

**When Your Life Partner Makes for the
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With Your Host

Alan Moore

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Alan Moore: Hello, and welcome to this episode of XYPN Radio. I am your host, Alan Moore, and I'm excited to welcome XYPN members Tim and Alexis Woodward, a husband wife team and co founders of Blend Wealth. Alexis and Tim were both financial planners working at separate RIAs when they met, and about a month after they got married, Alexis started suggesting that they take the leap and start a firm together.

It took Tim about a year to get on the same page, but in 2021, they launched their RIA. They chose to do it together versus having one keep a salary, and they don't regret that decision at all. They started with a niche of serving blended families, and quickly found that those families tended to be business owners.

After beginning to offer in house accounting services, they're now working towards building a virtual family office for their business owner clients. Tim and Alexis have complementary skill sets, with Tim being more the numbers guy and Alexis being more relationship driven. And we talked about how they bring those skills together to help their clients ultimately achieve their goals.

We also dug into what it's like working with their spouse and how they balance their marriage and business. They had a lot of really valuable wisdom that I wish I had heard before going into business with my wife. Without further ado, here's my interview with Alexis and Tim. Hey, Tim and Alexis, welcome to the show.

Thanks so much for being on.

Tim Woodward: Yeah, thank you for having us.

Alexis Woodward: We're excited to be here, Alan.

Alan Moore: So, you are just in a really unique situation where you are both married and business partners in your financial planning firm, which both co founders, which is awesome. I'm so excited to dig into a life as a business

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owner, as well as, as a partner, you know, with your partner, which is so fun.

I guess just to give listeners sort of a quick overview of sort of you and your practice. Can you just share with me sort of where you're located, number of clients, when you launched, and then we'll start to dig into the details from there.

Tim Woodward: Yeah, sure. We're located in Indianapolis, Indiana. Have about 30 households currently.

And what else did I miss?

Alexis Woodward: Yeah, our company is Blend Wealth, and just a little bit about us personally, yes, we're a husband and wife team, and we have two boys we love being active outdoors, anything from swimming, biking, hiking you name it, we're into it, so.

Alan Moore: So, I noticed on your website, your bios are very clear on who's the analytical one and who's the relationship one, which I think your answers to that question just completely encapsulated.

So, Alexis You know, wait, here's who we actually are. So when did you launch the firm?

Tim Woodward: Yeah, actually today that we're talking was the two year anniversary of the state of Indiana approving our RIA. And then it was just shortly after. So October of 2021 was actually when we We went live with the firm.

Alan Moore: Okay. So it's been two years and launched in the middle of COVID 19, which we we will talk more about. So let's talk about career history and just sort of what led you both to become financial planners and a whole host of other designations I noticed from your bios. So Alexis, we'll start with you.

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Sort of what, what was your path into financial planning?

Alexis Woodward: I was super fortunate. I went from college straight into an RIA. So I was involved in some organizations in college and we had an advisor come, come speak from, from an RIA. So I kind of did three different internships when I was in college. One at, at an RIA, one at an accounting firm, and then one in like a corporate.

Finance field. So I quickly learned that being in an RIA was at a fee only firm was, was exactly what I wanted to do. So right out of college, I went to an RIA and I was kind of on the investment side of things, doing all the trading for the firm. And then I. Got my CFP® in 2020 and launched BlendWealth shortly after that with Tim.

Alan Moore: Okay. So, yeah, Tim, what, what was your path into financial planning?

Tim Woodward: Yeah. Not, not as efficient as Alexis. So, I'm a career changer. My first career was in engineering, um, specifically automotive. So it was up in Dearborn, Michigan, working in automotive industry. And they I was blessed that they sponsored my MBA and It's kind of a disservice, I think, to the educational community that my first finance class ever was during my master's program and took that finance class.

And we actually had to do a personal financial plan for a, a mock client, and I absolutely fell in love with it. I knew that I wanted to use my analytical skills in this way. I kind of say working with people versus parts and, I just tried to learn everything I could about the industry, learned about a certified financial planner, learned about fee only, and then quickly, after my MBA, enrolled in a CFP® curriculum so that I could kind of check that box to take the board exams, and after that curriculum, I was able to find an opportunity with a fee only RIA and ended up working for two RIAs before Alexis was smart enough to convince us to do this on our own.

Alan Moore: All right. So. It's so interesting because you both took very different paths into financial planning but ultimately here we are, and this is how careers work, right? Alexis, yours is actually more, I would say, sort of

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what people envision of, of like, I'm going to get the first job, and the second job, and the third job, and it so rarely works out that way, and even when it does, You end up diverting and becoming an entrepreneur.

So, these are never, never straight linear paths. So at what point did you two meet along this sort of journey of, as of being financial planners?

Alexis Woodward: Yeah, we met in 2018 and then we were both at separate RIA firms when we started dating in 2019 and then got married and literally one month after we got married.

We were like, let's, let's start a business together.

Tim Woodward: Yeah, I was trying to work on a success... like an internal succession plan at the RIA I was at, and as we were kind of going through the numbers and, and those things are more complicated, I think, than a lot of people really realize. And Alexis was like, I think you could do this on your own.

And I was like, you're probably right, but I'm an engineer. So that means I'm risk adverse. And it really took her really kind of.. Being very kind and working on me slowly to the point where I finally, I had remembered when you started XYPN. You know, 2014, 2015, I remember seeing you at NAPFA and I was like, you know, this is an organization I'm very impressed with, but it's, it's just not for me.

I'm too risk averse to ever do this, but it's so great it's in the marketplace. And finally, I said, you know what, I'm going to work on a business plan. I'm going to reach out to XYPN. I'm going to put this business plan together and compare it to the internal succession plan I'm working on. And I'm going to show you it's better for, for me to just wait and take over that firm.

And I was 100 percent completely wrong in that analysis and just talking to the XY team, talking to other XYPN members, this was very doable and that a lot, a lot more affordable than an internal succession plan, if you believed in yourself.

