help me."

And it was about midway through that CFP journey, so, you know, the formal studies, that Laura, again, the founder and senior wealth manager, really mentored me into,

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“You can jump career tracks. If you wanted to be a wealth manager, you're already doing some of that today. You could baby step in that direction.”

So kind of make that lateral move from paraplanner to associate Wealth Manager. And I at the time, and I still do, take the responsibility of being a wealth manager very seriously. I mean, I don't take it lightly that a person's financial wellbeing is in my hands, right? And so that was one hurdle that I had to get over to jump tracks.

But you know, again, with a lot of mentoring and coaching from Laura, started to kind of shift my mindset and had that in mind. So completed my studies toward the CFP, passed the exam, and then it was about six months after I got my CFP marks that I was given my first solo client. So all along, I think I had been on about 60 client relationships with the senior wealth manager, and so slowly but surely, she would hand off the appropriate relationship.

“Mallory's now gonna be your main contact. We work as a team. I'm still here to serve you.” And I think by the end of my first year as a true wealth manager, I had about eight solos and 52 joints. That senior wealth manager, and of course this was years and years ago, so now I'm in a very different spot.

I've been a wealth manager for probably five-ish years now. A majority of my clients are my own, and then I still serve probably our top 10 clients in the firm jointly with that senior wealth manager and with that founder, and started to get to a point though where I'm handling enough revenue where I need some legs under me.

I can't quite take on much more without having some legs under me. And it was about August of 2023 that we opened up the role for an associate wealth manager to work with me on my client base, and so enter Felix.

**Caleb Brown:** Hey Felix, we're coming to you next, but I did want just one point, Mallory, how many clients or whatever metric where you're using like revenue or whatever did you know like, “Okay, I've gotta get somebody else in here.”

**Mallory Kretman:** It was about 900,000 of revenue where we're like, “Ooh,” I think the data out there says it's about a million of revenue before you need some help, you need some legs.

Yeah. And so at about 900,000 in growing, we're like, “Let's start looking.” 'Cause we recognize it can take a while, and I guess that's another point of clarification. So we opened up the position in August of 2023, and it took us until July of 2024 to finally hire and finalize that role.

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**Caleb Brown:** Alright, Felix, you're up. So talk to us about your background. I know you're just getting going on this, so on your career, but just walk us through how you got started.

**Felix Kopycinski:** Yeah, for sure. So kind of on the opposite side of Mallory, I actually went to college at Kansas State studying personal financial planning and obviously it was a great career track, really something that I was looking for without looking for when I first started college.

I really wanted that personal approach. I really enjoyed kind of the psychology of money and how personally you are affected by it. So I actually started off as a freshman, which I feel like is pretty rare in the PFP program at K State. Most people join maybe halfway through, maybe transition from regular finance.

So I've kind of known this, I wanted to be in this profession for quite a long time, and the PFP program really opened so many doors for me, including LWP. So—

**Caleb Brown:** Ken, let me just stop you there, Felix. I mean, I just, why did you want to be in this profession? Why did you know, did you have a family member?

Because this is rare. This is really like, you don't have people that show up usually on campus. My freshman year, "Hey, financial planning." It's like people like me who transfer in like their junior and senior year.

**Felix Kopycinski:** Yeah. Yeah. For sure. I think that when I was growing up, I didn't really realize this, but my family, they didn't have those resources.

They didn't have a financial planner or a financial advisor to help them through. And I think they'd be probably the first to admit they made some mistakes along the way, and I think I, growing up, maybe inherited them and saw them without maybe realizing it and it maybe built up my biology to wanna help people get through those life events if they're struggling financially or personally, and be kind of that crutch for someone to lean on and really help them walk through those life events that obviously finances really are a big part of.

So I think that's kind of the main reason why I joined. Looking back, that's definitely the reason why I wanted to get in this career, but as I was growing up, I didn't really notice it until I was fully immersed in the world.

**Caleb Brown:** Okay. So, thanks for the clarification. Sorry I interrupted you so you were No, you're good. Your freshman year, you're at Kansas State. Great program. I mean, if

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I think of the Midwest CFP programs, that is definitely up there. So just talk to us about your progress.

**Felix Kopycinski:** Yeah, for sure. So one of the great things at K State is that they require you to get an internship or as much as you can, but guaranteed one between your junior and senior year.

That was a really exciting point in my life because I knew I didn't want to stay in Kansas. I kind of wanted to go venture out, go wanted to see different parts of the US and really enjoyed just bigger cities and things like that. So I ended up accepting an internship in Milwaukee, Wisconsin, and it was a great experience.

