

# Radically Grow Revenue by Niching What and Who You Know: With Brian O'Neill

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## Full Episode Transcript

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Alan Moore

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**Narrator:** Welcome to your community of fee-for-service financial advisors who are successfully building profitable firms that serve the next generation of clients. You’ll learn from innovative advisors whose unique stories will inspire you to dream big and take action on your goals. Are you ready to live your great life and help clients live theirs? Then you’re in the right place.

**Alan Moore:** Hello and welcome to this episode of XYPN Radio. I’m your host, Alan Moore, and I’m excited to welcome XYPN member Brian O’Neill, founder of Winged Wealth Management and Financial Planning, on the show today. Brian spent the first 20 years of his career as an Air Force pilot, during which time he developed a passion for personal finance. When deciding what to do after retirement from the military, he ultimately decided to launch a firm dedicated to working with not just members of the military, but specifically working with fighter pilots like himself. Brian launched his firm in January 2021 and came out of the starting gates hot, working with 30 clients in his first year, 23 of which were retainer clients. He’s grown quickly and shared that he’ll gross over \$200,000 in 2023, just his third year in business. And he shared his marketing secret sauces and how he’s grown so quickly, which are some techniques I feel most advisors can benefit from. Finally, we talked about his view of the future of the business and how that’s changed from a plan to stay solo to a desire to grow in order to help more people. It’s a decision every entrepreneur has to make at some point. So it was great to talk with Brian as he’s in the middle of making that choice. Without further ado, here’s my interview with Brian.

**Alan Moore:** As the host, you can probably tell I really enjoy these conversations with XYPN members who are sharing their very real and inspiring stories. The real part is especially impactful for me. It’s true that the rules of safety are written in blood—and we all gain from listening to those who’ve “been there, learned from that.” If you’d like to learn more from the experiences of others or to share your own—or maybe just need

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**Alan Moore:** Hey Brian, welcome to the show. Thanks so much for being.

**Brian O'Neill:** Alan, thanks for having me. I appreciate it.

**Alan Moore:** So I'm excited because I got to hear a lot of your story at XYPN LIVE last year, when I was given the opportunity to host or moderate a panel on our members who, three members who were working with service members, and, you know, folks may say like, oh, working with military service members.

Like, that's, that's a great niche. And, and you kind of did the hold my beer and said not just service members, I'm going to work with fighter pilots. So I'm excited to, to learn more about your background and how you sort of came to, to building a business, a financial planning firm working with, with fighter pilots.

So, just by way of background, obviously, you, you spent some time as a fighter pilot. So can you talk to, to listeners just about your decision to, to join, join the Air Force and sort of your journey, as a, as an Air Force pilot?

**Brian O'Neill:** Yeah, you bet. I would summarize it all as, it's always better to be lucky than good in life. So, I, my parents, you know, had very meager means there was no way they were going to pay for college. So my, my goal in high school was to find a way to get college paid for. And so, started looking at the scholarships, et cetera.

I, I thought the military would be cool. I thought flying would be cool, but it, it didn't really seem like that was, a natural path. I joined ROTC truly just to get college paid for, and kind of figured that the Air Force would help me

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chart a path after that. My junior year was, you know, mid nineties and post Gulf War, there had been a big drawdown in flying.

And so most people who joined ROTC didn't think they were going to get a chance to fly. And then they started to open the floodgates back up and they asked me one day, Hey, are you interested in flying? I said, sure. The best part about it was I was healthy enough to do it and that, you know, just whether it's a heart murmur or some other thing, health takes a lot of people out of the opportunity.

So, graduated school in computer science and then went off to pilot training. Enjoyed flying the F-16. It was just an amazing experience. Got to, to do that for, gosh, about 14, 15 years. And, was able to go to the Air Force Weapons School, couple deployments. Just a lot of really neat things.

And then, was offered the opportunity to transition to the F-35, about two thirds of the way through my career. So I got to spend the last, seven or eight years doing that.

**Alan Moore:** Doesn't the F-35 just fly itself? I don't, I mean, we're at a technology level where-

**Brian O'Neill:** Yeah, yeah. You know, to some, to some degree it does. Folks will ask me from time to time, which did you like flying better? You fly the F-16, you sort of monitor the F-35. And so, the F-16 was definitely a lot more interactive and engaging to fly. But, it's, anyway, I'll, I'll save the flying discussion for another time over a beer.

But, so I got, got to fly and that was just a, a really cool opportunity. Somewhere along the way, kind of got bitten by the personal finance bug, and I think we'll talk more about that. But that was sort of my path is I just needed to get college paid for. And then the Air Force said, Hey, do you want to fly?

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I said, sure. I was healthy enough to do it. Turns out I liked it and, and then kept finding myself in the right place at the right time for for cool opportunities along the way.

**Alan Moore:** So I know when I was in ROTC it was, you know, basically your first two years they would pay for with no contract and, and sort of going into your junior year is when you have to sign your, sign your name in blood on the dotted line that you know they'll pay for your last two years. But then you're committing, and my recollection was it was four years active duty or eight years National Guard or reserves.

Did you think you would, you know, if you're signing up for this four year commitment, did you think you would stay in 20 years? Did you think you would retire, with the Air Force or did you, were you expecting sort of four and out?

**Brian O'Neill:** So it actually for pilots, it, at the time it was eight years.

**Alan Moore:** Okay. If you, because they're going to put you through flight school. That makes sense.

**Brian O'Neill:** Yeah. They spend, they spend, at the time the, the, the math was about a million bucks to get you all the way through flight training. And then now it's even, it's even longer. It's 10 years. So I, I sort of thought, gosh, if I do this for eight years, that's awfully close to 10 and 10's, awfully close to 20. And the,

**Alan Moore:** It's almost like the military knows.

**Brian O'Neill:** Yeah. Yeah, exactly. And, and the allure of the, the lifetime benefits, was, was appealing even when I was young. I don't think I could understand then what I understand now, but it, it was certainly appealing, but I also, I didn't have the anything else I was like dying to go do.