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Alexis Woodward: Yep. And we're just so grateful for, for XYPN and your podcast.

Cause when we were making this decision, I mean, we were just consuming all of the information, you know, that we could from you guys and, and setting up, you know, meetings with other XYPN members, even other husband and wife teams. Like how, how did you do this? And everyone has just been just so kind and completely transparent with their complete roadmap.

And we've loved every minute of it.

Alan Moore: So, when you were working through the internal succession, did, was it, I guess, did the issue come down to like, valuation, or speed of, of ownership, or just the whole structure didn't work, I guess, what, what did you feel like you know, when you mapped out, it seems like a sure thing, an internal, an internal succession, like it's, There's no risk.

You just, by the practice, RIAs rarely shrink versus going out on your own, which is a higher risk thing. So, I'm just curious about sort of what didn't work in that internal succession scenario.

Tim Woodward: For me, it was actually both. It was actually the valuation and the speed. In my situation the founding owner, there were two partners, two 50/50 partners, and one older partner and one younger partner, and the older partner was getting close to retirement.

And he was all... all the more happy to pass off the partner responsibilities. So I was kind of, doing all the partner responsibilities, but when it came time for the equity transfer we always got hung up on the valuation and you would go pull lever A and lever B would move and then you go to lever C and D.

And, and there was just some reason why you couldn't get the right combination of levers pulled to make all parties happy. And so it just was not materializing on the equity transfer side. And so, when I went through

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the XYPN budgeting spreadsheet, talked to several members, kind of said, are these lofty goals?

Are these real numbers, you know, from your two or three years in? And everyone was like, I think you're on the right roadmap. These are similar to our numbers. These are similar to our ramp up. And, you know, you kind of look at how much you're going to miss in salary deferral and what you've got to make up personally to kind of make it work during that interim period of launch.

And everyone was validating what XYPN was telling me and all those numbers looked better. Then even the most generous valuation I was going to be able to buy in at. And so we just took the leap of faith at that point in time after about a year of analyzing this and moving forward.

Alan Moore: Yeah, it makes sense.

I actually just saw, Kitces shared an article on this on this exact topic, but that with the private equity firms buying up RIAs, the valuations have gone up so much, which is great for an owner, but even banks won't finance the valuations anymore. Cause even the, you know, like your Live Oak Bank and such who are, who traditionally this is what they do.

They're like, no, that valuation is too high. And it just makes it really hard. We're seeing more and more folks joining XYPN when they were really, and they would have been happy to buy the firm. They just can't afford it because the value, the business doesn't support the valuation that they're getting.

But for the owner, I get it. If I can get 7x revenue instead of 3x, I'm going to take seven, like, you know, and private equity is going to run my firm so. It makes a lot of sense. Alexis, you were so sure of this, it sounds like. You were the one pushing for, for sort of this entrepreneurial journey.

What, what made you so confident that this was the right, you know, the right move? Not only, it's not just you taking a leap of faith, you're trying to

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talk your, your husband into, into taking this leap with you. So I guess what, what drove that confidence?

Alexis Woodward: I think honestly, just, just seeing Tim and his work ethic and how he, and how he worked with clients and how him specifically had worn so many different hats at the firm he was at. I don't know, like, I, I just feel like I really just had so much, so much confidence in him. And then, and then us together.

Alan Moore: Had the two of you taken like risk tolerance surveys? Like, are, Alexis, are you much more risk actually risk tolerant than Tim? Or is this, is this just a I don't know, just, it has to do with just entrepreneurship?

Tim Woodward: We've not done, we've done the Enneagram. And so, like, I'm, I'm a one, she's a nine. Which means Alexis is a peacemaker. She's very very good relationally, making sure everyone in the room is getting along, having fun. I'm very, I'm very binary. As we kind of established ones and zeros. So I'm very analytical, good with the numbers.

And I think we both complimented each other very well. Like our, our strengths and weaknesses are kind of in different locations. So we kind of, when you put us together, the whole pie chart is full when it comes to the spectrum of tasks that you need to do as an RIA owner.

Alexis Woodward: And then I think just with us both, like having a career in the financial planning space, like work conversations always just came very easily.

Like we were just always talking about it, always brainstorming, always talking about like, "Hey, what kind of goals do we have" you know? Individually and then, and then together. And I think conversation has always kind of led back to work and financial planning.

Alan Moore: Yeah. You know, there are certainly cases where we're.

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Couples will start a business and you know, it's really one of their businesses and the others like the admin, like maybe she starts the business and he's the office manager, quote unquote, and like does a few things to be involved, but isn't really, but it sounds like you two are very much 50 50 in terms of working with clients, running the business.

This is not one of your businesses. This is definitely both of your businesses.

Tim Woodward: Correct. Yeah, we're all in. Both of us.

Alan Moore: So, Tim, what was it? Was it really just the analysis and sort of seeing the numbers that, that sort of pushed you over the edge? Cause this is, you know, we talked about the proverbial cliff of entrepreneurship.

It's terrifying, even for those who love risk and you know, knew this is what we wanted to do. It's still terrifying and hard. And so, was there sort of a moment where, that you can remember being like, okay, she's right. I'm just, I, we're just going to do this.

Tim Woodward: Yeah, I think, I think the numbers all things equal, I think I still would have opened up the business.

So the numbers were important to at least know that I wasn't getting into a situation that was like worse off than an internal succession plan. But I think really what put me over the edge is I love the speed of entrepreneurship and the two firms I was at before great firms, nothing bad to say, but it's difficult when you find like a new.

You know, like, let's take like holistic plan or something for an example. And like that came out on the market and you're like, what a great tool. Our practice could really benefit from this. And there's, there's just so much red tape to get it approved. You got to go talk to the corner office. You got to convince them.

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You get the homework assignment, go find three other technologies, go get three bids, and there's all this like back and forth and. When I thought about, you know, Alexis and I could have a conversation on Friday about whole list of plan or any other topic like that, and Monday morning, we could implement it if we wanted to.

