

**Ep #319: 7.5 Years at XYPN: A Conversation with
#XYPNRadio Host Maddy Roche**
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Maddy Roche

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Ep #319: 7.5 Years at YYPN: A Conversation with #YYPNRadio 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.

Kelly Moorman: [00:00:25] Hello and welcome to episode three hundred and nineteen of #YYPNRadio. I'm YYPN's Director of Brand and Buzz Kelly Moorman, and I'm excited to interview #YYPNRadio's very own host Maddy Roche on the podcast today. Maddy is not only YYPN's Senior Director of Member Success, a role in which she's entirely dedicated to helping YYPN advisers be successful. But as YYPN's very first hire, she's also the most tenured member of the team. She's been part of YYPN since the very beginning, and today she shares her experience navigating change and how she inspires and embraces change mentality in her own team. She offers advice on how to foster a positive company culture and how to preserve that culture within a rapidly growing company. And she shares what it's like to manage a team of managers, which she admits had a steep learning curve. We also spend some time reflecting on the fee-only movement, the great resignation we're currently seeing play out on a national scale and the powerful role introspection plays in bettering yourself both personally and professionally. Having connected with thousands of fee-only advisers over the past seven and a half years, Maddy offers a unique perspective on what it really means to be a part of the YYPN movement. What exactly real financial planning entails and the impact YYPN advisers have on the lives of others and on the industry at large. Maddy also shares her own experience working with a financial adviser and how recently engaging advisers who are also life planners has changed her outlook and shaped her trajectory. If you're interested in learning more

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about the story of #XYPNRadio host Maddy Roche, what her seven and a half year journey with XYPN has looked like, and how her introspective mindset and approach have helped her continuously better herself, both as a team member and as a person this episode is for you.

Maddy Roche: [00:02:54] An event made just for fee-for-service advisors? Yep, you heard that right. It's #XYPNLIVE and with over 45 content sessions, three keynotes, a one-of-a-kind exhibit day, and networking opportunities galore, it's the game-changing event you've been looking for. Join us in November (in-person or virtually) and leave with knowledge, new connections, and a whole lot of inspiration to accelerate your progress and smash your goals—no matter where you are in your advisor journey. Visit xypnlive.com for full details and to grab your pass.

Maddy Roche: [00:02:54] Also, be sure to go to XYPlanningNetwork.com/VIP to join our private group just for #XYPNRadio listeners. It's a community of advisers 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.

Kelly Moorman: [00:03:14] Hi, Maddy.

Maddy Roche: [00:03:15] Hi, Kelly, how are you?

Kelly Moorman: [00:03:17] I'm doing well. I cannot believe I am saying this, but welcome to #XYPNRadio.

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Maddy Roche: [00:03:24] Thank you.

Kelly Moorman: [00:03:25] You have been the host for nearly two years now, which is unbelievable to think about how fast time goes, but today you are joining as a guest for the second time.

Maddy Roche: [00:03:37] Yay. I know I haven't been on in a little bit and it is kind of fun to have-have the hot seat today. I'm excited.

Kelly Moorman: [00:03:44] I feel like I have the hot seat because I have, of course, never hosted this podcast before, but I am excited to be able to ask you a bunch of questions. Have a really great conversation. I always enjoy the conversations that we have. So you are the Senior Director of Member Success here at YYPN. You're also the most tenured member of the team. You are employee number one for YYPN, right? You first joined back in 2014 the very, very early days and your original title was Director of Getting Sh!t Done.

Maddy Roche: [00:04:17] Yes, that was the title. I still have a couple of business cards with that as evidence.

Kelly Moorman: [00:04:24] Yes. And I think that title is probably one of the biggest reasons you've been asked this question too many times to count. I know I've been asked it as someone who knows you. Everyone always says, How can I find a Maddy? But what does that even mean? What exactly is a Maddy? How would you describe who you are and what you do?

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Maddy Roche: [00:04:44] I appreciate the question. I actually, I get it more frequently than you think. And I didn't know I was a commodity, but I guess I am. And you know, when I think about what role I played at XY, I think it was really perfect for the role that Alan and Michael were hiring for seven and a half years ago. I recall them telling me the story that they really struggled on who would be their first hire. And ultimately, Michael said, Well, you've got to post something, so post something for the Director of Getting Sh!t Done like just to catch all. And I at that point was a catch all person. I had a lot of initiative. I have a lot of kind of authentic voice of my own that I have a hard time muting. And they needed someone with those kind of personality traits, less so my professional background, although that was helpful as well. I think it was someone when I think about, can you hire a Maddy? It's really taking a chance on someone. It's taking a chance on someone who shows up in an interview or a video. I submitted a video sample before I was hired that really allowed me to display my personality and giving them a lot of freedom and flexibility to find what they're good at. And for many years, although I was the Director of Getting Sh!t Done, I was able to really find out what I was good at. And what I found out is that I'm actually not that great at a bunch of the stuff that we originally hired me for, and thankfully we were able to build up the team to hire around my skill set. But I think it really is taking a chance on someone with initiative and someone that clicks and you feel like could be a good representative for you and your company.

Kelly Moorman: [00:06:15] You just mentioned something that makes me laugh that you learned what you were good at over time. But as you mentioned in the beginning, you were doing so many different things, right? You were really in this sort of master executer role which saying that out loud sounds really ominous, but you really fully embraced your title at the time and you got shit done day in and day out. And as you mentioned, that

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changed as you grew a team around you, right? You are highly productive, still on a daily basis, but that output looks a little bit different in your current role. You manage a team of managers now, right? You've become increasingly strategic in managerial and perhaps a little bit less tactical in your role. Can you talk a little bit about how that dynamic is different and what it's like to manage a team of managers?

Maddy Roche: [00:07:07] Yeah, I appreciate the question, Kelly, because the job that I've had at XYPN has evolved so much. And I credit that also to the fact that XYPN has evolved so much. I joke sometimes that I'm still here because it's a new company every year,-

Kelly Moorman: [00:07:23] Every day.

