

**Ep #309: The Power of a Mastermind Group: A
Conversation with Becky Meats, Bonnie Arnold, Molly
Laughter, and Adrienne Ross**
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Full Episode Transcript

With Your Host

Maddy Roche

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Narrator: [00:00:01] Join your host, Maddy Roche, as she brings you into a community of fee-only financial advisers who are successfully building profitable businesses that serve the next generation of clients. Learn from innovative advisers whose unique stories will inspire you to dream big and take action on your goals. Are you ready to live your best life and help your clients live theirs? Then you're in the right place.

Maddy Roche: [00:00:24] Hello and welcome to #XYPNRadio, I'm Maddy Roche, your host. I'm excited to have four XYPN members and business owners on the show with me today. Becky Meats, Bonnie Arnold, Molly Laughter, and Adrienne Ross were introduced to each other during their XYPN Launcher program in 2019 and have met consistently every week since then as mastermind group. Today, on the show we dig into what makes this group work from the framework they use to the attitudes they employ and how to ensure the meetings and groups are helpful to each of them. We discuss imposter syndrome, pivotal points in their group history and how being part of a group of folks at the same level is helpful, not competitive. You'll hear them share stories of how the group has been a lifeline, literally, and how they couldn't imagine running solo shops without the support of a group like this, although they stay on mute while each others speak. The laughter and energy in this group is contagious and quite frankly, motivating. If you're not yet part of a study group or a mastermind group or a Friday's ladies group, as this group calls themselves, or worry about what it may be like to run a firm on your own. This episode is going to be for you.

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Maddy Roche: [00:01:36] Avocado toast, selfies, a mountain of student loan debt. Gen Y is anything but traditional, and with over 75 million people, it's a population you don't wanna ignore. Learn more about how to serve this unique population in our guide called Attract and Profitably Serve Millennial clients in your RIA. Discover three key ways to tap into the millennial market and six things that they want from their financial advisor. Visit XYPlanningNetwork.com/Millennials for your free copy.

Maddy Roche: [00:02:09] You can find any of the resources we mentioned during the episode at XYPlanningNetwork.com/309. Also, be sure to go to XYPlanningNetwork.com/VIP to join a private group just for #XYPNRadio listeners. It's a community of advisors we've all been looking for that's there to provide support when we need it the most. Best of all, it's free. I encourage you to check it out. Again, that's XYPlanningNetwork.com/VIP. Without further ado, here's my interview with Becky, Bonnie, Molly, and Adrienne.

Maddy Roche: [00:02:40] Good morning. Welcome to #XYPNRadio. Bonnie, Becky, Adrienne, and Molly. So glad to have you.

Molly Laughter: [00:02:47] Hello.

Adrienne Ross: [00:02:48] Good morning.

Bonnie Arnold: [00:02:49] Hi.

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Maddy Roche: [00:02:50] Wonderful. We are talking about one of my favorite topics today, and that is the power of a mastermind group or study group, which we'll talk about in just a moment. But ultimately, you four ladies are on this podcast today because you have created something really special and meaningful and quite frankly, effective in your businesses by joining together as friends and colleagues in a real framework study group environment. And I'm interested to hear kind of over the next hour or so your insight into how that all is going. So let's start first and foremost with some intros and get a little familiar with who our guests are today. Becky, I'll start with you. Would you mind just giving us a quick intro of who you are, what you built, and maybe just a general sense of who you serve and how many clients are working with?

Becky Meats: [00:03:38] All right. My name is Becky Meats and my firm name is RDM Financial Planning. I'm out in Vancouver, Washington, and I serve women dreaming of retirement and ready to start planning for it. I think I'm somewhere around five to six clients. I'm kind of working on building it.

Maddy Roche: [00:03:59] Absolutely awesome. Congrats, Becky. That's wonderful. Molly, how about you?

Molly Laughter: [00:04:04] Hello, my name is Molly Laughter. My firm is Laughter Financial. I'm actually in the Dallas, Texas area and I have you know, I want to start with women as my niche, but that's not really a niche. So I kind of have two different niches or niches, and that is young women just getting started. Kind of they've got great careers, but they don't know where they should be saving. And they're kind of doing some things, but I

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don't know if they're doing the right things. And then the other side of the the niche, I guess, is women that maybe have lost a spouse or lost a loved one and are new to learning what all this financial stuff is. And let's see, I've got about sixteen clients at this point. So we all started about the same time in May of 2019 and we're all just building. But I've got kind of a range of sizes and I think that's actually really fun.

Maddy Roche: [00:04:56] Totally wonderful. Congrats Molly glad to have you on.

Molly Laughter: [00:04:59] Thanks.

Maddy Roche: [00:05:00] Bonnie. How about you. What have you built?

Bonnie Arnold: [00:05:03] Hi, I'm Bonnie Arnold. I'm in the Portland, Oregon area. I have on your financial planning as my RIA like everyone else in this mastermind group I started about two years ago. I think we all joined the Launcher group about 2019. But all of us got registered right around July and August of that year. So we're not quite two years, but getting close. I have about twenty to twenty five clients, depending on whether you're talking about AUM or financial planning. I do both. And it's it's been a blast. I love it and I love XYPN and I love this mastermind group.

Maddy Roche: [00:05:36] Awesome. Love that energy. Bonnie, thank you. And congrats on the growth. These are the toughest years. I must say. I haven't lived them, but I certainly have heard many stories. And

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congratulations on making it nearly to your two year mark. Adrienne, how about you winning?

