

**Ep #304: Supporting Clients Through Grief and  
Transition: A Conversation with Julie Quick and Chris  
Dale**

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**Maddy Roche**

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## **Ep #304: Supporting Clients Through Grief and Transition: A Conversation with Julie Quick and Chris Dale**

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

**Maddy Roche:** [00:00:25] Hello and welcome to #XYPNRadio. I'm Maddy Roche your host. Today I have the honor of talking with Chris Dale and Julie Quick, two XYPN members and two RIA owners who focus on a niche that deserves a deep conversation, people in transition, specifically those dealing with grief. To start off the episode, Julie and Chris define what grief is and explain the complexities around the actual emotion itself. They discuss how important it is to humanize the experience of grief, to understand the longevity and vulnerability associated with processing grief and they lay out an approach that is necessary when working with someone in transition. You'll hear Chris and Julie discuss the unique aspects to their firm and service model that has allowed them to be much more than just financial planners to their clients. For example, they introduce their families to their clients and share their own stories of grief. Given the time commitment of this type of client-planner relationship, scalability inevitably becomes a question. And you'll hear their tips for continuing to build a practice that is scalable while still maintaining a high touch point human, friend, and teammate relationship with each and every one of their clients. If you're interested in what it may take to help a client through transition, this episode is for you.

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**Maddy Roche:** [00:01:47] Avocado toast, selfies, a mountain of student loan debt. Gen Y is anything but traditional, and with over seventy five million people, it's a population you don't want to ignore. Learn more about how to serve this unique population in our guide called Attract and Profitably Serve Millennial clients in your RIA. Discover three key ways to tap into the millennial market and six things that they want from their financial advisor. Visit XYPlanningNetwork.com/Millennials for your free copy.

**Maddy Roche:** [00:02:20] You can find any of the resources we mentioned during the episode at XYPlanningNetwork.com/304. Also be sure to go to XYPlanningNetwork.com/VIP, to join our private group just for #XYPNRadio listeners. It's a community of advisors we've all been looking for that's there to provide support when we need it the most. Best of all, it's free. I encourage you to check it out. Again, that's XYPlanningNetwork.com/VIP. Without further ado, here's my interview with Julie and Chris.

**Maddy Roche:** [00:02:51] Hello and welcome to #XYPNRadio Chris and Julie. It is so good to have you here.

**Julie Quick:** [00:02:57] Thanks, Maddy. It's so good to be here.

**Chris Dale:** [00:02:59] Good to be had. Thank you, Maddy.

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**Maddy Roche:** [00:03:01] Absolutely. Chris, you are a return guest here at #XYPNRadio. But, Julie, you are the this is your first time on air with us, so welcome.

**Julie Quick:** [00:03:10] It sure is. Thank you so much. I'm excited to be here.

**Maddy Roche:** [00:03:14] Absolutely, yeah. We're talking about a really interesting topic today. It's-it's a niche specific conversation around working with folks in the grief process. And I'm interested in the conversation around is that the right language to use and how that all works as planners, as you really both focused on that as-as a niche and a specialty. So I look forward to the conversation. And Julie, I'll let you start us off with just a little background about yourself and your firm.

**Julie Quick:** [00:03:40] Sure, sure. I'm a certified financial planner. I've been in the financial planning industry for 21 years now. But the bulk of my career has been spent in the broker-dealer slash independent RIA hybrid model serving in a variety of roles throughout my career. But I've always, always gravitated to working with women, especially those going through big emotional life events. So after a lot of thinking and planning, I finally launched my firm Cultivate Financial Wellness almost a year ago. I'm actually creeping up on the one year anniversary. I received confirmation from my state regulator on my birthday last April that my firm was approved. So. So, yeah, I decided to focus on this niche of women going through major life changes and death of a spouse and divorce are certainly the big ones. However, there are certainly other triggers that include both strong emotional responses and also the need to address financial issues.

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So that is what I do. I'm based out of my home in White Lake Michigan, which is about 50 miles northwest of Detroit. So southeastern Michigan, although so far I have probably just as many clients out of state as I do in the state of Michigan. So it's been a really fun first year.

**Maddy Roche:** [00:05:11] Congratulations on making it a year in. That is often the threshold advisors kind of take a sigh of relief a bit. So congrats. Chris, it has been almost three years since you've been on #XYPNRadio and it's been a few more that you've been running your firm. Would you mind getting our listeners up to speed?