And that, I think, really was exciting to me that, that the speed we could operate at, the speed we can make change, adapt, how nimble we could be. I really think that's what makes the XYPN community, you know, so much better than a larger firm. I know we get this head trash in, in ourselves that are like, "Hey, what are prospects going to think?"

We're not this big global name. We don't have our name on a football stadium or anything like that." And there is some economies of scale there, but how quick you can implement things. I really think the XYPN community is operating at the cutting edge of financial planning and no one's doing it first or better or faster. Than us solopreneurs.

Alan Moore: Yeah, absolutely. I think the solopreneurs are the litmus test for where the future is. Because to your point, like, you know, in the military we would say, you know, you can turn a sailboat a lot faster than you can turn an aircraft carrier. Like, you just, you are smaller, nimble and there will come a day where you'll look back and you'll be like, I remember when we could make these decisions so fast?!

These kids are starting their own firm and now they can do this stuff that we can't do anymore. So it happens to all of us. I'm curious about the decision. You were both in the field. You both had great jobs. And it sounds like you both left at the same time to start this business. Instead of what, you know, I guess one path could have been for one of you to keep a job, whether you were in the field or out of the field, but just like keep that salary while we're starting a business.

What did, was that a discussion? And if so, sort of what, what helped you make the decision to both leap at the same time? Cause that's like doubly risky. Like that's a big deal.

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Alexis Woodward: It is.

Tim Woodward: It is.

Alexis Woodward: I will say we talked to some other husband and wife teams that gave us some encouragement who also made the leap at the same time. And for me, like. I was just super excited to work with Tim.

Tim Woodward: Yeah. And I felt like if, if we were going to make this work and we were going to execute the business plan, the XYPN budget template that we had been working in, like we needed all hands on deck. We needed to be all in because I think that lights a fire under you to succeed.

And had we been half in or half out, I understand the stability in that and I get it. But man, there's, there's nothing that makes you run faster and succeed faster than having no safety net. And it has worked for us. You know, I'm not saying it's, it's the best plan A for everyone, but it certainly was the best plan for us.

Alan Moore: Well, and you always had, there's always the fallback option of going and getting a job at an RIA, I mean, that's, you know, it's, it's easier to take more risk when you know there's a backstop, this isn't like, oh, if this doesn't work, I'm living under a bridge. Like, it was like, I'm going to go probably make more money you know, as an employee. But it, you know, but when you're in it, I mean, again, like you went from two salaries to zero. So did you have a few years of runway or were you really like, yeah, boy, if this thing doesn't work in six months, we're, we're up a creek.

Tim Woodward: Yeah. So kind of full transparency on our situation. We did have a runway. I was worried if it would last, you know, would it, would our burn rate go too quick? And so what we did is we were fortunate that we were able to put in a line of credit that we were able to basically draw from. And the way we set up our household budget is we draw from that line of credit, just like we had our salaries from before we left.

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And so our personal household budget never fell. Never felt different, but the line of credit, the debt was accumulating. And as we got cause we're predominantly AUM based. So each quarter we're able to kind of ebb and flow that line of credit to the point where, um, it's very easily manageable. It's, it's, it's very steady.

And now it's getting to the point where it's decreasing. So, that line of credit is really what gave us the buffer to have the confidence to move forward. And we knew we could, we had a three year timeline. So we're two years into a three year timeline. It's how we set up our business plan.

Alan Moore: Okay. Was the line of credit secured with, with a home or were you able to get an unsecured?

Tim Woodward: We have a home.

Alan Moore: Okay. Yep. So, okay. So we launched two years ago. Talk to me about sort of the, the original plan in terms of who you were going to be serving. Cause it doesn't sound like either of you brought clients over, but correct me if I'm wrong, like, were you able to bring some clients with you or did you start from scratch?

Tim Woodward: We had a few clients to bring with, with us, seven or eight, something like that. So that was good that I had an employment agreement that I was able to bring. So that did provide a small cushion, but not, you know, not, not salary replacement by any stretch of the imagination. And do you want to discuss?

Alexis Woodward: Yeah, yeah. So when we, our niche has evolved over time, for sure. We now serve mainly business owners but when we first launched our, we started with our niche being blended families. We're a blended family and we found that, like, we really understood when, even when things are good, they're still more complex than that.

And we just noticed like in our own personal circle and even the blended families that we were bringing on, like we were talking to a lot of business

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owners and I think similar to blended families, their situations are also more complex and we were getting really excited diving, diving deeper with them.

Alan Moore: So you started, you know, and I mean, the name of the company is Blend, so it makes sense. That was the focus. Are you still like new clients are coming in? Are they predominantly blended families still? Or it really has shifted to mostly business owners coming in?

Tim Woodward: We still have both. We, we just got a new client this week that's a blended family. We're not outwardly marketing it as much like on our website, but we are involved in some blended family organizations that are near and dear to our heart. We are kind of guests on their podcast and we go to their conferences and things like that. So, we still enjoy that.

I just, I just really have a heart. We both do for blended families because there's so much to talk about on the life insurance and, and merging the finances together. And then, and then you get into estate plans and, and that can be a little bit of a, a longer flow chart on the whiteboard. But we love solving those complex problems.

So as more blended families joined us that had one or two or both spouses that were business owners, and we, we got to kind of understand both in our own small business journey about the business complexities and helping others. We just found that we kind of wanted to open up in that direction going forward.

So whether you're a blended family or just a first marriage, traditional family that business owner aspect really resonated with us.

Alan Moore: Absolutely. Yeah. And as someone who's in a blended family myself, it is like, you know, I guess I never really considered it until I got in the middle of it and you realize just how much more complex it is when you have sort of this, you know, for us, like my oldest son, my son's mom is still involved.

And so there's co parenting conversations. And then there's like, well, what happens if I die? Well, Montana doesn't support three parent like you can't

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legally have three parents. And so like my wife, who has known him since he was one, like has no legal rights to him. And so like, okay, how do we handle this?