It opened a ton of doors for me to really just call upon firms, tell them my experience, financial planning, just that was the main focus of it and it really kind of rocket shipped my trajectory on kind of where to go and what I wanted to do from there, kind of started cold calling firms and really just put my name out there, what I wanted to do and how I wanted to grow, how I thought I could help the firm, and ended up accepting my first job in Minneapolis. Actually, it was beginning around the full semester of my senior year.

**Caleb Brown:** You said you cold called firms.

**Felix Kopycinski:** I did cold-called firms.

**Caleb Brown:** I just wanna make sure. Who told you to do that?

**Felix Kopycinski:** Myself, I guess. I was at my internship, they had a designated person that was supposed to reach out to firms and I guess one day at work I was just like, you know, it was just not moving fast enough for me. So I ended up just, I was like, "I'm just gonna start calling firms that seem like a good fit or I'd be interested in." So, yeah.

**Caleb Brown:** And that's scary, right? Calling people up that you don't know and like, "Hey, will you hire me?"

**Felix Kopycinski:** Oh yeah, my, my hands were shaken for the beginning and then I got the script done by the fifth one and it was good. That was good.

**Caleb Brown:** But you had initiative and you got rejected, but it worked, it paid off.

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**Felix Kopycinski:** Yeah, definitely. Yes, it definitely paid off. It definitely gets your name out there. Firms definitely appreciate you taking that initiative, so it definitely helped me in that sense.

**Caleb Brown:** Okay. So your first job, so you cold called, got it. They hired you. What did you do there?

**Felix Kopycinski:** Yeah, so like I mentioned before, I worked remotely from Kansas State kind of the first year until I graduated in May of 2023. And while I was remote, it was more of just those financial planning, more of a paraplanner role, really supporting the paraplanners, kind of backing in and up on financial planning, maybe pulling reports, things of that nature, just to really kind of see what the process was like behind the scenes.

As time went on, I definitely transitioned into more of a sales first role and really trying to eat what you kill, build up your book of business within the firm. And a part of me wanted to push away from that. I kind of realized pretty quickly that wasn't gonna work out for me, and that's when I kind of—about a year and a half into that job is when I really started to dig deep and really try and find a better fit that was gonna really suit my needs and what I felt that I needed to kind of succeed in the world of financial planning.

**Caleb Brown:** Love it and I wanna come back to that, but let's go to Mallory for a minute. So you had the 900,000 revenue. What was the bottleneck? The time suck? Like what did you need help doing that another person could alleviate?

**Mallory Kretman:** Yeah, there are a lot of aspects of my role that don't require my level of expertise. So coordinating money movements, we're not yet utilizing AI and doing the automatic note taking. So, if a client's face to face with me, I'm furiously scribbling notes, or if we're on Zoom, I'm typing as fast as I can and trying to talk.

So having help with that, having someone to help me document the notes thoroughly and get everything, document the next steps, and then get it off to our client service team to implement the behind the scenes prep. So there's a certain amount of preparing that we do for meetings, running reports and looking at X, Y, and Z. I think an associate wealth manager can certainly do a lot of that, and it doesn't require my level of expertise.

I take what an associate wealth manager is doing and take it up a couple notches and incorporate my experience, but that kind of summarizes it kind of in a nutshell. There was a lot of time being sucked outta my day, just doing things that an associate wealth manager could help me out with.

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**Caleb Brown:** Not too dissimilar from like a law firm, right? I mean, associate does all of the upfront grunt work, whatever you wanna call it. Kind of brings it to a senior attorney or a partner and says, "I've got it 90% of the way there," or maybe it's 70%, whatever it is, maybe it's 50%. "Can you get it across the line or gimme some more guidance and I'll go back and..." I mean it's, that's what you're describing.

**Mallory Kretman:** Exactly right. Yep.

**Caleb Brown:** Felix, talk to me about, you said the other firm was moving more towards the sales side, so go get some clients, do financial planning, you generate revenue, you keep a percentage, right? I mean, is that what you're talking about?

**Felix Kopycinski:** Yes. Yes.

**Caleb Brown:** And then so why was the opportunity at Laurel appealing to you?

**Felix Kopycinski:** Oh man. Yeah, I think that there's a lot of reasons that were appealing to me. Taylor kind of hit the nail on the head on how it's kind of the same at a law firm a little bit, how an associate's there to kind of learn, really have a mentorship kind of availability, be under that one advisor and be able to really bounce ideas, learn.

