

## Transcription details:

Host: Bill Coppel, First Clearing Chief Client Growth Officer  
Guest: George Kinder, founder of the Kinder Institute of Life Planning

## Transcription results:

Intro  
Welcome to The Next Frontier, where we examine what the role of the financial advisor will be in a world that's being disrupted by artificial intelligence and algorithms. Our mission is to spark new conversations that create stronger connections and build greater client confidence. Join us as we look at our industry and others through a new lens and explore the opportunities emerging at the intersection of high tech and high touch. It's time for a new conversation. Are you ready?

BILL COPPEL  
Hi, this is Bill Coppel, and welcome to this episode of The Next Frontier. Traditional advisor training centers on selling financial products based on a set of questions that establish a basic understanding of the client, what they want, how much risk they may want to take, and their time horizon. Unfortunately, in today's digital climate, an online questionnaire can do the same thing. For some of you, this stark realization and inability to adapt may lead you to an unplanned career transition. But for those of you who see this as an opportunity in the midst of an industry experiencing significant disruption, an opportunity to redefine what your value means and align it with what really matters to clients today, then our next guest is someone you should really listen to. We're talking today to a person who has been engaging in meaning-of-life conversations with clients for over 30 years.

BILL COPPEL  
George Kinder, founder of the Kinder Institute of Life Planning, explores with his clients what true freedom means to them - not in a political sense, but freedom without personal judgment - and what their life would look like with newly-found freedom. Harvard educated, Kinder is also a practitioner and he's been doing financial planning for a long time. In addition, he's an author, speaker, and academic, who is internationally recognized as the father of the Life Planning movement. The Kinder Institute of Life Planning offers training for what is today recognized as the gold standard in the client-advisor relationship. The institute has trained hundreds of financial advisors to be registered Life Planners and thousands to practice its methods worldwide. His three books, *The Seven Stages of Money Maturity*, *Lighting the Torch*, and *Life Planning for You*, are considered by many to be the seminal works in the field of Financial Life Planning. His latest book, *The Golden Civilization, the Map of Mindfulness*, is due out this year. Although the Kinder Institute is based in

Massachusetts, our guest today joins us from London. George, welcome to The Next Frontier.

GEORGE KINDER Thanks, Bill. Nice to be here.

BILL COPPEL We're honored to have you join us today and I know our listeners will be very excited about the information and insights you're going to share. I want to start almost at the beginning, George, if I may, because what I read was that you were somewhat influenced, maybe even highly influenced, early in your career by Jacob Needleman's book, *Money and the Meaning of Life*. Can you talk to us about that experience and maybe kind of take us through how you started in the business and how you kind of got to where you are?

GEORGE KINDER Yeah. Needleman's book was a wonderful book really speaking the language that I'd been feeling for many years. I think the most extraordinary thing is what if I get to spend some time with Needleman around the book, which was wonderful. How the book was really seminal more than anything was that I carried it into a conversation with a man named Dick Wagner, who was at that point, I think, the President of the ICFP, which was the largest organization-- it and the IAFP joined to become The Financial Planning Association of America, which at one point had 29,000 members. And I carried it into a conversation with Dick, my first meeting with him, and he also had been stunned by the book. And so out of that instantaneous connection between the two of us, we created a think tank called Nazrudin, which wrestled for many years with the human side of money, trying to really understand, with financial planners primarily all over America and eventually all over the world, how the more human questions, the psychology of money, the philosophy, the spiritual or value orientations that our clients would have, what impact should they have on the investment decisions and the financial planning decisions we were making. There were so many of us at that time that were troubled that the financial trainings and financial understandings that primarily were delivered were just about the money, were just about spreadsheets, were just about mathematical and economic analyses and were just a method of accumulation or deaccumulation. It wasn't really ever talking about what was meaningful to the client.

BILL COPPEL Never tying it back to their actual life, I guess.

GEORGE KINDER No. I mean, even now, what we teach in-- or what we learn in a financial planning education anyway is about investment losses, inheritance and equities, fraud and theft, divorce, disability, death, all of these things. And nowhere in the pedagogy of financial planning do you find the word pain or painful experience or emotion.