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Computer science was cool in college, but I don't think that I had any particular gift for computer programming and I didn't, I didn't spend a lot of time thinking about what life, doing something in the computer world would look like.

Cause I, once I went down the flying path, I sort of went all in on that emotionally. So it, it, there didn't really seem like there was a need to decide, you know, four years, eight years, 10 years. Early on it was more kind of, you know, hey, just keep blooming where you're planted and if you like it, keep doing it.

It's certainly not, toxic. I didn't, I didn't. Ever encounter anyone who was like really disappointed that they spent 20 years flying fighter jets and then had a check a month for the rest of their life. So, I was willing to at least investigate that possibility.

**Alan Moore:** Yeah, I mean, it really does give you the opportunity to have like a true second career. This isn't an encore career where you're in your sixties and, and you've sort of buttoned things up. Like, you know, you're, you're getting out of the air force in your early forties. I mean, like, you've got a whole, you know, most, most people don't even find their, their career that they stick with until their forties.

So it's not. It's not like you were behind. And I, you learned a ton, as a pilot. I mean that when you're in the military, as an officer, like there's a lot of training and education, like the military is really good at developing leaders. And so just, yeah, I, I'm with you that I don't hear a lot of folks who regret the time that they spent.

Usually I hear like, regret they got out, you know, or, or even regret maybe the wrong word, but just missing it. Which, you know, you, you transitioned out in 2020 it looks like. Do you ever have those moments of missing it and

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like, kind of wanting some of the, the components that you had that, you know, what made the, the Air Force great back?

**Brian O'Neill:** Yeah. So the shortest answer, no. What I, what I miss the most would be the camaraderie and, and the, the daily interaction with super high caliber people. You know, I, I work from home and most of my clients, I meet them remotely. So there's, there's that limited social engagement, but I still get enough social time and the people I work with are the same people I used to work with.

And, and so I, that itch gets scratched. And frankly, you know, the, the further you go in military service, especially when you started out flying, the less you do things that are relevant to flying, you eventually get to the point where you're not flying at all. I did one tour in the Pentagon and, it's not to say that I don't want to go back, it's just that I'm not going back.

It was kind of, kind of the, the approach I came, came with out of that. I, what I saw was, not only did I want to go and do this second career, I had this itch I needed to scratch, but I also saw what the default future would be if I stayed in. And that was not something I was willing to, to go down and a path I was willing to go down. I, I, I think that would've caused regret to stay in any longer.

**Alan Moore:** That's fair. It is such an interesting thing where they, they spend a million dollars training you and then, you know, the, the longer you're in, the less and less you get to fly. And eventually you just ride a desk and watch everybody else fly. But that is the reality. So, so yeah. You mentioned you got bit by the personal finance bug.

At what point, sort of in your military journey did you, did you sort of discover this idea of financial planning?

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**Brian O'Neill:** Yeah, when I hadn't done any. So, when I, when I was stationed at Egglund Air Force Base the first time, starting in 2003, my wife and I bought our first house. We bought, you know, VA loan paid like \$180,000 for the house. Felt like super expensive. But it was in the run up to, to the, the housing crisis and everything.

So three years later, we sold this \$180,000 house for almost \$380,000. And we walked away from that thinking like, oh, well, clearly we're financial geniuses. Like we just made all this money. And, and my next assignment was out in Las Vegas. And, and, and this was 2006. And so we, we took about half that money that we made and we put it into, 529s for the kiddos and, and, and our own investments.

But the rest, we dumped into a house out there and we paid about the same amount, about 360 ish for a house out there in 2006. Three years later when we sold it, three and a half years later, it was worth \$140,000. And I realized, it turns out I'm not actually a financial genius. When we were trying to figure out what to do to get out of that situation, the options looked something like, sell everything including the, the kids, 529s in order to come to the closing table and zero out the ballots.

Like my net worth was essentially 200,000, and that was, the bill that it would've taken to get out from underneath that house. Option B was to, to go ahead and subsid, you know, rent it out. But I would, I'd be negative at least a thousand bucks a month. And my math said it would be 10 years or more before it could likely recover back.

Turns out I was, I was fairly close on that guess. And then option C was kind of like hope for some other solution. And fortunately, C worked out in that. The, the 2009 stimulus bill included a provision that expanded what's known as the, the Homeowner Assistance Program. It's a government program for when basically, military communities are disrupted by things like base closures and such.



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They applied that to, to the housing crisis. So we still lost, 30 or \$40,000, but we didn't lose \$200,000. I, I came out of that pretty scarred and thinking like, how did I get myself here? So I really started to dig into all things personal finance, got big into Dave Ramsey. Ended up actually, teaching his course for quite a few years at various assignments.

And what I found was more and more, I would be, you know, instead of talking fighter tactics in the bar the whole time I'd be talking personal finance tactics. And then by the time I was a commander, the first time I realized that my schedule was filling up with people wanting to come in and have personal finance counseling sessions and things like that.

And I, I, I would get done with that and just be really energized. And so, so that, that's really kind of what it came down to was, to the edge of a crisis, got really lucky. Kind of got religion about it. And then as I, as I, as I, you know, got that religion, I probably started to proselytize a little bit and I really enjoyed it.

And I just liked helping other people. Military services about serving and helping other people. This felt like a natural adjunct to it,

**Alan Moore:** Yeah. And the option D, which you didn't mention, which, is, you know, you declare bankruptcy, right? But that's not an option for service members because you know, as an officer if you, you know, one bankruptcy, right? It takes your security clearance and then you can't do your job and basically you get the boot.

**Brian O'Neill:** Yeah, I mean the financial crisis sort of, disprove that a little bit, but that was definitely the fear at the time. At the time, everyone thought if you had a foreclosure, short sale or bankruptcy, you were done. It took a long time for, that to, to get a little bit dispelled. The, the reality is, even today, if you fess up and go into your security manager and say, hey, I've got this problem.