Adrienne Ross: [00:05:53] So I have clear insight, financial planning in Spokane, Washington, and have kind of a barbell niche, kind of like Molly in the fact that I have some clients that are kind of younger and getting started and I created a financial foundations program to help them. So I have clients on that end of things and focus more heavily on education and just helping them get that good start. And then I have some clients that are military families in transition or just other people that are going through pretty major life changes.

Maddy Roche: [00:06:32] Love it.

Adrienne Ross: [00:06:33] And I would say I probably have around 30 to thirty five clients. It depends on if you count the projects or not. So, you know, it's always interesting on how you're counting your client base.

Maddy Roche: [00:06:44] Totally wonderful, Adrienne. Thank you, Bonnie.

Bonnie Arnold: [00:06:48] I forgot to mention my niche. It's great. It's therapists, sexual health practitioners in private practice. They're wonderful, they they are so grateful for the help. And, yeah, it's been a great match for me.

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Maddy Roche: [00:07:02] I love the diversity of the group. I'm interested, though. How do you refer to yourselves? Are we talking about a mastermind group, are we talking about study group or you guys just friends, Molly, what how do you-how do you refer to what you guys have built?

Molly Laughter: [00:07:15] I call this group My Lady Group, so I don't know if that is what everybody else says. We have many names. I don't even know is it May-2-2019. I can't remember the name of. But we don't have an official name. I just again, I refer to us as the lady group, but.

Maddy Roche: [00:07:33] Wonderful. Becky, how do you refer to it

Becky Meats: [00:07:36] My Friday ladies.

Maddy Roche: [00:07:37] Yeah. Oh Friday ladies. OK, wonderful. So who wants to walk me through kind of what your structure is. At XYPN, we do help facilitate these study groups and again, I use the term study group. It can be mastermind group related group or any of those things. But really we try to intentionally bring people together so that you can have some synergy around a consistent meeting and a framework with that. Bonnie, would you mind kind of talking us through what framework, if any, you have in terms of how you meet, what the regularity is, how long things like that?

Bonnie Arnold: [00:08:12] We meet every Friday and on West Coast time, it's noon to one, one thirty depending. And sometimes we go longer if we're

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like very involved. Molly's on Central Time, so she's a couple hours ahead. So we, XYPN offered us a framework at the beginning. Like these are some two different ways that you could run your meetings. And we tried in the beginning to follow that framework, but it fell apart pretty quickly because, you know, maybe it's my fault. I don't know, because I like I don't like structure that much. So I think I'm really structured in many of the people in this group. And so I think it's served us well. We just kind of show up with whatever we're working on, whatever we need help with. And it's sometimes it's financial planning and sometimes it's personal issues. We are all very close and talk about all of the things that we're going through. We also have a group text where we occasionally will. I'll get a text, we'll get a text message, anybody available, and then someone will call whoever has requested assistance for, you know, I mean, everything from feeling imposter syndrome to I'm getting too many emails from a client to I'm sure there's many other examples or how do I access TD Ameritrade so that my clients can make deposits themselves. I mean, technical support, ADV help, personal issues. It runs the complete gamut. And I feel like we've all really been there for each other for whatever is needed at any given moment.

Maddy Roche: [00:09:47] I love that so much. I'd love to know about how you all met. It does sound like you met through kind of the Launcher program that XYPN puts together. But Adrienne, I'd be interested in your take in the evolution of this. How did it all come together?

Adrienne Ross: [00:10:02] It really was just coming together in the Launcher group originally, I think we had five people in our group. A couple dropped out early on. And so briefly, it was sort of Bonnie, Becky and I. And then Bonnie and I met Molly. She was in the original kind of big group.

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And then we met her at #XYPNLIVE and invited her into the group and she joined. And it's been the four of us ever since.

Maddy Roche: [00:10:34] I do remember you guys telling a short little story about how you how you found Molly at XYPNLIVE. Does someone want to add some color to that experience? Molly.

Molly Laughter: [00:10:44] As the victim of this, I will definitely add some color to this. So but I did want to mention one thing. First, I was actually talking to a newer XYPN member about masterminds, and he was asking me, how do you get into a mastermind. And I think the big launcher group is so helpful there because you're just going to notice people that kind of talk the way that you do and kind of think the way that you do and have the same humor that you do. And I think that it becomes a little bit magnetic in that group setting. And so I-I'm in a couple of different mastermind groups from that launcher group. But this one, I think I had walked into the conference. This was #XYPNLIVE in 2019 I think, and I might have still had my luggage and I get Bonnie and Adrienne sort of corner like walking toward me, cornering me and they're like Molly. And I'm like, I recognize your faces. And-and that was sort of the, the beginning and the end of things it was very, very seamless. But it was really funny that I'm like, who are these people walking? Oh, I recognize their faces. This is weird. I haven't talked to them in a while. And then there was the invite.

Maddy Roche: [00:11:50] Oh, Molly, I'm glad you tell that story because it does remind our listeners that, yes, we can help make some matches for you, but ultimately we can't play God and make the perfect group out of nowhere. It really does take some interaction with one another to

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understand each other's reported style. The way you talk, I love. That to be able to find who really clicks with each other and it really sounds like you all click, I'm interested in, you know, ultimately this is here to help your business. It sounds like you all have become really good friends on top of it. Molly, I'd be interested in what you know in terms of kind of what does this group and team know about your business and how-how does it help you be a better business owner?

