

**Ep #341: Embracing Career Change & Finding  
Success Serving the Tattoo Artist Niche: A  
Conversation with Colton Etherton CFP®**

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**Narrator:** [00:00:08] Welcome to your community of fee-for-service financial advisors who are successfully building profitable firms that serve the next generation of clients. You'll learn from innovative advisors whose unique stories will inspire you to dream big and take action on your goals. Are you ready to live your great life and help clients live theirs? Then you're in the right place.

**Alan Moore:** [00:00:37] Hello and welcome to this episode of #XYPNRadio. I'm your host, Alan Moore, and today I'm excited to welcome XYPN member Colton Etherton, founder of Out of the Office Planning in Beaverton, Oregon on the show today. Colton started his career on the banking side of financial services, then worked at Merrill Edge, Schwab, then an independent RIA. He became unemployed very unexpectedly and made the decision to launch his firm, which was a dream he had. But he admits he wasn't ready financially. His wife went back to work full time in order to support that dream working night shifts so that he could follow his entrepreneurial dream. He didn't get much traction early on, so he made a pivot into a niche six months in and is now growing super fast, having brought in over ten clients in six months. His niche is tattoo artist and we talk about how he's positioned himself to be the go to resource for those clients in his niche. It's a very cool story and I appreciate his willingness to be open about the struggles launching a firm created for him and his spouse and how they've been able to make it all work as parents. You can find any of the additional resources and links mentioned during the episode, the transcript, and more at XYPlanningNetwork.com/341. Without further ado, here's my interview with Colton.

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**Alan Moore:** [00:01:50] Thanks for being a listener of #XYPNRadio! We want to hear from you about what you want to hear from us. What types of guests do you want to learn from next? What topics or pain points are you craving insight on? Go to [xyplanningnetwork.com/radiosurvey](http://xyplanningnetwork.com/radiosurvey) to fill out a short survey telling us what—and who—you want to hear on #XYPNRadio. That's [xyplanningnetwork.com/radiosurvey](http://xyplanningnetwork.com/radiosurvey).

**Alan Moore:** [00:02:17] Hey, Colton, welcome to the show, man. Thanks so much for being on.

**Colton Etherton:** [00:02:20] Hey, thanks for having me, Alan. I appreciate it.

**Alan Moore:** [00:02:22] So you were sharing before we started recording that you have been listening to the podcast since we since we started it, not necessarily every episode, but very interested in hearing about your career path and sort of how the-how the podcast played a part in that. I'm really excited to have you on because you have just such a unique niche and so specific, which is something we obviously encourage and really promote. So I appreciate you taking the time to come on the show and share your story.

**Colton Etherton:** [00:02:50] Yeah, of course. Yeah. It's like I said before we started, it's kind of weird, you know, being in this seat because I have been listening since probably 2016 or so, back when I was at Schwab. And so just to kind of be here instead of being the one listening is kind of cool. Everything kind of coming full circle at that point.

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**Alan Moore:** [00:03:08] It is. It's full circle, isn't it?

**Colton Etherton:** [00:03:09] Yeah.

**Alan Moore:** [00:03:10] That's awesome. So yeah, let's give listeners sort of an overview of your firm. So where are you located? How many clients do you have? When did you start? Just sort of the back of the baseball card, if you will.

**Colton Etherton:** [00:03:21] Yeah. So let's see. I'm located in Beaverton, Oregon, which is a suburb of Portland, some eight miles from downtown, started, launched and was approved by the state of Oregon late January 2021. But I kind of scrapped everything after about nine months and started over in October, first week of October of 21. So I don't know. It's kind of weird to say January because everything is completely different.

**Alan Moore:** [00:03:50] Yeah, we'll definitely talk about that. So October sort of hit the reset button.

**Colton Etherton:** [00:03:54] Yep. Completely on everything. Social medias, website, all that. Yeah, right now got about ten clients. A few more are looking to onboard over the next couple of months. Majority of those being tattoo artist, couples, that kind of thing. But the majority of being tattoo artist one or a couple that aren't. But yeah.

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**Alan Moore:** [00:04:15] Okay, awesome. So when you hit the reset button, did most of your clients come on board after that sort of October reset?

**Colton Etherton:** [00:04:23] They did, yeah. Yeah.

**Alan Moore:** [00:04:24] All right. So ten clients and we're recording this in May. So I think this goes live. We're I'm recording a little bit further out because I've I'm going to be on sabbatical the month of June and so we're recording this in May. I think this goes live in August. So we'll have been six, seven months since you started from when we're recording at least ten clients, which is which is amazing. So that's-that's incredible growth. So let's just take a step back and sort of give me your-your career history. How did you get into deciding to launch your own firm? Like, how did you get into financial services?

**Colton Etherton:** [00:04:57] Yeah, I never thought I'd be here, to be fair. I didn't-I didn't want to be here, honestly.

**Alan Moore:** [00:05:03] Okay.

**Colton Etherton:** [00:05:05] So the only reason I got into finance was really because of my wife. So we're-we're originally from Arizona. Both of us born and raised there, actually grew up a quarter mile from each other and went to all the same schools, all that fun stuff. But after we got married, we wanted to move out of Arizona. Neither of us wanted to stay there. So

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we came up to Portland and at that point I was actually training dogs, work for this independent company and didn't really want to do that again up here. And so I was looking at jobs and my wife found a job at a bank and she's like, you should apply, you know, decent. I was like, no, no way. Like, that looks incredibly boring, you know, as being a teller at that point. This is like 2013. I don't want to do that. She's like, well just apply if you get it. At least we have a job when you move up there and then you can find something else. I was like alright.