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Here's all the, the fact data. Here's how I'm handling it. And you, you are forthright and, and just, not trying to hide it, not trying to create, make yourself a, an espionage risk, you're probably going to be fine. But back then we did not know that. Back then, everyone was thinking, I've got to jink out of this risk of a, you know, foreclosure, short sale, bankruptcy. Cause yeah, otherwise I lose my job. I don't just lose my house and my money.

**Alan Moore:** That's great to know. I, I thought that was a foregone conclusion. Bankruptcy and, and you lose security clearance. So that, that's good to know that there are, we've learned, we've learned that, sometimes mistakes do happen and, and it doesn't mean you're going to steal money or secrets from the government.

So you're having these conversations, I assume at this point, you know, you're, you're, you said you were a commander, so you're, you're starting to approach that 20 years. When did you, when did you start to really think, I wonder if I should just start my own financial planning firm or, or, you know, maybe go get a job in financial planning? I guess sort of what, what was sort of that thought process?

**Brian O'Neill:** Yeah, my wife and I had met with a, a, I believe he was a Garrett planner, back in the early 2000s. He might have been NAPFA actually. And it was a really great experience. I mean, it was, I was highly allergic to, the, the firm that is well known in military circles that has offices next to, the pawn shops and payday loan centers outside of all the gates.

And I think that's not a coincidence that they tend to be located there. Anyway, I was really allergic to their act and I, I'd seen what they'd done to a lot of folks and I had a really good experience with a, a fee-only planner who just gave advice, long before, you know, XY made it cool. And then in 2016, 2017, I was feeling the same thing that I think a lot of my clients feel, and that is that my complexity, felt like it was growing.

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I didn't understand the interaction between taxes and investments at the level that I, I felt like I needed to, to make good decisions for my family. I thought the mistakes could have zeros behind them. And so I went and met with, a planner, his name is, Curt Sheldon goes by Jar. Former F-16 pilot runs his own very successful, financial planning and tax practice in Alexandria.

So shout out of Jar. He's, he is a great mentor, but I went and met with him to see about having him help my family, and it was a great experience and I walked out of it and said, I, I'm sure I should hire him, but I want his job.

**Alan Moore:** Hmm.

**Brian O'Neill:** And I was serving in the, the bowels of the five-sided well of souls, on the Potomac over there.

And decided, you know what I, I know that if I stay in the Air Force, I'm going to have too much risk of coming back and, and having my, my soul just gobbled up by the, the Pentagon and other similar staff jobs and I can't do that. Like life's too short. So I thought, well, I can do the, the default I can. Go, you know, start my airline training and, and get my, my ATP certification on all those things that you do to start prepping for an airline career.

Or I can figure out how to become a financial planner like that, that guy I just met. And so researched, you know, all the things you do, found Kitces, started drinking from that fire hose and realized that I was not going to be satisfied if I didn't find a way to become a CFP® so I signed up through the, Boston University program and I kind of laid out a path of, okay, here's when I could retire.

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Here's when I probably would want to try to take the test and I'll, I'll figure out how to actually enter the profession later, but let me at least start doing this, this long lead item of get the CFP® marks.

**Alan Moore:** And I assume you were able to use the GI Bill to pay for the the CFP® certification or the education?

**Brian O'Neill:** Nah. We, I just, I just used cash, like we had enough money. It wasn't that much. And I also, I, I wanted to preserve the GI Bill for, for my kiddos.

**Alan Moore:** Oh, that's fair. That's fair. Cause if you start to use it, your kids can't use it. That's good.

**Brian O'Neill:** Well, or, or they just won't have as much. And I figured, you know, the CFP® certificate at, at Boston University, I think at the time it was like five grand.

Whereas college costs a lot more than that. So the, the utility was much higher for, for college. But, I, I also felt as though if I didn't pay for it myself, I wouldn't necessarily have the kind of commitment device that would make me lean in the way I needed to. And so I was kind of hacking my own, my own, shortfalls in terms of follow through there.

**Alan Moore:** That's fair. is that pretty typical with, folks who are in the military who are, you know, you, you see that 20 year coming up, like, it does seem like folks tend to make like a multi-year plan. Like, I don't know, year 16, 17, they start thinking about it, which I, I would say is unique. A lot of folks just, you know, and, and a lot of careers, they just get fed up and they quit and then they try to figure out, you know, career change.

But, you really had a, a couple of your lead time it sounds like, to, to really make a plan and, and make good decisions and get.

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**Brian O'Neill:** Yeah. Yeah. No, I, I, that is my nature. I am a planner, so, I, I definitely did not want to go into a default future. And like I said, the default future for a fighter guy is you're either doing business development for one of the big prime defense contractors. Lucrative but just not, not fulfilling for me.

And then same thing for airlines. Like, I, I, I still, every time I walk to an airport and I see, you know, airline pilots waiting around, eating, eating a hamburger, waiting to go fly away from their families, that just was not going to be the right fit for me.

**Alan Moore:** No, that makes sense.

**Brian O'Neill:** I knew I had to come up with a plan, and then I, I was, you know, like pretty much everyone else and then XY, I was pretty allergic to the idea of sales. And I, I had found out enough by that point to know that. The easy way into the industry is, is a sales path. And I, I couldn't see myself doing that. So it did seem like to go the advice only path I was going to have to, to, you know, get some marks and, and kind of lay out a plan that was going to take a longer time to, to get started.

**Alan Moore:** So you got out of the military in the middle of 2020. So here we are in the middle of COVID. Like, what did you think at that time? Like, what have I done? Like, could you have re-upped at that point, or were you like the, just your, there was no option at that point.

**Brian O'Neill:** So I think, I was not that worried. And, and part of it is, I'm, I'm, I'm not a natural warrior. I'm a planner and I also, I also tend to take a lot of solace in, statistics and norms. And so I, I frequently joke with, with, new clients who are, you know, a couple years behind me on the path and I'm, and I'm working with them, but you know, I, I've yet to meet a homeless fighter pilot.