Molly Laughter: [00:12:32] I would say it's been really interesting where we-where we've all sort of evolved over time because we all kind of have something else going on as far as we're starting our business. But for example, Adrienne, I'll-I'll throw you, not throw you under the bus, but you had a full time job there for a while. And so we were helping you sort of try to figure out how to start your business while still working full time, which I have no idea how you did. But then Adrienne and I sometimes will stay on a little after our Friday call and talk about, you know, we both use RightCapital as our financial planning software. And so we're really dig into that together. So I don't know if I know, you know, about every detail of every one of our clients, but we, I think Adrienne and I, maybe we're the closest as far as like where we are in business. And then, Becky, it seems like you kind of got up and running a little bit later. And so we're able to give you advice on things that have popped up in our businesses. And so I think it all works really well together. I would say, you know, we don't know each other's clients names, but we are always available to help each other out.

Maddy Roche: [00:13:36] Great. Adrienne, I'm interested in kind of how-how does the diversity of this group in terms of your life experiences, that designation, do have the types of firms you're running? How does that

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benefit you by spending time with people that aren't literally running your business with you?

Adrienne Ross: [00:13:54] I think it's a huge benefit, particularly because each person in the group has slightly different skill set to bring. So Bonnie and Becky both are have their own tax business as well. And so they are really helpful when it comes to kind of tax planning questions. Molly, of course, has her CFA, so she's a really great resource when it comes to investment type questions. And, you know, she's very generous with her information and wisdom and experiences in that world. And Bonnie is also the one among us who has gone out and hired people. So that has been incredibly helpful to hear about and learn about as well. For me, I would say I bring kind of the life planning twist to the group and have some more background with financial counseling as well. So the differences in thought, I actually actively seek that out because I don't want to just know what I want and I know, I want to know what the other people are doing, how they do it and what might work to help me get even better.

Bonnie Arnold: [00:15:07] And it's helpful, too, because Becky is a CPA. So she's I'm not a CPA. I'm an enrolled agent. So I do have the tax background. But he has that more extensive CPA background that's helpful. And Molly has a great background in compliance. She knows a lot about compliance. So when we have compliance questions, we definitely go to Molly. I think

Maddy Roche: [00:15:27] Great. I'm interested. One of the big objections I hear about mastermind groups is, well, I don't want to spend time with people that are behind me or right next to me in terms of growth. I want to

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be with people who are ahead of me. Molly, how do you-how do you deal with that?

Molly Laughter: [00:15:42] Ok, so if I was asked to join a launcher group or mastermind group that was starting just now, then, you know, there's a sort of get give relationship if you're-if you're drastically and not drastically ahead, but a couple of years ahead. And so I think that, you know, I don't really hear that pushback. I, of course, I we would all probably love to have somebody that was 10 years in to comfort us. But what would that person get in-in, you know, they would just get questions. They would just be hounded with questions the whole time. So I think it's been really helpful that we're all I feel within six months of-of the exact same spot. And I think that that just you know, another thing I was just thinking about this group is that rarely is this talked about, I guess is a good thing, but there's a complete lack of competition among us, like we are just all there to help each other and be supportive of each other. And I think that if we had a brand new person who had just started their business, then they would be kind of taking up all the air time. Similarly, if we had someone that was three years ahead of us, they would just be exhausted because we would be asking all these questions about what's coming next. And ultimately, every single one of these four journeys has been different. But we're able to share our stories, and I think it makes us much stronger as business owners and as a group.

Maddy Roche: [00:17:00] Great. I'm wondering when there's topics that you all talk about that maybe is specific to someone's business, do you ever walk away and feel like, oh, I just didn't get anything out of that meeting? Is that a feeling that you often have?

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Adrienne Ross: [00:17:15] I never feel that way. I feel like every time we get together, there's always something that comes out of it. The other thing I would say is that being in a successful mastermind group does take patience. Right. So we've been talking to each other every single week for almost two years. And we didn't know each other at the beginning. Right. And we didn't know about each other. So I think patience is a big part of it. And just taking time to get to know each other and being open to different perspectives is really important piece of it.

Maddy Roche: [00:17:50] Yeah, Molly,

Molly Laughter: [00:17:52] I think that I know Bonnie and I have have talked about this and suffered from this too, is that sometimes we don't feel like going. And what's great about this group is there's no judgment if you don't show up. But the other piece is like usually if we don't feel like going, it definitely means that we need to go because the accountability of just continuing to meet with a group for two years is so important, because if we don't go, it's probably because there's something we need to talk about. It's like if you've ever had a therapist or a coach, you know, you need to talk to them. If you don't show up, there's usually a reason for that. So I don't know. I think that the accountability and sticking with each other for this long has just been such a great thing.

Maddy Roche: [00:18:33] Yeah, Bonnie.

Bonnie Arnold: [00:18:36] I think one of the things that we all four have struggled with a lot and we talk about on occasion and support each other

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through is and this is such a common thing as imposter syndrome. And it's really important that when you're feeling that way, that you have somebody to lean on that can cheer you on and give you empathy and say, yes, I feel that way, too, or I had a circumstance like that as well, and this is what I did. Or, you know, just somebody to tell you you're doing great and keep going. Sometimes that's all you need is that person who's like, you know what, I think you're amazing. And to know that one person on the planet thinks you're amazing, sometimes that's all you need to get through the day or the hour or the minute that you're dealing with whatever you're dealing with.

Maddy Roche: [00:19:22] I'm so glad you say that. One of the major issues a lot of XYPN members face as they launch their firms is that they realize their community of what their former employer provided is no longer there. They don't have the teammates. They don't have the boss. They don't have the watercooler commentary. Becky, how have you adjusted to working solo in light of this group?