How do we handle inheritance? And it does sort of create this extra layer of like, "Oh man, there's a lot to think about to be sure we do this the right way."

Tim Woodward: It does. And what we found with the blended families we work with, like, you can't explain that to someone who's not in it. Like, you can talk about it all day.

But, you're never going to feel what that feels like unless you have someone who understands your circumstances and, and really we have, we have addressed all those questions ourselves for our own family of how that's going to work. And so it really helps us kind of steward those families along who are in that journey as well.

Alan Moore: It seems like working with blended families is complex enough, working with business owners complex enough. When you do both, like, what is sort of your typical meeting structure with these clients? Cause it just feels like they would have something going on all the time. Like, do you have a pretty intense sort of relationship schedule with these clients?

Tim Woodward: Yeah. So we, we're at the point we have kind of three revenue streams. We kind of have what we kind of call our, our private wealth management. So that's working with the household. The meeting cadence for the households, it is a spring surge and a fall surge, and then anywhere in between they can reach out to us.

And we are also following up on action items between those time periods as well. Our second revenue stream is we've recently hired a CPA for the business owners. So we have accounting services, which includes bookkeeping, payroll, quarterly estimated payments and tax preparation. And so that has quarterly meetings with it so that we can kind of do the business cash flows, make sure we're all in sync.

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No tax surprises, all the bookkeeping is getting reconciled. And then the third revenue stream we have is retirement, business retirement plans. And so we're going into those businesses on a quarterly basis to do participant education, and then an annual review with the plan sponsor, just kind of that fiduciary review.

So it kind of depends on the service model. But you're getting between two to four meetings with us and a lot of our clients now have, some have all three services, some have two services.

Alan Moore: Mm-Hmm. .

Tim Woodward: So, I mean, we're getting together at least four times a year.

Alan Moore: So if they are both a client of the wealth, of the private wealth management as a financial planning client, as well as having, you know, the, having you involved in the accounting of their business, are they meeting with you...

like eight times a year? Or is it still just a quarterly cadence?

Tim Woodward: Yeah, it, it would be a quarterly cadence and we just try to tackle like, hey, if we're going to book an hour, like, let's dedicate the first part, answer any of your private wealth management questions, second part your business questions or, or vice versa.

But at the end of, end of the day, what we're always trying to do is like. What is the top one to three items each client has for each meeting? Like, what's top of mind for them? And let's be solving those in there. And then if there are any red flags we identify that maybe they haven't thought about, let's bring it to their attention and have that discussion as well.

Alan Moore: That makes sense. With two, basically two lead planners from out of the gate, how do you approach... Sort of client relationships? Are, you know, in those meetings, are you typically just one of you in the

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meeting? Are you always both in the meeting? Or, or your CPA? Like how do you structure your time, I guess, with clients, given that there are two lead planners?

Alexis Woodward: Yep. So right now while we're still in, in the growth phase, Tim and I are able to attend every client meeting together. And then Tim definitely takes more of the lead planning role in, in the client meetings.

Tim Woodward: Yeah, so Alexis is kind of helping build the financial plans. She's also doing the trading with her investment background.

And then I, I'm terrible at marketing, so I, I, I just let her own the marketing wheelhouse. But we are meeting with clients and I don't know. It's still an undetermined question. We don't know if that will ever change. Will we ever separate out and have our own client list or will we continue to work together?

I love this model of having private wealth retirement plans and accounting and, and getting, almost having fewer clients, but getting more intimate across their household and their businesses with them. So, for the foreseeable future, we have no plans to change. We're going to keep it a team effort. And, and attend every meeting together and be a part of it and lockstep.

Alan Moore: So you mentioned earlier we were talking about, you know, sort of different approaches to, to financial planning. I mean, your bios on your website say Tim's the analytical numbers cruncher engineering background. You know, Alexis is the, the relationship person. So how do you, how do you use, I guess, how do you both use those superpowers with clients to sort of round each other out?

So, you know, it's not too much of one or the other.

Tim Woodward: Yeah, I think I learned this early in my career, at least like we do mock client meetings a lot before the clients come in. And we just put on the husband and wife hat and, hey, what, what questions do you

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think the husband's going to ask? What questions do you think the wife's going to ask?

And let's walk through the financial plan together and try to... try to almost address those before they're even asked. And I do think because we are so different on those ways that we're able to kind of have a lot of good questions and contents bubble up. And that way, when we're in a client meeting, we've almost already rehearsed it.

In the beginning I know that sounds like, daunting. In the beginning that took a long time. Nowadays, it really doesn't take long at all. Like we can kind of peruse through something in 15, 30 minutes because we've both been a part of building that plan. And so now it's just getting together and kind of discussing any areas of, or opportunities that we saw when we were each inside. In our case, RightCapital, looking at that financial plan. So I think that really helps play on our strengths and delivers a more valuable service to our clients.

Alexis Woodward: Yeah. And I, being the more relational one, like I am always starting off the meetings. Like,

trying to dig into their personal life. Like, you know, give me all the updates and what's happening, you know, with your kids and your family? And like, so many of our clients are close friends and like, and located if they're located in Indianapolis, then like, if they've got anything going on, like I'm definitely the type of person that's... you know, bringing a meal over to them and just really nurturing that relationship.

Tim Woodward: Yeah. She's like, how's your aunt? How's vacation? How'd you think? How'd you feel? I'm like, what's your salary? What's your assets?

Alan Moore: I'm more on Tim's side of this. I'm like, you have an aunt? Like, I don't know. I don't remember that.

Tim Woodward: But I willll say like, Alexis can ask so many thought provoking questions that clients really open up very quickly to her and she

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becomes like best friends with almost everyone she, she ever interacts with because of that. And that's a skill set I could, I could never do. I couldn't duplicate it if she could not train me to do that. I'm just not built that way. Understood.

Alan Moore: Do you find certain clients resonate or connect better with one or the other of you?