I'm probably asking Mallory 10 to 20 questions a day on what to do, what's she thinking about this? And that mentorship, that teachability, was something I was really attracted to at Laurel. I think another thing I was looking for was that growth within the career. I really wanted a firm that really had that career track laid out to really grow within the firm 'cause I was looking for a long-term fit that was gonna fit in and really be able to help the firm and grow within the firm. So yeah, I think those were kind of the top three areas where I was really, really looking for. But definitely that mentorship was what I needed, I think,

**Caleb Brown:** And I know we all, I mean you just said it pretty eloquently at what you got out of it, but how have you been able to free up Mallory's time, right? She said she had all these bottlenecks, so what is she getting out of it from you? So maybe just talk through that a little bit if you would like. What are you doing to help her and add value to the firm with, I mean, at this point you don't have a lot of experience in the profession. I mean, less than a couple years

**Felix Kopycinski:** For sure. I'm basically doing everything she just described. So preparing for meetings, doing a lot of that prep work, whether it's depending on the client, whether it's 50%, 75%, or not quite up to a hundred percent of the meeting, but working my way there. So there's that work. Definitely taking notes throughout the whole



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entire meeting and really trying to see how it's implemented within their financial plan and not just taking notes just to take notes or keep track. I think the next steps in client communication, stuff that—maybe easier stuff that Mallory doesn't need to elaborate on and I can communicate with the client with if they need anything. And then just the delegation where maybe a client sends a quick task to Mallory and I need to kind of, she knows that I can handle those tasks or one-off tasks that I'm able to send off.

**Mallory Kretman:** Yeah. Just to elaborate on that last piece, 'cause it's a little more variable, right? We had a client who saw an article about potentially the treasury using blockchain technology and what does that mean? So rather than me spending the hour diving into this article, I handed it to Felix and, “Can you roll around in this? And what are the key points? What do we need to know? What does the client need to know?” Another, last year was assessing credit monitoring services, and she already did credit fees freezes in place.

So how do those all play together and what would the recommendation be? So letting him really do a deep dive roll around, come back to me with a recommendation and then I kind of, I assess all of the research and decide, “Yeah, I think this is the route we should go and let's communicate with the client.”

So there's a lot of that where he can do a deeper dive, whereas I don't necessarily have the time to do those really deep dives. I know he has the skills to do the research and bring it back to me.

**Caleb Brown:** Yeah, it's almost like if it's not advice or strategy, like you've really tried to have him run with most of that is what I'm hearing.

**Mallory Kretman:** Yeah, exactly right. Yep.

**Caleb Brown:** Okay. And maybe Mallory, if you just keep going, like how long did it take, and I know you're still working on this, but for you to trust him to be able to do these things?

**Mallory Kretman:** Yeah, it takes a little bit of time, right? So I would say the first three to four months, there's a lot of double checking, so even if he's doing some of the baseline work for preparing for a meeting, I'm still looking at everything just to make sure it all looks good.

The notes, I'm also kind of comparing his notes to the quick little notes that I was doing, making sure he caught everything and caught it accurately, capturing all of the next steps. And after a while, you see he really is getting everything. There's not a whole lot

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being missed or if I'm finding gaps like, "Oh, by the way, this is one area where I heard this but I didn't quite see it in the notes." And again, not a whole lot of that. So yeah, again, I would say first four months, lots of double checking until I felt really comfortable and knew he's got it.

**Caleb Brown:** So, Felix, I'm gonna put you on the spot a little bit here. So let's say Mallory gets off a phone call. You hear her and they're talking, she's got a meeting with the Browns coming up in three weeks.

All right. So what's your role in that? They want to plan, they're not one of the top clients, but they're up there like the Browns. So what are you gonna do behind the scenes to get ready to prepare for that meeting?

**Felix Kopycinski:** Yeah. Okay. So I think the first thing I'm doing is probably pulling kind of their portfolio review up, kind of highlighting, circling how their performance has been compared to indexes, really their asset allocation, if we need to rebalance, things of that nature.

And then after that, I kind of dive directly into the planning prep. So we go over basically every aspect of financial planning. So diving into the cashflow planning, see what they currently have or are coming out of accounts, see what they need, see if there's any RMDs that need to be processed or see if there's any money market funds that need to be refilled, things of that nature, going into retirement planning, updating their financial planning software if needed.

Really dive deep on the numbers. I guess if there, not there or not where they need to be maybe in retirement or going, working for retirement. Maybe taking a deep dive on maybe the aspects that they can to improve their plan or providing maybe some recommendations to Mallory to look at, to see some improvements that could be made.