Becky Meats: [00:19:47] Well, I think the ladies have been really awesome to work with. And when you're having a bad day or just want to talk to somebody, we'll just throw a text out there to everybody and the who's around. Sometimes we're working on a problem. And normally you'd have a coworker, you get all the text and say, who can help me? And we hop on a Zoom meeting or something. So it's been really helpful. And I don't feel alone because I know these ladies are out there for me if I need something.

Maddy Roche: [00:20:17] Great to hear. As I mentioned before, this first one and two years, they're just hard years. I'm wondering, does anyone

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have a story of kind of that imposter syndrome and how this group was the lifeline?

Adrienne Ross: [00:20:31] All of 2020.

Maddy Roche: [00:20:34] Oh gosh, was that actually a year that just happened. How how did 2020 change your group and your relationships?

Adrienne Ross: [00:20:43] For me, having the group during 2020 was absolutely critical just because I was my 2020 along with everybody else is 2020 didn't exactly go according to plan. There was other things happening and going on and they were able to kind of help me get through all of that and ultimately get to the point where I could take the leap and quit my job. So definitely had a very significant impact through all of the things that happened.

Maddy Roche: [00:21:14] Molly, how about you?

Molly Laughter: [00:21:16] Yeah, I think I don't know if anybody if everybody else here will agree with me, but I so we started in the middle of 2019 kind of low expectations. You know, you'll have a lot more expenses than you have clients. We all kind of knew what the-what the second half of 2019 was going to look like. But I'm a big goal person. Now whether I go back and remember the goals I set out three years ago is another thing. But I am a huge OK, here's what revenue I want. Here's this. Here's how many clients I want this year. Here's what I'm going to do to get that. And

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2020, start basically starting a business in 2020 was a was an interesting time to start one. We had all kind of reevaluate our expectations of what 2020 would look like. But that's specifically why a you know, a mastermind group or a study group or lady group is so, so, so important is that, you know, for those days where we're like it's been three months and I haven't heard from a soul, you know, and I keep putting these blogs out there. I keep putting these things out there and I'm not hearing anything back, you know, what should we do about that? Sometimes it's OK to just realize that 2020 was a really odd and horrible year in a lot of ways. And having a group of people that helped fill the silence with laughter and support is was incredible.

Maddy Roche: [00:22:35] Bonnie.

Bonnie Arnold: [00:22:38] Well, I remember reassuring my-my mastermind group buddies that, like the way we look back on people who became financial planners in 2007, right before the 2008 financial collapse, and that's going to be us someday. People will be like you started in RIA in 2019. Oh boy, you're like a hero to have survived that. So I don't, I think that that got me through some hard days when I was like, OK, well this is the way that it is right now. But people have gotten through it before and. You know, we'll just be those people that started in 2019, and in the future, people will look back and be like, whoa, could you have picked a worse time? No.

Maddy Roche: [00:23:21] Other thoughts on that, Becky.

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Becky Meats: [00:23:26] So, like Adrienne, I also quit my job in 2020, so it was a little bit scary because then all of a sudden our state was shut down too. So I quit my job and I'm sitting at home now going, oh, what do I do? So it was I'm glad to see 2020 leave.

Maddy Roche: [00:23:49] Understatement for sure.

Becky Meats: [00:23:50] The ladies have been super helpful because I get home and I'm like, OK, I'm quitting my job. And they're all very supportive and helping me with good ideas to work on my business. So it was they were my bright spot.

Maddy Roche: [00:24:06] Great. Early on in a relationship and a mastermind group, trust isn't necessarily there. There's also kind of personality conflicts. I'm wondering how do you manage that? How what did what kind of energy did you come into this group with that allowed for such a safe space for-for difference and growth, for difference in trajectory, for difference of how you literally run your business to personalities. How do you create a space that is welcoming and noncompetitive?

Molly Laughter: [00:24:37] That's a very interesting question following a very interesting and I don't even know the right word, but 2020 was not just the pandemic. There is a lot of drama going on politically just in every aspect of the world and of our lives. And we don't all agree on everything. But I don't know that we've ever fought. I mean, that's what. I think, if I can brag on us for a second, I think that we are really good at the conversation you keep hearing in the media and everything that people need to have the

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open and welcoming conversation. You're never going to be shunned out of this group for having an opinion that's not the same as everybody else's. So I feel really fortunate for that.

Adrienne Ross: [00:25:20] Same here and I feel like we do a really good job of really and I don't know that we ever explicitly said everybody's entitled to their view, but that is kind of what comes out of the group.

Maddy Roche: [00:25:36] Yeah, I think any time we are willing to extend our own time to work with people, we grow because of that. And one of the biggest challenges I see for members launching their RIAs is trying to do it alone. And the whole idea behind XY is to be able to do it alone and independently, but with the feeling that you're part of a larger something. And in this group is is one of those micro communities within the XYPN larger community. Bonnie, early on you credited #XYPNRadio as kind of an inspirational point for you. And it sounds like this group is is really becoming that for you now. But could you maybe shed some light on how #XYPNRadio opened the door to being open to something like a mastermind group?