Maddy Roche: [00:07:24] - every day, and you know it. But the change from doing the hard labor of kind of a startup environment, I mean, I look at the jobs that some of the teammates do now and their full time jobs of tasks that I used to own. The newsletters that go out. I remember the mornings on Fridays, I'd be up early trying to hammer those out. I used to press the buttons to make sure members were paying their bills on times and things like that that as I've elevated through XY, I was able to kind of find a position that worked well for me, and being a manager has always been something that I embrace and I take really seriously, and I've managed at XY for nearly six years. But managing managers of departments is a big professional jump for me. You know, I could set strategy for one team making sure our members were taken care of when I was the Director of Member Success. Setting up kind of the initiatives around reach out and how we handle and care for our members and keep our culture to this leap that I've had to take to being a sounding board for people who are very

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capable, smarter than me, more understanding of their specific roles and departments than I am has been so humbling. But it's also been really fun because I can consider them teammates as opposed to, you know, direct kind of entry level employees who I was used to managing. But managing managers means that I'm really not doing a lot. I'm not super paternalistic and how I manage them. I'm not in their day to day unless I need to be. And that is something that I've actually found is kind of a friction for me. Being a Director of Getting Sh!t Done at heart, I'm so used to seeing a problem and solving it and being scrappy with how we do it and then trying to remind myself also that we have resources now. We have teammates and teams that are dedicated to solving some of the problems that I used to try to figure out on my own has been a huge learning experience of trust. But it's also been so incredibly helpful to learn how other people and their skills can complement a company.

Kelly Moorman: [00:09:26] Absolutely. We are rapidly growing as a team. Of course, there are so many more team members on board from when I started three and a half years ago and of course, when you started seven and a half years ago. And that's just an indicator, like you said, that YYPN really is always evolving. We're always changing, and that's really inspiring to be a part of. I can say that firsthand. It can also be really challenging. So very curious about how you embrace a change mentality. Does that come naturally for you? Or did you sort of have to coach yourself around that? And then also, how do you encourage and coach your team members into embracing change, which can be really difficult for some people?

Maddy Roche: [00:10:11] It totally can be difficult for people. It can be tough for our members. I mean, anyone listening who's been following XY for a few years knows that we've changed a lot and I think I take it for granted that I'm very used to the YYPN culture changing. In fact, I may be

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someone who flips out when it stops changing. That may actually make me uncomfortable. I'm not nearly as change driven and initiative driven as Alan is, but I've gotten very, very used to working in an environment that needs to stay flexible. And I tell and interview candidates with those questions in mind that will you be comfortable if we change your role in six months to do something different, if I change the technology you're using, if I change the script you're saying, you have to be OK with that. And I found as I've managed, that that is not something people take as easily as I do. A lot of folks actually find a lot of comfort and knowing what to expect every day and what their job will look like. So I've had to set that tone and precedent early with the teammates that I manage that that this is a company that will ask you to remain nimble and flexible and that it is an environment that you need to trust as we change. But I also think it's been super helpful that we've had this vision in mind where we're going for the past several years as we've implemented the EOS model and the EOS model, I know that we'll likely talk about, but the ability to tell teammates, Hey, we know where we're going to be in six years. And I'm evidence that when we say we're going to go somewhere that we end up getting there, it may not be the exact route that we take is always the same or expected, but we end up really being able to be in alignment with these changes because we know we're moving towards one place as opposed to just change for change sake, which I think would be very stressful for people.

Kelly Moorman: [00:11:57] Absolutely. And you hinted at the EOS model, which is certainly something I want to talk about. But before that, something else you mentioned is, you know, members sort of experience these changes alongside us, right, as our company changes. But they experience this in their day to day lives as advisors as well, especially many who are firm owners. So what some advice you would give to the advisors listening or to a firm owner about how they can go about embracing change and what that means for the success of their firms?

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Maddy Roche: [00:12:29] Yeah. Well, I think it really starts with knowing what you want to build. And you know, the hardest conversations I have are folks who end up building firms that they don't love and they they don't want to be doing what they're doing. They didn't want a big enterprise business, and now they're managing a number of people. They're few and far between, but it really takes some upfront work. And when we implemented the EOS model to get and define our vision of where we're going. Michael and Alan and the rest of the team sat around and really talked about it, and we had an idea of what-what is XYPN in 7, 10 years. And so you need to do that upfront work. But then as you begin to let yourself do that work and work with the folks you're outsourcing with or the teammates you're hiring or the mastermind group you're working with to allow there to be some gray space. And I had to go to, you know, a lot of therapy to embrace the gray. But the gray is a really good place to be. You don't always need to be in black and white and yes or no good or bad, this is right or wrong. It just is that we're-we're moving in the general direction we want to go. And when there's more options on the table, the more likely you are to go in an-in an option that makes no sense. And that's, you know, there's theory behind that that you want as many options as possible out there as opposed to saying this is the only thing I want to do. So I think starting kind of with the mission statement, but then going back to where you are and really thinking about how do I fill that in day to day and month to month with what comes up? Oh, I have an opportunity here. I'm going to try that out. Turns out I love it. I want to allocate more time and resources to that.

Kelly Moorman: [00:14:00] Yes, you've had, gosh, thousands, if not more, conversations with fee-only advisers over the year and years, you've spoken with thousands of fee-only advisers building firms and you mentioned it's really important early on to outline sort of your why, what

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you're building, right? And you mentioned the enterprise practice that we hear about. You want to go really big. Do you have dreams of scaling to a really large firm? Do you want to stay small, be a solo practice? But like you said, you need to leave room for the gray. So just curious from your experience in those conversations with advisors, do you see a lot of them starting out with a goal of building an enterprise practice and then pivoting and saying, actually, that's not what I want in deciding to do a solo practice or vice versa? And is that OK?