BILL COPPEL That's interesting because, in addition to the technology or the technical aspects of money that you just defined, the industry was also taught to sell things to people. It was a transactional-based environment. And I know when I started out in the business years ago, it was more around selling someone-- or looking for a problem, perhaps, or creating a problem that you could solve with a solution as opposed to understanding more deeply the impact you could have on your life. So this was the beginning of a journey. I think, as I remember, you graduated from Harvard. You had aptitudes towards math and finance. But your real passion was painting and meditation and philosophy, yet that wasn't paying the bills and you made a sort of a left-hand turn, if you will, and went into this business. Talk a little bit about that early part. What were you doing?

GEORGE KINDER I think, like everybody, I wanted to live-- I wanted to live my own life. I wanted to live a life that was authentic and I didn't want to live somebody else's life. When you come to this question, for instance, of selling things, which I also had to face-- and I

decided to work on a fee-only basis. I was very glad that I did because the sales aspect colors your experience with people. But back then, I mean, I really wanted just to live the life of an artist. Back in the '70s and '80s, there was a saying-- even in the '60s, there was a saying that, "Do what you love and the money will follow." I never found that people would pay a penny for a poem that I wrote or give me \$1 for a meditation. So it just wasn't the right idea. I want to say, Bill, if I may vary-- just come around a bit. You mentioned this transactional-based environment that we have found ourselves in. I'd like to suggest that that environment is an institutional environment and that our pull into selling things comes because of the requirements of institutions to make predictable profits. This digitization that I know you're interested in, in your work at First Clearing and with the context of The Next Frontier, is also driven by hierarchical institutional powers. And what I was passionate about from the very beginning was I wanted to be there for my clients. I wanted to be there for people. I wanted to be there for my own life. And I wanted to give, in a similar way, to whoever I met.

BILL COPPEL

So that authenticity you talk about, the authenticity you found in your desire to write poetry or to be involved in meditation or art or things of that nature, you literally carried that with you into your passion for helping people. The vehicle, perhaps, that you chose was, "Well, I can help them with their money. But first, I've got to discover who they are and what they're all about." Sort of the same question you found yourself on, perhaps.

GEORGE KINDER

Right. The key to great advice, the key to what I call Life Planning is great listening. So, for instance, in the methodology that I teach, which is called EVOKE, the first meeting that we have, I would say, is close to 90% the client talking and only about 10% the advisor.

BILL COPPEL

Let's put some context around that, George, because I want to go back to what you mentioned earlier when we talked about The Next Frontier and kind of what we're focused on here. And I love the way you've characterized the business from an institutional perspective because I agree with you 100%. What's interesting is that what the industry has hung its hat on for years, which has been the actual technical aspect of managing money, is being largely replaced by the digitization of our business, right, so that algorithms and machine learning and data analytics are playing a much bigger role in portfolio creation, portfolio management, etc., etc. And what the digitization or the disruption of it is causing is it's really reshaping institutions. It's reshaping industries and, particularly, service-based businesses like ours. And it's really raising the question of what is the value? What is the ultimate value of expertise and intermediaries that hung their hat, to a large degree, on things today that are being replaced by technology? You seemed to have discovered this 30 years ahead of this phenomenon that's occurring right now. Talk to us a little bit about that jumping-off point for advisors today or people who are planners that are still focused on the notion of their value being hooked primarily to their ability to manage money. Clearly, what you're doing at the institute is, in a way, quite different. Share with our listeners sort of that journey and how you see the skills necessary for people to be effective today in sort of changing the conversation, if you will, away from happiness being defined as the wellness of their portfolio versus the wellness of their being.