**Alan Moore:** [00:05:53] I'm curious what you thought you wanted to do.

**Colton Etherton:** [00:05:55] Umm.

**Alan Moore:** [00:05:57] Or did you know yet?

**Colton Etherton:** [00:05:58] I didn't really know. You know, at the time I was still going to school for small business management and entrepreneurship. So I knew eventually, like that was the goal. Right. And but I didn't know. I had no clue at that point. Like what where I wanted to go. You know, my dad's an electrical engineer. Does consulting considered going joining him with his business at one point and when I was younger I tried that for about a week, realized that was not it. So yeah, man, I was just kind of completely unsure and I just knew entrepreneurship at some point down the road was what I wanted.

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**Alan Moore:** [00:06:37] But I mean, the truth is, any of us who thought we knew because I thought I knew what I wanted to do at that age and I'm not doing it. So it's just like even if you're sure, you never really know and if you're not sure, same position, so.

**Colton Etherton:** [00:06:49] Yeah.

**Alan Moore:** [00:06:50] So you plan to be a teller. Very interesting, fast paced job, a little different than entrepreneurship.

**Colton Etherton:** [00:06:58] And actually, you know, I actually turned out that I liked it, which of course my wife reminds me of often. And we ended up we're only up here for about six months in Portland. I had to move back to Arizona because my wife got into nursing school earlier than anticipated. This whole wait list and wherever, but it just shook out differently than we thought. So we went back for for a couple of years, still worked at a bank there for most of the time. But then I had a buddy over at Merrill Edge and he was like, Hey, we're hiring. Why don't you come apply to the investment side? And I was like, you know, at that point, like the bank side, it was like, I could go be a mortgage lender or just go completely out and I don't want to do that. So I went got my 7 and 66 over there, you know, got locked in a room for a month and some books and said, here study. Really, I was just doing like operations, I was opening accounts for their advisors that were doing rollovers and that kind of thing. But I really actually enjoyed most of the studying, you know, when so this is, I could actually see this being a career here and so then finish those. And within a month or two after finishing both those licenses, I signed up for the CFP® program because I was just kind of hooked. So did that. And then we finally got back up here

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to Portland, and that was March 2016. And at that point I was working at Schwab for a year and a half, two years, and then thought I wanted to be an advisor there. That didn't pan out. Someone I knew connected me with an independent firm here, and that was where I started advising and doing all that stuff.

**Alan Moore:** [00:08:34] So you really have seen a lot of different corners of the industry with banking and-and then Merrill and then Schwab. What was your role at Schwab?

**Colton Etherton:** [00:08:43] Client Service, so is helping out at the front. I was helping out advisors with all the other paperwork doing bringing in stacks of POAs designed for all eight accounts that they had, all that fun stuff.

**Alan Moore:** [00:08:55] All right. So the ones who we only talk about the customer service folks when our client service folks when-when they're not doing the things that we want them to do. But it's I mean, it's a heavy lift. It's an important job that we probably underappreciated as advisors. Just how much those folks doing just like it's not like they have the best systems as well. So they're working on antiquated systems trying to in tech, we like to call it Wizard of Oz thing where it looks really good to the advisor, but in the end, it's just people behind the curtains doing all the work manually.

**Colton Etherton:** [00:09:27] Exactly.



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**Alan Moore:** [00:09:28] Yeah. It's an interesting role in a lot of interesting work because like I know for myself, I came out of school always working in fee-only RIAs always on the planning side. The first account I ever opened was when I started my firm. I had no idea how to open an investment account and and I feel like that's really your experience there with Schwab probably was really valuable just in learning how back office operations really work. I know it's different at Schwab than an RIA, but still that's probably really valuable.

**Colton Etherton:** [00:09:57] Yeah, I agree. I'm honestly really glad I did go that route first just to learn that. And then also just really for the appreciation, right? Because I mean, the operations people really make everything run and like my team at the firm I eventually moved to was awesome. But they also appreciated that if they were busy, I was comfortable enough doing that myself right like not everyone was. And so I could go and I can open the account or do whatever paperwork I needed. And they knew it wasn't just going to be a mess that they would have to redo, right? So they'd be okay with me taking it to the client and doing it and not kind of overburdening themselves, if you would. Yeah. So I think it was definitely a good thing to have. And I'm going to think for younger, newer people that want to be advisors, I think it's great to get six months or a year of just doing that and learning all that stuff that is behind the scenes, if you will.

**Alan Moore:** [00:10:56] Are you in a position where you and I guess anything you can share with listeners that like how you possibly can get things done at the custodian, that maybe someone like myself who never worked in a custodian, like asking the right questions, knowing how to escalate, I don't know. Like do you find you're able to navigate that? And

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any tips for folks who haven't worked there to be able to-to help-help themselves basically?

**Colton Etherton:** [00:11:20] That's a great question. I wish I could say yes, but but no, not really. And the reason being is they kind of keep it separate, like a Schwab, right. We had the retail side for our advisors and then we had the Alliance side for RIAs and that kind of thing. And honestly, a lot of-a lot of the stuff was different. Like they had the POA form that you could write all the accounts inside ones, which to us was crazy. You know, we're-we're the big company here and we had to use a different POA form for every account, you know what I mean? And so yeah, it was just-it was quite a bit different and the service teams were different and just the way they operated. And I'm seeing that now because I have a couple of accounts over at Schwab too, but seeing how-how different that is. And like it was nice there because they had this team that would help the operations where we can essentially assign them stuff to do as well and follow up on stuff. And then they just keep us updated because we had so much going on with walk ins and also the advisors stuff they were doing. Yeah, it's honestly, it's kind of a different beast on different sides of the aisle.

**Alan Moore:** [00:12:36] All right. No good to know. Yeah, that's something that frustrates advisors sometimes because the retail side, which as much as we wish it wasn't the case, like the retail side is the money maker for these custodians and they get the cool tech. Sometimes that cool tech doesn't always trickle over to-to advisors where retail gets one click account opening and we get paper forms that require a notary.