And like, is that, does that sort of lead to sort of who's the lead planner for each client? Or I guess, how does that, how do you see that show up?

Tim Woodward: I just feel like one spouse or the other resonates with one of us, you know? And it's just a matter of like we're working with a new client on their estate plans recently and the wife is just super analytical.

She, she's not an engineer, but she's almost an engineer and like the 20 questions she brings to the meeting and I love that. And Alexis is just like, I'm just going to talk to the husband, we're going to see how their camping trip went. I saw they were, you know, in this state recently. And so, it, for us, I just feel like it just, we just have to fill it out and figure out which spouse is the analytical one and which one's the relational one.

It's not always the case, but usually the case. And then we kind of pair up with that one so that each spouse feels that they're getting kind of their cup full when they're in a meeting with us.

Alan Moore: Super interesting, I love that. So if I go to your website, it is very clear that you have integrated, you know, your Christian faith into the planning process.

I mean, I, I think your, the, the tagline on your website is, "Blending faith, family, and finances together for kingdom impact". , I guess, do you find that that helps, sort of, by being so out there with your, with your faith and, and who you're looking to serve, that that really helps to sort of bring in the right clients and maybe keep the wrong clients out?

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Or do you, is this a, is that a challenge at some points? Like, prospective client being like, yeah, I want to work with you, but like, none of that Christian stuff.

Tim Woodward: Yeah, we're very open that we are Christian financial advisors. Not every client we have is Christian or, or even of faith. But I will say all of our clients do have a purpose.

And so I always tell prospects, I mean, with us, if your goal, if your ultimate goal in life is to have, for example, a 10 million net worth, I'm not like, we're not your firm because as soon as you have 10 million, you will be discontent and you will want 15 million or something. So there has to be... there has to be something inside of you.

There's a purpose you're trying to fulfill in your life. And for us, it is a kingdom impact. But for the other clients who aren't of faith, who still love working with us, they love that, that they know they have a purpose. They, they have something in their DNA that they feel that they are called to do, and they love that we are helping them do that.

And so that purpose driven life, whether it's faith based or not, is, is in the DNA of every of our, every one of our clients.

Alexis Woodward: Mm hmm. And I think being more outward with our faith was another reason why we, we wanted to launch our own firm. So I think we went into it knowing that, that was on our hearts. And, the Certified Kingdom Advisor designation we discovered, and we knew that that was something that we, that we wanted to pursue as well.

Tim Woodward: Yeah, that was just, there's so many things that when you have a purpose driven life, like you are giving more, you're giving more of your time, you're giving more of your money to resources and organizations that you support. And I think, you know, the CFP® curriculum, they don't talk about giving, they don't talk about that at all.

And so just having like this foundation, this kind of structure that we can have those conversations about. What do we want to do for our

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household? What do we want to do for our children? What do we want to do for our community at large? And then what I think is super fun is like, what do we want to do anonymously?

Like just random acts of kindness for people that you hear about that never even knew that you did it. That, that I think is the most fulfilling giving that I've been a part of.

Alan Moore: So talk to me about the, the Certified Kingdom Advisors. So, what, I guess, what do you learn? There's a designation there, but like, what, what is the education?

What are you learning when you go through that designation? And I guess, how has that helped you you know, as you're, as you're working with clients?

Alexis Woodward: The Certified Kingdom Advisor designation is all about financial planning from a biblical perspective. And basically it's not diving deep into Financial planning like the numbers in financial planning, it's all, what does the Bible have to say about money?

Tim Woodward: Yeah, so most people don't realize that when it talks about the stewardship of money, assets, possession, there are over 2, 000 Bible verses. In fact, it's the most popular topic. It's more than salvation. It's more than prayer. And I think that comes as a surprise to a lot of people who just don't understand that.

So, so you can be like, if you're living in the secular world and you just follow biblical principles, you can still be very, very successful because you don't have to have the faith component for them to be successful. These are, you know, for example, like just spending less than you make. Is a biblical principle that will, that will lead anyone to success, whether they're a Christian or not.

And so it's just going, kind of going through these time shrewd fundamental ways of managing money. And then, and then the CKA kind of adds to it. Well, what's the purpose of all this? Well, the purpose of this is that God

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owns it all. We are stewards of this money and we, we will like, we are, we are born broke and we will die broke.

And so what are we going to do with the assets during our time? And then what are, what are we going to do to prepare the next generation? And I think that's a biblical principle that can be handed off, whether you're secular or a person of faith is, how do you want your kids to manage the money, the inheritance that you are going to send their way.

And a lot of people think that, that it happens when you have estate plans in place and then you die and everything transfers to them. And that's, that's not a great plan that will give them assets, but it may curse them. You know, if young kids inherit lots of money, that could actually be a curse, curse and not a blessing.

And so how do we transfer our values? How do we transfer our experience, our wisdom to our children and kind of have them... Not necessarily agree with how we think, but how do we at least have them understand why we feel the way we do and what could they glean from that as they take on the ownership of those assets in the future?

So it's almost like apprenticeship.

Alan Moore: It makes sense. And the, so the CKA, would you say that is a, it's complimentary to the CFP®? So CFP® is teaching you sort of the nuts and bolts of financial planning and then the Certified Kingdom Advisor designation is sort of helping to integrate, I guess. Christian faith into the planning process?

Tim Woodward: Yes. I would say definitely the CFP® is the tech, the technical nuts and bolts of financial planning. And now that you have the nuts and bolts of financial planning, you know, you kind of got your laser. What do you want to point it at? And for the CKA, it's pointing that at making a kingdom impact. And how do we use that framework to then deliver on that mission, that purpose?

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Alan Moore: Do other professions get the CKA? Like, would a pastor go get that designation to, like, learn more about, like, how to help a congregation member you know, manage money? Or is it really intended for, you're a financial advisor, this, and, and sort of an advanced designation for, specifically for planners?

Tim Woodward: Yeah, don't quote me on it, but I believe if you're a lawyer, or an accountant, or a financial advisor, kind of those professional fields. You can register and take a CKA exam and become a CKA.