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It all works out fine. And, and the same is true for, for other military professionals. Like it works out fine in the end. You'll find a path. There's, you're not going to be living in a car eating cat food. And so I, I kind of just hit the I believe button a lot when it comes to scary things in the future. And then, oh, by the way, you do have kind of a nice safety net.

Like the family has healthcare for life because of that military retirement. Which going back to what my 18 year old self didn't know, but, but had an inkling would be good. Is, is probably the most pivotal reason why I'm able to do what I'm doing is cause I don't have to worry about healthcare for my family.

It's, it's, you know, it's a budget dust line item at this point. So between that and the fact that I would have a military retirement check that would, you know, kind of. Hit that, that, minimum dignity floor, if, if you will steal it from Jim Songer there on that topic, or on that term. But like that would cover our mortgage and most food and utilities.

And, and so I just wasn't worried about making ends meet, even though there was COVID. And so yeah, it was, it was a little scary. Again, I hit, I hit the I believe button a lot just because, I didn't actually see any, anyone, any four horsemen running around that I felt like I needed to worry about.

**Alan Moore:** Yeah, I, I am constantly amazed by the number of advisors who took the leap to, to become entrepreneurs in the middle of COVID. And, and sometimes it's overly optimistic, like, oh, this thing will be done in two months. And, and sometimes, you know, yeah, you have the, you have a bit of a safety net, but still, like entrepreneurship is, is jumping off a cliff blindfolded and doing it in the middle of COVID is like, It's almost like taking the blindfold off, like you know what you're doing and you know, the timing.

And, and we had hundreds of of advisors do the same, and, and make that leap, which is, I'm, I'm, I'm always very impressed by the, the conviction, of

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advisors that, that just knew that was the path they wanted to take. So, so you, middle of 2020, you're out of the military, and then you launched in January of 2021. Correct?

**Brian O'Neill:** Correct. And, and the other caveat too, that kind of going back to why it was not that big of a deal to do this during COVID is I had made the, the determination that I would take at least a temporary, defense related job in order to, to create kind of a lily pad of the Air Force to make sure that I, if financial planning wasn't what I thought it was going to be, then I had a safety net to kind of go back on.

And so I, I did have a, kind of a remote telework with a little bit of travel defense consulting job for my first year out, which was ideal. I mean, it was, I, I, I couldn't ask for a better setup because it, it did allow me to, you know, test out the waters on defense consulting, but it also provided a nice extra paycheck while I was finishing, getting registered, starting to build out processes, and then, and then initially taken on clients.

**Alan Moore:** Okay, so, was it, was it a part-time gig or that was a full-time job?

**Brian O'Neill:** Technically full-time. It certainly felt part-time just because, you know, remote work was new to everyone, so I think a lot of, entities were having a hard time, you know, making full use of their people. So when we traveled, it was more than full-time. And when we didn't travel, sometimes it was difficult to fill 40 hours and, but, you know, 40 hours of remote work as, as I know, you know, isn't always 40 hours as busy as 40 hours in an office environment, so it definitely allowed enough white space that I could harvest.

**Alan Moore:** And we do get a lot of questions from advisors that say like, can you really have a full-time job and start your firm on the side? You know, as sort of the part-time thing. And it sounds like you, well, yeah.



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Clearly you've had, you had success, doing that. How did you balance time for your full-time job, time for the, for the firm, time for family, and for yourself.

How did you sort of work through that and, and maybe some of the conversations, if you had any, with your, with your spouse about how to make that work?

**Brian O'Neill:** Yeah. I, I think being clear out about it, there wasn't a ton of balance, in that season, and there probably still isn't the level of, in fact, there isn't the level of balance. It's probably gotten worse lately. And, and so I, I, I think that idea of work-life balance is nice and aspirational, but the reality is the best I'm probably going to get is, is, is like seasonal balance.

During that time, I, so I'm an early bird, I, I, I'm awake by three or four each morning. Just because the like, that's what my body got programmed to do by years of early flying briefs. And then I spent a lot of time doing triathlon and that was the only time you could get, get extra training in was morning times.

So that has always created a block of like high energy, high brain power time generally before the rest of the family's even awake. And, and, and that made it very easy to just get up and grind on, you know, anything that had to do with the firm before checking in and being ready to, to, work for the, the defense consulting firm.

And then just beyond that, being efficient with, with whatever time was available, you know, travel periods would also create time where I'm stuck on a plane. Well, I can't do anything for the firm cause it's, you know, classified work. So I'm, I'm on the plane, I can write blog articles and start to generate content and do other things like that.



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So, I also, you know, like any small businessman or a small business person, I, I'm very trapped in that mindset of always thinking about the firm. And so, you know, if I'm doing yard work on the weekend and I have an idea and I run into the office real quick and jam it out, like, eh, it's. My wife, I think just realized, well he's, he's, his brain's going to be somewhere.

He's going to be, out planning for a triathlon or doing one, or he's going to be doing this business thing, or, other, otherwise thinking about a lot of different things and, and yet, I think I, the one thing I probably do fairly well is I use all of that flexibility to snap to whatever the most important thing is.

So, the fact that I was working from home always made it really easy to be there when my daughters were launching for school. Go to, to the gym with my daughters in the morning, you know, be there when they got home, make dinner some of the time. So shooting for balance here and there, but being realistic, balance has not been a thing. I think by, by objective measures.

**Alan Moore:** Yeah, that's fair. And it's always hard to measure, especially when you're an entrepreneur. It's hard to measure hours worked cause like you said, if you're training for a triathlon, there is no training that, that gives you more time to think than, than triathlon training. And so if you're out on a long bike ride or you're swimming and, and you're thinking about something with the business, is that hours worked or not?

I, I don't know. I, I would say no, but, but you know, you're kind of doubling up at times. And, and it's really about, in my opinion, it's really about being on the same page as your partner. That everyone's aligned on what it takes and, and the energy that, and the time that it takes to, you know, to, to build, to build the business.