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**Colton Etherton:** [00:12:57] See, and honestly, we didn't we didn't get that on the retail side. It was we were looking at it the other way.

**Alan Moore:** [00:13:03] Really.

**Colton Etherton:** [00:13:04] These advisors got it easy with the simpler forms and I think I could be wrong, but I think the idea is more so like the advisors are kind of taking on the same risk, but.

**Alan Moore:** [00:13:15] Some of the liability.

**Colton Etherton:** [00:13:16] The liability. Yeah. And so Schwab itself is like, no, we want a form for each account for all this other stuff or we want all this and some. I mean, back then that was 2016. A lot of the local RIAs that used us would come in and we'd help them with operations and stuff as well. I don't think they're is friendly with that anymore to do that. From last I talked to someone when I called, the service team was like, I just go to the branch and they're like, We don't really like people doing that anymore. So no, that's a bummer.

**Alan Moore:** [00:13:47] Yeah, that's interesting. All right. So you left Schwab, you go to an RIA and I have a note here that says you-you helped them launch a broker-dealer. So can you talk about that experience?

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**Colton Etherton:** [00:14:01] Yeah, that was-that was an interesting one. So they were hybrid had some old legacy annuity business from 07, 08, that kind of stuff, and had used other broker-dealers and just weren't owners, weren't really fond of them. And so the owner himself, the main owner, was also an attorney. And so he's like, you know, is it really that hard if I just want to start my own broker-dealer just is like a limited use to hold these accounts, you know, paying these other companies. And it's like, I'm not we're not really writing new business. We're just building legacy stuff. So we looked into it, realize, you know, you need two principles to do that, which is Series 24. So I was the lucky one to get that. If you can avoid that test, I highly recommend it. It's honestly the only one -

**Colton Etherton:** [00:14:51] Yeah. And yeah, it's like five different sections and I think we use a sliver from one section what we're doing.

**Alan Moore:** [00:14:59] Right.

**Colton Etherton:** [00:15:00] And I think that's the only-that's the only test. I've really failed for security licenses and I did it twice. And it's just it's not fun. So, yeah, avoid it if you can. So we set up a broker-dealer just to house those. I had to fly with the main owner to the Denver FINRA office and run through the questions there and get interviewed by them and that whole thing. And we just -

**Alan Moore:** [00:15:20] You mentioned limited purpose. I don't think folks are really familiar what that means. So when we think of broker-dealer, I think of, Oh, you're out selling products, so can you just I know it's not sort

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of your core area where you're at now, but you obviously did a deep dive. So what is a limited purpose broker-dealer or limited use?

**Colton Etherton:** [00:15:36] Yeah. So basically it was the only reason we wanted it was to hold those old accounts. And from my understanding he did most of the setting it up and everything. And but my understanding is you can say what you want to use your broker-dealer for, right? Whether it's mutual funds or annuities, all that stuff. And it's like, hey, we just want to hold these old annuity contracts. And so that's also, from my understanding, a little easier to get that approved. But that also comes with we still had to get contracts in place with the carriers to approve us to hold those contracts and that kind of stuff. But it's basically like we're not writing new business, we just want to hold these for our clients and not pay someone else to hold them going forward. And then he had a whole plan to transition it at some point and offer a similar service to other advisors that wanted to go independent, which is interesting. I'm not really sure where they're at with that now, but yeah, he wanted to basically offer it as a service for other advisors can put their annuities that they have legacy on the platform and then be a consultant and essentially have someone from that broker-dealer be the person they connect with and help the advice and they can drop their-their seven.

**Alan Moore:** [00:16:51] Oh, that makes sense. Okay. Yeah. Thanks for explaining that.

**Colton Etherton:** [00:16:54] Yeah.

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**Alan Moore:** [00:16:55] Sounds like a delightful journey. So then fast forward, I guess what-what then made you to sort of helped you make the decision that you wanted to go independent and launch your own firm?

**Colton Etherton:** [00:17:06] Mm hmm. I mean, that was something I honestly had thought about very early on. Like back when I was at Schwab, I remember being, like on my break and like I said, I listen to my podcast, I was downloading some of the free guides and whatnot on my break and going through them and kind of working through all that. At that point, it's probably like 2017, and I didn't go to that other firm until April 2018, but so I thought about it and like I almost was going to just go independent right after Schwab and not go to this firm. But it didn't, so went with this firm was there. It was actually supposed to be buying into the firm. We had talks about it and before I left I was managing principal. So doing that and was supposed to buy we're talking about like 10% had a disagreement on how I should hire my team, which was also help helping manage the advisors. You actually had my coworker Stefanie Pickard on. Yeah, not too long ago. So her I actually left like she put her two weeks in, mine was very abrupt, but it was the same day that essentially we ended up parting and so that was very unexpected. Like, I woke up that day not thinking at all that I was going to go anywhere. I got that I was going to be buying in at this company and you know, owner is going to transition out and then I'm going to take it over. So yeah, we'll go. We had a call. It didn't go very well obviously, and was out of work at that point and that was -

**Alan Moore:** [00:18:46] Wow, so just that-that disagreement led to an immediate -

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**Colton Etherton:** [00:18:50] - There was a few other things up to that. Yeah. And then it was yeah. Very political I guess kind of too far into it, but it was politically based in a sense. And so yeah, within and initially we talked about me staying on until I found something else and they found a replacement and it didn't go that way. So within about a half hour I was locked out of systems. Yeah. And that was I believe was November 19th, 2020, if I remember correctly, my wife was upstairs sleeping. She had just had nose surgery that Monday. This was a Thursday. I was like, well, okay. And she she was she's a nurse. She was only working per diem for like two days a week or a month was like. Well this is different. What am I going to do? So I woke her up, told her I was like, Hey, I don't have a job anymore. I think I'm just going to do my own thing. Like, I don't want to get the rug pulled out from under me again, you know? And she's like, Yeah, go for it. Yeah okay, cool. So came back downstairs, got onto the XY website, scheduled a call for the next day and got everything going. And yeah, it was approved by, I think it was January 21st, 2021, if I'm not mistaken, somewhere around there. And initially, it was just focusing on millennials at that point for about the first eight or nine months.

