

Ep #264: Building a Firm and Coaching Other Advisors
with Sten Morgan



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Ep #264: Building a Firm and Coaching Other Advisors **with Sten Morgan**

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 264th episode of the New Planner podcast. This is Caleb Brown, your host. My guest today is Sten Morgan, who is the founder of Legacy Investment Planning and the Elite Advisor Network. Sten joins the show today to share his career journey of becoming a firm owner. He talked about why he started as an intern in the insurance channel and stayed in the insurance channel as long as he did.

When his mentor retired, he moved and then struggled to find the right fit after working at several different firms. Stay tuned to the middle where he walks us through his decision to start his own firm, how he grew the business, the mistakes he made along the way, and what he wished he had known when getting started.

Stay tuned to the end to hear why he started the Coaching Network and how it helps other advisors streamline success. I hope you enjoy this episode with Stan Morgan.

Hi, Sten. Welcome to the New Planner podcast.

Sten Morgan: Dude, good to be here. Thanks for having me.

Caleb Brown: Absolutely, absolutely. Looking forward to this. I just wanna start like I always do, pretty much with all my guests, just how you got interested and got started in financial planning.

Sten Morgan: I got tricked by Northwestern Mutual. I was going, I was in college in Oregon, where I grew up, and so it was the only company at the time that would pay me, I think 400 bucks a month to show up to a meeting. So I took the internship. I didn't know what a financial advisor did. I never wanted to sell, I never wanted to run a business.

Ep #264: Building a Firm and Coaching Other Advisors **with Sten Morgan**

Nobody in my family ever did that and that was it. And so then just the competitive nature in me when they started saying, "Hey, you can win a free snowmobiling trip," or, "go to Milwaukee in January for the top 20 advisors." It just sparked enough in me to be like, "I'll go sell some term insurance to people I know."

So yeah, I think when I look back and I love your audience 'cause I wish I would've had something like this when I started. I felt like I was wandering around, copying people around me, getting pretty frustrated and saying, "Well, I guess if I just keep doing this, like eventually maybe I'll be successful."

And so a lot of the work we do now with advisors is like, how do you make that path as clear as possible? And part of the clarity, I think, is like how hard this is really gonna be. There's an average path, one where you kind of bump around and maybe do okay. There's a different path, though.

It's a lot more challenging, but I wish I would've known that path existed sooner so I didn't have to bounce around and learn a lot of things the hard way.

Caleb Brown: I think we can all relate to that. So you were at Northwestern for just an internship, or did you do anything else after college with them?

Sten Morgan: Northwestern's training was great.

They threw us in the deep end, a lot of call script stuff. But the managing partner at the time had kind of taken me under his wing. He had never had kids. He was a really cool mentor for about a year for me while I was in the internship and when I was coming out of school, pretty much ready to be a full-time advisor.

He partially retired and so it kind of forced me to step back and say, okay, like where do I wanna live? What do I want to do? Because I had a lot of loyalty to him. And so I ended up moving to Nashville, and at that point, joined Raymond James office and kind of went from the insurance heavy side to more of the investment heavy side.

And that started my journey of eventually leaving that firm, 'cause we just sold a shares to everybody and every advisor had like a thousand clients. And I was like, "This doesn't feel right." Like, and didn't have a good mentor there. So I ended up just quitting one day and saying, well, I guess I know I'm not, I know I'm not supposed to be here, but you're not really helping me understand why.

I know I'm young and I don't have all the context, but in the absence of any good leadership, like I'm just gonna go figure this thing out on my own. And that started me

Ep #264: Building a Firm and Coaching Other Advisors **with Sten Morgan**

bouncing between different firms. And so I kind of settled into who I knew I was as an advisor.

Caleb Brown: So it looks like you had some exposure, whether planned or not, with multiple different channels, right? So the insurance, the investment, and the broker-dealer. Was there another one in there?

Sten Morgan: RIA, kind of hybrid RIA vibe until, yeah, being fully independent now, but I look back and, as I coach a lot of advisors, I'm like, trust me, the answer is not always leaving where you are. Like, I look back and I was like, I could have thrived in every one of those places.

I was probably challenging to lead 'cause I just wanted to do a bunch of stuff and I was a little too intense and managing directors and partners would sit me down and say, "Hey, do this." But to me, whenever they did that, I was like, "You're trying to put me in a box, like you're trying to tell me to sell these three things because that's the most profitable for you."