**Chris Dale:** [00:05:31] First of all, I'd like to give a shout out to Julie because she is one of the leaders of a mastermind group that I'm involved in, women in transition. She does a very good job leading that group. I couldn't do it. And I think it takes a special person, special couple of people to run that group. So it's very well done and I enjoy participating in that.

**Julie Quick:** [00:05:53] Oh, thank you, Chris. I appreciate that.

**Chris Dale:** [00:05:55] You're welcome. With that being said, there has been a lot. But since I have been on I think I'm a sophomore now to the podcast, the XYPN podcast world. So this is my second time on. So my firm Life After Grief has developed. And there's a couple of other iterations. A few years ago when I did the first podcast, I never would have thought the iteration would have come to where there have been several advisers had that have come to me over that time period and say, Chris, I really want to dig into your brain and understand what you do for clients and how

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you kind of move the needle. Never in a million years did I think my process through grief individually would help other advisors. I thought my process was directly related to helping individual clients. So out of that grew Life After Grief Consulting, where I have developed a training course, and it basically has everything that's up here and everything that I've written down over the course of fifteen plus years to help me personally through the grieving process. I develop a training course and it's CFP® improved and I got a lot of help along the way and it's called the Advisors Guide to Grieving Clients has basically 10 or 11 episodes, and it really goes through and drills down into how you communicate with a grieving client, their process through grief, certain things that you should recommend resources for them, how you can understand where a client is emotionally when you first interact with them. One of the number one questions that I got was my client isn't moving fast enough through the process. And really there's no process of speed with the client. It's you as the adviser understanding when you first meet with them, are they very emotional or are they very analytical? And from my understanding, in my process, it's really important to understand that also it grew out of that is certain speaking opportunities, folks coming to me really wanting to understand what I do on a regular basis. And that's kind of been proof of the pudding that I when I ventured out on my own, it was the right thing to do. And then there were some very influential folks that I met along the way that I wanted to also understand. One of those folks was Susan Bradley, and I equate her as kind of a superstar in our industry. And I was like, well, you're wanting to understand what I do. And it was very, very it was a very interesting opportunity for me because I had gone through all this grief. And her said Money Institute, Financial Transaction Institute, they take the scientific theory of everything that I've gone through personally and study it, and then they put process behind it. I had no idea there was a company out there that did that. And so when I talk about it now, it makes the hair stand up on my arms because I was like, man, there was somebody actually on my shoulder studying

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everything that I went through. So I'm here both of those things now, I have the formal education and then I have the personal experience. And that's kind of what I give to the world. So that's what I've been doing the last several years. In addition to my financial practice, which is great, I'm very selective of the clients that I bring on, and they are the absolute right fit for my business.

**Maddy Roche:** [00:09:43] Congratulations, Chris. That's a beautiful evolution. Julie, I'd love to ask you, how do you define transition? How do you define grief as you kind of think about your ideal clients?

**Julie Quick:** [00:09:58] Sure. And I think that's a great place to start. And real quick, a shout out back to Chris. That was very kind of you to say at the intro. And as you can hear, based on what he is doing right now, he is a huge asset to the group. So shout out to back at you, Chris. Thank you. So I think it's very common that we associate grief with death and it's definitely an accurate association. But it's important to realize that grief is-is a bit more complex than that. It's-it's a natural response to loss of any kind. Or to put it another way, it's when and an attachment is broken and grief allows us to process the loss and adapts so that we can move forward with our lives. There's various forms of loss that can trigger grief. One is the loss of a relationship, and that's where death or divorce come into play. There is the-the loss of our role or our identity within a workplace, a family or some other setting. So things like job loss or a job promotion are examples of this. Empty nesters, so parents, the parents role is changing as the their children seek independence. Another form of loss might be a loss of a routine. So think of becoming a new parent or retirement. Again were what we knew is no longer the same for us. And then also the loss of a dream. So if you-if you take, for example, a divorce, you're not only losing the

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relationship you had with the former spouse, you're losing maybe your role within a group of friends that you all shared. You're losing the dream of a future that you had for for one another. So it's really important to understand that there's often more than one trigger in play. And I think it's also important to note, as I alluded to, that there's positive transitions that can trigger grief. So it transitions that we can even anticipate. Transitions that we bring on ourselves can trigger grief. And I personally can attest to that. When I left an advisory firm that I had been working at for over 14 years, I left to seek a new position. I was shocked to find myself dealing with grief, grief over the position that I held within that firm. I felt a strong sense of ownership being there for so long and helping the owner launch it and build it. I also grieved over my relationship with the firm owner. He was a close friend and mentor and that definitely I struggled with-with losing the deep relationship that I experienced with the clients. So the key takeaway is grief can show up when we least expect it. It's a-t's a very common occurrence. And I think advisors should be well aware whether they focus on it as a niche or not, that it's an inevitable aspect of their clients lives as well as their own lives.