GEORGE KINDER

I think the ladder has been on the wrong wall for the longest time. And a lot of it's been institutionally driven. And then the way the larger economic forces work is because of that institutional influence, their primary focus is on jobs and on profits. And that's not your focus or my focus, really. I mean, we might be talked into it. We have been talked into it. But then what a human being really wants more than anything is freedom. They want to experience it in their lives, and each of us has our

own context for it. And when you ask deep and profound questions of clients or of anyone, "What does freedom mean to you? What does it look like? How could we get at it and deliver that to you?" they might talk about the means of money, that money would help a lot. But when you ask them the deep questions, they pretty much never mention money as being what freedom represents. So we've been focused on this inappropriate kind of methodology because it's been much easier to measure money than it's been to measure freedom. And measuring money and digitizing it-- you know that we've had different forms of digitizing it. I mean, you could talk about the digits of each penny of profit coming out of \$1, and that's something that institutions want to focus on. I don't want to focus on that, and I don't think democracy should be focusing on that, and I don't think markets should be focusing on that. I think what they should be focusing on is freedom for people and how do we maximize moments of freedom.

GEORGE KINDER

Look, if your focus is on the dollar as your measure of freedom, then one human being, one man, or an oligarchy, can take all the freedom in the world and own it. But if your focus instead is on moments of freedom, suddenly there's a democratization of that value. And we can measure that now. A lot of the studies on happiness that I know you're familiar with, and your audience is familiar with, measure this. One of the most profound studies that I've seen on mindfulness was a study by Daniel Gilbert and Matthew Killingsworth. Gilbert now has the most popular course at Harvard on happiness. And he talks about this study as being a study of happiness, but really, it's about moments of freedom. And what they did was they gave an iPhone app to thousands of people all over the globe, something like 80 countries and people of all ages. And that app would ping the person several times a day. And when they were pinged, they were asked to respond to three questions, "What are you doing? Are you happy or are you unhappy? And are you focused, are you present, or are you distracted?" And what they found was there wasn't a lot of correlation-- there wasn't any correlation, really, between happiness and whether you were sitting on a beach in Maui or taking out the garbage. It didn't matter what you were doing. What mattered for your happiness was whether you were focused in the moment, whether you were present, whether you were alert.

GEORGE KINDER

The title of the study then became A Wandering Mind Is an Unhappy Mind. We should be focusing-- in Life Planning, what we do is we deliver people into the context of freedom, but what we're trying to do is to maximize the moments of freedom in a person's life. We can do that now. That's something Life Planning does. It's something that our government should be doing in democracy, and it's something that markets and our economy should be focused on. The institutional focus has been inappropriate and we're still kind of hooked to it. In a way, I would say that we're really still in the Industrial Revolution, and it's time to move on from it.

BILL COPPEL

That makes complete sense. I'm familiar with that study. The other study that I reference frequently is the one Kahneman and Deaton did around that correlation between happiness and money, where they looked globally at whether they could determine at what point money and happiness met. And they did find an answer, and it was at about, globally, I think the number was around 75,000. But after that, it had no direct correlation in measuring someone's happiness. And the other study I reference frequently is one by Ryan Howell, out at San Francisco State University, where he was curating and synthesizing a lot of existing research around this correlation between money and happiness. And what he found was that the purchase of material things was far inferior to creating-- or building happiness in an individual versus experiences that they could create for themselves. And when I think of your definition of freedom at one level, I think of this notion of experiences. And for an experience to be memorable, to your point and the point of the study you referenced,

is you've got to be in the moment. And that's all about being mindful. What is the role-- what could the role be? I know that you have been teaching this-- I think, EVOKE is part of that process. I look at EVOKE as a transformational process, really, for not only the practitioner but their ability to help clients transition as well, transformationally become more free, if you will. Let's dig a little deeper into that meaning of freedom and put a little more dimension around that so that our listeners really can grasp it beyond what we traditionally or politically think is freedom.

GEORGE KINDER

One of the questions I ask audiences these days is if they've ever had an experience of freedom in the past. It could be walking the beach, making love, doing some wonderful creative adventure, the exhilaration of athletics, being with friends. And everybody raises their hand. And then I let them know that I've just popped a trick question on them and that they all got the answer wrong. That none of us have ever had an experience of happiness or freedom in the past. We've only ever had it in the present moment. That's a profound understanding. The way the universe has been structured, the way we think of the universe, we think of past and future. We think of time and space. And we think of that oval, that grid that measures time and space and breaks it up into the smallest units. And that grid is also the grid that is a grid of accumulation for our profit-driven, analytic world. But that grid is not what produces those moments of happiness. So mindfulness is a tremendous aid in terms of this. When we work with clients as Life Planners, what we do is we tend to ask three questions of the client which drills down into the context of their lives. And those questions end with the question of, if you only had 24 hours left to live, what did you miss? Who did you not get to be? What did you not get to do? And it's in the answer to those kind of life and death questions that we discover what happiness is. And it's hardly ever measured in money. You hardly ever will find money in that response by a client.