**Alan Moore:** [00:20:16] Okay and what was the firm name you started with?

**Colton Etherton:** [00:20:19] Oh, it's still the same. Out of the Office.

**Alan Moore:** [00:20:21] Out of the Office, Out of the Office Planning. So you start-started out going to work with millennials and then I guess, yeah, what happened? Because obviously you have a very clearly defined niche now. So how did that come to be?

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**Colton Etherton:** [00:20:35] Well, a combination of things, I guess, right? Of course, there's like I thought I was going with an itch, kind of looking back, I realize it really wasn't. And I went the millennial route because it was something I try to push at the old firm, too. And they kept just pushing it off and saying it wasn't really viable. And so went that route. And you guys are always talking about niches and that kind of thing. And so it was always it was there. I just didn't really know what I wanted to do, you know what I mean? And I don't know, I don't really know if I want to go super niche with something like I just don't know if I would do that. And, but I, so I connected with Justin Green in my onboarding group, XY Onboarding Group, and he's with Assist FP, XY member, obviously. He's working millennials and also online fitness coaches, and we quickly became friends and talk all the time and kept talking about him and his niche. And I was like, Yeah, you need to like lean into that a little bit more than kind of splitting between the two. And I think it's like February, I just happened to have a meeting with a tattoo artist and it's like kind of cool, you know, like you work with tattoo artists and my wife was like at that point, she's like, no thanks, like you-you went from being our main earner to zero clients. New business. We're not, you know, please don't go, like, super, super narrow like no one's done. And, like, you know, kind of weird in a way, right? She's like, that's really limiting, like who you're going to work with. And we need money, you know? And she was awesome and went back to work full time and everything. So I do this and it's like I didn't plan on it. I didn't have a runway saved up. It wasn't like I got two or three years of expenses and ready to go. Like none of that. Yeah.

**Alan Moore:** [00:22:29] I mean, your story mirrors mine with just one day getting-getting fired, not having the money in the bank and just being like, I don't know, we'll figure it out. Which I do want to say, like I have-I have

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been accused of, rightfully so, glamorizing what that meant. Like, I don't want to gloss over the fact that, like, it's a hard, hard road that that I mean, entrepreneurship with a bunch of money in the bank is really hard. Add in that extra level of financial stress and like you said, like, oh, like your wife went back to work full time. That's not like a small thing for a partner or spouse to make that commitment. Like, I'm assuming that wasn't just like an offhanded decision like that. So it's a lot of conversations, a lot of emotion, it's a lot of blame and guilt can come up in all of that. And so like it is tough. So can you speak to that? Does that resonate in your experience?

**Colton Etherton:** [00:23:19] 110%? Yeah. I mean, it was tough because she was, we have two kids. Our daughter is seven now and our son's five. And so at that point and of course, it was during COVID and we're up here in Oregon and basically everything still kind of shut down. We're homeschooling the kids because the virtual school is just a nightmare. But yeah, it was-it was super tough because she had to make this decision to go back to work and she was working nights at that point. So she was actually working with medically fragile children in their home. So she had a client that she would work with and she's working nights. And I don't know if you've ever worked nights or been with anyone that works nights, but it's brutal. And so for her to agree to go back to that, not back to that, I mean, she's doing two or three shifts a month, but to to go full time to where we could live was huge. And she did that until she got a new job in October. That's days and worked out her dream job essentially. But yeah, it was tough. I mean, and she's transitioning from like always doing everything with the kids and being like, you know, the main one kind of helping with everything, unless she was sleeping after her shift to not doing that. Right. And so she had a hard time with that as well, not just the work and it's a bit different now.

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**Alan Moore:** [00:24:39] So have you taken on more of those responsibilities?

**Colton Etherton:** [00:24:42] Yes, yeah. Yeah. Taking the kids to school, picking them up. Our son's in preschool. Our daughter is in first grade at-at schools now. And my wife's working day shift at a pediatric clinic. And unless she has a day off in the week or something. Yeah, I'm dropping them off, I'm picking them up. So like my, like my work window in schedule is real kind of walking all over the place because I dropped my son off by nine, pick him up at one. So like a lot of my meetings are very condensed there and then I pick my daughter up at three. So like every once in a while I'll squeeze a meeting in between one and three. But yeah, it's so I'm picking up a lot of that stuff. While trying to man the business and also take over like house stuff, you know that like my wife also did when she stayed at home. So yeah, all that kind of buttled together and the not-the difficulty of entrepreneurship as well. Yeah. I mean it's-it's not something you glorified.

**Alan Moore:** [00:25:42] Yeah. You're talking about a lot of different shifts. I mean we talk a lot on this show about-about starting the firm and the challenges there. But you and your-your wife really switched household roles as part of this with the-with the added like stress of her going to nights which yeah, I've been in that situation with a partner that worked nights and it was a nightmare. So she goes back to work full time working nights while you're launching a firm, you're-you switch household duties. She's used to doing the drop offs and the pickups. Now you're doing that that that is a lot of change in a very short amount of time. And you're talking I mean, really immediately that-that that shift happened. So I guess from a just a personal

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perspective, as much as you're willing to share I mean, how did you all work through that? I mean that's a that's a lot.