Bonnie Arnold: [00:26:20] Well, I would not have started an RIA myself without #XYPNRadio because I was under the impression that you had to go work for a firm in order to be able to be sponsored for licensing. I was listening to I was driving home from a camping trip and I was listening to an XYPN podcast episode with Alan Moore and Stephen Alred, and he talked about taking a Series 65 and he started an RIA from scratch and I didn't know that was an option. And I immediately went home, signed up for Kaplan Series 65 program and took the test and launched the RIA. It was, it

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was just nuts but I just didn't know what I didn't know and I didn't know that much. But I knew I didn't want to go into the financial services industry and sell things on commission. I don't feel good about that. That didn't align with my values. I had originally read about XYPN in The New York Times and that was the first I had heard about the retainer model. And I was like, that's amazing. I wish I could do that. Or I knew somebody that did that. So, yeah, #XYPNRadio was-was certainly critical to my launching my business. And then as far as like we talk about in our mastermind group, if we listen to a particular good podcast episode that we like that's been helpful to us, some things will recommend it to each other or any podcast really or book or I think in our group text. Just the just yesterday, Becky sent us a snapshot of a book that Adrienne had recommended and was like, I love this. They can talk about a book, but sharing resources is a big part of what we do. Molly's particularly good at it. And that's, again, even in our Launcher group. When we were there, it was like thirty of us in that larger group. And part of the reason why Adrienne and I approached her about it was because she's so great with resources. And, you know, if you have a question, Molly is going to show you the resource to find the answer. She's going to give you the article or the book or the podcast that's going to help you answer your question. And she's so generous with that, too. So again, and she was like that in the Launcher group, which is why we approached her. And we're like, join our Group, be part, be with us, because we saw the benefit that she would bring to us and hopefully we've brought some value to her as well.

Maddy Roche: [00:28:42] Great. Molly, how has this group changed your business?

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Molly Laughter: [00:28:48] Well, I think that this the-the largest thing that this group has done for me is that sometimes you have those days where you just decide you want to do it, maybe you want to quit, like maybe this isn't all worth it. Maybe it's been a really quiet several months. Or maybe, you know, you've taken on a client that you expected to go one way and it's not going that way. And they're kind of wearing you out. And I think that they that this group both provides feedback, but also is just there to listen, which is really helpful. And then just to echo Bonnie down there, I think the reason that I am so into sharing resources is, is two things. And we all do this with each other. But-but one of the reasons is that I came from a firm that was very private about what made them special. And so XYPN is so opposite of that. It's like, here's what's special about me and let me share it with you so that I can, so that your business can be better, because competitiveness is important, of course, for-for anything in life, but not to where it becomes this weird culture of we can't share anything and let's figure out how to tear down other businesses around us in order for us to look the best. So I think that's part of sharing. But then also I'll just share this as I'll share a resource here on the podcast. I read a book called *Designing Your Life*. That is a and there's a workbook now, too. It's become this whole thing. You can go to a conference now. I think it's I think two Stanford professors maybe that are engineers and just talked about, you know, if you are looking at your computer screen, you have to remember somebody designed that computer screen. And so that kind of just opened my mind to-to we're designing these businesses that don't exist yet, you know? And so 10 years from now, we'll look back and say, here's how we built these things. But reading that just got me into just becoming obsessed with information. I'm a very obsessive googler and always of my life. But I think that that designing your life is a really good resource for anyone who might be listening, that that wonders if they can leave their company or wonders, you know, what life would look like on the other side. You can actually design that design what's most ideal. Look at the things that fill you

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up and the things that drain you within your current job. And so I think that I know that's not the question you asked, but I just wanted to pipe in and say that.

Maddy Roche: [00:31:26] Beautiful. I was just looking at my bookshelf or for that book I do recall reading it. What a great resource, Molly. And it's those kind of conversations that I could just I can hear in the group already happening or as if I was part of that group. That way you can just easily share hey, I read this article as a pick me up. It's that kind of stream of support that I would find particularly helpful in the business, as you all are in. Adrienne, what really stands out over the past two years as being a pivotal point of support for this group that they provided to you?

Adrienne Ross: [00:31:59] Well, there were a lot. So it's hard to answer. I would say the, one of the biggest hurdles was leaving the security of the day job, and there's a lot of around that, and they were instrumental in helping me do that. In fact, there were little things like, OK, we're going to put it on the calendar. Bonnie's like, we're writing it on the calendar and we're double underlining it. And then I had to ask for an extension and we moved the date and triple underlined it. And as I was trying to actually write the letter and do the deed, they were there along the way. So.

Maddy Roche: [00:32:47] Wow, wow, wow, wow, how wonderful, Becky, has this group done any retreats or any intentional kind of gathering to talk about the group in the format and the structure itself, or is it all just come in naturally?

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Becky Meats: [00:32:59] So we actually planned on doing something this summer, but it's not going to happen. We're going to go up to the San Juan Islands and-and rent a house and just talk about our businesses and hang out. So I think it's something that we'll definitely plan in the future when we can all get together.

Maddy Roche: [00:33:19] Yeah, wonderful. Bonnie, do you have any interest in putting more structure around this group, making sure there's a mission statement involved? There's a written commitment that we've all signed the dotted line that we're not going to show up and be assholes. Like what are you committing to each other or is it just kind of this unsaid commitment?

Bonnie Arnold: [00:33:37] Oh, dear. It's so funny that you asked me. Everybody's laughing in the group because they're like, you're asking me if we should have more structure. Of course not. No, this is perfect. In fact, I'm-I'm the last person that one structure. I tend to I don't know if you've ever read Gretchen Rubin's Four Tendencies, but I'm a rebel, so I don't respond to external or internal expectations. So I have to want to do something. So if I would imagine if Becky and Adrienne and Molly wanted to, like, put together a code of conduct, I'd be like you three have a great time and I will adhere to whatever you want to do. But, you know, maybe but no, I think it's worked. It's worked really well for us not to have so much structure because it allows for the flexibility of individual needs being met on any given week or given day. We have, I remember one time early on we got together in an evening Zoom call to work on our together. And we have talked about getting together at the beginning of January and 2022 to work on our Aviva's together because I always am late, rebel. So with getting my ADV work done and I would text so I end up working on it in

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March during tax season is excruciating. So I talked to Molly about it. She was like, yeah, let's get together like the first week of January, just do our ADV's together. And whether we do it by Zoom or in person, we'll see. But it's that kind of support and also for not having a structure again allows us to be flexible for whatever anybody needs at any given time.

