Brandon Averill ([00:02](https://www.rev.com/transcript-editor/shared/I9bHkPbay2Cqn95LCfTMSc5APumd1BQXGdKWolcmNjbKqDJVc17RSRvKpTr4JQZ8xpxgMTXF2DRIUHZiMF4fS2l7_CQ?loadFrom=DocumentDeeplink&ts=2.82)):

Hey, everybody. Welcome back to another episode of AWM Insights, Brandon and Justin here. And we've been taking a little path down here inspired by a good friend of ours, Brian Kain, who's a mental performance coach, but really outlining his step, the four step goal formula and really taking that application and what does it mean to you from generating a game plan, generating success, and achieving the goal of ultimately having that multi-generational, wealthy, flourishing family. And so we gave an overview. Justin dug into kind of that first step, that setting an intention last week with Mina as he pinch it for me. And so where we're landing today is on step two, and step two is schedule it. And so when we think about scheduling our intentions, I think there's a lot that we can do. We can be really process oriented and systematized to this, and it really allows for success.

([01:00](https://www.rev.com/transcript-editor/shared/u-Waje9K9s3WBUMj95B9Kb_gU3-tt4svvkAgoWpRDa2YDZ1_6mto17QAdgbmV9jZNQhRcUauqZRGNJ3b_YBboXDD2a0?loadFrom=DocumentDeeplink&ts=60.78)):

And so the first thing that we really think about when we're scheduling out your guys' plan is we set the intention for what we want to accomplish throughout the year. As an example, let's use the uses of money. How much are we saving? How much are we giving and sharing? How much are we spending? And we set those at the very beginning of the year and then we execute. And so we schedule those in a way that every time that paycheck hits, we have a very defined game plan of what's happening and our team internally is executing upon that. So we're making sure that we're ideally donating those appreciated securities, those stocks to your donor-advised fund. If we have a charitable intent and giving money really effectively that way by being scheduled and intentional, that helps us to get more benefit out of it.

([01:50](https://www.rev.com/transcript-editor/shared/0AEUhjVBod7EwAe9T4_-i7NcfGgG5atXwdqnH2EleLh5aefh07JGAMoT3HFt1fe98wmgIyTmpRu2Vt2IgVDn6PXdw7s?loadFrom=DocumentDeeplink&ts=110.34)):

And then there's simple your savings targets. We know that if we can automatically hit those every pay period, it's sort of taking care of that spend number as well. So it can be really systematic scheduled out on a really routine basis there that leads to success. And then I know that bleeds over to the investment side, so we hit those savings numbers, we automate that, we get those in the accounts. Maybe Justin, hit on how do we go about scheduling those types of things, but still keeping it pretty individualized.

Justin Dyer ([02:20](https://www.rev.com/transcript-editor/shared/WoX2qpuH1C5UXtWl1juD2293USZM3uQSnjhDH7ArrcOs6X0Tffb37sEgc5nAZ48v7rurFpNbU7H_Iq-LSL1Fi8ZS3hU?loadFrom=DocumentDeeplink&ts=140.64)):

Yeah. I want to hit on just the similarity, I think we've said this each episode so far. The similarity to mental performance, which is exactly why we're hitting on this and digging deep to the behavioral side of investing and what you're getting at is automating to deal with that behavioral side. Don't let your hive mind whatever word you want to use, right? Your better intentions, if you will, the kind of reactionary type mindset that can present itself based on the noise we all see to get in your way, to get in the way of success. It's no different if you're really trying to be at the highest level of mental performance when applied to investing, but to your point specifically, it is automating this on our side as well to make sure we're not missing things, things falling through the cracks, we're taking all of the cash flows, et cetera, and then allocating them to the highest and best use in line with a client or family's priorities.