GEORGE KINDER

What you will find, what I call The Five Pursuits, which include family and relationship. In fact, that's the number one answer for most people. It includes values or spirit. That's usually the second most common. Third most common is creativity, including business creativity. And then far down the list with fourth and fifth are community and also the environment of the planet Earth. So in terms of the context of freedom, those are the context that we discover in Life Planning. Those are the things that people want. They want freedom around those areas to explore, to work in those areas, to engage in those areas. But the real delivery of freedom is in these individual moments of experience around those things, just as you've said.

BILL COPPEL

You remind me of a conversation, an interview I did recently with an advisor out of Dallas, Texas, who was brilliant at creating a paycheck for someone in retirement. Right? And you and I could have a whole-- I think the concept of retirement in my mind, George, is a contrived framework that really has been used primarily to manipulate the labor force, right, for economic gain. Right?

GEORGE KINDER

Yeah. No question.

BILL COPPEL

And so when I talked to this advisor, he said, "Yeah, I was really good at creating a paycheck. What I realized, after I began to follow up with my clients, I found that they were miserable in retirement because what they had failed to prepare for was the next chapter or the transition to what or who they would be, or how I like to say, is finding their why as they moved forward." And so when he realized this, he went back and got trained in coaching, life coaching, the art of asking questions or the art of getting your clients to ask themselves even better questions. Right? This is what a part of EVOKE is all about in your training. And he transitioned his entire business away from managing money to helping people prepare for life transitions. And I

thought that was a remarkable observation on his part. Are you seeing that-- obviously you've seen that for years in your own personal practice and business. And I know it's woven in part, maybe you use different words than I am in helping train planners or advisors. What's the response been from clients when you begin to move away from the traditional conversation into these kinds of life questions?

GEORGE KINDER

If I can reframe just slightly and then go right at your answer--

BILL COPPEL

Sure. You can [crosstalk].

GEORGE KINDER

I think that the response of clients has been tremendous and that's shown by the quality of the businesses that people create around this work. But rather than transitions-- I mean, transitions is a common theme. It's used quite a bit as a way of framing this kind of work. I think, in a way, your notion of the why is a larger frame for me. And we'd have a moment in our EVOKE training in a Life Planning engagement that we call Lighting the Torch. And it's a moment where the client comes just exhilaratingly alive with a recognition of what they really want to do with their life. Period. Letting go of all the barriers that they've imagined all their life, all the economic barriers, all the barriers of judgment from their parents or from their partners, and really seeing what that is that they really want to do, fills the client with so much exhilaration, Bill, that there's no holding them back. There's no way they aren't going to do it. So the work of giving that-- so that's the focus rather than the portfolio, the analysis, the plan, whatever it is. That exhilarating vision of one's life is the focus of a Life Planner's work. Our work is to attempt to get there. And then the client is on fire when they achieve it. They may be filled with tears. Those tears may be tears of joy as much as of sorrow recognizing what they've missed and that, finally, they have access to who they want to be.

GEORGE KINDER

And then our job-- I mean, the brilliance of being a financial advisor is we've got all the skills of money management, of risk management, of budgeting, of estate planning, of taxes, of retirement, all of those skills to put the structure together to make sure they're delivered into that life so the clients are amazed by it and the business that is built is one that is enormously rewarding both for the client and for the advisor. What could be more miserable as a life? I mean, it's fun. Money management is a lot of fun. But what could be more miserable than to be judged by your client for every fall in the market? Every time the market goes down, "You're supposed to be my money manager," and you're judged for that. What happens with this shift to meaning and to this torch that I'm talking about is that the clients are no longer in a position where they're judging and analyzing every moment that-- and then listening to other people talking about how they didn't have-- other advisors how they didn't collapse when the market collapsed. So your advisor must be pretty poor. You ought to come and shift advisors and come with me. That's a miserable place to be and it's not a very human place to be. So we shift that whole conversation to being about who the client is meant to be. We deliver that to the client. We use all the skills of money management to do that. And because the client and the advisor are really linked around the meaning of the client's life, the trust level goes through the roof. And as you know, advisors are trusted just slightly more than politicians and only slightly less than journalists [laughter].