**Maddy Roche:** [00:13:24] So beautifully said, Julie. Thank you. And I just kept thinking how natural of a response grief can be to what we experience as humans. Chris, any thoughts around that?

**Chris Dale:** [00:13:33] I do. And I'll just kind of sum up what Julie said so eloquently. Grief is really it's an overwhelming emotion stemming from a personal dealing with a life altering situation. Hence, it's a transition. And what I have experienced with grief, both personally and working with folks, is that it can certainly cloud judgment, emotions and decision making all at the same time. I'm going to give you a personal example, because anyone



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that knows me knows that I like to give personal examples. So covid, my kids, I have a soon to be six year old and I have an eight year old. They were pushed into the household with us. I work from home. My kids don't work from home. They didn't. And so now I am thrust into becoming a school teacher. And that was my major in college was elementary education. But it didn't prepare me for what I was doing working at the same time, my kids left home two weeks ago to go back to school in person. I felt grief during that period because I was so used to them being home. And it was comfortable and I could watch them all the time, along with my wife. They left and all of a sudden I had all this time on my hands and I was so used to protecting them and making sure that everything was going right. And it took me about a week and a half to kind of get beyond that. But that was a life altering situation, both on the front end when they came home. And now when they're leaving. So that was a very simplistic example of grief. But it's an example that is different than death. However, you have very similar emotions that replicate in both situations.

**Maddy Roche:** [00:15:24] Absolutely. And it doesn't strike me as something that just turns on and off. You're grieving today and then you're done tomorrow that it really is kind of a space that folks live in. And from my understanding of grief, there is-there's a whole lot that we can do to to process through it and things like that. But Julie, as a planner, how does your approach change? Because you're working with someone who is likely grieving at the time of introduction?

**Julie Quick:** [00:15:48] Yeah, well, as Chris alluded to, there is a a mental fog that someone who's grieving is going through. So I think it's important not to do too much too soon. And I, I typically take more of like a triage approach at the beginning of the relationship where we identify what's top

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of mind for the client. What does the client perceive as urgent? And are those items truly urgent? Because sometimes they're not. It's also an opportunity to allow us to identify things that the client's not thinking of because you don't know what you don't know. So it's striking that balance of what needs to be done now. What can wait till later? A lot of times right after a death or divorce, the main things that that we're doing up front is retitling assets and life insurance claims. And cash flow is probably one of the biggest things, because with a life change, there's an income change and/or a change in expenses. So getting a good grasp on that and what's their short term life looks like is definitely at the beginning of the planning relationship. But and as the advisor, we're looking at the big picture and kind of thinking ahead, but breaking it down into small pieces so that it's not overwhelming to the client.

**Maddy Roche:** [00:17:18] Beautiful. Chris, any additional thoughts on components around servicing this group of individuals?

**Chris Dale:** [00:17:24] Yes, I believe having a strong process of understanding the client up front when you first meet them. And I have a process and this is where I'm kind of-kind of mirror mirror my personal with kind of my formal training, on my own and then through the financial transition assistance to do so. The process that I generally take with the client again, I alluded to this earlier in the podcast is when I meet someone for the first time, I place them in a box if they are very emotional or if they're very analytical. And when I do that, it sets the time for me emotionally and mentally when I'm working with someone, how fast they're going to be able to work through. And we'll just take the emotional client, first of all. And as Julie said, there's a mental fog that is normally there. With someone that's very emotional, I understand that I am not going to get really anywhere with

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that client fast. And one of the first things that I do is I take a census. If they are seeing someone, whether it is a group or whether it is a counselor, one on one, if they are, that tells me that that mental fog is starting to clear up and oftentimes make that recommendation. And so then this is where I kind of mirror or I'll put in some of the information from the Financial Transition Institute, some of the things that I do very specifically. I did this before I was engaged with them. And then the formal process just makes it that much better. I have a formal communication process with my clients, so I understand how they like to be communicated with what form and what fashion and how often. And that is written down on a piece of paper. It's actually on a PDF. I understand also some of the protocols that I'm working with, some of the things to stay away from. If there's something that they definitely don't like, that I'm not going to touch that. And I am not someone. Let's say specifically and with regard to a grief situation, I will mention the decedent's name. I will ask them to tell me a story about the decedent. A lot of people are afraid to do that, but what it does is it humanizes the person that passes away and brings us a little bit closer because they understand that I have you know, I have some skin in the game, so to speak. Family dynamics, I think, is a huge component of that. And what I essentially become is I become my client's protector. So all things pass through, Chris, and all they should be worried about is really life after grief and getting themselves in a better place. There's a whole lot more. But I think on the surface, those are some of the things that I follow when my formal process, when I start working with a client that's in grief.