In hindsight, a lot of that was just kind of my immaturity and lack of experience of understanding what they're saying. 'Cause now I run a firm with other advisors and I'm like, "Oh, I find myself saying some of the same stuff as them." We need a scalable process. We can't have one advisor doing a bunch of random things as a firm because that's a one-off where we need most of our advisors doing consistent activity around the same process, 'cause that's risky if they're doing a lot of different stuff. So more context now to look back. But at the time, I felt like I was kind of on my own just trying to figure it out.

Caleb Brown: Well, I mean, what kept you, I mean, after kind of, I mean, and it sounds like you had a good mentor, especially at Northwestern Mission, but what kept you in the industry? Why didn't you say like, "Man, I can't find a fit. I'm just gonna go do something else."

Sten Morgan: So very quickly, I think the industry brought out in me the desire not to be told what to do. And as soon as I figured that out, I was like, "I can't go work for somebody else." Even in the context of being part of a firm where I still had all my own, I can make my own schedule.

Obviously, I had some level of accountability. The younger version of myself really pushed back on authority and I was like, "I can't work at anyone, any company." Like, I could never work for a boss and watch them make silly choices, in my opinion. I need to have a little bit more control. Probably took that too far and like the, "I gotta blaze my own path. Let's go." Creating a lot of headaches for myself. But I think that's something

Ep #264: Building a Firm and Coaching Other Advisors **with Sten Morgan**

I'm glad I realized early on it was like, "Eh, I gotta be as much of an entrepreneur as I can." And I do enjoy this business. I love helping people and it's around money, which comes naturally to me, just the math side of it.

So even though I know I didn't, I wasn't a salesperson and nobody in my family was really entrepreneurial, even that internship in the early part of the business kind of sparked in me, like I don't know what kind of advisor I'm gonna be yet 'cause I know I didn't wanna be like the insurance only, or like the investments at all cost.

And eventually kind of found my way to our firm where we do a lot of planning, consulting. Because we believe it's like I'm what's valuable to you, like my ability to coach, encourage, and challenge you and bring you great ideas is really what you're willing to pay for. And hey, by the way, we manage money really well and hey, by the way, if you need insurance, we can find it.

But I didn't wanna be the advisor and it took me years to figure out what this meant to me, that my value was the insurance policy I'm about to sell you, or my value is the mutual fund or ETF I have, which in the back of my mind I realize is the same one almost every other advisor has. I had to find myself in the business and say, "No, I'm gonna be a talented professional that's creative and that's why you're gonna work with me." And then, oh, by the way, here are all my products. Instead of, "Hey, the products are really what it's about. I don't really have that much value."

Caleb Brown: Yeah, you can still give them the solutions they need. Yeah. I'm with you. I mean, so let's go. Maybe you answered this, but do you feel like you've always been an entrepreneur or was it just in a spark? You had the spark; something just triggered it? Or was it kind of more of an accidental entrepreneur?

Sten Morgan: I think if I would've gone and taken some of the jobs my buddies took, they were making 70, 80 grand out of college, and I was like, "Dude, you've arrived.

You're driving a sweet car." I'm over here making like 35 grand, trying to like sell insurance to my cousin. But I think if I would've gone that other path, made some people pretty frustrated, I would've annoyed a bunch. Like I would've eventually found out, like, I have to quit my job.

Caleb Brown: Yeah.

Sten Morgan: So I think it was there. I think I'm thankful in hindsight that I started down that path as early as I did because it helped me start the compounding effect sooner on my business. But yeah, there was something there in me that needed that.

Ep #264: Building a Firm and Coaching Other Advisors **with Sten Morgan**

Caleb Brown: Gotcha. And now, I mean, let's just talk about your own. So you bounced around a little bit and then you started your own firm. So tell us about that.

Sten Morgan: Yeah, I went into the, for whatever reason along my journey, in my mind, I got stuck on like the RIA thing, like that was the ultimate destination for all talented advisors was to not be under anybody else's umbrella and not be told what to do.

And I think there was a big way that a point in my career, where like that was the sexy thing to do. When I started going down that path, I was like, "Man, there's a lot of stuff here that's not advising clients." There's so much to keep up with. There's the compliance side of it, there's the payroll side of it.

Like it's a lot more complicated than maybe I was led to believe at different points in my career, and so we went to like a fold up RIA where it's like, "Hey, we outsource our, we pay," 10 basis points, whatever it is, for somebody to do all of our compliance, all that stuff, 'cause I wanna be a great advisor.