So, you launched in, in January 2021. Tell me about that first year. You know, like that the, the first year is wildly different for, for every advisor. I

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guess what, what were you kind of expecting from that year and, and what was the reality that, that you faced in, in those first 12 months?

**Brian O'Neill:** Yeah, I, I was expecting, essentially what, a lot of reading, on, on Kitces.com and, and listening to his podcast. What have you expect? Which it's going to be a slow slog, it's going to be painful. You're going to hemorrhage cash, you're going to be struggling to, to get sets and reps in front of prospects. I think it, it was never slow.

And part of that was, you know, a full-time job on the side to try to, keep things in, keep, you know, keep money flowing in so the family didn't take a standard of living hit. That said the, probably the best tailwind that I've experienced is that with 23 years in the Air Force, I had a pretty broad personal and professional network.

And I, I, I'm a huge believer in the idea of, you know, give 99% away for free and just help everyone whenever you can and it'll come back the right way. And that has just been true. So what I found was when I launched, I literally, on January 1st, I sent an email to every, all, basically all my friends, and I just said, Hey, y'all know I've been

pursuing this dream for a long time and I am open for business, so if you need anything, I'm here to help. And I got a, a couple people were like, how do I get an appointment? And so there were, I, I had a couple prospect meetings in my first month that were, again, some of them were actually, one was my former boss and another one was a former subordinate that like within the last year, you know, I'm writing a performance report on one and the other one's writing a performance report on me. And now they both want to be clients. I'm like, that's pretty darn cool.

**Alan Moore:** That is cool.

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**Brian O'Neill:** Yeah. And so, so again, some, I think, some, some luck there, but that luck was probably, you know, built up over 20 few years of just meeting a lot of people and, and trying to do right by them. The other thing that I think helped out early on was I stole the idea from Andy Panko of creating a, a Facebook group.

And so I, I built a, a private Facebook group called Fighter Pilot Finance. And I, I initially had, I had written a bunch of articles during my waiting to register time that I would thought I'd put out as content. And so I started to put those onto the, the Facebook group, initially. And I, I've, I've largely kept the Facebook group separate from my firm.

I've tried to keep it as an educational outreach place as opposed to part of a, a lead gen funnel. It, it naturally does throw off people who will look me up and be like, Hey. But when, I started to do that, and then I realized, okay, I'm, I'm being kind of hit and miss and inconsistent on it. So about midway through January of, of, you know, first month of the firm, I thought, what if I commit to doing content of some sort Monday through Friday every day for a year.

Let just kind of come up with a, a BHAG on this. And so I, I thought, all right, I'll do a long form thing on Monday, and then some kind of micro content along some themes. So Monday is, is just a general money topic. It's whatever my long form blog is. Tuesday is something sort of technical. Wednesday is something kind of like wisdom, financial or, or just, you know, life. Thursday is generally some sort of tip of, of how to do something better, and then Friday tends to be more of a, a, a potpourri of topics. But that gave me like an organizing construct and also something to do that was, you know, sort of a, a virtuous cycle because now I'm constantly refining my ideas.

I'm generating ideas, I'm doing research. It's causing me to build out things that will eventually become products. It's, you know, I, I, like any planner,

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you've got a non-stop source of content from things you, you encounter with prospects of clients. So just doing that gave me something to both generate prospects, but then also something to do until the prospects showed up.

And that was, that was probably the first six-ish months, cutting to the chase. By the end of the year, I had, I had 30 clients sign on across, hourly, AUM, and one time. And-

**Alan Moore:** 30 clients in the first 12 months. That's, that is, that's monstrous. What, how many of those were on, how many of those clients are you still working with on an ongoing basis, would you say, out of those 30?

**Brian O'Neill:** Of the original 30, I think I lost one. And, and, I think, I think I lost one, that, that was a retainer client that by the end of the year, they were just too busy and they were having all sorts of life issues and they, they could not meet. And so, you know, we mutually agreed to, to call, knock it off. Of that 30, about 23 are retainer, non-AUM or retainer or AUM. Most are retainer only, not, not AUM. I only have a handful of AUM clients still. And so then, I think three or four were one time plan, and then the other three or four were hourly.

**Alan Moore:** So 23 ongoing clients through your first year. So I, I want listeners to, to hear me say this is not normal, this is not typical. Do not, do not make your financial plans around this, but it does show the power of relationships and tapping into a niche that you've spent the last 20 years developing connections into.

I mean, that I could launch a firm tomorrow and say I work with fighter pilots. But like, you may be the only fighter pilot I know. So like, all right, so I'm going to call you and then I got to go to bars and meet fighter pilot. I

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don't know, like, it, it's just a hard, you know, it would take me 20 years to get to a point where I could have 23 ongoing clients.

And it, it really does speak to the power of, of, again, those relationships and, and leveraging those relationships. And also I think is probably a testament to the fact that you did right by people in the military. If you were making enemies left and right. You may not have had the, the same level of success, you know, in, in having them trust you with their finances.

So, so that is a monstrous 2021. Where are you, where are you sort of at tracking wise for 2023? What, what are you expecting your revenue to be at this year? How many, how many ongoing clients?

**Brian O'Neill:** Yeah. So, I should pull up the little chart here. Cause I have the actual numbers. Should I have that ready? Give me one second.

**Alan Moore:** I would say most advisors don't have these numbers, so, so at all, so.

**Brian O'Neill:** I did just get, finally get the, XY Benchmarking Survey done. So I, I felt like I'd been taken to task yet again. So I've got, I've got, 51 active clients right now. Of those three, or currently one-time plan and, 10 are hourly. So the, and so the hourly ones, you know, it's hit and miss how much you work with them in a year, and so that makes 38 are either AUM or retainer right now.