Maddy Roche: [00:14:47] Well, it's definitely OK. I think I see-I think I see more of folks wanting a lifestyle practice than realizing that they want a larger firm. They want to manage people. I think a lot of people are afraid of managing. They consider it a massive time suck. They think it's just a lot of accountability. Both things are true, but they're both very manageable. And I think the more examples we have at XYPN within our community of folks doing things differently than what we thought the better. And that's the power of the network. And when I think about what XYPN advisors really get out of membership, although we offer a very valuable service, it's this idea being able to see what other people are doing in the space, you're doing it and allowing yourself the freedom to mimic it. It is so beautiful when I see other advisors credit advanced advisors for why they're doing certain things. And when you watch an advisor build a practice where all of a sudden they're their entry level employee becomes their director of X, Y and Z. That's a beautiful transition. And the more opportunities we have for advisors to take chances like that, the better. And the more examples we have, the better.

Kelly Moorman: [00:15:51] So having said that, I'm going to be asking you for a lot of advice during our time together today, because how could I not like I said, you've been here for seven and a half years and you've had so

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many conversations with-with fee-only advisors. You have such a unique perspective, but with what you just said, you know, what advice would you offer then advisors who find themselves at that crossroads where they can either maintain the current size of their firm or scale? What advice would you offer them to think through that decision and make a move that feels right for them?

Maddy Roche: [00:16:23] I think that's a really good question, and I think they should worry less about whether do I want to be a manager or not and really let their firm begin growing because very quickly. Most advisors will hit a stage where they think I can't do this alone. And the advisors that have teamed up together and have found comfort in having a partner or a teammate, I think are more confident and not to say our solopreneurs were like, No, this is the way I want to do it or doing it different or wrong. I think just like the abundance mentality, the more voices you can have, the more people you can bounce ideas off of. And quite frankly, the more resources you can allocate to your team you're going to find you want it. Serving 100 clients is very, very hard if you're just doing it on your own and not outsourcing a huge component of it. But I also find that, you know the word so many advisors and we are even at XY in a people business and we're in a giving profession that when you look at management, don't look at it as only the negatives. Think of all of the positives you get from hiring and training and developing someone and the power that that can bring you in the comfort it can bring you because managing can be one of the most fulfilling roles you ever have, and to treat and to test yourself on not treating employees like an employee by every other definition we have, I really think, you know, the work our advisors do for their clients is incredible, but some of the biggest impact they can have is how they are employers to people, and their ability to employ is one of the best levers they can pull to make and effectuate change. What kind of gifts are you going to give your teammates? How are you going to treat them? How will you change their lives and their understanding of what work will be? Because as I think back

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about my XYPN career, it is so much how I was treated as an employee that has made me so committed to who I am here in the role I have. And when I see advisors adopting XYPN benefits package or culture in their own and making it their own. That's when I really see how this is where we change the world, folks. If you have the ability to employ. I would leverage it.

Kelly Moorman: [00:18:32] There's something very empowering about that, and I can't hear you talk about management and the role of a manager without, of course, coming back to EOS, which I said I wanted to come back to. You recently had Jerry Kauffman on who is XYPN's very own EOS implementer, so you have a whole episode dedicated to the EOS model. But I'd be really curious to hear this is-this is one of the changes that XYPN has seen over the past several years. Can you talk a little bit about the EOS model and the changes that have come along with that in XYPN's world?

Maddy Roche: [00:19:10] Yeah, I know I've discussed it certainly on Jerry's podcast, but in other podcasts as well that, you know, the EOS model is a model and that's what makes it so effective. It's actually a system. And, you know, none of the pieces of the system are that novel. It just it isn't-it isn't unusual for a firm owner or a business owner to need to track top metrics of their businesses. That's not unusual. It's the model in the system that EOS gives that I think gives a lot of comfort to people. And it gave a lot of comfort to me as a-as a manager that all of a sudden I was asked to take time every quarter to set up the goals for my team in line with the goals of our larger company. I'm asked to review a scorecard on a weekly basis. I'm asked to talk about people headlines that bubbles up all sorts of different topics during a conversation. I'm asked to meet with my teams on multiple occasions throughout the week, both in individual

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capacities as well as group capacities. The ability to kind of sit on a cadence to me was the most impactful, and I know I've said this on the podcast before that the cadence of the quarterly rhythm is actually what I think was most effective for me personally and professionally that every quarter I can kind of sit back for a couple of hours at my dining room table and plan out my quarter, both professionally and personally. And I think that that is a really good thing for advisors to do early on because it's you aren't biting off more than you can chew. You're looking at a 90 day increment. What do I need to do in 90 days to move the needle forward? And that that that comfort of knowing I have a regular ability to check in on my company and my teams has major impact at XY.

Kelly Moorman: [00:20:50] So much of what you said about the EOS model. It feels like it applies ubiquitously regardless of where you are in a stage of business. So just curious, would you say that this is the EOS model could be used for a solo practice as effectively as it could be used for an enterprise firm with a lot of different team members?

Maddy Roche: [00:21:13] Absolutely. And I'm always surprised when Jerry reminds me that EOS system, the entrepreneurial operating system, is actually intended for companies of 10 or more because I'm like, No, Jerry, it's perfect for our XYPN solo advisors. There's components of it you can take, and there's a rhythm that you know, whether you're meeting with your, your teammates, staff or colleagues or your mastermind group and a weekly basis that you can implement. And I think that that's so, so important that you know you do need a vision statement, you need a mission statement, you need quarterly rocks and goals. You need to be able to say, OK, oh, this new hot thing just crossed my desk. Do I want to chase the opportunity? If you look at your rocks, you can say, no, it's not a priority. It won't move me closer to my end goal. And that, I think is the best

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thing as a manager. That is, we have all these ideation sessions with our teammates. Oh, we have this new thing we want to try, go back to the rocks. We already set our rocks. What are you working on that we can incorporate or not incorporate? And prioritization, I think, is where it becomes most helpful.