**Maddy Roche:** [00:20:25] Really, really, really good tips. Julie, I'm interested. How has your approach or service kind of changed? It sounds like Chris has to slow things down depending on the type of person that he's working with. Have you found the actual service model you offer is different because you're working with this group?

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**Julie Quick:** [00:20:43] I would say that as far as the service model, the the ongoing financial planning model seems to be working best. Of course, I'm constantly examining the approach and and whether that that makes sense moving forward. There is, as I mentioned earlier, there seems to be a lot more work up front, as Chris mentioned, learning their backgrounds, diving into the history, whether it's a widow or a divorcee, learning about their experiences in general, their experiences around money. So a lot of that is taking place as well as identifying, okay, what do you need to have done and and kind of that triage moment. So I do feel like that the ongoing financial planning model seems to be more of a fit. That being said, it's not it wouldn't be impossible for somebody who maybe doesn't have the assets to manage or things like that to go onto a monthly retainer. But I feel like the cadence just for-for the meetings fits with the ongoing model.

**Maddy Roche:** [00:21:56] Yeah, Chris, I'm interested. We've talked about kind of how service models may change. Have you priced your services differently because of this niche of yours?

**Chris Dale:** [00:22:05] I have not priced my service model differently. I altered and streamlined some things in my service model. I understand that my niche is different than ninety nine percent of the niches that are out there. And some of the things that I do are probably not going to work for a lot of other advisors working with different clients. One of the things that I have changed, and this is an evolution of working with clients over the past almost four years, is that conventionally in kind of the old world, before I broke off on my own, you'd have a client and they'd fit in a box. None of my clients fit in the box at all. And I've had to kind of cater that. And to Julie's point, the financial plan is the best component for all clients overall, but the

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process of getting to the financial plan is different for each client. Some clients that I meet, they can't see beyond tomorrow. So the evolution of that, maybe I do some hourly work for a client to get them to the next phase in the hourly work, as Julie had mentioned, maybe doing a cash flow analysis and I would call that, am I okay. Letting them know that they are okay and so getting things to that point and then ultimately doing the financial plan. And the other thing that I've done is I've streamlined how I present what I do. Typically, financial planners have maybe three or four pages of stuff that they show a client and it's long. And, you know, the client's not going to read all of that information, mine is one page. And the client can see exactly on the front page what they're doing as far as their pricing structure, which when they select and it's very cut and dry. And even for someone that is clouded, they can see the three components and very easily understand that. And I try to streamline everything that I do and understand that the clients that I'm working with, if I say today, the sky is blue, tomorrow, they could forget what I said about the sky. And so I have to implement things knowing that they are going to forget, but they can get access to it and it can help them recall what we talked about.

**Julie Quick:** [00:24:35] Yeah, giving summaries are very, very important when or just reminders, weekly reminders of, you know, these are kind of our immediate to dos at how are we doing on those? I think that's that's critical.

**Maddy Roche:** [00:24:50] Absolutely. I keep thinking about that. The approach has to be just a little bit different. I mean, a lot different because of this. And do you feel like you play a different role for your clients because of this niche than just a financial planner, Julie?

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**Julie Quick:** [00:25:06] I do. And honestly, I love it. I love being the go to person for whatever my client might need. And I love being able to find additional resources or additional experts and bring them in as needed. So I tell them right out of the gate, you know, even if you don't think I can answer a question through my various networks, I may be able to find someone that that can come in and solve a particular problem that you're having. So absolutely. In fact, my philosophy is that our financial wellness is just one component of our overall well-being, the other components being our physical health, our mental and emotional health, our occupational health. So our satisfaction level in the work we do or how we lend our talents so whether we're paid or not. So bringing in outside resources and experts to fill in any gaps where so that ultimately we're not just getting hurt through a difficult time, but thriving beyond it and seeking a life full of purpose and meaning. So that is kind of how I view my role.