BILL COPPEL

Yes. Exactly. Let me ask this question. In your experience, and certainly in the experience that the folks that have gone through your training, when you get that torch lit, is that a static event or can the torch be relit and perhaps different? Meaning, we look at this notion of finding freedom. I guess the point I'm trying to get at, George, is that from my view, it would be unrealistic to think it's static because when you're in the moment, the moment as you pointed out before is not what it was

before, and likely not to be what it will be the next time. You follow me? So talk about how people, once the torch has been lit, it doesn't necessarily put them into a category where this is what they will be the rest of their life perhaps and it's okay to change.

GEORGE KINDER

Yeah. The torch can change in five minutes. It's not unusual. I'd say 10 to 20 percent of the time, a client comes back for their second meeting after the-- for their next meeting after the torch was lit and the torch was shifted. One of the things that happens here when you really, I mean, you feel that exhilaration of freedom, what we're doing is we're giving our clients the permission to step into that dream of freedom. And they've never allowed themselves that. The institutions that they've worked for have never allowed them that. The language of our policy in Washington doesn't allow for that. So we've changed the whole direction of civilization by this, and the client feels inside their life, and they go, "I'm going to live this life that's really meaningful for me." And they shift when they-- Bill, when they get permission, they start going even further into that dream. It's a wonderful thing. Even myself, I've been doing this for myself for almost 40 years. And there was a moment where out of the blue came the city of London. And it was not in my torch, not even close to my torch for all my life, and then suddenly it appeared there. And because I know the strength of this work, within two months I designed a plan to be here on a regular basis and for months out of every year.

BILL COPPEL

When you do this with an individual, how does this cascade against their family? Oftentimes, we find ourselves dealing with a family and multiple dimensions to that family, multiple personalities, and certainly, obviously, there's generational differences. Fit the freedom concept into that kind of a scenario for our listeners.

GEORGE KINDER

One of the places that I think a Life Planner loves more than any place to be is to be Life Planning a couple. And the reason is because of those differences that come up. I mean, if we don't have a different and unique torch different from our partners, there's something wrong with our relationship. I mean, we always want our partner to be closer to our torch, but the beauty of relationship is that we can give our love and get excited about our partner being the unique person that they are and having their own dreams. So what we see in a couples' meeting in a Life Planning engagement, we have the privilege to be there as the couple falls in love again. It's a very common thing. One partner will look at the other and say, "I didn't know you still love to do that," or, "I had no idea that that was something that you were engaged with or excited about." And you see the little glimpse of anxiety, little glimpse of excitement, and the real profoundness of the love growing between them. So that's more what you see. I mean, you're terrified that you're going to see the couple falling apart if you see these two very disparate torches being lit. One of the skills we teach is to light each torch individually and then work to bring those torches together so that the couple is celebrating each torch.

GEORGE KINDER

And I've had some scary moments. I had one moment where a client wanted to move into early retirement. He was in his early 50s and wanted to sail around the earth for the rest of the-- sail around the world for the rest of his life. And his wife listened very politely through the whole time. It was clear they really loved each other. And at the end, she was quite nervous when I turned to her and I said, "Well, how does this sound to you?" And she said, "George, the truth is I get seasick [laughter]." So that was quite-- I think it was one of the times-- one of two or three times in my life when I got really worried that maybe I'd done something terrible in an engagement. But what happened was that she loved gardens, and she loved being with her grandkids. And we found ways of flying her in. It turns out that over time as we developed this torch and an action plan for the man, he ended up loving to travel the world about

three months out of the year. The rest of the time, he wanted to be at home. And during those three months, we would make sure that once or twice, we would fly his wife in, often with their grandchild, to wherever he landed. And they would explore gardens.