Kelly Moorman: [00:22:15] Yeah prioritization, I would also say is one of our most powerful tools we have as managers. I do that a lot with my own team and they come to me. We all have a lot on our plates, right? And they come to me with a list of 50 different things they're working on. And it's-it's my job as their manager to be able to say these are our top priorities and sort of remind them of the bigger goals we're working towards in the form of things like our rocks or our three year target. You recently did a webinar on burnout, balance and boundaries. Sort of curious to hear what parts of your professional and personal life intersect and what parts do you intentionally keep separate? And I'm curious about that for firm owners and the advisors who are listening specifically because they do get a lot of that bleed over into their personal and professional lives.

Maddy Roche: [00:23:09] Totally. And I feel for them so much. And, you know, reminder I am-I'm not the founder of XYPN. I am now an owner of some of it because of our recent change to being a company, employee owned company. I don't carry the same weight our advisors do with their businesses and livelihood. And so I speak only from a perspective of helping advisors kind of create those boundaries. But as someone who's been with the team since day one, I've carried a huge amount of responsibility and passion for what we're building. That probably mimics a lot of the stress that our firm owners have felt. And so you know, what you want to remember is that your business is not you. It's not the only thing you're building here. You have a business to achieve other goals likely.

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And so getting clear on what those other goals are is as important, but then to remember, you can find a sweet spot where your business is so complementary to who you are, and I think given the kind of profession that we are working with, it's hard not to feel completely passionate about the work you're doing. And I just recently had Danika Waddell on the podcast, and she talked a lot about alignment and finding deep alignment in her business now that she's running it and more so than she was as a really happily, you know, well-paid employee somewhere else. And so I think there is there's a level of kind of life firm owners can get to that they don't know is there until they're there. And that's why this podcast is so important because we can talk and share those stories. But when it comes to me personally, I've actually found our YYPN culture to give me a lot of privilege to be who I want to be and to find a voice and find my passion and change and become, I think, the best Maddy that I've had a version of being the privacy and the-the ability to maintain a schedule that works for myself has allowed me to stay mentally and physically strong. It's allowed me to maintain sobriety from alcohol. Not a lot of members know that, but I don't drink and didn't before I came to XY, and it's a huge reason I'm part of this team is because I have the ability to be the Maddy I need to be to stay strong. And that is, you know, we have to remember what are the most important things in our lives and then find a role and build our companies for those of-those of us who are building companies that complement that.

Kelly Moorman: [00:25:38] Absolutely. I think it's so evident in your answers. And I, of course, know this from having known you for three and a half years. But you're so big on self-reflection and self-improvement and taking time to be introspective, which I've always really admired about you and I think is really powerful. But it's not easy for everyone to do, but clearly it's served you really well. So just sort of curious, how would you advise advisors who are looking to be more introspective? What-what kind of steps can they take? What are some things they can do on a regular basis

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to sort of be reflective about who they are and recognize that in the broader scheme of what they're trying to accomplish with their firms?

Maddy Roche: [00:26:24] Yeah, that's a hard, hard question because it is so deeply personal and we all have baggage that weighs us down different amounts and at different times. And we all have a mental health and wellness that's different from one another. And so kind of the-the life that we're given. And it can get esoteric at times when I think about it. But to me, I have a deep connection to my mortality. I have a deep connection to this being my one chance to feel, breathe, love, touch, experience, run, scream, be myself that I will ever have. I may be reincarnated into my cat, who has shown up a few times on this call already, but I'm not that yet. And so that's my personal journey, and that has been a leading reason why I come so strongly as Maddy all the time, and I'm humored when people are like, Oh, you're so Maddy in and out of work? And it's like, Oh my gosh, can I be anything other than that? But that doesn't roll with everyone. Not everyone is on that kind of frequency, and you don't have to be. But I think if you're going to be a business owner, you're taking a major step in the right direction to being more in line with what you want to do and how you want to do it. So fully embrace it. You know you've been missing out on part of this. If you were to just get into a business and build a business that you've seen before and that everyone else has given you a script for, you really want to build what is true and authentic to you. If you really want to work with a certain type of person, you should go, really work with them and find a way to do it. And I think keeping people around and that are higher on that level of understanding than you are is always important. You know, we are the people that we surround ourselves around and finding people who speak about life in a way I've never heard before just opens and breaks me open, you know, and it allows me to think about life in a different way. And so I read a lot. I meditate a lot, I do body work a lot, and that's out of just complete honor of my-my one sack of bones and skin that I'm given right now.

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Kelly Moorman: [00:28:25] Yes, I, this was one of the questions I wanted to ask you, and you just fed it to me perfectly. When you said you, you read a lot and specifically thinking about this self-improvement, self reflection, introspective piece. What are some of the most powerful books you've read that you would recommend to others looking to be more introspective?

Maddy Roche: [00:28:46] Yeah. I mean, during the pandemic, I hosted meditation every day for a whole year with our members, and there was a group of us that that came together and met regularly. And through that, I was able to learn a whole bunch of new thought leaders in the space. But Pema Chödrön any of her books "When things fall apart" are some of the most beautiful books I've ever read.

Kelly Moorman: [00:29:06] It's interesting to have gone from you're employee number one, and now there are almost a hundred of us on Team XYPN, right? We've grown that much over the past seven and a half years, and we will continue to grow. But you mentioned that we've always stayed true to our culture, and that's been really important. How do you do that? How do you think we're able to achieve that? Because not every company can say that they didn't sacrifice their culture along the way. Is there one key or are there a few different pieces that have allowed us to do that?