**Colton Etherton:** [00:26:31] Yeah. That it was a lot-a lot of conversations you know and just communication is key for sure because it-it was tough because like I was going through my own struggles with the business. Right. And it-it's never going to be as easy to launch as you think. I know some people have had an easier time launching and making money right away. I'm not in that group was not in that group. So yeah, it was it was tough and you know, all the transitions and then also like the money yeah. The money situation of course we all know is advisors that that's a big relationship burden sometimes and so yeah luckily I mean she's incredible. We've been together married ten years this year actually. So I think our communication is pretty good, you know. But yeah, just talking through it and the times, you know, I definitely felt guilty, you know, like not just going and finding something that would like, ease that burden on her. And I had the opportunity once or twice. Like, I even had my old-my old firm owner actually, they sold their firm RIA and shaved off some of the clients to give to one of his other advisor friends that they weren't going to transition to this new firm that was buying it out and referred me to that role. So I could have easily kind of went that route and accepted and been back in a role that was paying me well and probably quite a bit less stressful.

**Alan Moore:** [00:28:02] And I like to joke, you don't get as nearly as many job offers until you start a firm. It's amazing how they they show up. And I don't know if it's just the universe conspiring against us or just being. I mean, it's a great way to be sure you're serious about entrepreneurship. It's to be is to be constantly given opportunity to not do entrepreneurship. But and it's hard to turn that down, especially in that first year. You know, just

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for those with kids listening like that, first year is the Oh, crap, what did I do phase, you know, and to your point, like some added stressors and you layer in the relationships, layer on the money side of not having a lot of savings like ready to go like it is a lot and, and that it's hard to turn it down. I mean, it really is. I remember being in that position as well.

**Colton Etherton:** [00:28:45] So yeah, it's-it was tough for sure. I mean, so like with that one, you know, I'm being honest, there's a little bit of like I didn't want to go that route also because of where the referral came from. And I didn't like the way things broke before. And so I was like, no, I don't want-I don't want that there. But yeah, I mean, there's definitely been a conversation as to outside of that and it's like, I don't know man, that'd be kind of nice. But there's just so much about what I am doing that I enjoy. That's not just the advising that I wouldn't get to do and so I can't do it. Yeah. And for the savings, luckily don't think I'm the only one, but luckily, you know, I was saving well in my retirement. So I did what some of us probably tell our clients not to do, but funded things with that.

**Alan Moore:** [00:29:41] Just mechanically-mechanically, how did you how did you fund that? Did you-do you have a 401k?

**Colton Etherton:** [00:29:47] Yeah.

**Colton Etherton:** [00:29:48] Like a solo 401k and then do a loan against it?

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**Colton Etherton:** [00:29:51] No. So I-I just had a 401k at my old firm and a Roth IRA as well. Yeah, I just took it out. And honestly, I did it as a COVID distribution where you can spread the tax because I don't wanna get too-into it. But part of the argument with the old shop, I would argue, was related in that sense as far as different views in how to operate and part of the reason I'm not there. And so yeah, I was like, man, I'm just going to take this money out, see what I can do with it, how long I can make a stretch.

**Alan Moore:** [00:30:30] Sure. Yeah. Okay. So, no, I appreciate you sharing that because that's these are the decisions we make as entrepreneurs. And being a financial planner is hard sometimes because we have this extra expectation of ourselves that we're great at managing money and that we would never do anything that we would not recommend to our clients. But the truth is, most of the financial planning recommendations, how we were taught in school is about risk mitigation. Entrepreneurship never, ever makes sense. On paper. There is no spreadsheet that actually says this is a good idea. It's sort of a calling, or you get forced into it or whatever or whatnot. But like there are times where we make those financial decisions. I know Kitces had-had a I think he did a blog post or something on why he doesn't save into a 401k and-and just got, I mean, absolutely serrated for it, but like he's right and for himself and that's what makes sense for him and his family. And, and even though like, you know, I might as well tell you, like, I don't have umbrella insurance and it would be like the world is falling because the CFP® says you should always have umbrella insurance. I do have umbrella insurance. Don't-don't @ me. But anyways.

**Colton Etherton:** [00:31:39] Umbrella insurance.

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**Alan Moore:** [00:31:39] But those are the types of things that we do that, you know, sometimes I think carry an extra level of guilt or it's weird to tell people we're like again, like I remember Carl Richards back in 2008 talking about losing his house to foreclosure and again, absolutely eviscerated for it. But it's like -

**Colton Etherton:** [00:31:54] He said in a tweet, was it yesterday about things that we're not financially smart or something that he did? Yeah. Moving out of the country and his wife going to design school, you know, that kind of stuff. But how it's kind of all been worth it.

**Alan Moore:** [00:32:09] Yeah, absolutely.

**Colton Etherton:** [00:32:10] Yeah. And it's-it's funny you say that because I have a note here on my whiteboard from a podcast recorded on Monday, actually with an artist. And we were talking about it because he used to be a painter and and transition to being a tattoo artist. And he talked about the difference in painting on like a square canvas. It's blank, it's easy, you know, if you're working with verse skin. And the composition of that is way different, the way it forms around the body, different skin. And so I kind of I'd already been working on this idea of like composition and comparing finance, right? Like you can look online, you can get answers to different things. Just like I could look online and learn how to draw this tiger on my arm, but I'm not going to know how to compose it on my arm with all these other elements and how they interact. Right? Kind of same thing with finance, how everything kind of you do one thing, it affects something else, right? But it's not the same. It's on paper, right? If you look on Google or even the CFP® textbooks, it's going to tell you in this situation you do this,

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but it doesn't take in that unique in this situation like canvas. Right, of what you're doing. And I think that I just enjoyed talking to him in that analogy because it's like, yeah, you know, you could give me all your numbers and I can tell you you do A, B and C, but then you actually talk to the person in their situation, right? Like Kitces And it's like, well no, this doesn't actually make sense for him. And I think we all lose sight of that sometimes.