**Maddy Roche:** [00:26:16] Beautiful. Chris, how about you?

**Chris Dale:** [00:26:18] Mine's no different. What I'll say and somebody said this to me, so I'm stealing it from one of my clients. They call me life coach. So you roll up a trusted advisor, financial advisor, financial planner. One of the things that I've come to expect and clients are kind of shocked when I tell them later on in the process, I have always expected you to call me for life situations that have nothing to do with finance. I had a widow recently lost her husband. She's a young widow. She was moving her son down and had some problems with the moving company. That has nothing to do with our finances. She was leaning on me for my advice to help her through that situation and then she eventually got it resolved. And she's like, Chris, I'm sorry I'm calling you about this, but I don't have anywhere else to go. And I said to her, it's okay. I understand that this is part of our relationship.

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So I come to expect. And so what I did is I normalized her calling me on this one off things that have nothing to do with our formal engagement. And I like doing it. I've been through life experiences and I feel obligated to give that same information to other people to help them out. It's I call it a gift. At this point in my life,

**Julie Quick:** [00:27:37] I feel like we-we become friends with our clients. I'm not sure if that's good or bad, but I enjoy it. I enjoy that relationship and feeling like she can reach out to me for a random variety of things.

**Maddy Roche:** [00:27:50] Totally.

**Chris Dale:** [00:27:50] And-and along that line, too, I make it a point that all of my clients know my family. I make it a point for all of them to meet my family, my wife and my kids. And it takes a lot of finagling and it's very difficult to do, covid made it easier and it just streamlined the relationship. And I know sometimes when I am interacting with the client, you see the serious look on Chris' face. And, you know, we're getting into the business aspect. You see, my wife, she's all smiles all the time. You see my boys, they're cutting up all the time. What that does is it humanizes me and I know my limitations and I embrace them. But I also know what compliments me. And so when folks see that other aspect, it's hard to go away from this relationship now that the family is involved. So it makes it fun for me. My kids get to see what I do on a regular basis. They get to participate. The boys, when they go on appointments with me, they get to see the work that I do. And some time later in life, they'll come back to realize, wow, this is something that my dad did that was very good. And, you know, it just it makes things a lot better for them. And they can just see



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me outside of, you know, gym shorts or being a basketball coach or football coach or whatever I'm doing at the-at the time, I'm really doing something else that is productive for the world outside of our kind of our family dynamic.

**Maddy Roche:** [00:29:28] Totally, totally. Julie, I'd be interested in kind of continuing this line of questions around the dos and don'ts of-of working with this. I've never really heard of advisors introducing their families to their clients as a way to humanize their experience in relationship and that touches my heart, so that's a do. What are some other do's and don'ts if they work for you?

**Julie Quick:** [00:29:52] Yeah, I-I will kind of echo Chris' earlier statement about do explore their background, you know, use the husband's name, don't ignore the elephant in the room, whether it was a death or divorce. The former partner was a big part of their lives. And so, you know, ask about their upbringing, their experiences, how they met their spouse. I think all of those are great questions. You know, I just listen to a webinar yesterday with Steve Sandusky and Mitch Anthony and Mitch Anthony said it so eloquently. He said become a better biographer. And and he meant ask good questions about their background. And I think there's just so much information to learn about people. And I think it's a great opportunity to build trust and rapport. So I definitely think that's something that that should be done. I love the idea of introducing your family. I certainly talk about, you know, my husband and my two canine kids, but have yet to introduce them to my clients. But I love that. I think it's just forming that bond. Right. And then as far as a don't if you're familiar with Amy Florian's work, she has a great book and things to say, things not to say. And I try very, very hard to say. I'm sorry. I think it's just a kind of something, a clutch



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phrase that we fall back on, but it doesn't open up the conversation. So she suggests more open ended questions. And so, yeah, I don't say, I try not to say I'm sorry. I try to come up with other ways to get engagement from the client and talk about how she's feeling and how she's grieving and and just get her to open

