



The Kinder Institute of Life Planning offers a comprehensive training in life-centered financial planning which consists of three elements: the two-day Seven Stages of Money Maturity® workshop in which advisors become aware of their own relationship to money and learn basic life planning techniques and skills; the five-day intensive residential training in Life Planning where advisors work together to create their own life plans while learning the EVOKE™ methodology for working with clients; and a six-month mentorship with members of the training group to facilitate integration and effective implementation of the skills and approaches learned in the trainings.

Registered Life Planner and be featured in our online directory as Successful completion of all three courses qualifies the planner to receive the Kinder Institute's designation of such.

The Seven Stages of Money Maturity® 9 CE's (based on The Seven Stages of Money Maturity by George D. Kinder)

The purpose of the 7 Stages workshop is to enable advisors to help their clients find freedom and financial security, regardless of their economic circumstances, by developing clarity, ease and a sense of purpose in their relationship to money. Financial planning deals with life issues that include divorce, death, illness, disability, unemployment, retirement, and other life events that can have very painful consequences for the client. By combining the emotional skills modeled and taught in this workshop with the traditional planning skills acquired by most advisors, attendees will be able to establish broader and deeper relationships with their clients... *their clients for life.*

The key to trust and commitment in client relationships is the ability to listen. Listening requires both internal and external awareness through processes that can be learned and mastered in the workshop. Listening combined with empathy is the foundation of the client-planner connection that allows emotions to be acknowledged and resolved around money issues.

Even more importantly, the workshop will give the advisor tools for evoking and ranking the heart-felt life goals and values of the client, including legacy goals, so that the financial plan will support the true aims of the client and not only obvious money goals such as retirement, education, and estate planning. As a result, clients become inspired and ultimately take more ownership in their plan, because of its relevance to their life!

Advisors will gain:

- **Skills:** How to guide the client through recognizing and acting upon what is most important for his life, as well as for his money;
- **Efficiency:** How to more quickly develop a financial plan that meets the *REAL* needs of the client, instead of repeatedly adjusting a plan as new information —“leaks” out;
- **Knowledge:** An overview of the developmental process that leads to clients' mature understanding and actions in relationship to money;
- **Connection:** How to be responsive and effective when client emotions surface in the course of the planning relationship, with relationship skills developed during the training;
- **Perception:** How to recognize and defuse incomplete and partial money messages

Life Planning Residential Intensive Training 25 CE's

5-Day Workshop, 8:30 am to 6:30 pm all days, or 45 contact hours

The purpose of the Life Planning Residential Intensive Training is to teach and train financial planners in the methodology and process that deepen and extend the financial planning relationship into one that integrates core life values and goals into the comprehensive financial plan, integrating these values and goals with financial or money goals.

Partnering with another financial advisor, participants switch roles back and forth, each acting as both client and advisor for each phase of the professional Life Planning process.

Extensive work is done on accessing deeply held personal goals and aspirations for a life worth living. Goals are identified, sorted, time-lined and assessed for potential obstacles and financial implications. Advisor and client collaborate on both the articulation of a life vision and the obstacles that may arise. Scenarios are developed to further the goals and address the obstacles. Working together, client and advisor arrive at a proposed "life plan" which is then integrated with financial strategies. No investment advice is given, only planning functions are addressed.

Advisors learn and practice professional relationship skills, including effective listening and communication skills, empathic mirroring, facilitating motivation and enthusiasm, dealing with emotional pain and resistance, and coaching skills for execution. Advisors also learn how to recognize their own emotional responses to client issues, and how to set those aside to avoid unduly influencing clients.

There is discussion of the methodology throughout, combined with practice sessions at each phase where each pair is observed by the trainers and the whole training group, followed by concise and constructive feedback. In this way, all participants not only work within their own pair, but also observe their peers at work and are able to benefit from the variety of approaches and techniques demonstrated.

One half-day is spent on basic counseling principles, the dynamics of working with couples and families, and conflict resolution. Another half-day is devoted to practice management issues related to integrating a Life Planning approach into an existing financial planning practice.

Mentorship

Bi-Weekly Case Seminar

Online forum, password-protected, where members of the training group discuss a current client interaction submitted by a group member in writing, every other week. Case submission will rotate among group members. The Mentor(s) and other group members will discuss any issues or practices raised by the case on the forum, creating an ongoing resource. All client names will be changed, to protect confidentiality. No confidential client financial data will be published in the forum. The focus will be on Life Planning issues rather than specific financial planning issues related to investment choices, etc.

To protect planner privacy, posts to the forum will not be sent out by email. However, when a new post is submitted on the forum, members will be notified by email that a new comment has been placed on the current thread, allowing all group members to be quickly informed about developing discussions.

Weekly Email Correspondence

Each group member will interact by email as needed with a Mentor. This is an opportunity for each member to report on client interactions and personal observations, as practice in Life Planning unfolds.

Phone Conference

There will be a group phone conference every six weeks. Each group member will also have a one-hour phone conference with the Mentor every six weeks, or four times during the Mentorship. This is an opportunity to discuss the practice of Life Planning in depth, with particular attention to impacts on the planner personally as well as on his or her practice.