**Alan Moore:** [00:33:38] Yeah. It's, it's the art side of financial planning that

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**Colton Etherton:** [00:33:41] Exactly.

**Alan Moore:** [00:33:41] That sometimes can be a little difficult to embrace. So but thank you for sharing all that. I appreciate that. Just that's the very real reality of entrepreneurship. So.

**Colton Etherton:** [00:33:52] Yeah.

**Alan Moore:** [00:33:53] All right. So let's talk about your niche. So you said you retooled last October and started focusing on tattoo artists. How did you make that decision? Was it really you said you had that you had one client or one conversation? You're like, this is kind of a cool thing. Or I guess what-what sort of drove the decision to go hyper niche and away from millennials?

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**Colton Etherton:** [00:34:13] Yeah. Yeah. So I had that first meeting in February and Justin Green and I had constant calls and texts and talking marketing and that kind of stuff, and I always used that just as an example, you know, tattoo artists. And so finally I kind of built up to this point and it was always there in the back of my head like that would be-be cool. Maybe at some point. But I-I texted, I was like, Hey, can I call you to run an idea by you? This is like end of September. Like, just take 5 minutes. No problem. 2 hours later somehow ended up at the end of it. I was like, screw it, I'm going to transition to work with tattoo artist. I can't even recall what was some marketing idea. I can't even recall what it really was at this point. All I know is that somehow I ended up at the end of that call with the idea just for sure, like I'm doing this. And at that point I told my wife, I was like, Look, I need to give this a shot. And she was on board. She's like, Yeah, I get it. She'd seen and heard me talk about other advisors going like Justin and Marlon Wesh, who's the travel nurse advisor, and a few others that that I've connected with. And I get it. And honestly, that first eight months or so is very, very, very slow. I didn't bring any clients over, so I had two or three, something like that at that point. And so I took a week. I redid my entire website. I scrapped my Instagram. I didn't even want the page I was on. Like, I wasn't just going to continue that. I completely just gave it up, started a new one and transitioned all my other social media stuff over and spent that week really just diving in and learning about all that stuff to the artists and pay and the whole everything. Because I wasn't like super tapped into the industry at that point. I had a few tattoos, but I wasn't like I was hanging out with artists all the time and doing that kind of stuff. It's something I enjoyed and quite frankly, something I like. I wanted more tattoos, but I never did because I was scared to do so, I guess, right? Because it's like my old firm. I couldn't roll my sleeves up in the summer because the tattoo on my forearm, they didn't want it showing. And so I didn't obviously didn't want to get more if there's going to be this kind of people weren't going to like it or it was going to affect my job or something. But yeah, so I took that



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week, I did it. My wife was still sick, the tail end of her working nights. And so that Thursday night again I remember is like midnight. I was done updating it and I was like, I just have to push the button and transfer the domain to this version. And I tell you what, man, that that right there was way scarier than calling you guys and like agreeing to start the firm. And like in the beginning, that's easy done. But hitting that button, you know, my wife's at work and texted, I'm like, I'm going to do it. I texted Justin, he's east coast, so he was already asleep. But it's like, Dude, I'm doing it. When you wake up, it's going to be changed. And so I hit the button, you know, woke up Friday and got on Instagram, started following artists and all that stuff, and which is where all, all of them reside. So I'm really not doing much on LinkedIn, not even really Facebook like Twitter is just into it for the most part. So I was getting active on Instagram and following people and all that stuff and still unsure if it was even going to work. If they're going to be like, who is this guy, come in here and try to tell us what to do. But it was cool because so that was Friday. Saturday I connected with an, or I followed one artist, local artist. Friday, she followed me back on Saturday and I woke up Sunday morning and she'd scheduled an introductory call with me on Monday. I was not getting any traction like that, honestly, with what I was doing before, and I was like, Oh, okay, this might actually work. She didn't ultimately sign up as a client, which very first one, I'm not surprised, but I knew right then that it was going to work because I'm talking to I'm like, Well, why I went through your site and everything, talked to me like I went through is like, yes, that's me because I have a does this sound like you questions on my-on my website is like you're talking right to me. Sweet. Like I'm on to something here so you know, I kept chugging along and then that next Friday so exactly a week from transitioning, I'm just outside of the kids after school or hanging out with the neighbor kids. I'm talking to one of the-one of my neighbors up the street and my phone real quick. And notice that Carl Richards had somehow found my website

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and mentioned it. And that was also kind of cool. You know, I was like, okay, like it's getting more traction somehow.

**Alan Moore:** [00:39:05] Because it's really unique. I mean. That's -

**Colton Etherton:** [00:39:07] Yeah, and I was nervous there. Like, people are going to think, you know, I'm weird working with tattoo artists like an industry as well, right? Like I didn't know how that was going to kind of go. Obviously it's gone opposite, which is great. But yeah, I mean that was cool because it's like, okay, like I'm getting kind of that recognition too, even though I at that point didn't even have tattoo artist clients. Yeah, just picked up a lot quicker, I'd say, than expected with people actually being on board with it and liking the content and actually interacting and messaging me for questions and being open to me helping because sometimes and some are dissatisfied, but it's I won't say they're reserved, but they're going to question you quite a bit before they open up and are willing to let you in, if you will.

**Alan Moore:** [00:39:59] So when you're working with tattoo artists, like what do you know that I don't know. Like, what is it? Is it-is it primarily just how you're talking to them, the fact that, you know, if folks can't see the video on our website. Like you have tattoo sleeves. I do not like. Is it really just that you come from that community and you can speak to it? Are there issues specific to tattoo artists that you are becoming or have become the expert in that you're able to speak to more so than other advisors?