Maddy Roche: [00:35:23] And this is such a good example for our listeners to remember that the group can really turn into anything you want it to turn into. And those of us who work in a group like this, we're lucky to end up calling everyone dear friends at the end. But even if you were to keep it structured and keep it totally focused on the business, 90 minutes open, closed, that two can still be really effective for the people that that works for. And what I really sense here is that all of you have found kind of that perfect balance and that middle ground for-for what works for you. Molly, what do you see as the future of this group?

Molly Laughter: [00:35:57] That's a big question. I would imagine that once everybody's vaccinated and we're all back to normal, that maybe even a couple retreats a year, I would imagine we're probably all going to figure out a cool place to stay whenever there's #XYPNLIVE. I think that I don't see foresee a big change. I mean, I think that our businesses are going to continue to grow in in similar ways. Interestingly, we all kind of have little little side hustle things that we're doing or have had. So obviously we mentioned Becky and Bonnie of tax. I'm doing a little moonlighting and helping with student loan planners. I'm doing some student loans. I so I think we'll all just do these experiments where we try things and see if they work, see if they don't. But I mean, I can imagine us all ten years from now being on our umpteenth retreat. And and just it's funny that, you know, as far as structure goes, this all kind of goes together. I would imagine our

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retreat would be 90 percent not talking about work. And then eventually, because we do this on our Friday calls to being like, hey, I just have one thing that's actually business related. Can we talk about that real quick? A sort of interrupting the group to say, hey, hey, real quick. So so this might be envisioning like maybe a Saturday morning. We're like, hey, can we spend one hour talking about our businesses? And then, you know, we'll-we'll go out on a lake or something like that. But I mean, I don't envision this group going away at all. I know some mastermind's do kind of fizzle out. And I think it's just a matter of are you going to show up or not? And if you're not going to continue to show up, then a group is going to fizzle. But the four of us have been really strong and have shown up almost every week.

Maddy Roche: [00:37:33] That brings tears to my eyes, Molly. I really do love a community that can be life changing because we see it happen all the time. Adrienne, any thoughts on the future of this group and where you're going with it.

Adrienne Ross: [00:37:49] Similar to Molly, I think that, you know, the beauty of this group is that it's flexible and dynamic. And so we don't always focus one hundred percent on the business piece of things. But as we grow and take on new things, we're going to revisit all of those struggles and pain points of the initial launch. Right. So there are things that we all plan to do in the next couple of years. And every time you step outside of your comfort zone and you take on something new, it's a whole new learning curve and a whole new experience and personal growth and all of that good stuff. And so I just see this continuing to deepen and build those connections and have those shared experiences through time.

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Maddy Roche: [00:38:42] Bonnie

Bonnie Arnold: [00:38:43] Yeah, and the thing about being an entrepreneur is it's a lonely gig, right, because even if you're an island effectively, because you-you're building the business and nobody, even your partner, your spouse or your partner or whatever, can't share that with you. And so the biggest benefit, I think, from the mastermind group is that we're able to take that lonely experience and share it so that it's not so lonely, even though we're still our own business owners of doing our own thing. I know that Adrienne's lonely and doing it herself, too, and maybe has lonely days or Molly or Becky. But it's-it's-it's nice to have people who were doing the thing that you're doing at the same time, even though you're not necessarily doing it together because it's becomes a very shared experience and less lonely.

Maddy Roche: [00:39:37] Molly, I think you mentioned that everyone's got side hustles. I'd love to hear a little bit more about that. Anyone want to share with their side hustling?

Molly Laughter: [00:39:45] I can share mine. I actually just started this year. I-I'm in a student loan group, so I think I'm in I at my peak, I was in six different masterminds. I think now I'm down to like three or four depending upon how many have have evolved or devolved over time. This is the one that's most regular for sure. But I was in a student loan group and Travis who is the founder Student Loan Planner, came to our group and went through a basically a consult what student loan planner does a student loan situation over an hour. And I was just amazed. So I became a fan first and then and signed up for the emails and everything. I applied for it and I

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happened to-to get the gig. So I'm able to help people who are facing six figures of student loan debt, which I was as well. So that's what really inspired me to do it. It's a really, really flexible sort of side gig. I also have a little creative business with my sister where we bake and do calligraphy and things like that. So I have a-I need a very varied life as far as I'm not a nine to five-er for sure. And that was part of the Designing Your Life process for me. And so it's-it's been really, really fun to-to make my own schedule in that way. But I know that either Becky or Bonnie could share that maybe they're not as happy go lucky about the the balance from maybe January to April. It might be because of the tax world.

Maddy Roche: [00:41:13] Yeah, Becky.

Becky Meats: [00:41:15] So Bonnie and I met when we were still in the Launcher group and because we're so close in, geographically. So she was talking to me about her tax business that she's been doing and was like, oh, you really should do that as well, because you'll-see benefits of tax clients being financial planning clients. So she was really the one that pushed me to also start a tax business. So I work with individuals and small businesses on preparing taxes.

Maddy Roche: [00:41:48] Beautiful. Adrienne, what's your side hustle?