Alexis Woodward: But it's definitely marketed towards advisors.

Tim Woodward: Yeah. I would say it's more.

Alan Moore: Yeah. And they, they always have a huge conference every year.

XYPN is generally a sponsor and, and we'll go and, and it's like, I mean, it really is a very large organization. That's not, you know, based around compensation structure, so it's not fee only like NAPFA. Like we'll have broker dealer reps and, and RIAs and, and, but really still with this common these, these common beliefs, common values which I imagine is... validating maybe the wrong word, but it, you know, I don't know, reassuring that like, oh, there's others out there like us and like making it work.

Tim Woodward: Yeah, we loved seeing the XYPN booth. I didn't expect it, but we can laugh about this a little bit, that the demographic of that conference is a lot older. And so having XYPN there, just XYPN as an organization and the advisors, I just feel like just come with so much energy. They are ready to grow. They are ready to tackle the world. There's no problem that we can't solve together. And I love that that energy is coming into the Kingdom Advisors organization.

Alan Moore: The nice thing in financial services is it doesn't matter what room we walk into. We are the youngest people there.

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Tim Woodward: You can tell, like at the club, like you have a head nod with everyone.

You're like, "Hey, XYPN, good to see ya."

Alan Moore: Well, and we still have this reputation that we're a bunch of 20 somethings which is probably well earned. Cause I was in my twenties when we launched XYPN. But you know, I think the median age now a member is 41, which is, you know, that means. 10 to 15 years of experience.

They know what they're doing. They're just not 67 or 57, like an average advisor. So, but yes, that's, you know, we're, we're still the kid's table at most conferences.

Tim Woodward: Right? I always joke, you can tell by who's not wearing a suit.

Alan Moore: It's a good, it's a very good point. So, you mentioned that, okay, so we're two years in, you started with a few clients.

But you've really grown you said you have over 30 client households now and these different service models. Can you talk to me about just sort of your marketing and what is working for you in terms of client acquisition, bringing clients in the door?

Alexis Woodward: Yeah. So, we started off by kind of networking with organizations that we were passionate about. And we've essentially kind of positioned ourselves as the financial expert in those larger organizations. And that's been such a blessing being asked to guest write for them or being asked to come on their podcasts and kind of join their, their community has been a huge help.

And then like just our own, our own personal network through our church. We go to a very large church. And so just networking within there has been

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great. And then I think just trying to post on social media every day and stay top of mind in our own personal peer group.

Tim Woodward: Yeah, I would say that's for sure.

You know, social media is like this. It's a marketing item that's hard to quantify. And so you have prospects. No one ever comes to us and says, Hey, I saw you on Instagram, saw you on LinkedIn, saw you, saw you on Twitter or X or whatever. And I'd like to work with you, but they certainly come to you and say, Hey, by the way, I went and checked you out on those areas and I love what you're saying.

So it's certainly a reinforcement. But those centers of influence, like Alexis mentioned, have, have really been probably the best referral source for us as long as, as well as just our own personal networking.

Alan Moore: Yeah, I always tell advisors to sort of lean into wherever they're most comfortable. Like you can get outside your comfort zone when it comes to sales and marketing, but in the end, it's easier if you're comfortable doing it.

Like I loved center of influence marketing. I wanted to talk to one person where we could, you know, really get on the same page of what it is I do and who I work with. Put me in a room of 100 prospects and I will walk out with no contacts. I'm like, I'm the person in the corner, sipping a drink, trying to avoid a conversation with strangers.

So like you, it's okay to lean in a little bit to that in terms of what, what you're comfortable with, what your natural network is. And, and, you know, because I don't think centers of influence are any better or worse than big groups of, of prospects. It's sort of like who, who you resonate with, how you ultimately communicate.

Tim Woodward: Yeah, it takes time on those two. Like, you've got to have several touch points. Where people really see your value, see your authentic and see that you're not going to pivot, you know? Like how many people talk to someone about... everyone knows someone in their peer

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group that does something themselves and they talk to you and then six months later, they're doing something else themselves.

But after, after you've kind of been working with those COI groups and kind of talking to them after a year of doing it, being consistent about it. I feel like that's really where you start to see some traction.

Alan Moore: So, as I see so much of my own story and what y'all are up to, because I also work with my wife on the AdvicePay side. I guess I am, I am technically now semi retired cause I'm no longer the CEO of AdvicePay. But for a very long time, I've been the CEO and she's been the COO running that business. And so, I, it is a, it's an interesting challenge to work with your partner, to work with your spouse. And so can you talk about how you are making it work?

Because it's so easy, you know, every morning, every night you can, you can go to bed talking about client stuff and you can wake up in the morning and talk about client stuff. It's just like, how do you draw boundaries? Have you gotten to that point or any, I guess? Yeah, I guess the question is just how are you structuring being married and business partners at the same time and keeping those balanced?

Alexis Woodward: Yeah, so I think we try to be very intentional with our marriage and we have what we call kind of daily lunch dates and daily walks. Those are like two, I think, points in our day that are kind of non negotiables. Like, we always make time for each other and to talk about life and each other. Outside of just, just business things.

So making that that time for each other is really important. And then something that we've just grown to love doing is attending at least one marriage conference every year. We've been doing that since even before we were married. We just, we just love going.

Tim Woodward: Yeah, that, that really helps you stay on the same page.

And then I would just say foundationally, whether or not you're married or not, like when you're in a partnership in business that, you know, that's like

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a business marriage. And so one of the things we first did when we did this was we, we literally have a whiteboard the old school whiteboard and we just whiteboarded it out. Every... so investments, financial planning, marketing, compliance who wants, you know, who wants what? And we got, we got everything assigned pretty easy until we got to marketing and compliance, you know? Those were left unclaimed on the board. So I took compliance, Alexis took marketing, and we just realized we're going to, we're going to each have to take one for the team.