Tax planning, going into kind of the tax prep, especially this part of the year with tax returns happening. So just updating the client that we'll be sending kind of tax information or what they need to gather if it's not on our end. What else is there? Estate planning, insurance planning, kind of going all over their beneficiaries to make sure they're up to date overlooking their risk management to make sure that they have the appropriate risk management tools, life insurance, disability, long-term care, things of that nature. Yeah. Is there anything I'm missing?

**Caleb Brown:** Let me ask you. I mean, it sounds pretty thorough.

**Felix Kopycinski:** Yeah, it's very thorough.

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**Caleb Brown:** What about like if the Browns wanted to sell a business, would you go into the software and model that, or is that something Mallory would do?

**Felix Kopycinski:** I think at this point I'm starting to showcase things of that nature, those big events or updating that since we've gone through stuff like that together. And then now I think she's letting me kind of run off with it on my own and then she'll, or we'll go over it after I've ran through it.

**Mallory Kretman:** He's great about making notes off to the side, so that's important. I wanna kind of know what was the thought process there? So he'll make notes like, "I looked at it this way, here's kind of where my head was going with it," just so I can kind of follow that train of thought and that's been really helpful. So I can know at least where he is starting from a baseline and if I need to adjust from there, depending on whatever the assumption is, and that's true of anything he's preparing. Yeah. "So took a stab at updating this exhibit and please double check this area for me. I wasn't quite sure if this was exactly what you were looking for." So that communication, like leaving really detailed notes as to here's what I did and why.

That's been extremely helpful 'cause oftentimes when I'm picking up the client meetings, it's not during working hours, it's in the evening or on weekends. So I can't like just poke my head out the door and chat with Felix about it. I'm doing it kind of off hours. So yeah, having those notes is extremely helpful.

**Caleb Brown:** And maybe just stay on that for a minute. I mean, and we're kind of taking a step back like, 'cause we, you had other candidates, right? Like, why did you hire Felix?

**Mallory Kretman:** I know, right? No, I'll go back a few steps. So I mentioned, it took us almost a year to fill this role, and it's not because I didn't interview good candidates, it's because we were looking for that exact perfect fit.

We are willing to be patient and hold out for that exact right fit, even if it means we have a job vacancy for quite a while and so possibly part of the issue is that we didn't initially start working with you, Caleb. We had a different recruiter and initially generated some decent candidates, but I mean there were crickets for months and months on end.

And then we finally were like, "All right, we gotta find some more help in this area." So, got connected with you and got some good candidates outta that, including Felix. But that right fit that we were looking for is proven track record for success. That's really big for us. So it's gotta be kind of evidence-based.

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Everyone in an interview says that they're hardworking and that they're driven and that they'll go the extra mile. But how do you prove that? So we look for a few things, and if a person has experience in the industry, you're looking for promotions. That means they're doing something right. People think highly of them, they're getting promoted.

But because Felix was just a little bit newer to the industry, not yet in that promotion, Time horizon, we looked at GPA, so we wanted a minimum of A three, five GPA. Less than that, you know, are they really hardworking or driven? Three, five and higher, we think that's evidence that a person can work hard and study and get the good grades, and then strong references are a must and they have to come from direct supervisors.

And again, if you don't have a ton of experience yet, professors are also a really good resource for that. So Felix had the right GPA, and then the supervisor, the internship supervisor had some really great things to say. There are eight on that team of interns, and he said if I had to rank 'em, Felix is in the top two. That's saying something.

He mentioned the cold calling. He mentioned the cold calling. I'm like, okay, that's initiative. He is looking for that next step. He's willing to pick up the phone. Okay. That's telling me something. And then the, I talked to two professors too. One was the department head, another was kind of a leader of that specific program and both had said, "Strong student. Sat up front, asked questions, was present, personable, coachable, teachable." Had a lot of really great things to say, and then also mentioned probably a top quarter student. So that mix of GPA, really good, strong references. I knew probably what he's saying in the interview that he's driven and works hard, is probably true and it's a lot more than that though.

So there's another layer that I wanna fold in. First impressions matter. I think you know I interviewed a lot during this process and at the end of the first interview, if you're gonna advance this candidate or if they're not quite the right fit. And before I interviewed Felix, I interviewed a handful of decent candidates, but there's one that stood out so clearly to me and it was a gentleman that wanted to grow as much as possible, as fast as possible, and that's great. He was really driven. I mean, he talked about how he just wanted to climb the ranks and would work really hard to get there and would do anything he had to to get there, but he didn't smile once during that interview.