Adrienne Ross: [00:41:50] Well, I gave up my side hustle on January 31st. Woo woo. So now it's just the business, which is pretty awesome.

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Maddy Roche: [00:42:00] Wonderful. Bonnie, go ahead.

Bonnie Arnold: [00:42:03] Yeah, my side hustle is more like my main hustle at this point, which is the tax business. I-I-I was planning to start a tax business for years before I decided to start an RIA, but I knew I wanted both. I actually-I actually looked on the XYPN website and found an advisor that also had a tax business. And I contacted her, Wendy Hubbard in Phoenix, Arizona. She has a business called Tax Shark and she's a financial planner as well. So I-I actually consulted with her prior to launching either business. And I said, which one should I start first? I've passed my Series 65. Should I start financial planning first or should I start tax first? And she said start tax first because it'll be easier to get clients and you can build some, financial planning is a little more slow growing. And so I started the tax business a year before I started financial planning business. And it has been and again, I took the concepts from XYPN, you know, promoting niche, you got a niche, got a niche. So I just I did that with my tax business and I said, I am a tax person, a financial planner, for therapists and I have lots of other clients to do other things. But it's-it's caused explosive growth in my tax business. And the tax business is like becoming this overtaking my life, especially on May 5th, when the tax deadline is May 17th. But I would say I'm actually going to have to make some changes to my financial planning business model because the tax business is getting so big. And again, I texted the group. And was like, hey, I'm thinking about making some changes, and they immediately sent me like all this feedback and I was like, you know, should we talk about it on Friday or should do you want to get feedback now? And they were like, here's a bunch of feedback and we'll talk about it on Friday. So I'm looking forward to making some changes to the financial planning business model. They're going to work better for me and for my clients, and this group will help me do that, which is fantastic. And I'm so grateful to them for that. So

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my side hustle is not really a side hustle. It's kind of the main event at this point.

Maddy Roche: [00:44:13] Yeah, wonderful. What great evidence of how a group can be powerful for individual planners like yourself. Molly.

Molly Laughter: [00:44:21] I just wanted to note it's just another little anecdote that I am horrible about leaving my phone in other rooms or I'm on a different time zone, so sometimes I'll come to my phone and I'll have like 47 missed text messages. So Bonnie was just talking about reaching out. I mean, it becomes a storm of just ideas, support. And if you miss one, then you've got a lot of reading to catch up on.

Maddy Roche: [00:44:45] Totally. I do want to ask for a little bit of a story as we round out this conversation. Bonnie, I know that you've been personally supported by this group and in more ways than one. Would you mind letting listeners know about an impactful relationship that proved to be very, very helpful for you recently?

Becky Meats: [00:45:05] Oh, this just melts my heart when I tell the story. And for Adrienne, she's probably going to cringe. But back in September, we have those terrible fires in Oregon. And I was in the evacuation zone. It was a three level evacuation and I was in level one. So it was sort of like you might want to leave. And in that group, I think it was in the group text, Adrienne said, you can evacuate to my place in Spokane. So I, I think I called her. I texted her back and was like, did you mean it? And she was like, I wouldn't offer if I didn't mean it. And so and I also consulted with her

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prior to leaving, like about evacuating and what that looked like and whether I should. Is it a good time to evacuate? Is a bad time to evacuate. She had previously had to evacuate for a hurricane and advised me that if you wait until the level gets higher for evacuation, you might get just stuck in traffic, which I didn't want to do. So I packed up my teenage sons and we drove to Spokane to Adrienne's house in the middle of a pandemic too mind you. And they welcomed us. She and her husband, Thomas, who was a lovely person, and their son Sam, they welcomed us with open arms, feed us. Adrienne said that the price for taking in evacuees would be that I had to be a guest on her and Thomas podcast for evacuation preparation. Adrienne and Thomas have a podcast called Between the Fire and the Grind. This is where Adrienne will really start to cringe. So please tune in to between the fire and the grind. We did a podcast episode while I was evacuated at Adrienne's house and my husband called in because he was still here in Oregon working. And we did a what about evacuation and what it was like and what we took and what we didn't take and what we might do different. What Thomas and Adrienne had had their experience about evacuation. September is Disaster Preparedness Month, so we actually all aligned perfectly that I should do that podcast with her. So I think it's nine between the fire on the ground if you want to hear us talk about evacuating. It was a fun episode. And-and but I was so grateful to Adrienne that she took us. And I think we stayed up there for a few days and then once things started to get better down here, then we came back. And so and I also emailed Kassy about that. And Adrienne was voted the most supportive financial planner and XYPN in 2020. And I don't know if that was part of it, but I'm going to go ahead and guess that it was like taking in evacuees is way above and beyond. But you're a mastermind group and you need to evacuate. Maybe one of your mastermind group members will take you in.

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Maddy Roche: [00:47:53] Totally. What an incredible story. I often use the carrot for folks to join a mastermind group to possibly get some friends out of it. But this is a new example. Molly.

Molly Laughter: [00:48:04] It would also add that while Bonnie, I don't know if you remember this, but while you were driving to Adrienne's house and like, stopping to get fast food on the way for the boys because they were hungry, you were helping me with a situation that was not work related. But you were on the phone with me the whole time, on the way to Adrienne's to talk about a situation, even though you were incredibly busy and had other things on your mind. So just I'll just pipe in. I was part of that story too.

Maddy Roche: [00:48:29] Incredible. Ladies, if you can believe it, we are rounding out this episode, but I don't want to end before I ask each of you for a couple tips for our listeners. Knowing that some of our listeners have not yet launched their firms may be doing it alone, is what is scaring them. Any final thoughts for what a mastermind group, study group, lady group, other group could mean for that adventure? I'd be interested. Molly I'll let you go first.