**Chris Dale:** [00:31:42] Some of the things, the dos and don'ts. I'm going to go into a little bit more detail about the do that you just talked about Maddy. And again, I like to use the example. So my client just say a first name not to give out anything else. So Jen, she's a young widow and she has grandchildren and she's quite a bit of distance away from me. And I was trying to think how I can mirror this relationship. So simply, I called her up one time and I said, I'm trying to figure this out and trying to see how I can get my kids to interact with your grandkids. And then you can meet my wife, but not affect your privacy. And then she just said, well, just coming out. And I said, Anne-Marie and the boys can leave after you guys meet. And she said, no, the grandkids or my grandkids would just go and play. And Annamarie you can just go in the other room and then we can do our stuff. And you're not going to affect my thoughts, Anne-Marie and going to sleep anyways in the other room. So it was just being very creative and that built a strong bond with her because I knew she needed some trust and meeting my family was a big time to formulate that bond. And it was huge for her. It was just thinking outside of the box. Some of the other dos that I would kind of go into is always, always normalize what they're going through. There's no right, wrong or indifferent way that someone grieves. And that's powerful because if you normalize it, it makes them normally feel okay to feel those emotions. And some of the don'ts that I would say don't assume what they're feeling bad is something that is very hurtful and then don't assume a time frame with which they should get through their grief. And I would never tell anyone, you know, that it's just to get over it. There's no getting over it.

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It's just learning to live differently in life. And I've dedicated when I did my-my course, I dedicated an entire chapter, if you will, of what to say and what not to say to a griever kind of do's and don'ts. And it's taken a lot of process. And like Julie said, saying, I'm sorry, it's kind of a knee jerk reaction. Is something else that you could say instead of saying I'm sorry, is tell me how today is, so it's not a yes or no question. It's an open ended question and I'm feeling fine or they go into detail. I'm not feeling so great. And then something else, too, that I would go into is that an advisor will typically or anyone will typically say, you know, what can I do for you? And if you ask that question, you better be prepared for what they say. Because I had a friend that said to me, what can I do? He lived in Chicago. And I said, you know what? I need somebody to help me clean out my parents. It was a big question that he asked, and I said, that's what I need for you to do. He flew in and help me clean out the contents of my parents house. So that's the type of stuff, if you're going to ask that question, you have no idea what's going to be said on the other end by your grieving client. But you've got to be prepared to fulfill that obligation that you just kind of open that can of worms.

**Maddy Roche:** [00:35:11] I love so much this just how much your work is integrated into who you are and how you want to be in the world, period. I just I sense so much more integration than I do with with other folks just because it seems so natural of conversation and bedside manner that you both display, just as is regular humans. That must be kind of a seamless interaction to to go in and out of work for you. Do you feel that, Julie?

**Julie Quick:** [00:35:36] Absolutely. And I think that is ultimately what prompted me to to launch my own firm, was to-to serve the niche that I wanted to serve in the way I wanted to serve it. So absolutely it feels very,

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very natural for me and my personality and what I, I think I would want if I were a woman in transition.

**Maddy Roche:** [00:35:57] Beautiful. I'm wondering as you guys talk about your client relationships. They do seem client focused and time heavy in terms of the commitment you've made to these folks in transition. Does that affect your capacity, Julie?

**Julie Quick:** [00:36:13] That's an interesting question and something I'm still figuring out. You know, being a year in, I'm still in growth mode. So I am I am not sure what that ideal number will be, but it's something I'm assessing on a regular basis.

**Maddy Roche:** [00:36:30] Chris, how about you? How have you found your scalability in terms of the relationship you offer to your clients?

**Chris Dale:** [00:36:36] Yeah, it does affect my long term outlook. What I quickly did and I've had a lot of help during my process, in my transitions in life, that help is gotten me to where I'm at. And so one of the I employed a business coach early on. And one of the things that my business coach said to me and I kind of knew this, but it was reinforced, she said, you don't want to be doing any of the work that you could be paying someone that you shouldn't be doing at less than your hourly rate. And so what I did early on is I employed a virtual assistant who takes on any and all of the stuff that I have no business doing. For instance, when I first opened my firm, I attempted to open four accounts for a client, it took me like four hours to do it. Not a good use of my time. My time is best spent on interacting with the

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client and formulating plans for them and using my brainpower. And the next time that I had open accounts, it took my virtual assistant probably 30 minutes to do the same thing that it took me four hours to do. It just makes sense. So that's one of the things that allowed me the freedom and of course, my-my clients, our time heavy on the front end. And I know that. I honestly and looking back at my client relationships that weren't in transition, I don't know that they're that much time heavier. And I say that because I'm just ingrained in working with folks in transition, then if I was having to get all this financial information from someone else, because it just kind of rolls together and is just part of the process. Now, after we get all that information, and I'm very frank with my client that I am trying to learn your whole life financially and a little bit otherwise in a very short window. So you're going to have to supply me with a lot of information. So I prepare them for that. And after we're done with that, then a majority of the meetings that we have and it's very structured, are really talking about them and what's going on with their lives. And I send out information on the financial side so they can read it ahead of the meeting and understand that if they have any questions, then we can talk about that. But in our meetings, if I have a two hour meeting with the client on an ongoing basis, we might talk about finance, maybe 15 minutes honesty. So it's just part of that that trust that they gain. And I'm doing all the right things that I'm giving them all the information that they need and request. But we're doing, I'm doing that kind of behind the scenes. So and again, the virtual assistant, I think is key in my scalability in the sky is the limit because my virtual assistant can do just about anything that I need them to do.