I couldn't really get a back and forth conversation with them just to like find out what do you do for fun? What are you about? And I thought at the end of that interview, driven is great, but I can't put this person in front of my widow client. I can't put this person in front of my divorcee client. I have a lot of women decision makers and my client base. They need that warmth, that softer touch, that personality.

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And in that first interview with Felix, I got that. We could carry on a conversation and talk about what do you do outside of work? And he was genuinely interested. There was a two-way conversation, genuine interest about who is this person at their core, and I was missing that in some of my other interviews.

So it was just that kind of perfect match of proven drive and dedication and that warmth. That was a necessity within my client base because I serve a lot of women decision makers.

**Caleb Brown:** Thanks for sharing that. A lot of intangibles, I mean there were some quantitative things in there, but a lot of intangibles.

He got through our screening pretty—got it, done it really quickly. So we knew he was motivated and from what I remember did fairly well on it. And I remember when I was talking to you, I mean, 'cause you made a big deal about the women decision makers and your client base. “That’s something we were looking for.”

It's like, I remember talking with Felix like, okay, this is a little bit more on the touchy feely side, right? You need to make sure you're okay with that. And I can't remember what he said, but he had sold me on like, “Yep.” I don't know if you even mentioned one of the vendors or the kinder stuff or something, but like, “Yes, that sounds good. I'm all for that.”

**Felix Kopycinski:** Yeah, I was all for it.

**Caleb Brown:** Do you remember that, Felix? Do you remember that?

**Felix Kopycinski:** Yeah, I do. I think I related it to kind of behavioral finance and how K State really pushes that psychological part of financial planning, and that's something when I was going through school, I really enjoyed. I think that the numbers and all the tedious work is something that some people latch onto, but what I really enjoy now is really getting to know kind of the clients, who they really are, where they like to travel, what their family is doing.

And I feel like this is just my personal preference, but I feel like it's a hundred times more important than just being able to crunch the numbers from 'em so.

**Mallory Kretman:** It makes your work fulfilling.

**Felix Kopycinski:** Yes.

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**Caleb Brown:** Great word. Yep. I tell my students all the time, it's like the clients would rather talk about that stuff than their investment portfolio most of the time, and they're just like befuddled, the look on their face.

Like, "What? No way. They wanna know it." Like, no. I mean, some of the clients are certainly like that. Like, "Let's get in. Talk about the return and the investments." But most of them aren't, at least the ones I work with.

**Mallory Kretman:** It's often a 10-minute discussion about performance and outlook. And it's so much more about what's been going on. "Are our understanding of your goals still accurate? What more should we be adding?" We're now introducing a conversation about are you living your ideal life? And if you're not, what would get you there? What could we do to help you get there? And so those conversations are what take up a lot of the meeting, not the investment discussion.

**Caleb Brown:** All right. So, Felix, we're gonna, I wanna come to you on sort of biggest. Struggles and challenges. I mean, what there, there's a lot to learn. I mean, you're joining a new firm. You got new clients, you got a new boss. Just talk to us about that. What were some of the challenges and some of the ones you're still facing?

**Felix Kopycinski:** Yeah. I think that, we kind of joked about this for—still joking about it, but like you're kind of drinking from the fire hose type of thing. There's a lot of stuff to do. You want to get it, you want to get it right the first time, you wanna be quick and good about it, have good thorough work. But I think that's been a big struggle for me is kind of getting all the systems down. How everything works, and trying to find my place, I guess, in the system.

'Cause especially when you're first starting, you're coming from a different job, a different system. So I think learning those things and now I'm kind of catching up to that and being able to figure out how things work. I also think, when you're in school you kind of think that you know everything a little bit.

You're like, "Oh, I'm ready to, I'm ready to be done with school. I'm ready to get out there in the world." And I think, pretty soon into this job, I was like, man, I don't know if I know anything or I knew stuff, but that's why I was like, there's so much to learn and so much to unpack. And I think that's been, it's been a struggle, but also a fun struggle, a fun challenge for me.

It's like Mallory, we mentioned earlier, kind of throwing different tasks at me. "Hey, roll around in this for an hour or two, and really grasp those ideas that this article is saying," or this question has a client or client has a question about, and those things are when you're reading something and you don't understand it for an hour and having to really

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figure those things out. It's a fun challenge, but something that makes a big impact on the long run so.