I wanna have access to a bunch of products. I wanna build my own tech stack. But I maybe don't want to become the full standalone RIA yet, which is what we eventually move towards. But there's some part of this where it's like at some point you just need to serve people and build your book of business and not necessarily focus on your payout yet.

When your business grows to a certain point, then I believe as an entrepreneur you get to step back and say, "Hey, do I wanna move my business?" Because it's very disrupting. I've lost hundreds and hundreds of thousands of dollars over the year by disrupting my business to make a change, to implement a new CRM.

And I think we can create busyness for ourselves that's not just purely help more people, make more revenue, and then be really strategic about when you decide to shake things up, like make a move, 'cause it will disrupt your business quite a bit.

Caleb Brown: I mean, sometimes, and entrepreneurs don't like, like less is more sometimes, right?

I mean, it's just like, you don't need all this and—okay, I'm with you. All right. So that, and then are you still with that, or now do you have your own independent?

Sten Morgan: Yeah, we're on—

Caleb Brown: Was there another—

Ep #264: Building a Firm and Coaching Other Advisors **with Sten Morgan**

Sten Morgan: Schwab now and so—

Caleb Brown: Okay. Alright, so now, so you went from kind of paying somebody because I mean, I get this call all the time, like, yeah, I wish I could just meet with my clients and do financial planning, but all this business owner stuff gets in the way.

It's like, yeah, welcome, welcome to the show here. Alright, so well just, I mean, just talk to us a little bit more about your firm and like who are you targeting, what's your target client, and maybe just a little bit how you develop that niche and how you're getting those clients.

Sten Morgan: So, for me, it was probably about five or six years ago, I really pursued the path of, "Is it possible that a client will pay me a fee?"

Like I will give them an invoice and they'll write me a check. 'Cause up to this point, I've been paid by fees hidden in investments that clients kind of understand, or a commission and an insurance policy. What does it look like to be the type of advisor that somebody would write a check to because they see you in that light? And so, I charged 1,500 bucks for a financial plan and I offered 'em like 12 months of my time. Lost a bunch of money on it, but I was like, "What if somebody actually said yes to this?" And then I went down the path of saying, okay, we're gonna grow a six, potentially seven-figure financial planning practice under our current umbrella because it'd be really cool as an advisor to get paid for all the time I'm giving away for free right now.

So I was training, you just meet with people, buy them steak dinners, if it takes 20 meetings to get their assets, you do whatever it takes. I was like, "Man, this sucks." Like this, it kind of works. But I'm like, there's gotta be a better way than me just kind of like giving myself away in hopes that people will do business with me.

And so when I started getting paid for my time and ideas, it kind of unlocked a new confidence in me. Like, what if I have a client that loves real estate, owns a business? And in the past I would've been like, that's not a good client for me anymore. But what if their cash flow is so great, they can pay me a lot of money, whether it's an annual fee or a once a month fee to be on the team, and then when they sell their business or they need something, of course, who are they gonna ask to help them with it?

But from the very beginning, I tell them there are two separate engagements here. You will pay me for my time and ideas, and here's what that looks like. And at Legacy, our minimum fee is 15 grand and we do three month engagements. I don't give you 12 months of my time anymore. Like, I only need three months to build it for you. And then we'll have business owners that want to do an ongoing relationship where they have a

Ep #264: Building a Firm and Coaching Other Advisors **with Sten Morgan**

quarterly strategy meeting with us, and then they pay us a monthly retainer. So we have those two options. But what's really cool is we're really good at managing money.

And we can also help you place the insurance with some partners we have too. So it's like the products don't go away. But it took me four or five years to redefine our reputation in town of being problem solvers. And if you have a question around your finances, you call Sten. And the good news is, Sten's not gonna sell you stuff where somebody grabs me on day one of this business and they're like, "Listen to me. You are gonna be a business owner whether you like it or not. You will hire and lead people whether you like it or not, and figure out a way to get people to pay you for your time and ideas as quick as possible."

'Cause the AUM will come, the insurance will come. But if I could have been generating great revenue for myself, just based on my time and knowledge much sooner than I did for your audience, for the new advisors I coach, even when I speak to like college CFP programs, I'm like, it might sound scary now but work on yourself, develop a process, become a great communicator so that people will just pay you upfront so you don't have to give yourself away for free. And then you can learn the products later as opposed to, "Hey, this business is you trying to sell products you don't understand yet. Go get 'em." To me, that's just a really bad value prop.