Molly Laughter: [00:49:00] I would say find a couple of things or acknowledge a couple of things that are true of yourself and then don't settle for a group that doesn't appeal to those things. So I think that, you know, I-I'm an almost overly competitive person where if I was in a group that was all about numbers and making everybody better by this amount of time than that would just it, I would think it was right, but it wouldn't be the right fit. And if you sort of dread going to your mastermind every week,

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then-then find another one. I mean, there's a lot of members within XYPN. And I think that, you know, you'll find the right group. You just have to be a little bit patient to find it. And then as far as, when I first started my business, I wanted everybody to quit their job and start their business. And so I think that, you know, fine cheerleaders and then actually do the work. So whether it's that designing your life book or just, you know, putting down start tracking your spending for how much you need to have set aside, I mean, you, it's not impossible to start a business. I am shocked at how well it's gone. And if you'd asked me that a year ago, I wouldn't have the same answer. But you just got to figure out your numbers, start the business, realize it's going to be about a year and a half of, oh, crap, what did I do? But things will turn around if you treat your clients well. If you've got a good personality and you're willing to listen, then your business is going to work out.

Maddy Roche: [00:50:30] Great advice. Becky, how about you?

Becky Meats: [00:50:36] Well, I think we were pretty lucky in finding this group right at the beginning, but I-I would definitely recommend that if you don't find the right one in the beginning to keep looking because having the support has been really beneficial to me. And I think all the ladies here and I've been in some other groups and I'm like, I don't really feel like this is the greatest spot for me. And were you-you kind of wonder if you're wasting your time, if you're feeling that way, just keep looking.

Maddy Roche: [00:51:05] Really good advice. Bonnie, how about you?

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Bonnie Arnold: [00:51:08] Like Becky said, I feel really fortunate that we got involved. I got involved with this group really early on. I joined XYPN in March 2019 and the Launcher group was in May 2019. And then this group started in June of 2019. So I haven't been without the mastermind group really. But even if I didn't have this group, XYPN has so many resources to help you and support you. But I-I almost feel like there's just no way to take advantage of all the resources the XYPN has available to me. So I focused my energy on this group because it works really well for me and it's-it's helped me and it's there for me when I need it. I haven't needed a lot of those other resources that XYPN's provides because of that, though, I think my mastermind group members have utilized a lot of them and then they pass them on to me when I need them, which is awesome. So I don't think anybody if you're interested in starting an RIA I think joining XYPN, if you don't want to be alone, you're not going to be alone with XYPN and you will be able to find I saw lots of people, especially at #XYPNLIVE in 2019. 2020 didn't happen. I don't remember why, but-but lots of people meet each other at #XYPNLIVE. They could put together groups. We met other people that we could potentially add to this group or start another group. And you can see that synergy happening at the conference too. You don't have to be an XYPN member to go to the conference so you can meet all kinds of people that are your people at the conference that you could then turn into a mastermind group. So, you know, and there's member forums on XYPN. I just can't say enough great things about all of the support that I've been provided. And I've never felt like I've been on my own. I've never felt alone.

Maddy Roche: [00:52:56] I love that. Adrienne, I'll let you be the final voice of this podcast. What are your thoughts?

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Adrienne Ross: [00:53:03] So taking the leap is uncomfortable. Early on, Bonnie and I had a call and we were talking about just how uncomfortable it all is. And we actually gave ourselves permission to feel uncomfortable and set an end date for it where we would meet up again and assess and evaluate how uncomfortable we were. So if you're ready to take that leap, ready to launch your firm and go out there and you've got XYPN and your group around you to support you, maybe the last piece is just acknowledge that it's going to be uncomfortable. But that's OK.

Maddy Roche: [00:53:38] Yeah really good advice. Ladies, this has been an incredible interview. I so appreciate all of your energy, your commitment to each other, to your clients, to this industry and what the work you're doing. I really hope this is great evidence to our listeners that when you do break out on your own, there is more than enough folks to call your colleagues and friends here at XYPN and outside of the community. Thank you all so much for being on this show and that maybe we'll have an annual check in with this group in the future. Thank you each so much.

Adrienne Ross: [00:54:10] Thanks, Maddy.

Molly Laughter: [00:54:11] Thank you.

Becky Meats: [00:54:11] Thank you.

Bonnie Arnold: [00:54:12] Thanks Maddy.

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Maddy Roche: [00:54:15] Avocado toast, selfies, a mountain of student loan debt. Gen Y is anything but traditional, and with over 75 million people, it's a population you don't want to ignore. Learn more about how to serve this unique population in our guide called Attract and Profitably Serve Millennial clients in your RIA. Discover three key ways to tap into the millennial market and six things that they want from their financial advisor. Visit XYPlanningNetwork.com/Millennials for your free copy.

Maddy Roche: [00:54:48] Be sure to join our VIP community at XYPlanningNetwork.com/VIP to hang out with other #XYPNRadio listeners, ask questions for future mailbag episodes, and finally to find a community of like-minded financial advisors. Thank you so much for joining me today. We'll see you next time.

Narrator: [00:55:04] You are not alone and you are not crazy is scary starting, building, and growing your own financial planning firm. And that's why we put together a free private community just for you, the cutting edge financial planner. Go to XYPlanningNetwork.com/VIP or text #XYPNRadio to 33344 and join a network of thousands ready to change the lives of Gen X and Gen Y clients.