

SPECIAL FEATURE

A course in life with Kinder

George Kinder is considered the father of life planning in the UK and runs workshops promising powerful insights to help financial advisers offer their clients a holistic service. Maryrose Fison finds out what you can expect to get up to on one of his two-day courses and what you can learn about yourself and others.



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▶ When my editor told me I would be attending the Kinder two-day workshop on money maturity, I envisaged something of a spiritual camp for advisers. Images of evangelical hand-clapping, group hugs and awkward emotional outbursts sprang to mind. But my curiosity was aroused further when I learned that I could only attend on condition that I fully participated.

Had I known that I would be singing, dancing and revealing personal details with a group of strangers, I might never have agreed to go.

A day to remember

The workshop was destined from the outset to be memorable. It began on the day the country had its heaviest snowfall for 20 years, making five million workers homebound as the transport network ground to a halt.

Of the 10 participants who managed to trudge to the snow-covered offices of UBS at London's Broadgate Circus, the majority were financial planners and advisers, although there was also a literary enthusiast and private bankers.

As I arrived, shivering and dishevelled, George Kinder, the man credited with bringing life planning to the UK, was standing in front of a crescent of chairs congratulating us for making the effort to get there. Flanked by flipcharts and in a pale suit, he exudes warmth and has the rare talent for putting a roomful of strangers instantly at ease.

Over the next two days we would learn how to listen, empathise and develop the foundation skills needed to inspire clients – the hallmark of Kinder's movement and what he calls 'lighting the torch'.

The seven stages

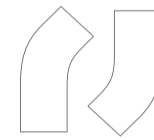
The session began with an explanation of the seven stages of money maturity. Kinder classifies the stages into various phases of life: childhood was represented by innocence and pain; adulthood by knowledge and understanding; and maturity by aloha and vision.

The value in understanding the seven stages, according to Kinder, is in being able to use them as a 'diagnostic tool' when interviewing clients. By understanding the phase of money maturity that clients are in, advisers will be better able to identify the various 'belief systems' that control and hinder their clients. And this will be the first step to empowering clients to achieve greater financial freedom.

Kinder traces the seven stages through history and world religions, from the eastern tradition of chakras to the Buddhist cycle of samsara and the Enlightenment poems of William Blake.

Learning to listen

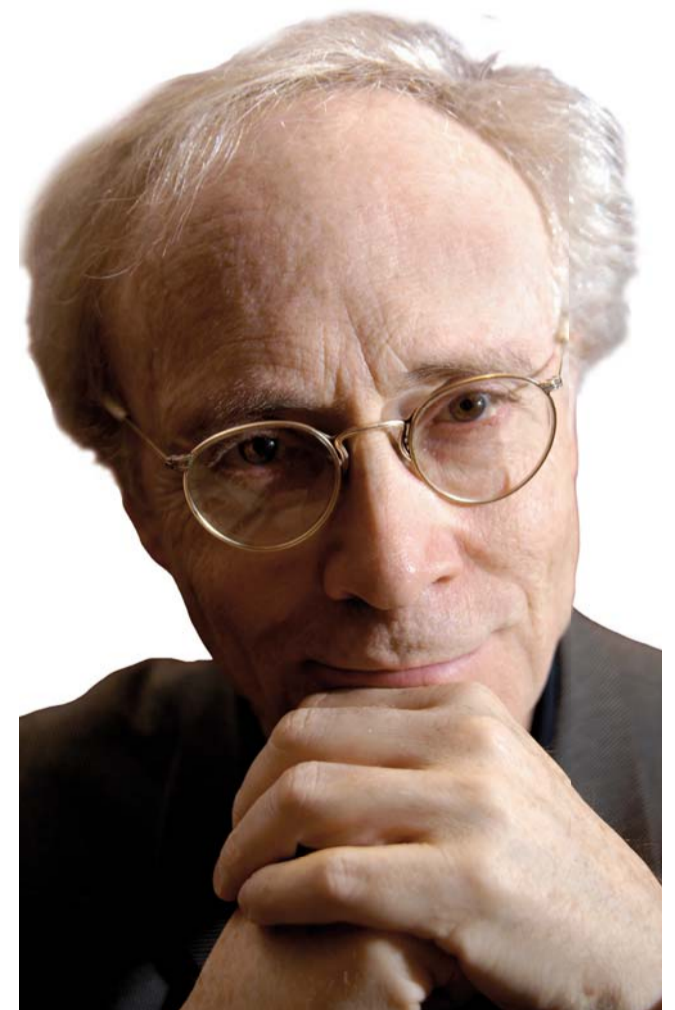
To put some of his theory into practice, Kinder paired us up to do a 'listening dyad' – essentially a short role-play in which we shared our earliest memory of money. The point of this