Maddy Roche: [00:29:41] You know, I think it was an EOS activity to define your core values and core values are good for us to have individually and as professionals, especially as managers. I kind of have my professional leadership philosophy. I talked about in the podcast a few years ago that I still go back to in terms of how I want to show up as a manager. But the core values that XYPN have are the purpose of them is

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that they never change, and we joke sometimes that we want to add this like forever changing core value and Alan is like, No, we can't, because it's not the way we won't change, and it can't be a core value because we can't have core values change. And so mission driven, be well being you, get shit done. Those are all core values that they sat around the table and decided around early on that that our existing team, when they set that were really embodying and they were the parts of our culture that they didn't want to lose. And I cite our core values on a daily basis in any interaction I can think about, Oh, that's an example of mission driven or win together, lose together. They just roll off the tongue because they are so deeply us. And I think taking time strategically to think about what are the core values we're going to want now and in 10 years and really become aligned with them and get shit done is-is one of them and I love it. And I think that came from us hiring a Director of Getting Sh!t Done that that got shit done for many years. And that is a culture of ours that now I hire for. If you-if you were not someone that gets shit done, you're not going to have fun at XYPN, but also being mission driven. You don't want to be on this team if you don't believe in fee-only planning. If you yourself aren't interested in financial planning, if you yourself don't actually honor the work of entrepreneurs, we need teammates on our team that are mission driven forever, regardless of what year we're in.

Kelly Moorman: [00:31:32] Absolutely. It sounds like all-all firm owners could benefit from having some core values of their own and going through that exercise really early on when thinking about what they want to build and what when I think about core values in the space of XYPN, knowing we have really ambitious growth goals and we are changing a lot. I always think of it through the lens of what are we not willing to sacrifice along the way? And those are our core values. We-we are never going to be willing to give those up in pursuit of growth and pursuit of success, right?

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Maddy Roche: [00:32:11] Oh, thanks for that language, because that is exactly what it is, is, you know, do the right thing is our fifth one and we're never going to not want to do the right thing. And it really helps, you know, managing much easier because you can ask yourself, are the teammates embodying these principles? And all of a sudden, if they're not, it's very easy to say not-not the right seat, not the right bus to be on.

Kelly Moorman: [00:32:33] Absolutely. That is exactly one of the things I love about things like core values and sort of thinking about company culture. It's a decision making framework, and it gives you a tool to be able to effectively make business decisions. Like you said, who's the right fit for your team? Should we do X or Y? Is this sort of on brand and on culture for us? And so I really like reminding people because core values can feel a little more out there or nebulous to some people, but it's actually really tactical and, like I said, can be used as a decision making framework. And that's how we use them. Totally, totally. So we've talked a lot about change and evolution and how much XYPN has changed since twenty fourteen when it was founded. But besides culture, anything else that stayed the same

Maddy Roche: [00:33:27] Stayed the same. Well our founders are the same,

Kelly Moorman: [00:33:29] (laughter)

Maddy Roche: [00:33:30] They're the same. They're the same kind of guys. They were seven and a half years ago. No, they've remained wonderful. You know, the membership we had badass members when we

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started, and we have badass members now, and I've always kind of thought, Oh, we're going to run out of these like nice, sweet, wonderful members and we're going to start getting a bunch of people that aren't and it just hasn't happened. And it makes being a manager of a membership network very, very easy. When I get to tell people we're in an environment where our clients are members like us. In fact, a lot of them love us and the work that we're doing. So that has stayed the same and that has been. Probably what makes my job most easy is that, you know, I get to start my trainings with like, guess what? We're not Comcast. People don't hate us or you're not going to be running a team and managing memberships that people don't want a relationship with. People are opting to being part of a network for a reason. And the power of the network has only gotten better and cooler and more impactful. It was so impactful early on when the founding members were-were just in, you know, the forums talking with each other. But now it's tenfold and one hundred fold in terms of the power of what you can get out of asking a question and relying on another person to give you some support and offer a hand of help that has stayed the same. You know, what's changed is that we've got fifteen hundred new fee-only advisors running businesses out there and that that kind of trickle down effect that that can have on humans in our society is something I'm so, so proud to be aligned with. The work that our members do brings tears to my eyes frequently because it is how we change lives. Money is a tool that needs management, needs expertise needs a doctor in the room to support, and I've received great financial planning from YYPN members. Some of them are my dear friends. Some of them have become mentors and they have done really, really incredible work. And I just honor all of the members that want to be in this profession. It's not easy. You carry a lot. You're being asked to do really hard work on behalf of your clients, not just technical but emotional. And it's not for everyone. And because of that, because of how niched we are and how niched we've remained, we just get the cream of the crop, humans as-as our members, and it's-it's a total privilege to work alongside them.

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Kelly Moorman: [00:35:57] We really do have incredible members in the network. You would almost think there's some sort of like personality screening that we do, but I think it just goes back to them sort of believing in what YYPN is building. And like you said, it's-it's at this core about helping people and believing in something bigger and better than yourself in a different way of the future for financial services. And I always think back to whenever Alan and Michael sort of talk about when they started and launched in twenty fourteen and kind of were laughed at and told the fee-only movement would never be a movement, it would never be anything more than a pipe dream, it wouldn't be successful. And now here we are. Fifteen hundred plus members later and quite a short amount of time have seen that kind of growth and clearly people believe in it. So really sort of curious, the fee-only movement is becoming more mainstream. It's not laughed at anymore. Not by most people, I would say. Where would you see it moving into the future and what role will it play into the future?

Maddy Roche: [00:37:07] It's the fee-only space, but I think it's the impact XY is having is the serving of the underserved that is-is so special to XY. We're not only doing it in the right way, you know, via the fee-only model, but we're opening doors to financial planning to people who have never had it. And we're creating access points for people who have never had the privilege of having financial advisors in their corner. And that is where we really move the needle forward. And so every time we talk about niche, niche, niche, but think about the niches that are allowed and able to now be served because we have advisors dedicating themselves to this, you know, from transgender and queer folk to black and brown folk to firefighters in New York Post September 11th. I mean, we have-we have different representation around the country of types of people that get access to not just financial planning, but great fee-only financial planning.

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Kelly Moorman: [00:38:01] Absolutely. I'd be curious to hear from you. You've had a lot of conversations with career changers or owners who moved away from a broker-dealer space into the fee-only space. Is there any are there any recurring themes of sort of what pushed them to make the move or what drew them to the fee-only space to begin with? Is that a lot of what you've just shared that you really want to do things differently and help people? Or what is it exactly?

