Brandon Averill ([00:04](https://www.rev.com/transcript-editor/shared/j-WbWh1rqngaHpXrbfWFU1i8zXpWiCSs1hUkrTnx0gSts4HzgLcAOJbK8MbEVQOqXQrAjeRfXq7weOBQiSOvzIsJxSs?loadFrom=DocumentDeeplink&ts=4.89)):

Hey, everybody. Welcome back to another episode of AWM Insights. We got a fun one for you today. We're taking a little inspiration from our good friend, Brian Cain, the Cain Peak Performance Mental Performance Master himself. We've been going down a little bit of a path with our team internally, and he recently put out some information, or I think it's hit podcast, it's been blog, he puts out tons of content, but it's really about what's the process? What is the process for achieving the goals that you actually want to achieve? I think there are just so many similarities to when we think about finances, so many similarities to when we meet with everybody listening to help you really put this formula together. We're going to take a little rift on that today. We're going to go down the path and really hit on what he calls the four-step goal formula.

([01:01](https://www.rev.com/transcript-editor/shared/9dSu9ND70fj44X4g_klRwEB5_mO0uIJI2iRsbxC-7WpDGNwTz8Nbpuvch9qYlLNlrI9GTlbVbajY413gkHoAt7lcq5Y?loadFrom=DocumentDeeplink&ts=61.53)):

We're going to change this around a little bit, and we're going to say, "Hey, we're going to make this hyper specific to how about the four-step goal formula for your finances." High level, what is that formula to cut to the chase? It's really starting off setting your intention and we'll get into the language that you commonly hear around us for that. Then schedule it. What does that mean to schedule it? What is measure it, is the third one that he refers to. How do we measure our success here? Fourth and last step is reflect and refocus. Maybe let's start, Justin, just again, we want to go high level here. We're going to go deeper in future episodes, but talk to me a little bit about how you think about this four-step goal formula in the success of a client's financial picture.

Justin Dyer ([01:52](https://www.rev.com/transcript-editor/shared/wy51w-07Zq9RDbDSgDBi769oKY5VfF-bTgoOLQoCfCQL0cCsH7i1N9tBqvQ945pKRQhPoWBlyhf_QbHyAU8cOjy1LPA?loadFrom=DocumentDeeplink&ts=112.95)):

Yeah, let me piggyback on what you said too. As we've gone through this process for ourselves and trying to be better partners, husbands, leaders, business owners, et cetera, it is uncanny. It's amazing how much this also applies to being a good investor, being a good steward of your own capital, us being a good steward of our client's capital. There's no stretch of the imagination when you listen to this to put it onto your own personal finances and how we think about things. But to your question specifically, set an intention, right? These are our priorities, these are our goals. This is the most important aspect of all this, right? So many people I feel like don't take this step to really be intentional on what they want. We always say money is a tool to accomplish what's important to you. Well, this is really where the rubber meets the road with that statement, and we're going to dive into that in future conversations over the next couple of weeks.

([02:51](https://www.rev.com/transcript-editor/shared/Z1De70iCRo1ef5AWx7iP8q39_C8gC2r7-3WafYDkPbAlojkdW8e7s3gDk0_SWZbp7fpMlg2jIaq0EmLP8i1m9TgeB0E?loadFrom=DocumentDeeplink&ts=171.75)):

Schedule it, right? You want to automate this as much as humanly possible. It doesn't mean, "Hey, get it going. Stick your head in the sand. Don't pay attention to it." But you want to set your intention and then automate this as much as you can. Then like you said, step number four is reflect and refocus. You do come back and make sure what's been put into place, what course has been set into action still makes sense. Measure it. There's a lot that we can do here. You can look at performance. We do a ton internally to make sure priorities actually have enough allocated against them to meet those priorities. We want to make sure our assumptions around investments and long-term performance are correct. We want to make sure priorities are the right size given what the goals are. There's so many things we can do in here when it comes to measuring it as well.