**Alan Moore:** Okay.

**Brian O'Neill:** So the year two, to be honest, I I, I was like, whoa, what, what happened? Things really slowed down in the, probably the first two thirds of year two. And then now what I've realized is that the clients or the prospects show up in the fall when they realize, oh my gosh, I got to do stuff before the end of the year.

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And they show up in the spring when they're doing their taxes and they realize, oh my gosh, I can't get hit that way on taxes again next year. And so now I'm, I'm sort of like, okay, that's, that's how this is going to

**Alan Moore:** There's some seasonality.

**Brian O'Neill:** Yeah. Yeah, exactly.

**Alan Moore:** Okay. That makes sense

**Brian O'Neill:** Yeah, and so revenue wise, I think conservatively I'll be a little over 200 of, of, gross revenue this year.

It, it, it may be a bit higher than that, but it'll be conservatively just a little bit over 200 this year. And then, I think my top line for that first year was just under 70, right around 70. And then last year, so, so year one was about 70. Year two, I think the top line was about 160. I think year three will be a little over 200, maybe more.

**Alan Moore:** Unbelievable, man. Congratulations on, on the success cause this is, I would say you're maybe by year four it sounds like as, because you're not just, it doesn't sound like you're just trying to grow the firm as big as you can. By year four, I think you, you're going to, come back to the median, revert to the mean, if you will.

In terms of sort of what, what we see, you know, the, the typical advisor do by year four. But year one and two, you are, you, you did a significant, significantly higher revenue. And, you know, I would say than the typical firm who's starting from scratch. But also, it's interesting that you did have so much revenue in that first year, despite working with a lot of retainer clients, which, like a retainer client who comes on in November, maybe pays you

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200, 300 bucks because they only pay you for a month or two. It's not like you get that full year fee. And so that, that's just fantastic. I, I want to hear more about the Facebook group because that is, you, you know, we have, we have a few advisors doing Facebook groups. It's one of the reasons, you know, we were intentional at building.

When we first built our archiving solution, building in a group, archiving was really important cause we knew we had advisors that were doing that. Which, but that's still pretty new and unique, I would say, in the advisory space. So you're sharing content there. Are you, are you doing any, I don't know, live Q&As or, or, or, you know, posting about your financial planning firm?

Or is it truly just you sharing content and, and our other sharing content? I guess what does that really look?

**Brian O'Neill:** Yeah, I really wanted it to be as vibrant as, Andy Panko's. It used to be Taxes and Retirement. I think now it's Retirement Planning Education. Because I, I would watch that and see how many people per day would jump. Like someone would be like, Hey, I, I just heard about Irma. What's that about? And it was like a bogleheads form where, you know, hundreds of people would be like, oh, I know the answer.

And they're, so I was really hoping to, to get to that level. I find that I am the primary generator of content. If it's compelling content, I'll know it because people will start to ask questions and there'll be back and forth that I could sit back and watch or occasionally try to inject something help, helpful.

I have, I've tried to, you know, be as open with that group as possible. It, it's, I don't, I mean, I call it Fighter Pilot Finance. And if you try to join, there are a couple gatekeeper questions that will help me understand if you're going to be a contributor to the community or, or other. But I, I want spouses in there too.



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And I want people who are not just fighter pilots. Like if they're, you know, military members, people I know, or, or people who are friends of people in the group, like, welcome to join. Cause the idea is, is education. So sometimes other people will post their, their things, but I have not been able to get as much of that going as I would like to see.

I'd like it to be something more that I just created and other people show up at the water cooler or, or the bar as it were. So far it's been more of kind of just me standing up on a virtual soapbox. I haven't gone to the point of doing like, live events, mainly for just bandwidth. I just don't, I don't yet have the time and so I, I got to triage, you know, the, the crucial things for the business.

But I do try to answer questions in there, you know, whenever they pop up. If someone else doesn't get to it first. And I, my preference is that if it, especially if it's a softball question, then someone else in the group can answer it. That's, that's even better.

**Alan Moore:** Absolutely. Yeah. And, and I do hear a advisors should on themselves a lot. And I, I did, I, I, I sort of did that too there, where it's like, oh, well I should be doing live content. It's like, well, based on your numbers, you really need to do less marketing, not more marketing. So it's okay to say like, I've got enough clients, like, growth is great, depending on, depending on goals for the business.

So, you know, when I go to your website, I'll say there, you know, the, the imagery is very fighter pilot. I mean, there's a fighter, like there's, what is this, an F-16, like on your homepage, you know, even your plan delivery, sort of like the steps of the process is a flight plan. You know, whereas most folks use sort of a, a graph with, with lines and that sort of thing.

Like you've even got a flight plan. So, can you talk to me about just, well, I guess what percentage, cause you mentioned service members, so like



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what percentage of these ongoing clients would you say fit are fighter pilots or were fighter pilots versus sort of, other members of the military at this point?

**Brian O'Neill:** Yeah, the, the number of varies, as, as new ones come on. But I, I would say, the last count I did, was, about 90 to 95% are military and veteran. And of, and then of the total, about two-thirds are, you know, current or former fighter pilots. And, and so in the middle there, there's some service members that, you know, I've, I've got like, I think, you know, got a psych, Air Force psychologist in there.

And then I've got, you know, some maintainers and, and folks of different, different, backgrounds cause I mean there are very few unique financial aspects about flying fighters compared to any other part of the military. It's much more, I think about the culture, understanding what their service has been like, what their future career prospects are going to be like, and, and, and some mindset things.

And I what clearly there's a, a natural fit of, well, hey, this is the thing I did, and so I know what, what it's like for those people. So like that's a natural niche. I, I have tried to approach both how I built my firm, how I built my services, how I built my pricing, how I do my marketing. All from, from what I think is, there, there's almost some sort of like fight club esque rules of, of the culture of fighter pilots.

And one of them is just that, the fighter pilots generally trust other fighter pilots implicitly that, and that comes from like how we fight. two squadrons from two different bases that probably, you know, very few people know, very few other people in the other unit can show up in the same war. Read the, the instructions of what they're supposed to do, the, the fragmentary order, and then go and fight together, having never really trained together.