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**Colton Etherton:** [00:40:28] Yeah, I mean, of course, I think with every niche there's very large overarching things that are all going to be the same. They're all self employed for the most part. There's like one or two shops where they're W-2 and super unique, but they're all self employed. And so like those big things are very similar, right? But I think they appreciate me diving in understanding more of their thought process, where they're coming from, how they get paid, how they run their schedules and their deposits, just talking to them without a bunch of jargon. Like I've had multiple responses where it's like, Oh, thank you. Like, I finally understand this now and-and not coming in in a suit or anything like that. Like, just, hey, I'm here to help. You know, there's some unique stuff that I've learned since starting. Like, disability insurance is a little tougher to get. I haven't got any for any clients yet, but from the few interactions I've had talking to people about that, because apparently they're still viewed as more outlaw ish, even though it's not how they are for especially a lot of newer artists. Yeah. And then just like I'd say, I've been good at comparing financial topics to things that they do on a day to day, and they understand, like the composition of a financial plan versus a tattoo and the different aspects. Kind of like I mentioned earlier, I did a post on investment theory but related it to color theory after I read a color theory book and kind of realize some crossover there. Yeah. So I mean, I hate to say, like, I'm super, super unique in that sense, right? Because the big, big things are similar to other self-employed people. But I think just understanding their lifestyle and what they do and how they do it and their schedules and just understanding that and talking to them about it rather than coming in different way.

**Alan Moore:** [00:42:28] Yeah. I mean, it's fair to say that there are different again, my-I like the definition of niche is sort of what's the problem you're trying to solve. And the problem can be that certain individuals feel

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excluded from financial services because they can't find people who who look like them, who understand them. I remember talking to this young kid. I say kid now coming out of college. I'm getting old when kids in college are kids to me. But he was just like a total rocker, had this huge mohawk, and he was like, Yeah, like, got my first job, like cutting off the mohawk, like going to-going to get buttoned up. And I was like, God, that sucks, because here's a kid who probably could connect with a lot of folks that-that I cannot that your traditional suited advisor cannot because there is something to be said for just wanting feel comfortable with the advisor when you're talking about this incredibly emotional, sensitive topic of money. And so it doesn't necessarily have to be the tattoo artists have this crazy specific nuance that only you're the expert in. If you were diving in like stock options or something like that, that's like really technical. It doesn't have to be a technical knowledge topic. It really can be understanding lifestyle and being able to sort of meet them where they're at that-that defines that niche.

**Colton Etherton:** [00:43:45] Yeah. And really just teaching them some of the stuff that they don't really think of. Right, because they, they're great at what they do at creating art and they spend a ton of time doing that, but none of them, maybe a couple, enjoy like the business side of it and they're all self employed and so like they, they have to, they have to do it, you know, and also explaining some people call it like a pirate lifestyle, where it's very much like the seat of your pants, kind of like I get cash in, cash goes out, like nothing's really tracked. We know where that goes as far as tracking with taxes and that kind of thing. And so, you know, but-but they still they want to get to that building wealth and doing that kind of stuff. But, there's still a lot of shops where newer artists are told to operate under the table in a lot of ways. I even have clients who went to a tattoo school here in Portland, that business part of it, if you will. If you don't see the video I'm quoting, was they mentioned mattress money. And so it's like they're at that

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point in Oregon where one of the weird-the only weird state that requires people go to a tattoo school in order to get licensed. Whereas everywhere else it's typically an apprenticeship. So they have to go to one of these places and then they're being taught this way that's going to set them up to fail and not really succeed when it comes to that financially, because, you know, they want to buy a home or they want to save for retirement or Social Security down the road. Right. But they're not tracking stuff. And it's like we can't I don't know how much I can tell you really tell you to put in your solo 401k if we're not -

**Alan Moore:** [00:45:33] You haven't earned income.

**Colton Etherton:** [00:45:35] Yeah. We're not putting it there or it's way lower than it actually is, you know. And so yeah, my conversations are a lot different than before with retirees, right.

**Alan Moore:** [00:45:45] So yeah, retirees are not dealing with cash and you know, not-not declaring income.

**Colton Etherton:** [00:45:52] Yeah. And so I think like just doing that too and not coming at it in a judgmental way, you know what I mean? It's like, okay, well, we can work with that. Let's backtrack and see where we are and put some numbers together, you know, and set you up to go forward. Yeah, it's-it's different.

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**Alan Moore:** [00:46:09] So you mentioned this earlier, but can you talk about your podcast that you have? Has that been a big driver of marketing from a marketing perspective for you in terms of getting new clients in the door? So tell me about the podcast.

**Colton Etherton:** [00:46:22] Yeah. So Tattoo Wealth is on Apple and Spotify and whatnot. But basically I'm just for the most part interviewing tattoo artists, talking about their journey, things they've learned along the way. I've had a few episodes where I interview other experts to talk, like I've interviewed Broc Buckles with BC brokerage, to talk life insurance. And we touched on disability there. I talked to a buddy of mine, Vinny, who's a mortgage lender up here about the homebuying process, because that's a big one, of course.