**Maddy Roche:** [00:39:34] Beautiful, great recommendations. Julie, I imagine your list of resources and referrals and your own kind of folks that you keep in your back pocket as as resources for your clients must be

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pretty large. Could you talk about kind of what-what resources, tools, referrals you make to your clients and how you've cultivated that?

**Julie Quick:** [00:39:58] Sure, sure. I aside from the obvious CPAs and lawyers, I have some resources. I've been networking with therapists to Chris's point earlier. I mean, I think there's just a lot of value to having someone working with a mental health professional. So having therapists in my back pocket coaches are a wonderful resource and I'm learning there is a wide variety of coaches. I have a health and wellness coach that I can refer folks to. I have a divorced coach who is just phenomenal and I think an excellent resource for helping people move beyond their divorce. I am constantly gathering resources as I'm finding my clients are needing to reenter the workforce, especially if they've been a stay at home mom for a long period of time. So resources, everything from writing resumes to, you know, maybe career development or changing careers, if they're, they've determined that they're not happy with what they're doing and they want to move to something else. So I'm finding that is-is something that I'm actively cultivating.

**Maddy Roche:** [00:41:13] Chris, any thoughts on resources that you kind of keep in your back pocket for folks?

**Chris Dale:** [00:41:17] I do. I have a resource guide on my financial planning site, and it does a couple of things. It's a marketing tool and it provides a list of free resources for anybody that is coming to me for a specific purpose. And anybody that's coming to my website, they're coming to my website because they are looking for a planner that specifically deals with folks in grief. So I provide this is a free download on the site. The

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marketing aspect is they have to enter their name and their contact information. So it's free and it's a list of resources and it talks about books. It talks about websites. A lot of just information on dealing with death by suicide, the death of a child, just a lot of various resources. Communication, how are you communicating with your family during a time of trauma? What resources are available? And then I'm constantly updating it when I get information, because there are times that people say, hey, Chris, I don't know if you have this in your wheelhouse, but this would be great information for you. So I get people that are often soliciting me and saying, hey, I saw this and I thought of you. And so I provide that as a list of resources. And when folks come to me, I may flip in that guide or I may say, hey, go to my website and request this guy. And it has all the available information that's right here, there.

**Maddy Roche:** [00:42:43] Beautiful. I'm coming from this idea that I think our culture doesn't really understand what the grief process is, the way that maybe other cultures have have appreciated grief and given people time and space for it. How do you see our society treating grief, Chris?

**Chris Dale:** [00:43:00] I see our society is treating grief very similarly and the fact that they don't give enough time for griever to get through the process. And I know that one of the things and I put myself out there in regards to the process, and so I'm very frank and I say that I've been through grief counseling. I still have bouts of anxiety. I still, for all intensive purposes, I have a counselor that I have basically on retainer when I need them. So there are things that I go through in my life that most folks that haven't experienced the depths of grief that I have felt don't go through on a normal basis. So I need some help and I need an outlet for that. But I also project that and allow people to know that. And so I have folks that

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sometimes come to me and say, well, I heard that you did this or that you went through that. And it's I feel better that I can go through this process where I can open up and talk about it and many times that happens. And I'm very private, my wife and I are very private. But this part of my business is not private and I'm okay with projecting back because it's ultimately helping people and it's getting by that stigma. Okay, well, your husband died today. You know, in 12 months you should be over it and you should be remarried and you should just forget about that. That doesn't happen and that's not realistic. In twelve months, you may just be coming to the point where you can function again. And so me putting myself on front street and you know how I hit some pretty significant lows and I dealt with. I wouldn't say alcoholism, but I dealt with some of the anxiety with alcohol to numb that pain, and so that's a natural reaction. I didn't know how to deal with it in any other way until I started getting the mental help for it. So just some of those things that normalize the process for other people.