([03:30](https://www.rev.com/transcript-editor/shared/_Pw8B-ARuqIQ0DReSFkvoPrH6O_SyXebw7fLLHWiGv6x8aPmSJPzVdjiav3aoq76Il_8gDP9ZeheXyEk2Gic4SCsLTg?loadFrom=DocumentDeeplink&ts=210.54)):

So what does that actually look like? You hit on the paycheck process and savings. Well, once that gets handed over to the investment team, the day after essentially, the investment team is going through all portfolios and allocating them in line with their priorities in a very methodical, customized, tailor-made fashion. Outside of just deploying capital in line with a client's goals and or priorities, we're constantly, constantly meaning on a daily basis, the investment team, which you might be able to see behind us is constantly reviewing screens that we have set ahead of time to make sure we're paying attention and scheduling when we might be able to make changes in a portfolio to optimize where capital is deployed in line with or out of line with a client's priorities. What does that actually look like? Tax loss harvesting, you even mentioned charitable contributions, right? Markets have done really, really well.

([04:31](https://www.rev.com/transcript-editor/shared/_JKBVKtEkpKDto1Rn5xnCWVhF8N2oxQkeOk85SqEmzYu_7cJSqL5_0fBKdciMLPTgL4fcsnUf9sTUica_xfoJOc0CKY?loadFrom=DocumentDeeplink&ts=271.8)):

Do we have the ability to donate or transfer? Highly appreciated securities, tax loss harvesting, I just mentioned. Are the markets doing poorly? We'll look through a flag that says, "Hey, we have tax loss harvesting opportunities because of what is going on in the market, should we take advantage of them?" Right? We have all this stuff automated and they happen on a very, very regular basis. So we don't lose sight of opportunity out of tolerance, as a portfolio out of tolerance. Should we be looking at something, right? These are flags that show up on our dashboards on a daily basis. Has a meeting just happened where a significant priority has been adjusted or added to a client's plan, and that triggers a whole nother review process. So we have all these automated standard operating procedures, processes, whatever you want to call them, to really make sure the investment portfolio is speaking to the intentionality that's been set between the client and the advisor.

Brandon Averill ([05:38](https://www.rev.com/transcript-editor/shared/LmKmWb9yIS1B1xIkHWPy_cGtZ1rNBQauwZ4xxl4SzEXLUopBFfo3sHsP2hvAtt8rLFC8oukuOHZjnHgClCx42KNyM_4?loadFrom=DocumentDeeplink&ts=338.25)):

I think that's all super helpful. And as you guys all know that are listening and we've talked about over the years, we are super process oriented here, and I think that helps you to achieve the goals that we're ultimately trying to achieve for you guys. And we set an intention with you guys, we set down and really hit the high level. Then we look at the priorities, et cetera. And really on this scheduling side, one of the big benefits of working with us is we do automate it for you. We take that off your plate, but I would challenge you from a scheduling standpoint, one thing for you to schedule is the review of those priorities. Be mindful around them, make sure that you're communicating with us because that is something that we can't automate for you and that is something that should fall into your bucket of priorities.

([06:19](https://www.rev.com/transcript-editor/shared/_Grfy_wp5PeLmp2A4Jtvg5doTjAnk2-z0GGJVkUrjQEZ2epg_yrCwo7NiFX9d-Xjw-faLjpumKizAz81oIK-gxMCzCI?loadFrom=DocumentDeeplink&ts=379.95)):

We're happy to dig in with you guys, help form and shape those, but that is something you should be scheduling on a routine basis with yourself and your family to make sure that we're all oriented in the right direction. So this is really step two. The next one to hit on is measuring it, and we're going to get into that in the next episode, but really, okay, that's great. We've set our intentions, we've scheduled all this stuff out. It's automating, but you should always come back and check in. How's it working? Let's measure it. Let's make sure that we're on the path that we should be on. And so look forward to jumping into that in the next episode.

([06:54](https://www.rev.com/transcript-editor/shared/4bSXqde0jZkUFwXDqm_0rOMVCatJYDQnq-Mf3H8w83dFpm6_-GHsftQMNRrXfw2cZunA6ZtlZE28IQjovBVv62JW4n8?loadFrom=DocumentDeeplink&ts=414.96)):

But until then, if you have questions, you have guidance, all that kind of stuff, we want to hear from you. So please do reach out, (714)-504-7689, and until next time, own your wealth, make an impact and always be a pro.