**Alan Moore:** [00:46:52] Especially when you're self-employed.

**Colton Etherton:** [00:46:53] Yeah. Maggie, I'm going to butcher her last name, Klokkenga, to talk about, like, money scripts and that kind of stuff. And eventually I'm going to be doing some mixing some solo episodes to go a little bit deeper on certain financial topics. Honestly, I didn't think anyone really wanted that until I took a poll on Instagram and I got most people said, Yes, please do that. I didn't think they really want me to talk for 15 to 20 minutes on retirement accounts or some tax related thing but they did so queueing those up. But yeah, it's been-it's been cool. I mean I was a little nervous at first doing it because it is like you're in that seat kind of controlling the conversation and the pressure to make it work. And if anyone would actually want to do it right, especially coming into the field, unknown if you will. But it's been good. It's got a lot of traction. I'm now

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getting a few people reaching out like, hey, so like, how do you pick your guest? You know, just people I connect with or I'll ask them like, why are you interested? And yeah, you know. And so it's kind of cool. Now getting to that point, I'm only six, the 16th episode comes out today, so I've been trying to do it weekly. I've missed a week or two, but yeah, it's been it's been good. Sharing it on Instagram has helped because then they'll repost it. I'll make little clips like little reels on there. So to get more followers and interact with more people on Instagram, it's really been good that way, which is kind of cool. And I just honestly, I just enjoy it. Like, I think every single person I've interviewed has such a unique, fascinating story that I think goes against what a lot of people think the typical tattoo artist did to get in to that field. Right -

**Alan Moore:** [00:48:41] It's a lot of -

**Colton Etherton:** [00:48:42] - That's like that kid growing up in high school that got a tattoo at 16 and like you knew he's going to go that route. It's like, no, like the guy, you know. So that's coming out today, Anthony. He-he was a painter, like doing really good portraits and things like went to Italy for a couple of years to study the classic painters and just happened to stumble in to tattoos and actually didn't have any tattoos until he got an apprenticeship and at a shop in North Carolina and gave himself his first tattoo, you know, he just didn't see that as like, you know, it didn't have that direction or that idea. And my first guests, Jayson, he found out about tattooing really when you use on a trip to Hawaii with his parents when he was 12 and they got a tattoo and they he was able to go into the shop you got fascinated his parents. Like like didn't pushed him. Yeah. If you want to do that, that's cool. And so it's just all these different, fascinating stories of talking to people that I would do just for fun, even if it wasn't for the

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marketing piece of it. Yeah, it's a good time. That's cool. I made some friends. Made some friends doing it, too. You know, people connect to it, so.

**Alan Moore:** [00:49:53] No, that's awesome. I mean, much of why we do #XYPNRadio is just to be able to share people's stories into why they started a firm. What was that journey like? But that career story, you know, we want advisors who are out there to be to be able to see they're not alone. They're not the only one who had this nontraditional path. Some people had a traditional path, but not most didn't. And the same with your tattoo artist of just being able to see how folks got into that profession. And I'm assuming there's-there's going to be an infinite amount of content around being able to answer those financial questions that your that the education you can provide that you're giving your clients right now around taxes. And, you know, there's-there's probably a series of episodes on why-why you should declare your income and how that works. So. Well, listen, thank you so much for taking the time. Come on the show. I'm going to ask you the final question, which is, if there's one thing that you wish you could go back and tell your younger self, what do you think that one thing would be?

**Colton Etherton:** [00:50:52] And this is I've actually kind of been thinking of.

**Alan Moore:** [00:50:55] Those who think about it the most are the ones who who can't ever come up with an answer.



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**Colton Etherton:** [00:50:59] So yeah, yeah, yeah, no. So again, Justin Green tagged me and I'm like 22 and you post on Twitter about like advice your younger self like ten years ago last week and I've yet to make my response video because I've been stumped on this here. Man I almost just say be yourself like I think and that maybe sounds a little cliché or corny, but you know, especially in like financial services, if you go the quote unquote traditional route right into the bigger firms and that kind of thing, there's very much a culture of everyone's in a suit and looking a certain way. And, you know, there's you can express yourself, share a little bit and your tie color or socks or whatever. But like, I don't know, it's still feel like not put on a little bit if that makes sense. Oh yeah. Yeah. I think just being yourself, you know, is what I say, because I think I kind of got into the field and buttoned up, if you will, and but a part of me in a box for when I wasn't working. Right, if that makes sense. And since reopened said box and thrown the box away, it just kind of kept it-kept it here, which is nice. And so yeah, I think there's a lot more places now luckily that you can do that in this industry and not feel like you have to put on.

**Alan Moore:** [00:52:31] That's awesome. Well, thanks for sharing that. And again, thank you for taking the time to come on the show and share your journey to to launching a firm. And you're in the middle of the year, in the middle of the tough part coming out of it a little bit on the back side.

**Colton Etherton:** [00:52:46] Year one, year two.

**Alan Moore:** [00:52:48] Exactly. But in such a cool niche and focus. So again, I appreciate you taking the time to come on the show and share your story with listeners.

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**Colton Etherton:** [00:52:55] Yeah, thanks, Alan. I appreciate it.

**Alan Moore:** [00:53:00] Thanks for being a listener of #XYPNRadio! We want to hear from you about what you want to hear from us. What types of guests do you want to learn from next? What topics or pain points are you craving insight on? Go to [xyplanningnetwork.com/radiosurvey](http://xyplanningnetwork.com/radiosurvey) to fill out a short survey telling us what—and who—you want to hear on #XYPNRadio. That's [xyplanningnetwork.com/radiosurvey](http://xyplanningnetwork.com/radiosurvey).

**Alan Moore:** [00:53:26] Also, be sure to go to [XYPlanningNetwork.com/VIP](http://XYPlanningNetwork.com/VIP) to join our private Facebook group for fee-for-service advisors. It's the community you've been looking for that's there to support you no matter where you are in your journey—best of all, it's free. Again, that's [XYPlanningNetwork.com/VIP](http://XYPlanningNetwork.com/VIP).

**Narrator:** [00:53:45] Thanks for listening to #XYPNRadio. If you enjoyed the show, please be sure to leave a review that will help grow the movement of fee-for-service advisors, serving next gen clients and building the firms of their dreams. That's all for today's episode, until next time.