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And the way you get there is, you know, A) we, we train off the same tactics manual, but B) we trust everyone's a professional and they'll do their job the way they're supposed to. And so there's trust of other fighter pilots is a big part of it. And then there's also, frankly, a, there's definitely a strong do-it-yourself streak in the community, across, you know, all all things, all, all kind of adulting tasks, if you will.

And to some degree there's also maybe a little bit of a mistrust of people who are not in the tribe. Like if you're not in the tribe, you maybe have to have to earn it a little bit to get the trust. So that, that is all sort of structured, how I have built out the firm is, is just acknowledging that.

**Alan Moore:** Yeah, I was going to ask sort of, yeah, what, what, what some of the technical planning differences are, but it, it's not so much, tax planning and estate planning is different for a fighter pilot than a, than an infantry, infantry soldier. It's more so the, the psychology side of just lived experience.

Like you said, that implicit trust, and, and just a real understanding of what they've, what they've lived through and what they're dealing with. And, and, you know, also to your point, I, I like the point that, there's probably a, a type of personality who's attracted to being a fighter pilot, right?

Like there's, there's going to be some commonalities to folks who, who choose to take that on as a career. And that probably also leads to some commonalities just in terms of personality for when you're working, like you said, DIY, you know, maybe DIYers, that sort of thing.

**Brian O'Neill:** Yeah. Yeah, and the DIY thing, like, like as I mentioned, most of my clients are retainer. I, I don't, I fairly actively discourage my accumulators from turning their money over to myself or, and, and, you know, I don't mind if they do a robo on the cheap or something like that.

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But, you know, the reality is, even like, you know, big box brokerages that do a cheap CFP® service type thing.

They, they, they're doing the same things that you can do. Like, they're going to come up with an asset allocation, well, I'm going to help, help you come up with an asset allocation. They're going to have a, a timeline on which they rebalance. Well, I'm going to help you do that. And it's really not all that hard. They're going to occasionally tax loss harvest.

Yep. I'm going to help you do that as well, and I'm going to teach you about it. And so that's, that's been a good fit because it's, it's how I wanted to be treated. Before when, you know, when I was a, a consumer of financial planning and, and I, I very much find that that's how my clientele would like to be treated.

**Alan Moore:** You know, you're quickly approaching and really are hitting what, what we call the scaling phase. You're, you've blown through building, and, and are hitting this point where we, we can say 150,000 in recurring revenue. And then starting to look at, you know, capacity constraints in terms of number of clients and that sort of thing.

And so you've got some big decisions coming up. And, and I'm curious if you've thought about, the, the big decision being, you know, do you want to grow the practice? Do you want to hire, you know, administrative staff, do you want to hire other advisors? Like what are you thinking, I guess, have you thought about it?

What decisions have you made, or where are you at with making the decision on sort of what the business is going to look like long-term?

**Brian O'Neill:** Yeah, I wouldn't say I'm thinking about it. It's more like anguishing about it. When I started out, I was hardcore, I will be solo, I will stay solo and I'll get to capacity and I'll be happy there and, and, you know,

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and other naivety. I earlier this year hired, I, I call her an intern. She's the high school senior of a friend.

And she now posts all my content, so I generate the content and I put it in a folder on Dropbox and she takes it from there. And that was like my first foray into paying for help. I, I guess, but prior to that, I paid for website help, but like, I still do my own books and, and things like that. I am now,

I think maturing to the point where I realized that I don't have to do it all. And it's, it's really important to keep building out the list of the things only I can do and, and, and want to do, you know, the whole highest best use. And then, what to, what to do or what to start to delegate. And, we'll, I'll take a look at whether that's, you know, outsource in some sort of 1099 or buy services or truly hire an employee.

The really tough one is, the, the reality I did get into this to help people, it's not just putting food on the table. And so it's going to feel pretty bad to say, Hey, I can't help you because I'm at capacity. And I, I think that does say that I'm, I'm probably leaning more towards, okay, let's, let's see what this would look like to have someone else who can, can do, you know, most of what I can do. I, I still don't have to grow so fast that I like bring on another advisor that's just like me. I, I think what I can do is, get that support and hopefully develop someone who is, interested in doing this and kind of give them a career path. And that, of course has the virtue that, I will finally own a business instead of owning a job, cause I'm pretty clear-eyed right now that, well, I may have an LLC.

The reality is I own a job and, you know, there's, there's not any value for my family to get if I go out there and, and, you know, get hit by a bus. So building beyond just me also, gives my family the chance to have some value when I'm gone, or if, if I decide to, to retire from it, then, you know, there's something there.

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So I'm leaning more towards growing. I don't have any enterprise visions. I think, you know, boutique or somewhere between solo with help and boutique is probably what appeals right now. But the main driver of it is I, I'm going to have a really hard time telling someone I can't serve you.

**Alan Moore:** I, I, I love it because, was it last year or two years ago at, at the XYPN conference, Michael was giving a presentation on sort of this concept of solo and boutique and enterprise. And one of the things he said, and it was the first time I'd heard him say it, was that so often firms who are niche focused, mission driven around a niche, become boutiques because they can't help themselves.

And I had to think about that. And all of a sudden I started making a list in my head of like, they did the, they did that, they did that. And, and it really does come down to a passion for this niche and, and more so than a passion. Not, I should not, just not a passion for building business. Like some people are, are entrepreneurial, like, I just want to build good business and whatever we do in that business, I don't really care about.

Like, I just want to run a business. Some people are like that. Some people want to make a job for themselves, but so often I do hear, and, and we're seeing this come to fruition that, when you're really passionate about a niche, it's just so hard to say no. And, you know, you have the option to refer those folks to, to somebody else.

And, and we see that as well where, you know, an XYPN member, a former fighter pilot, the thing might get now will, will make their own firm and give you a referral source and, and that sort of thing. But, but so often, folks do end up bringing in other advisors for that reason, is just because they really, they, they just care about the niche and they want to be sure that they're helping, everyone that they can.