BILL COPPEL So you're helping them better quantify those chapters of their freedom. So instead of doing this the rest of his life, which, in his mind, clearly was something that was appealing, the practical reality was he was very happy doing it three months of the year. And helping them create those bookends is marvelous. One last question on this line. How often do you find yourself with a couple and the next generation or two generations in this kind of conversation? Or do you?

GEORGE KINDER Each generation wants to have the privacy of their own engagement. And I think that's very important because they-- it's like our children want to grow up and go off to-- they don't want to stay at home all the time. Of course, now, that's happening more and more. But there's a transitioning that is a separation that's appropriate from one generation to the next. So what I'm finding most successful is when the older generation have experienced this and go, "This is marvelous. How can I share this with my kids," when they have the generosity of spirit to want their children to have their own torches and to come in and do their own work, and then there's a coming together in the family around what those torches are in a celebration.

BILL COPPEL Oh, that's great. That's marvelous because as you've experienced, and I think we've all experienced it, that intergenerational conversation can be very painful and awkward and oftentimes is ignored. But the approach you're taking really does away with the necessity to do that once people have their appropriate torches lit and then you bring them together as a family. It sounds very impactful.

GEORGE KINDER Exactly. I mean, you need that clarity of-- because otherwise, one generation has all the power or most of the power. If that generation is saying, "Look, I want everybody to be on fire about their lives, and I don't want to be judgmental about it. And if it's tough for me, I want to go through that experience because I love you as a person and I want to be there for you," well, that makes all the difference in the world. Now you're talking about an extraordinarily successful intergenerational experience.

BILL COPPEL You know, George, words like love and caring don't typically fall into the vernacular of financial advisor. And what you're talking about are edgy topics for our industry, broadly speaking. Very different than how we were trained early on in this business. It seems to me that the timing of what you're doing-- well, you've been at it for nearly 40 years. I can't think of a more appropriate time for this approach to really begin to have significant meaning, which leads me to my understanding that you've got a new book coming out in March of 2019.

GEORGE KINDER Yeah, Golden Civilization. And it has a subtitle and it's called-- the subtitle is In the Map of Mindfulness.

BILL COPPEL If we think about that, I don't know a lot about the book. I did read a little bit of a summary on it. But your timing seems to be very interesting relative to the digital disruption. We're feeling that the ever-changing sentiments and expectations of people as a result of this, the enormous increase in stress, anxiety, and depression that certainly here in the United States we're experiencing. All of these things have built to a crescendo. I mean, the political dialogue, all of the issues that we're confronting, the fake news. All of this, in my mind, could be anchored and effective. Perhaps, we have lost sight of what freedom really means. And not in the political sense, as I said earlier, but ultimately the why. I love the quote from Mark Twain when he said that the two most important days in your life are the day you're born



and the day you find out why. It seems that a lot of the work that you do is helping people discover their why.

GEORGE KINDER

The book is wide-ranging. And it ranges through democracy. It ranges through economics. It ranges through the media and leadership advice, entrepreneurial spirit, products and markets and mindfulness and education, just all kinds of areas. And what I'm really looking at-- I mean, we're 250 years into the Industrial Revolution. And are the rules that were set up by that brilliant and creative and humane mind, Adam Smith, are the rules that he put together to understand healthy markets and economics, are they the right rules is one question I would have, or have things changed partly because of the digitization? The way that I think of the digital disruption is that it's yet another hierarchy of power. And what happens in the way we have structured the Industrial Revolution over the last 250 years-- and I'm contrasting that, Bill, with the 5 million years that the bottlenose dolphins have been around and the 20 million years that our closest primate, the gorillas, have been around. This world that we're experiencing is just 250 years old. Do we have the right rules of engagement, and are we focused on the right thing? And I think that your question is the right one. And I would argue that we have lost our focus on what is meant to be, which is the freedom that democracy is meant to deliver and that markets and economies are meant to deliver. We've lost our focus on that because the focus has become much more on the freedom that these hierarchies of power are able to have.