([03:51](https://www.rev.com/transcript-editor/shared/AX-A-Fvp-bT83ZTHAMdwNbUip-J98RyIVWRqK9GcqIwkeIouUCt2dnaaXS9NwkrHh05jSm3aXylDicKG2Ntrr3YT0Dg?loadFrom=DocumentDeeplink&ts=231.09)):

A client can look at their priorities as well and almost do a mental checklist. "Hey, is this really what I want to be measuring myself or this goal up against? Is this truly in line with the four uses of money?" That's something else we'll dive into and clients are very familiar with. Then reflect and refocus, right? This is... Think about it like the annual meeting, right? Are these priorities? Are these intentions? Did we accomplish them or can we check them off the list or are they no longer relevant, right? None of this is set in stone. We want to be intentional. We want to set a proper course, but it doesn't mean we're always going to be on that course. Then having that accountability partner, right? This is the part of the job I think that we all love here, is to help humans be better humans, right? Being that true partner, helping them set those intentions, but also reflect, "Hey, is this truly where you want to be spending your time, your resources, your finite resources?" That's, I'd say, a quick teaser going through the four of them.

Brandon Averill ([04:54](https://www.rev.com/transcript-editor/shared/XL1qjcEHFoBKnc-7lKA4fSjvpZU6K4rNXSgizanti9N_b50V1xrxyIW-GsfhSUQbeHPnZApv-gwVrRfCDHwoQ7ngv-w?loadFrom=DocumentDeeplink&ts=294.93)):

Yeah, I think that's great. Maybe as a wrap up here, running through this mental model I think would be good for everybody listening. You probably have already done this to an extent if you're a client, but it's, "Hey, my intention, I want to build a multi-generational, wealthy, flourishing family." Okay. That's what I want to accomplish. That's the goal. How am I going to schedule to actually do that? Well, I know I've got the four uses of money, right? I know that I can spend it, I can save it, I can give it, or I'm going to owe it in taxes. How do I actually need those things to go out and how do I set up, schedule a system to allow those things to happen? Measure it. Did I actually do that? Did I actually save the money? Did I actually give the money? And really look at those objectively.

([05:41](https://www.rev.com/transcript-editor/shared/cD8p_wdwVug-G4TE8gMAQWrmtMu0IAcSY2xQ-N9VvFnRYTXE_c7owTBu3MsouMC8GIqJqdKJ-2CuA9VkF2w2LKIPh5Y?loadFrom=DocumentDeeplink&ts=341.7)):

The last is that reflect and refocus, right? Like the Mike Tyson quote, everybody's got a plan until you get punched in the mouth, right? You're going to get punched in the mouth. It might actually be a good thing, right? Throughout the year, you saved a little bit extra. Now we get to reflect and refocus. How are we going to change the plan? How are we going to update the plan? Life changes, right? You have a new kid. That's going to change the whole deal, right? You've got other responsibilities that come in. You need that time to take a step back, reflect and refocus. Like you said, that's a big part of our job to come in and make sure that we're refocusing on the right things. Right now, we're picking a one focus for everybody, all our baseball athlete clients in this off-season so it's a good way to go about that.

([06:26](https://www.rev.com/transcript-editor/shared/ZXfLpeS3vtjArO453usJA_3xDMYFFXlg0gHmdyj0E6xRim2dlmxgP3Ro5rkPgEe4KyBmSxSE_6LeMoR8sMgAMIv9Tkc?loadFrom=DocumentDeeplink&ts=386.19)):

We're going to dig a lot more into this in the coming conversations, like Justin mentioned. Hopefully you tune in for those. We'd love to hear your questions. We'd love to hear some of your intentions. Maybe we can use those as our path forward here, your priorities.

Justin Dyer ([06:42](https://www.rev.com/transcript-editor/shared/eKLsuBE58So-GH41sJxoFZPlIc5DFp27cjMVaYNFopdoc9l05I5dNuAdo8Wq19FBOLZ2vY7IpPSt2IdFz9LHdfAL77Y?loadFrom=DocumentDeeplink&ts=402.75)):

I love it.

Brandon Averill ([06:43](https://www.rev.com/transcript-editor/shared/XoMsa669Kum4H86TuNdTVk7PLnRNepT-rzbgj2aq_oveb2n6iOxrzram1yQXSmTJ3M4jYp54Mwv6EmsmIIc_V_6YQ98?loadFrom=DocumentDeeplink&ts=403.86)):

Reach on out. (714) 504-7689. We'd love to hear from you. But until next time, own your wealth, make an impact, and always be a pro.