For now, until we get to a point in our growth cycle where, where we can outsource more and more of that. And I know we can't completely outsource compliance, but you know, those are the two things on our list that I think as growth happens, that we will, we will take as much off our plates as we can.

Cause neither one of us really are passionate about that and it's not in our wheelhouse of strengths.

Alan Moore: That's fair. Yeah, it's so interesting. I, you know, you mentioned that being in a business partnership is like being in a marriage. And I joke that it's actually harder to get out of a business partnership than a marriage legally just the entanglements.

And it really is a lot. And so doing both of those really at the same time, because Alexis, you said, you know, y'all been married a month when you're like, "Let's go into business together!" So it is a lot. But you know, yeah, keeping that that time structure. And it sounds like, like when you go on your daily walks, like, is that a no work, like we're not allowed to talk about work during that time, or does work seep into those moments?

Tim Woodward: It seeps in, but it, it, the... the walks are really for almost everything that hadn't had a, had a time window dedicated to it, to discuss. So sometimes it's literally like, you know, we're, as we said, we're a blended family.

So sometimes we're literally going through our calendar of like, hey, the kids have soccer tonight. We got two games at the same time this

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weekend? Like how, how is all that going to work for the family calendar? And sometimes it's like, hey, we've got a new prospect or we've got a client meeting coming up.

We should have had time to kind of talk about this a little bit more, but by the way, it's tomorrow. So when we're walking, we're going to talk about, we're going to kind of, cause we don't necessarily need a computer to do a mock client meeting. So we can kind of walk through what that meeting is going to look like.

And then when we're back from our walk, just sit at our desk and then take the notes down and be ready. So it's really dedicated time to cover everything that's not been covered to date, and it helps a lot.

Alan Moore: Yeah, that makes a lot of sense. And just to have that focus time where you know you have a space to have that conversation.

Cause otherwise, that is when it pops up, like, on a date night. You're like, we haven't had another time to talk about this, we have to talk about it now! Which is not ideal. And so my wife and I do not have good boundaries when it comes to work.

Alexis Woodward: We don't have good boundaries either, but like, yeah, it doesn't bother us at this point in our career. And, you know, maybe there will be a time when boundaries have to be implemented, but so far it's just all so exciting.

Tim Woodward: It's pretty free flowing. It works well.

Alan Moore: So, you mentioned earlier about going to marriage conferences. Are there, is that generally a faith based marriage conference and, and, like, are there examples or names of organizations that people should, you know, I've never heard of a marriage conference, so where, where would I go look to, to learn more?

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Alexis Woodward: Yes, our favorite one is called XO Marriage and they host marriage conferences all across the nation.

Tim Woodward: Yeah, they're, they're out of Dallas. It's kind of Fort Worth area but upward, like they have them in Pittsburgh that we've been to Kalamazoo, Michigan. So it kind of places near Indianapolis that we can do it.

And it actually makes a great date weekend for us because that marriage conference is a Friday afternoon and then most of the day Saturday. So we make a three day weekend out of it. Whatever location we're traveling to, we'll usually stay to the following Sunday and go out to a nice dinner or find something unique about that city and go do that activity.

And it's just, you know, for us, not only is it good marriage tips or like, hey, you know, we were kind of having a tiff about that and you can kind of laugh about it. And here's why, cause it's something they just covered in the marriage conference. But the way that XO Marriage does it is, I sometimes I compare it to stand up comedy.

Like it's, it's hilarious. When they get talking about how husband and wives have friction with each other and why, and, and stuff like that. And it's just presented in such a thought provoking funny way that it, it doesn't make you mad at your spouse. It makes you love your spouse even more for that kind of situation they were reenacting.

And then, and then actually when you go back in your own personal life and you have a similar situation. You can almost laugh about it immediately. We heard one situation where like a couple, anything that's never been done that, that was missed. So like, Tim was supposed to put the dishes in the dishwasher and he didn't, he forgot them and Alexis noticed it the next morning.

They blame it on Rick. Like Rick is like the default "Oh, Rick forgot to do that. I'm sorry. I'll get with him right now and, and, and I'll make sure Rick gets it done right now". And just to be able to like have a tip like that to

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diffuse stuff in your marriage is so, thought provoking, but it's, it's kind of, it makes it fun now.

The arguments are now funny.

Alexis Woodward: Yeah. The conferences always have different topics that they're talking about and just. They just speak so much life into your marriage and just give you practical tips to have in your, in your kind of toolbox. Cause like Tim and I, we love to be intentional with our business. You know, we're always learning and growing there and going to conferences for our business. So we're like, we should be doing the exact same for, for our marriage.

Tim Woodward: Yeah.

Alan Moore: Yeah, my my first boss out of college, Rick Kahler, would, would always say that divorce was the greatest destroyer of wealth and yet we don't invest in our marriage at all.

And, and financial planners rarely are like, hey, do you have date night set aside? Do you have therapy, like couples therapy, a marriage conference? Like I've, I would have never thought of a planner suggesting that to a client of like, hey, this is a way to go you know, get some of those tools in your tool belt for when you need them.

You may not feel like you need it today, but when you do need it. It's too late to go get the tool.

Alexis Woodward: Exactly.

Tim Woodward: It is. I would consider all of that marriage insurance. Whether it's date night, counseling, marriage conference, it's all marriage insurance.

Alexis Woodward: Yeah.

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Alan Moore: Nights and weekends away. That's my, my wife and I. That is our, our thing is to just try to get a night away with no kids. And, and do that as frequently as possible. And, you know, the kids have fun cause they're with grandma or babysitter and they're on vacation away from mom and dad. So, so as you know, y'all have just really hit the ground running.

I mean, you very much encompass, it's the the old proverb of to go fast, go alone, to go far, go together. And you're very much like, you're still moving quickly. But you know, Tim, you mentioned at the beginning of the show, just how you both round each other out to sort of create. You know, because you can't be all things.

And so having someone who complements your style and, and and such is so important. So what are you thinking in terms of where you're headed? It seems like you're getting through the like, oh crap, what did we do phase? Like you've got clients, you're making money, you're going the right direction. Where do you want to go long term?