Caleb Brown: Really tough. And that's why in a lot of the distribution channel, you see all the scary stats that the industry researchers put out. 98% of people fail. Well, that's why, I mean, you just summed it up. Hey, you mentioned, thanks for walking us through that. You mentioned some advisors that you coach.

So, 'cause you got a separate, I think you set up a separate business or something. Talk to us a little bit about that.

Sten Morgan: Yeah, that was, I got bored five years ago because I kind of felt like I got some recognition as a young advisor and it was almost like, I think I figured this business out.

Like, I can either keep doing this and just making more money for myself. Which, to me, I believe at some point you have enough. If I'm just driven by more money for myself, there's probably something there to address. And so I started the Elite Advisor Network, which was like, okay, I didn't have a path, I didn't have very good coaching.

When I got into the business, they would take advisors that were like 25 years ahead of me and say, "Hey, you could be like Jim someday." And I'd be like, "That seems so far away. Like I need somebody five years ahead of me, 10 years ahead of me, that like is inspiring me. That feels a little more attainable."

Ep #264: Building a Firm and Coaching Other Advisors **with Sten Morgan**

And so we started our online community. We do live events where we're teaching advisors how to charge for financial planning. We now have big companies we do that nationally with 'cause that wave is here. So if you're listening like and you are not charging financial planning, consulting fees, that's the advisor of the future, the selling of investments and insurance. Well, that's fine if you wanna be in this business for longer than five years, like you have to start shifting. I mean, these are the biggest firms out there calling us and they're like, we have to train our workforce on how to get paid for it.

And the good news is they're no longer saying, "Hey, charge 500 bucks." Or it's like a loss leader, because if I charge 500 bucks for a financial plan that takes me three to six months, it's like I still have to sell you something pretty quick in order to make money. But if I can create such a great dynamic plan that I can charge you \$5,000 for it, \$8,000 for it, even if you don't buy something for me, like that's still a profitable business and that should be the goal for all of us is to have that kind of practice.

Caleb Brown: Yeah. Similar when we started the recruiting firm, we had all these asset management investment companies come like, "Hey, we gotta start doing this financial planning. Can you bring in some CFPs?" I'm like, "Yeah, we can do that." And then they took off. Okay. So you've got, I mean that's, I'm just listening to this.

That seems like quite a bit going on. You've got this advisor network where you're kind of coaching people. You've got your own RIA, how are you, and then a family in there somewhere. How are you managing all this?

Sten Morgan: Yeah, so I committed myself early on. I don't work weekends. I take my kids to school. I'm at home with them for dinner. And so for me it was like, "I'm gonna put these tight boundaries." But I don't think that means I have to underachieve. It just means that with the block I'm giving myself every day, I have to be unusually effective. In our coaching terms, we use average versus elite.

Like you can wake up every day and have an average day, which is like kind of intentional, but not really. You might skip your workout or cut it short. You kind of get some things done, but you're like, "Oh, I didn't really plan ahead." Or when you hit the office on Monday, you're like, "No, I know exactly what I'm doing every day. I have blocks on my schedule."

And so for me, early on, I had to figure out what does it take for me to pass all these people around me? The people they're holding out is like, "Hey, you can be like Jim someday." I'm like, "I'm gonna be Jim in a year. Because I know what Jim's doing. He's playing golf and hanging out and not really working."

Ep #264: Building a Firm and Coaching Other Advisors **with Sten Morgan**

I cannot work Jim. Jim's not real. I'm just using that name. So that's what I coach too, is like, you don't have to sacrifice everything, but you can behave differently and get an outcome that most people don't think is possible because the industry is somewhat accepting the long, slow, gradual path. And I just, I said I couldn't afford to do that when I was young in the business.

Caleb Brown: Several other coaches over my career have told me a long time. Like, you know when you're about to go on vacation, like that whole week, like if you can just be that productive like all the time, like it's amazing, I mean, it's so true. It's like, because, and I'm guilty of this too, just like otherwise I'll sit here and just fill the time.

If I'm not organized, like you're talking about, I'll just fill the time with busy office work and stuff that's not productive and valuable and I'm looking, I'm like, "What did I get done today? Not a whole lot." So in your terms, that would've been an average day and it's, I mean, like average creep, like scope creep, right? And that's when you start dropping off and seeing things just not happen on the productivity side.