**Julie Quick:** [00:45:07] Yeah, I would follow up Chris's comments with, you know, when there's a death, there's usually when it's non-covid, there's a full, full service. And I think friends and family kind of come out immediately and they're supportive and they mean well. And then a week or two later, everyone kind of drops off and they've moved on with their lives and then the person's dealing with their grief. So so I think it's-it's important for everyone to remember to reach out again, you know, use the name, you know, I can bring over dinner. Is that okay? Not, you know, what can I do for you? Because a lot of times they'll say, no, I'm fine. So and that's where I take my role as an adviser to kind of address that and have these resources available just in case friends and family aren't doing it, because, again, they're afraid that they're going to make you feel worse by bringing up your ex spouse or your deceased spouse or whatever. So I think it's natural for people to just ignore it. So, yeah, that's where I take my role



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very seriously, just in case there are their friends and family aren't stepping up and doing those things for them.

**Chris Dale:** [00:46:21] Most times after there is a death or a significant situation, friends and family drift off generally within the first couple of months. I know that as the advisor. So what I've done, and I also recommend this for other advisors, have a systematic approach and you can put it into your CRM tool to where you follow up with your client on a regular basis, specifically if it is a death. What I do is I follow up every few weeks with the client for, say, the first three months. And then after that it's once a month and then it basically kind of levels off for the first twenty four months. And so I'm following up with my client and has nothing to do with finance for twenty four months, whether they're getting a card or a personal phone call where they're getting an email, just checking it because I know the other folks are drifting off and they're not going to be checking it.

**Julie Quick:** [00:47:18] And milestones are huge too. Right. So the first birthday or first Christmas or making sure you're addressing that and acknowledging that I think is appreciated.

**Maddy Roche:** [00:47:30] Totally. If you can believe it, we are rounding out this episode. I feel like we could have part two, part three, part four, part five on this conversation. I so appreciate your transparency about how you run your businesses. I think it's such a unique and beautiful way. Chris, any kind of parting words to our listeners around possibly working in this space?



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**Chris Dale:** [00:47:54] You have to know if you have the stomach to do it for the long term. And it's okay to say that you aren't able to do that. And one of the most powerful things going through this process and dealing with these folks, you have to have a very good understanding of how you can have a mental break from dealing with clients and grief because it can be emotionally straining. And if you don't have a good support system around you as an advisor, you can do some harm to the clients that you're working with. And it's okay to be selfish as an advisor to get that break where you're supporting and helping out these helping these other folks get through their transition and enjoying life again on the other side.

**Maddy Roche:** [00:48:40] Beautiful. Thanks, Chris. Julie, how about you?

**Julie Quick:** [00:48:43] Yeah, I would echo Chris' comments. As I mentioned, I feel as though every advisor should kind of have a minimum or a foundation of understanding around grief because it's inevitable your clients are going to run into these transition moments and these emotional moments. So I think there is a good reason to educate yourself on how to have some degree of comfort in talking to clients about it. But absolutely, if you're going to make this your focus, make sure you know what you're getting into. And yeah, I totally agree with promoting your own self care and addressing your own emotional and mental wellness. I think that is so, so critical and makes you a better advisor when you do so.

**Maddy Roche:** [00:49:34] Beautiful. Chris and Julie, thank you so much for sharing your wisdom today. Thank you for all the support that you provide your clients. I can only imagine the kind of asset you are to them. Thank

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you for being XYPN members and people I look up to. It was a total pleasure to have you on the podcast today.

**Chris Dale:** [00:49:54] Thank you, Maddy.

**Julie Quick:** [00:49:55] Thank you, Maddy. This was so much fun. I appreciate it.

**Maddy Roche:** [00:49:59] Yeah.

**Maddy Roche:** [00:50:01] Avocado toast, selfies, a mountain of student loan debt. Gen Y is anything but traditional, and with over seventy five million people, it's a population you don't want to ignore. Learn more about how to serve this unique population in our guide called Attract and Profitably Serve Millennial clients in your RIA. Discover three key ways to tap into the millennial market and six things that they want from their financial advisor. Visit [XYPlanningNetwork.com/Millennials](http://XYPlanningNetwork.com/Millennials) for your free copy. Be sure to join our VIP community at [XYPlanningNetwork.com/VIP](http://XYPlanningNetwork.com/VIP) to hang out with other #XYPNRadio listeners, ask questions for future mailbag episodes, and finally to find a community of like-minded financial advisors. Thank you so much for joining me today. We'll see you next time.

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