Maddy Roche: [00:38:30] Yeah, I think, it's, you know, it's less it's much more of that. People weren't able to serve the kind of people they want in those models and being fee-only or not, fee-only. If you're not fee-only, it's not the worst thing in the world. It's do you have asset minimums? Do you have quotas? You have to meet, you know, do you have sales goals that you can meet because you're a great personality and folks want to work with you? But are you unable to actually amass enough assets to meet your boss's expectations? If you want to serve people that don't have assets, you didn't have a model to do so before. And that's where XY comes in is that we're, you know, we're allowing and showing advisors to build businesses that work for them in their clients. Sure, we preach the monthly retainer model, but we've got folks doing project based work with divorcees because divorcees don't want long term relationships. We've got people trying different fee structures and service models to be able to serve the people they want to serve in a fee-only capacity. But going back to your question, the theme really always is I want to work with people I want to work with. And at those big brokerage firms, those big banks and those big wirehouses and the rest of them, you don't get to work with the people you want to work with all the time. You're working with one type of person. And as we know, this world is only becoming more diverse and it's going to be in massive demand, what XYPN members are offering.

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Kelly Moorman: [00:39:52] Absolutely. I want to pivot a little bit if that's OK. Kind of curious, you have shared this before back when you talked to Alan and was it episode ninety nine? Is that when you were last a guest? You talked a little bit about coming to XYPN. You've talked a little bit here about what sort of drew you to XYPN, but for those who don't know. Can you talk a little bit about your backstory and how you got to where you are today?

Maddy Roche: [00:40:22] Yeah, absolutely. I'm really thankful for my experiences, as most people should be, our experiences is what makes us who we are. And there's no bad experience that, you know, if you spend time at a bank or fee-only, non fee-only firm, that's all really good experience. You know, we should be thankful and with hindsight, be able to drive-drive really good, you know, perspective from our experiences. But out of college, I had student loan debt, not a huge amount, but a fair amount. I moved to Seattle on my own and I took a job as a paralegal at a law firm that I had an internship with during college. And I took it because they offered me a salary literally, and it was enough that I could make it work. But I became deeply interested in how to make my salary work for me. It was a very menial salary. It was not very big. Seattle was expensive. I had a lot of competing priorities for myself and I became really, really interested in personal finance. But as that passion was growing, I was becoming deeply frustrated with the work environment I was asked to work in. I was asked to fill a seat. I was asked to be there at 8:30 and leave at 5:30. And if anyone who's lived in Seattle is listening. And you know that those are not ours, that one, you want to be on the roads or two, you don't see the sun during the winter, if those are your work hours. I found there to be absolutely no professional development opportunities given whatsoever. There was no interest in helping a teammate who's joined the team, who is authentic and passionate and interested and a self-starter to have any sort

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of place at that company. And although I deeply respect the attorneys I work with, I'm still friends with them and adore them. They didn't have the power as managers to make those kind of decisions for me, and so what they watch was me become very, very frustrated having to show up for 40 hours of work week when I only had four hours of work a week sometimes. And when Alan told me that one, this was a virtual job. But too, it was flexible work schedule, meaning I work when I work. I was willing to take a pay cut and I was willing to jump and lose twenty five percent of my salary to come over to XY when-when we first started, I wanted so badly to be on my own schedule. I needed it, my body needed it, my mind needed it. And I am so forever grateful that on Monday mornings I can start how I want and that isn't an option when you're working a nine to five job and I push a lot of my friends and COVID thankfully is given a lot of people some perspective that you can get your work done virtually and you can't get it done on a different schedule. I've pushed friends to ask for that at work. You know, is there a reason I'm here at eight a.m. if we don't have client meetings till 10, you know, if I stay late, can I come in late? I mean, there's there's a human,-there's a human element here that the schedule that we as society and capitalism has put on us does not work. This 40 hour workweek benefits only some, and it certainly doesn't benefit, you know, twenty four year olds that are passionate and driven and want to do cool stuff. And so I felt physically very, very uncomfortable with the role I was in, one I had, you know, wear high heels and look a certain way and sit at a desk and, you know, bow down to the executives above me that I just think is terrible. But I started a blog and I found that wow, when I wake up at four in the morning and blog about balling on a budget, literally that was the name of my blog when I write to my peers and my authentic Maddy voice about what it's like to manage a budget and pay off student loans and, you know, go to goodwill to find great clothes as opposed to buying new because it's good for the environment, things like that. It was coming to me and that's that was my first taste of flow, and I always stayed very busy. I managed to fit into the busy schedule, coaching a mock trial team for six years in Seattle, where I was also in flow. So I found this, you know, massive issue between

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my work environment, personality at the law firm and who I was when I got to be in my flow state with the people and doing the things I wanted to do. I knew there was something better out there and so I networked, I networked, I networked. I went to as many things as I could blogging. I signed up for the CFP® curriculum. I started just chasing this instinct that I've got a different move out here and one day it's going to be presented to me. And sure enough, it was. And through a mentor, I was introduced to Alan and Michael. I applied for the job and got it and quit my job. It was the best change ever and they shipped me a Chromebook and I worked out of my little bedroom in my apartment and the rest is history. But I, it was, I knew that there was something better and I crafted time in my schedule to allow myself to continually taste what it felt like to be appreciated and seen and flexing the muscles I wanted to flex during my extracurricular activities that I didn't lose my passion. And I think had I not built in enough time to, you know, and I think that's good advice for anyone out there in tough jobs is like, you got to give yourself a couple of hours where you're doing what you love. Every Saturday, I was working at a food bank and giving handing bags out to our homeless people in developing relationships and becoming a personality and a face to that organization because that was what I wanted to do. I wanted to make people feel good and I wasn't doing it at work, so it was my responsibility to find time outside my schedule to do it.