Sten Morgan: Yeah. And then when I got more into the consulting side with business owners, I started seeing stuff in their business like, man, they're really distracted. They seem like they're spending their time on things that's not productive.

And then all of a sudden I'm like, "Wait, I'm doing that stuff." Like by learning to coach and consult business owners, I'm looking in the mirror and saying, "I think there's a lot I need to level up here." So I started going to conferences and getting a lot of feedback on like, "Okay, what if you're a visionary entrepreneur?"

I heard a speaker say once that like the distraction of it is the issue, that at times, starting something new is like the worst thing you can do, even if it sounds really cool. And I look back and I was like, "Well, I started a bunch of random things." You could even say going from legacy to starting a coaching network like, what are you doing?

I think if the only goal for me was to grow something and make a bunch of money for myself, that's true. I would only focus on legacy, but there was something inside of me that was like, no, I wanna spend part of my time hanging out and challenging other advisors and sharing what I've learned. So for me though, that's kind of like a purpose-driven business too.

But that's why we built what we call our resist framework. So it's, resistance is the thing that is waiting for you every day you wake up. Great book called *The War of Art*, and what's crazy is there's obvious resistance. I don't know if you've ever cold plunged or sauna-d. It is like it's a physical representation of your body telling you to not do something that you know you should do.

Ep #264: Building a Firm and Coaching Other Advisors **with Sten Morgan**

Waking up early to work out, eating healthy, like resistance is the thing, stopping you from doing all that stuff. But then I realized that resistance can also be that you've kind of won, like in our business, people get to where they're making two, 300 grand a year and the resistance becomes comfort or the trip you just won and it causes you to kind of take your eye off the ball.

And so we built a course around resistance and we said, "Here are the six categories of resistance that every advisor will run into." And in a perfect world, as opposed to working on all of them at one time, you pick one and you say, "I'm gonna move this. So far in my business." So is that revenue? Is it leadership skills for you if you're trying to grow your firm within these six categories?

Instead of all of us trying to hold six balls in the air at all times, which is what I used to do, and not have a lot of progress in each, now I'm gonna focus on one for three to six months and make big gains in it before I move on to the next one. So that's kind of the core of our teaching now, is how do we keep you laser focused with your time so that you can see better results faster.

Caleb Brown: I mean, again, that's how we got connected, because I had a guest on that was in your coaching program, but maybe just for my knowledge, but also the listeners. I mean, just like if someone wants to be a part of that, is it one-on-one? Is it grouping or what? What does the engagement look like?

Sten Morgan: So you can go to gobeelite.com and kind of see the info we have. Our basic community, 250 bucks a month, you just get access to all of our content and you get to jump on a call with me once a month as a group. That's all of our recordings. I do a bunch of whiteboarding videos in there because I'm big on communication skills. So we teach that.

Our higher level group, you also get our software, which is my financial planning software we built, and then you get to be on two one hour calls with me live, and you can submit questions ahead of time for me to work out with you. And that's \$550. So our goal is we're not trying to be an expensive mastermind, but I'm trying to say, "Hey, if you wanna hang out with us and think the way we think and really push," the term we use is reject average.

If you wanna get so sick of being average, and you wanna reject it to where it even makes you sick in your stomach, when you see somebody doing something that's just weak and will not get great results, then yeah, come hang out with us.

Caleb Brown: Did you just say you created a financial planning software?

Ep #264: Building a Firm and Coaching Other Advisors **with Sten Morgan**

Sten Morgan: Yeah, man, so that was—

Caleb Brown: Okay. Tell us about that. That seems really interesting.

Sten Morgan: It's only for our community right now, but it was my first halfway down, and I think this is maybe how a lot of things are invented or built is I started doing financial planning when most of the industry wasn't. I had to leave a firm I was with because they wouldn't let me charge the fee I wanted to.

I had this business owner that was worth like 20 million bucks. There was a lot of stuff to do, and I think the fee was like 12,500 bucks, and this was a big, big firm, national firm. Compliance and the managing director was getting upset because they're like, "We don't understand why they would want to pay you that."

I'm like, okay. Again, I'll never forget this meeting sitting across the table for this managing director, me saying, "This person makes more way more money than you, and they're wanting to pay me this. Why are you telling them not to pay me? Like, who are you to tell them not to pay me if they want what I have, and I'm willing to give it to them. Like, why are you nervous?" And in this meeting, he said, "Well, I would never pay you that much for your advice." And I said, "That's great because I would never have you as a client." It was, the deal was even the leadership in the firm

Caleb Brown: Just didn't get it

Sten Morgan: At the level, couldn't see it. Like, they're like, "But where are you gonna sell the insurance?"