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**Brian O'Neill:** Yeah, absolutely. I mean, truly the thing that gives me the most energy is when I have a, a client or prospect meeting and I'm, I'm able to lift some, some monkey off of someone's back because they thought they had a terrible situation. I can be like, nope, this is how we're going to solve it. And, and you can just see the sigh of relief.

And, and so the, the idea that, well, okay, I'll just charge more, I'll skinny down the, the roster by charging more. Sort of goes against the niche. I and, and oh, by the way, kind of going back to like serving this niche, the military tends to generate a bunch of people who expect everything for free.

Cause they get, they get free healthcare for, for, you know, all their time. They get free, legal advice up to some level. You know, they, they get even free financial help slash advice to some level. And, and I know I was this way. I, I still struggle to pay out of pocket for professional services. Since I like the retainer model a lot, I've also got to be sensitive to the fact that when I look at people's budget, usually my fee is, is second only to their car payment or their mortgage, right?

They don't pay, they pay me more than they do for most other things. So there, that does sort of create a ceiling if you're not going to do, AUM on how much you can make per client. And for now, I'm, I'm okay with that because again, the idea is to help the people not, not, you know, get the most out of their wallet that I can.

**Alan Moore:** Yeah, ability to pay is a really critical, important, a really critical piece when you're looking at how much can you charge clients. It's not just keep raising, keep raising, keep raising, and you'll be fine. You know, when you are in a niche that there may be a ceiling that, that you've got to acknowledge and, and you know, that's where you got to back into, am I going to be able to make enough money,

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by working with enough clients, charging this fee for this to work. But it, it sounds like the answer is yes. These, these are not clients who are paying you \$50 a month. But you're also, this is probably not a niche where you're going to charge \$2,000 a month, right? Like there's just, there is a point somewhere between those two numbers.

**Brian O'Neill:** Yeah, for sure. For sure.

**Alan Moore:** So what's, what's next for you? You're, you're having a lot of success. You're, you, you mentioned that, maybe balance is actually getting a little more out of whack, because of busy busyness in the firm. You're starting to think about this advisor. Like what, what, what's next for you and the firm over the next 12 to 24 months?

**Brian O'Neill:** Yeah, I, I do think the, the big pivot is going to be, bringing on someone who is doing more than just say marketing help. And developing that person and continuing to figure out how do I load shed to that person and start to claim back, you know, not, not just claim back time on the weekends, but claim back, you know, early morning time or, or evening time and, and hopefully claim back, you know, some of the head space that just naturally drifts towards thinking about, the firm. I've, I do have an entrepreneurial bent, so I've got another business idea that it, that actually aligns with this, that I, I think actually will create the ability to maybe hire one person and have that person work in both endeavors. And so that's, that's appealing to, because I, it.

Again, there's alignment. I'll, I'll talk about it more if I, if I roll it out. But I, I also want to continue to, to, you know, just refine my expertise. So I, you know, I did, did the CFP® path, then I went on and did Enrolled Agent. I think the next credential that appeals to me is the, the RICP. I don't know that I'll just keep going for more alphabet soup, but I, I also acknowledge that I've got, you know, two decades worth of experience that I don't have, that I need to continue to, I guess fight my own imposter syndrome by



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making sure that I, I follow every curiosity as well as just, every path that leads towards knowledge that I can then turn around and help my clients with.

So I think I'll continue to, to just sharpen the sword. And then I'll, I'll let this, this idea of growth kind of sort itself out. Like I said, I'm, I'm leaning towards growing because I think that I'll have to.

**Alan Moore:** Absolutely. Well, Brian, this, this has been so much fun. So I'm, I'll ask you the final question, and that is, you know, if, if you could go back and give your younger self one piece of advice, what do you think that piece of advice would be?

**Brian O'Neill:** So if I scope my younger self to like the, the guy who was getting ready to start a firm, and, and, and, you know, kind of wondering, is this really going to work out? Definitely keep hitting the I believe button. But then beyond that, the thing that is probably the, the biggest, generator of success is sets and reps in front of prospects.

And so finding ways to do that in, in my case, I like to write. I, I, I'm a podcast junkie, but I have never figured out how I would, turn podcasting into something I can do as fast as I can write. So I did start writing before I, I launched my firm. If I could go back, there was a lot of time that I, I frittered that I could have built a, a really cool content library.

I think that would've been very helpful early on, as, as far as something that, that would've helped a lot. And then yeah, as I mentioned, you know, I, I had that defense consulting job for about a year before I, I had enough clients that I could convince myself, Hey, you can take money out of the firm, put food on the table. Family's not going to notice the difference. And, and bank account won't grow as fast, but that's okay. I, I think I would've also told myself, Hey, If it's growing, it's going to keep growing. Detach from other entanglements as early as you can to focus on it. Cause I had a lot of



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head trash about that. And, it, it took, it took some serious time with Tim Ferriss' fear setting, TED Talk to get past it. So, but yeah, really just hit the I believe button, generate content and, really every chance you can to be in front of a prospect, do that because that's clearly what generates clients. But it also is what refines your ability to, to prove to people that you're the one that can help.

**Alan Moore:** I love it. Well, Brian, thank you so much for taking the time to come on the show and, and share the, the, wild ride you've been on for the last couple of years. But, you've, you've had a lot of success. I commend you for that and, and look forward to seeing how things continue to progress for the, for you and the firm in the future. So thank you.

**Brian O'Neill:** Thank you. Appreciate the opportunity.

**Alan Moore:** Also, be sure to go to [XYPlanningNetwork.com/VIP](http://XYPlanningNetwork.com/VIP) to join our private Facebook group for fee-for-service advisors. It's the community you've been looking for that's there to support you no matter where you are in your journey—best of all, it's free. Again, that's [XYPlanningNetwork.com/VIP](http://XYPlanningNetwork.com/VIP).

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