Kelly Moorman: [00:45:35] So much of your experience is reminiscent of so many of our members stories, right? Of feeling sort of that frustration feeling, reassessing sort of your current situation, right? You have maybe a steady paycheck and what by someone else's standards might look like a really good job, but it's not fulfilling you any longer, and it can be really hard to take that leap. Like you said, you took a pay cut and that-that is the case for a lot of the firm owners, the members who start launching their own firms, right? They are sort of taking a risk on themselves. They're believing in something better, like you said you did. And it is just really inspiring. And the other thing that's reminiscent for me, it just bringing up really common

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language I've been hearing they're talking about this great resignation. Have you sort of heard that that's happening?

Maddy Roche: [00:46:28] I love it. Oh my gosh.

Kelly Moorman: [00:46:29] It's a great resignation, right? And. And this was brought about by the pandemic and people really being introduced to a new way of working. And as a result, they are pushing back against their employer standards and they're questioning things that they weren't questioning before and they're demanding sort of a better work environment. And it's I-I've just been sort of amazed watching this right because people are resigning left and right from positions and they're sort of becoming uncompromising and what they're it's essentially like their core values, right? I'm not willing to sacrifice this any longer for a paycheck. And it's just I don't know how you felt watching it, but for me, it's-it's been really inspiring. And at the same time, I feel really thankful that I'm at an employer that does treat us so well to begin with. So I'm not having to sort of grapple with these kinds of questions.

Maddy Roche: [00:47:27] Totally. And I, my friends joke with me that I can't have a professional conversation that doesn't result in me being like, Well, guess you're going to have to leave your job? It really, I really believe, and I think it was the perspective I didn't have when I was working at the law firm that I could be. I was employable. You know, I had so many skills that could have been used at different companies, but I really felt this track, you know, I was tracked with my whole life of like, OK, this is how you got to do it. You've got to apply for jobs, you got to sit in the seat and do it. And when I learned at XY working with entrepreneurs is that any of my friends, any of us listening could write down our skill set and go market ourselves.

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And that did not hit me until I was at XY. And now that's the perspective I want to share with all young people is flex the muscles that you have that you're good at because people are going to need it in their financial planning firms or there are other small businesses. The more you can be in touch with what you're really good at and you can talk about that, you're going to be hireable. What you don't want to do is sit on indeed and apply for job after job after job after job. Hoping that you're a fit for a company, you go find the companies fit for you, and that is an organization you feel good about. But I'm so thankful we're demanding new things among our employers, and I'm so thankful to have been on the other side of the line, having worked for an employer that put me first for seven years and has allowed me freedom and flexibility to be who I am.

Kelly Moorman: [00:48:49] I so love how you just sort of reframed the-the hiring process and that I think it's sort of used to be common when applying for a job that people looked at the employer as the prize instead of themselves. Something else you had mentioned when talking about your trajectory to XYPN was, I love it balling on a budget. Is that right? The name of your blog? And you talked about this budget you created for yourself, but you now have a financial planner. I don't remember how long you've been working with financial planner, but would be curious to sort of here. At what point did you realize you needed one and how has your life and sort of money philosophy changed since then to work with a financial planner?

Maddy Roche: [00:49:35] Hmm. Good question. I worked with a financial planner for a number of years when I started the XY within a couple of years, I signed up. I'm lucky because money is a hobby of mine. It always has been. I know exactly how much I have. I can, you know, I can tell you what my net worth is even before the financial planner did. But what I really

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have always loved is having a team Maddy. I like having a team of experts in my corner. I have great relationships with my doctors and my shrinks and my financial planners and my mentors. I'm one that enjoys being coached and one that enjoys being held accountable. I also like being really good at things and having a financial planner tell me I'm really good at this, makes me feel really good, and so I've always really appreciated. But also, there's a level of technicalness to what the planners do that I don't have. And I know I've said it on podcast before, but I dropped out of the CFP® curriculum a number of years in because it was too. It was-it was too challenging and it was not aligning with my skill set. I don't really know or want to know how to do a lot of what our planners do. And so early on, the relationship was very much about making sure that I was where I needed to be, that I was advocating for myself and being told that I'm allowed to go do some of the things I want to do. And I took as that planner raised her fees and as I realized, I just need to coast for a couple of years because I got into a really, you know, a good rhythm with where I was. Recently, I hired life planners and I've been going through a life planning process that is not just the numbers. And so we're no longer talking about just my net worth or where these investments go, although that's part of it. You know, I, a few years back, I came out and as-as a gay woman, I've been able to now build a life with my financial planners that are way more in alignment with who I am now than I was six years ago. And I've been able to talk about how I really want to live my life and putting really beautiful thought to like who I want to be in 10 years and where I want to be and who do I want to be with? And how do I want to live is the beauty of financial planning that isn't just a numbers, and that's where my passion for life planning has come about is that I've watched our advisors implement in their practices. But now I've been witness to what it's like to be asked the Kinder three questions of, you know, if you were to find out you were going to die tomorrow, what would you do? I cried for a month after my planners gave me that question to sit and chew with. And I mean, I grieved on it thinking about really, what is it? And I feel thankful that money isn't necessarily my biggest issue right now. It's very much getting me in alignment with my core

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true Maddy. And that's where this-this line of financial planner plays such a beautiful, fluid relationship with your-your-your clients because as a planner, you're so much more than that and you can have such a different impact. And no one's trying to be a therapist here, but you really can have a massive impact on the success and happiness of your clients when you open the books to questions like the Kinder three and the-the softer side of what money does for people. So with that, I've been a fundamentally different client to these planners, than I was to my last one. But I've also watched my brother at 30 adopt a XYPN member as his planner, and for the first time ever, he's texting me. He's got a fund for a new house coming up, and my parents have told me their relationship has gotten better since they've worked with an XYPN member, that they've sold a property, that they thought they were going to have to hold on to their whole lives. My mom has been able to retire. My dad sleeps well at night, so I mean, my core family. My nuclear family has benefited tremendously from taking on advice from a planner. And I think it takes testimonials like someone who's experienced real financial planning to tell other people that they deserve it because it is so foreign to so many people. Still, and that's where XY is going to make. The biggest impact is that we're going to have more and more people talking about real financial planning as we go on.