I'm like, "No, you don't need..." It was like talking, it was crazy. But I have enough compassion for that because six, seven years ago I didn't see it either. I was at a conference in Washington DC and this advisor said on stage, it wasn't even the point of his talk, but he was telling us about his firm and he said, "To work with our firm, you have to pay us \$5,000 onboarding fee or financial planning fee before you can even work with us."

I was angry when he said that because I was like, "No, you can't do that. Like, why are you worth that?" Essentially, he called into question everything I'd ever been taught in the business up to that point. But that little spark is what said, "Well, what if I could be worth that too?" Like what if someday somebody would pay me just to work with me as opposed to me having to just sling product all the time.

Ep #264: Building a Firm and Coaching Other Advisors **with Sten Morgan**

And so I hold some grace for anybody that gets really worked up when I present a different way of doing this business, 'cause I used to. But in the process of building financial plans, what I realized is most advisors either give somebody like a one piece of paper, which is worth nothing, like, what is this?

Or they print, hit print on eMoney or MoneyGuide Pro and give somebody 80 pages of paper, and it's like, "Well, what is this?" And so we built what we call plan score, which is our way of presenting a financial plan to people. You still need eMoney, you still need Holistiplan. Like we're not trying to be on that space, but we do believe there's a better way to put it in front of a client that actually makes sense.

It's worth five grand, it's worth 10 grand, and that's the software we built. Which we're always iterating the software games' wild. It's like you think you figured it out, and then somebody's like, "Well, can I do this?" And you're like, "Oh crap. That's a good idea. "

Caleb Brown: So you really have three businesses, RIA, coaching and the technology company is what it sounds like.

Sten Morgan: We pulled the, we pulled the tech under EAN, 'cause we just give it to our members, but

Caleb Brown: Okay.

Sten Morgan: And then for me, great book, Who, Not how, I don't know if you've read that.

Caleb Brown: Oh, yeah.

Sten Morgan: So good. I was reading that by a pool on vacation once and I was like, "Wait, this is it." Like, I keep saying yes to things, but I'm trying to do too much things on my own. Therefore, they're all gonna just kind of fall short probably.

Caleb Brown: That's right.

Sten Morgan: So the agreement I made with myself is I can't add anything new to my life unless I have somebody else running it. And then I have cool ideas, I got some stuff right now. I'm like, man, I wanna do that. But I'm like, okay, I'm gonna put a job post out.

Can I find somebody really talented to come that wakes up thinking about this thing? Because if they don't, I don't have the time as a dad of three and a husband like, and so my world is pretty tight unless I find talent to come in and run my stuff.

Ep #264: Building a Firm and Coaching Other Advisors **with Sten Morgan**

Caleb Brown: It's a great book by Dr. Benjamin Hardy. Well, Sten, I mean, look, this was packed, we really appreciate you sharing all this stuff. I mean, any, and you've given us a lot, but any final thoughts before we wind down here and close out?

Sten Morgan: Yeah, I think for everyone listening, there's a level, the most successful people I know are the most aware people. I look back to when, probably wasn't until I hit 30 when life kind of forced me to wake up and look at myself.

Like, why do I do the things I do? Am I resistant to change? Am I aware of like what I want to be and how to get there the fastest? So that means I had to start asking people for feedback, which I didn't usually do. So, I would coach everybody in business in general, or trying to be an advisor. Are you the most curious person you know?

Are you asking for feedback? If you are funding your Roth IRA or 401k right now and you are not running a million dollar business, stop doing that and start investing in your own development. Like that is the best investment. When I meet advisors that are like, make it 150 grand a year, but they're maxing out their 401k, I'm like, "What are you doing?"

Like there's time for that. But if we're talking about eight to 12% a year, if you put a dollar in yourself and you can get a 10 x out of it, I would go to every conference, every event, like just become a student of the game, 'cause that'll give you the best return.

Caleb Brown: 10 x is easier than two x. Ben Hardy, right? Yeah. I like it. Sten, this has been a lot of fun. Thanks so much for coming on the show.

Sten Morgan: Thanks, brother. It was great.

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.

Grab your copy of the Financial Planner Career Roadmap at
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

Ep #264: Building a Firm and Coaching Other Advisors with Sten Morgan

succeed.