GEORGE KINDER

When we talk about free markets, we don't even think about what a free market is. A free market is not a free market for large companies to kind of take over the market. A free market is a market of equal participants engaged with each other where the appropriate supply and demand forces create the best supply and the best products. We've lost the human side of all of this. And the human side is delivered most of all by getting to that why question, asking it in large areas so that we're really on target together around democracy and economics, and asking it personally so that we are on fire in our lives, in our communities, in our engagement with our families and with what/ we care about most.

BILL COPPEL

Well, it sounds like The Golden Civilization - and I'm looking forward to having it come out and being published - In the Map of Mindfulness, we might think of it as a broad-based platform that will help people begin to absorb all of the things you've been talking about to help them begin to create a different context, which leads to a different conversation that would be more appropriate against what people need today that moves well beyond simply someone to manage their money.

GEORGE KINDER

Again, you go back to the trust levels that an advisor has and you look at-- you were talking about the stress and the depression. Another kind of effect of what's been happening is the cynicism that is around today. And I think all of these things are symptoms essentially of negative externalities of our economic rules of engagement. And cynicism, while extremely appropriate wherever there's institutional hypocrisy or institutional power that doesn't align with what is humane, it's not a healthy thing, and it's not how we're meant to live as human beings. So the question that I asked in the book is, what does a golden civilization really look like? What would it have in it? How would we be engaging with each other? And isn't it time, given that we live in a democracy, for us to just go, "Well, let's have it. Let's make it work. What does it look like? Let's throw out the systems that are not leading us there and let's adopt the systems that do and will."

BILL COPPEL

Well, George, you've given our listeners a tremendous amount to think about today, and I thank you for that. This is a lot bigger than what people are typically used to

hearing from thought leaders like yourself. So I'm going to end with this last question and really try to not put you on the spot, but in fact, put you on the spot. It seems to me that for most of us in the business today, what you're talking about is a broad departure from what we have typically done and certainly how we have thought. Many of us have made progress and many of us are on a journey to get to where your state of mind is and your vision for what the value that could be created by a financial professional for a client or a family. But to get those folks that are not that far along, let's say, give them that first step, what's the one thing you'd like to leave listeners with to help them begin that process of this journey to a very different type of value they could create for the clients that they serve?

GEORGE KINDER

I think there are three very brief answers here. One is, get Life Planned yourself. A higher Life Planner, experience it or get trained. I mean, that's even better. But getting Life Planned, you'll have that experience and you'll begin to know who it is that you want to deliver into the world. It will mean that when you engage with your clients, you will have an authenticity when you're trying to help them be who they're meant to be, that, otherwise, you won't have. So I'm going to limit this to two things actually. So one is to get Life Planned and then get training in Life Planning. And then the second thing is to practice mindfulness, engage in mindfulness. Mindfulness is an extraordinary practice that takes us right to the present moment. It gives us a mastery over the present moment. It gives us many more moments in our life because we're not distracted when we gain from that practice. It's a practice that grows and grows and grows in its strengths. And it develops as well inside ourselves, not only a more healthy life, a life that's likely to live-- where we're likely to live longer, greater longevity, but also a greater focus, greater patience, greater empathy, all of those kinds of things. It's really a teaching in inner listening and listening to what is authentic inside ourselves.

BILL COPPEL

And I might also say along those lines, help them ultimately discover their own well-being.

GEORGE KINDER

Absolutely.

BILL COPPEL

Well, again, George, thank you very, very much for your thoughts and sharing your insights and experiences around all the great work you've done. For our listeners who would like to learn more about Life Planning, about the EVOKE training and the other capabilities that are available through the Kinder Institute, where would you direct them?

GEORGE KINDER

Oh, I'd go right to the [kinderinstitute.com](http://kinderinstitute.com) website.

BILL COPPEL

Excellent. Well, again, I want to thank you. This has been extremely motivating for me personally, but I hope that our listeners have enjoyed listening to your thoughts. And I would say to you that I would hope that we can get you back again here not too distant future. Perhaps, after the book is out, we can have a conversation more deeply about the writings in *The Golden Civilization*. So with that, listeners, I would say thank you for joining us today. And remember, the next episode will be out in two weeks. And until then, please be well.

Outro

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