**Mallory Kretman:** And something I'm really working on is if there's a task I know that will take me 20 minutes to knock out, and I know it'll take Felix an hour or more, I'm still giving it to him. 'Cause I have to, right? I have to be handing off that work and I know he is going to spin his wheels a little bit and get there eventually, but that's also going to help him grow.

So the next time that question comes up, maybe he can get it done in 20, 30 minutes and now it's completely off my plate. So I'm working on that. I'm giving him things that I know will challenge him, but also build his skills in the long run.

**Caleb Brown:** Yeah, great. I mean, a lot of your peers, I see this every day, cannot do that on the management side. Just cannot do it. And they wonder why they can't ever hire anybody and it doesn't work and they can't grow and it's just a snowball, right? Like, and it's kinda like you gotta kind of put the finger back to yourself. So thanks for sharing that. Alright, Mallory, final comments. I mean, anything else you want to share before we close out? And then Felix will come to you.

**Mallory Kretman:** Yeah, so we're about six months in almost exactly. And I think he's come a long way in six months. I think I've come a long way in six months. We're really like goals oriented here. So we sat down at the end of 2024, coming into 2025 and put down on paper where do we want you to be in all of these areas.

And so I'm just excited for that stair step. So again, kind of baby stepping into things, start talking about investment results. I'll start kind of handing that off to him a little bit and I'll add color and there's a lot of that in store for the coming year. And I just think the first six months is a lot about drinking from the firehouse, but the second six months I think is going to be, you know, work your way up to being that wealth manager.

'Cause that's what we were looking for in an associate wealth manager. I don't want someone that's going to be my associate wealth manager forever. The ultimate goal is they'll take that same career track that I was on, that they'll slowly start taking on their own solos and as they gain the skills and knowledge, brand new clients, we'll go to them.

They'll be a wealth manager someday. So that's really where my emphasis is growing Felix as a wealth manager. 'Cause that's essential to our future path as a firm. I don't know if the context is there. I'm a shareholder and so I'm thinking about that. I'm thinking about what does Laurel Wealth Planning look like in five and 10 years?

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And I wanna grow that staff. I wanna be a part of growing Felix into that kind of next generation of Laurel Wealth Planning.

**Caleb Brown:** That's awesome. And I like how you've referred to several types of baby steps. The baby stepping up. So one, like for the audience, like you don't have to learn this overnight.

I mean, these people like Mallory, and I mean, you have reasonable expectations and you're going to ease people into this. But also on the flip side of that, if you're a new planner, you need to have patience. This takes a little bit of time to learn. Some people can get there quicker. Hey, that's great, but you don't have to do it overnight on both sides. So really appreciate you highlighting that. Felix, you're up.

**Felix Kopycinski:** Yeah, so closing comments. I think that one thing I've learned a lot throughout this process, starting from college to now is really take the time to find a good fit for you. I think a lot of college students are worried about getting that first job outta college and really wanting to, you hear stories of people, how people don't find jobs outta college, and they kind of latch onto anywhere.

I think that if I could go back, I would definitely do the thorough kind of research that I did, even on Laurel Planning. I mean, it took me half a year to find the right fit. So I think that finding a place that's committed to you, like Mallory just mentioned, that it's gonna take a long time or there's gonna be baby steps, but there's that growth within the firm and really taking the time early on to find that is gonna pay dividends in the long run.

So I think that, yeah, it's definitely gonna pay dividends for me and I feel really confident about my decision after six months of being here. So it's been a great fit.

**Mallory Kretman:** Well, and to plug you a little bit, Caleb, I mean, you made that match, right? Like, we struggled with another recruiter. We couldn't quite find that right fit. You have a proven process and you're reputable in the industry, so we know that you take on quality job seeking candidates. And I think you're probably also a little bit picky about what types of firms you work with and you were that missing piece. You helped us find our associate wealth manager and I think you helped Felix find a good fit.

**Felix Kopycinski:** Yeah. From my end, I think I told Caleb I really valued the firms that he was recruiting for. They're definitely, I don't wanna say they got a leg up, but they definitely got a leg up on maybe other jobs I was applying through because I knew Caleb wasn't just gonna place me just to place me. He was gonna find the best fit for me and kind of what I was looking for as well. So there's your plug, Caleb, take our check after—



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**Caleb Brown:** You guys are too kind. I really appreciate you sharing that and coming on. What a great journey. Awesome. And look forward just to seeing where you guys go. But thanks again for coming on.

**Mallory Kretman:** Thanks for having us.

**Felix Kopycinski:** Thank you.

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