What's the goal for the business?

Tim Woodward: Yeah. So what we've really settled on this year going forward is we really want to be a virtual family office. We want to manage your entire financial life. From a client point of view. And when I think about, excuse me, when I think about a family office, traditionally, you think about the large tower in town with the name on it and the six floors of employees and four, floor five is investments, floor six is advisors.

And that's true. Like a traditional family office has all the expertise in house, but we are in a, in a great time in the profession where there is so many FinTech solutions coming on board. It's fantastic. And you can partner with these. So, so for example, estate plans. That's something that you could never be a small business that's a virtual family office because no one could go hire a six figure estate planning attorney and just keep them in the room for the few times that you needed the estate planning built. But now we have these, you know, solutions like Encore State and Estate Guru and even Wealth.com coming on.

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There's so many great partnerships where you can, you can now be the single point of contact for all financial and accounting needs for your client. And you don't necessarily have to be doing all the work, but you have a white label partnership that allows you to get the work done under your umbrella.

And I think that's just fascinating right now. So we're at the point where all financial planning's in house. We do have a CPA on staff. So we have all accounting and tax prep and everything on, on hand. We have the estate planning partnerships. And then when it comes to insurance, we have firms like BC Brokerage that really a client just has to go out to them.

They provide really great customer experience for life, disability, and long term care, and then they get that product at an affordable, low cost. They're treated in the same manner that we would treat a client. And then they take that policy back into our firm and now we have a record of it. And now we can check that box off that life insurance is done.

For the next 20 or 30 years, depending on the life of the term policy. So that's, that's really the future is a virtual family office.

Alan Moore: What about size wise? Do you expect to bring on more advisors? Do you want to bring on support staff or do you want to keep it small?

Tim Woodward: I don't, we are, we have made a decision not to make a decision.

So what, what we are on our one page business plan says that we want to get to a million dollars of revenue. As our three person team, maybe have an admin person at some point in time. And so that's our internal target. We want to get there or close to it and then defer to the decision to that time.

Because we are a blended family, the lifestyle practice is appealing to us. We go to the kids field trips and we're at the sporting events and that flexibility schedule is very appealing to us. The other thing is, is. It is me

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personally. I do love to mentor and I do love to teach. And there may be a day where we have enough clients that I've kind of, I have free time and I, I might want to take someone out of college and just show them a career that I never learned about at first. And give them that opportunity to have this great fulfilling financial planning profession right out the gate. And that would be very rewarding to me personally. And so, and maybe that turns into an internal succession plan, or maybe it just turns into a seed that goes into another XY Planning firm being created.

And that would be fine too. So, we're undetermined on the long term goal.

Alan Moore: I love that. That we've decided to not decide yet, which is okay. I think, yeah, it's fair. I may be guilty of this, of putting too much pressure on advisors, like, what do you want to be when you grow up? But a lot of times we don't know, and to your point, it's also sort of like, hey, for where we're at today, with kids ages, and all these things, like, we're good where we're at. And we want to hit the certain revenue target, and then we'll have that conversation about, you know, where does it go from there?

So, as we're coming to the end of our time together, I can't believe this hour has just flown by. So I want to ask you both the, sort of the final question. So Alexis, I'll start with you, I'll put you on the hot seat. All right. If there's one piece of advice that you wish you could go back and give your younger self, one thing you've learned you wish you knew then what do you think that piece of advice would be?

Alexis Woodward: I think it would be to just be more confident that you're not going to have all the answers, but you can figure it out along the way. So just saying yes to opportunities that even, like, might be a little bit daunting or scary, but like you, you are going to figure it out along the way. And sometimes the best way to do that is to just, just jump in and say yes. And yeah, I think, I think that would be my advice. Just say yes and jump in!

Alan Moore: All right, Tim, same question to you.

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Tim Woodward: So advice early on since she kind of addressed it from a career standpoint, I'll, I'll, I'll do it from the business owner kind of things I knew.

I wish I knew day one opening Blend Wealth is, I feel like one of the things that's transformed our business is having a budget for our business. And so we actually implemented YNAB for our business, and that was, you know, you needed, for those that aren't familiar with YNAB, you needed a budget, and you can use that software for personal personal budgeting, but also for your business. Like that has just changed how we make decisions in the firm, like how, do we have this funded or not?

And that has helped us plan cash flows so much more efficiently. The other thing that I feel like I learned is like, We went out and spent thousands of dollars on a fantastic website. Designer did A+ work. And I loved it, but it was built on a platform that was very technology based, and so it was very hard to update.

And so what I have learned in these first two years as a business is, you are going to pivot so many times. Even if you think you know your niche, it's going to be further refined. You're going to want to say your message, even if you stay in the same net niche, a better way, more efficiently. And so really thinking about how you want to market yourself. So for us, like we ended up migrating to Squarespace for a website. It was a lot less expensive. And if you can use PowerPoint, you can use Squarespace. And that allowed us like every time we craft or recraft our message, we don't have to go engage a designer, wait two weeks for the product to get finished and re implemented.

Like we can move and that's what appealed to me to entrepreneurship is moving at the speed of light. We can now move at the speed of light on our website. So now we have. A budget for our business. We're able to communicate that out into the world much more effectively. And I just wish I knew that, like that would have saved us a lot of effort. If we knew that day one starting the business.

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Alan Moore: Yeah, that it's great advice. And it is what's so hard. Cause it's like, do you go with one of these proprietary platforms that are easy to use, but then you're stuck with them. But things like Squarespace, Wix, those are great examples of, you know, sort of a blend of you know, you can, you can still go in and make updates, but you own it, you own your site.

So, well thank you both so much for taking the time to come on the show and share your story. It's been an incredible two years to your journey for you so far, and just looking forward to seeing how things continue to progress and where the business goes from here. So thank you both.

Tim Woodward: Thank you, Alan.

Alexis Woodward: Thank you!