Kelly Moorman: [00:53:30] Curious for you, you just spoke about how you work with life planners now. So I'm assuming they're certified through the Kinder life planning, which I've been curious to learn more about. Were you specifically looking for life planners then the second time around when you were looking to employ a financial planner?

Maddy Roche: [00:53:47] Yeah, I was. I was. I was looking for expertise around employee stock options because we've been given some through XY. I was looking for folks that were inclusive to the queer community, and

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I was looking for folks that did life planning because I knew I wanted to do that kind of work. And I interviewed a number of our beautiful, wonderful XYPN members and writing an email saying that I wasn't going to use their services broke my heart because I would use all of them if I could. But it really was something I was looking for. And what I've uncovered in life planning is that money isn't actually what I'm chasing and what a gift to get at thirty four years or thirty three years old to be able to say, I'm actually not hunting down the million dollar salary, I'm hunting down a really where I'm at right now, which is the ability to have sacred time on my own and a profession that gives me positive reinforcement for who I am and to make an impact and life planning I don't think I would have gotten there had I not gone through those three questions.

Kelly Moorman: [00:54:44] I'm curious because what you were looking for the first time when you found a financial planner is very different than what you were looking from looking for the second time around. And this, the marketer in me is very intrigued by this. And I'm curious the first time around he mentioned you were already really money savvy. You kind of had it together. So what drew you to them?

Maddy Roche: [00:55:06] I think their technical expertise around some of the things I'm chewing on financially and personally is very attractive. But the confidence that they had in the presentation, their clarity on their price point, their discussion of how this all will work, the deliverables. And it's been really interesting because I've also recommended my lifelong best friend who's an attorney and a judge and has a number of different kind of complicated financial things. She went through a number of different interviews with XYPN members and the difference of how folks on board and what they talk about in their initial calls and things like that. It really strikes effectively with certain people, and I think that's where it all goes

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back to the niche. I mean, the-the life planners weren't asking me numbers when I started. They were asking me the harder questions, whereas someone like my friend, you know, needed to be asked the numbers right away and be told things are going to be OK for her to feel comfortable working with planners. And I think the more you know who your target market is, the more you can serve up it. You know, when you land on a website and it speaks directly to you. And it's not a lighthouse, and it's not, you know, YYPN wealth management. It's something else. It's hard to say no to a group that you just immediately know you want to be part of. And I think that that's where a lot of folks feel they land when they find YYPN is, Oh my gosh, the company is-is speaking the language I want to speak. It's doing the thing I want to do, and I want to be part of a network. And I love that word network so much because not everyone wants to be part of a network, so the folks that do join want to be part of this network and want to contribute to it, and that's so awesome.

Kelly Moorman: [00:56:37] It is. It goes back to what you're saying about us just having such amazing, inspiring members, and I joked that it feels like we have a personality screening or something because we are so lucky. But like you said, I think it's just part of what we're building and people believe in that, and it attracts people with a similar ethos, right? With similar values. It's a diversity of people, but a lot of us want in our working towards the same thing and that that community is really important to-to a lot of us. And so I think that's one of the big reasons why we are able to sort of just maintain a specific, really positive culture among our members, so separate from YYPN culture. But the culture among our community, really of members. Well, Maddy, I think we are approaching our time here. I had such a great time talking with you and thank you so much again for your candor and just willingness to show up openly and transparently as you always do. And I was thinking about what question I wanted to end on, and I had listened to your interview episode ninety nine with Alan and he asked you in that. In that interview, what would you tell your younger self

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before working for YYPN? So from that lens, just curious how you would answer a similar question. What do you wish you had known then that you know now?

Maddy Roche: [00:58:05] Hmm, that a company will actually want the whole Maddy at their work as opposed to a partial Maddy. I think it's an easy answer to that, but I think what-what I would have braced myself early on for is the exposure I got at YYPN. I think the-the exposure to what it's like to build a business and then witness it among our thousands of advisors has been some of the most important professional development I've ever had. And it allows me to coach some of my other friends and colleagues and how they approach their work and understanding how a business runs and who and how to make decisions around it and how your individual role impacts the business. What I was unable to see or feel was my role at the law firm and how I, you know, impacted the overall business. And here at YYPN early on, I was so in the minutia of the-of the get shit done and the making sure every month we got done what we needed to get done that I wasn't able to kind of come up for air to see the big picture, and I got a lot of coaching on that over the years. And now seven and a half years in and being a director of multiple departments, I'm able to really see how my role and what our team does. That impacts the end goal of YYPN and be able to then paint that picture for teammates is is so, so important. So one understanding I would find a company that would want Maddy and two understanding how I could every day change the direction of the company and help drive it towards success is a really powerful takeaway I've had, and I'm deeply thankful for it.

Kelly Moorman: [00:59:36] Well, we're thankful that you show up as nothing other than yourself every day. I know I am.

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Maddy Roche: [00:59:42] Thanks.

Kelly Moorman: [00:59:43] It's been wonderful to have you as a teammate and it's been wonderful to talk to you for the past almost hour.

Maddy Roche: [00:59:49] I appreciate it.

Kelly Moorman: [00:59:51] Yeah.

Maddy Roche: [00:59:51] Thank you. Kelly.

Kelly Moorman: [00:59:53] Thank you so much, Maddy.

Maddy Roche: [00:59:54] Thank you, listeners.

Kelly Moorman: [00:59:56] Alright, bye.

Maddy Roche: [00:59:59] An event made just for fee-for-service advisors? Yep, you heard that right. It's #XYPNLIVE and with over 45 content sessions, three keynotes, a one-of-a-kind exhibit day, and networking opportunities galore, it's the game-changing event you've been looking for. Join us in November (in-person or virtually) and leave with knowledge, new connections, and a whole lot of inspiration to accelerate your progress and

XYPN Radio with Maddy Roche

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smash your goals—no matter where you are in your advisor journey. Visit xypnlive.com for full details and to grab your pass.

Maddy Roche: [01:00:37] 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: [01:00:53] You are not alone and you are not crazy. It's 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.