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LIFE STAGES: Kinder links childhood with innocence, adulthood with knowledge and maturity with vision in his explanation of the seven stages of money maturity



KINDER: Developing trust with clients is a key plank in his philosophy

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exercise was not to analyse our verbal expressions, but to practice coming to terms with the feelings they evoked.

I described opening my first bank account at the tender age of six with what was then Abbey National. At my father's wishes, I had begun to put what little savings I had in it and many Christmases later was astonished to see £800 printed in the shiny red account book.

After the role-play we discussed as a group what the experience had taught us. Almost everyone felt it had been difficult to reign in the urge to speak to, agree with or console our partners when they were sharing. Kinder suggested this urge to join in was not so much to do with wanting to empathise, as to do with handling our own feelings.

Finding our feelings

After a short coffee break, we embarked on a series of meditation sessions. We sat motionless, trying to empty our minds of all thought and distraction, and focus on what Kinder calls 'feeling our feelings'.

It was a strange concept for me to understand at first. Then Kinder pointed out that we already feel our feelings, but we do not acknowledge them: sadness can be a lump in the throat, anxiety a knot in the chest, and fear a weakness at the knees. Five minutes later a pair of miniature cymbals chimed and we were released from our reverie.

One financial planner described a feeling akin to floating. Another said he had lost all sensation in his feet. And another – rather honest – adviser admitted to almost nodding off.

An exercise in empathy

The next phase of the workshop was probably the most powerful in terms of the impact it can have on people.

Again we paired up, this time sharing painful experiences that related to money. My partner candidly described what it was like to leave the school he was at when his parents split up.

We were encouraged to empathise after each story, using a precisely formulated structure that involved saying how we felt in relation to what our partner said and where we felt the feeling.

Kinder believes this sense of validation is key to developing trust with clients. By empathising with them, he says, we validate their feelings and give them confidence to express personal details. A failure to do so can have a heavy price, resulting in people closing up, and can block the way to meaningful relationships.

One adviser broke down in tears during this exercise, overwhelmed by the painful memory it had evoked. Kinder's response to this is: be prepared for tears and have a pack of hankies at the ready. In around 10% of cases, clients will weep and this can be incredibly important in the creation of a bond of understanding, he says.

Pinpointing desires

The next part of the course was perhaps the most insightful for us. We were asked to write down answers to three questions. These are Kinder's famous three questions and essentially act as a vehicle to channel people's desires into a clear list of priorities.

1. What would you do if you had all the money in the world guaranteed to last until you died? How would you spend your life?
2. Having gone to the doctor you are told you will have five to 10 years left to live. The doctor says you will remain in good health for the duration of the years you live but you will die within this period. How would you spend your time? What would you do?
3. You go to the doctor for a routine check-up and are told the news that you only have 24 hours left to live. What do you wish you had changed? What do you regret not doing?

Of all these questions it was the third one that resonated the most with me. I was surprised by how effortlessly it made me see the future in terms of what I most want to achieve before I die.

Kinder says the key to lighting the torch in clients is in first understanding what it is that they really value. But he

rarely asks clients to answer these questions in the office unless he is confident that he has first established a bond of trust. He recommends placing the questions in separate envelopes and instructing clients to open them in the privacy of their homes, one at a time. As an alternative, he says, you could email the questions, waiting for each response before sending the next.

It is these aids that lay the foundation for later inspiring clients; empowering them to do the things they need to achieve freedom and fulfilment. In practice, the process can take anywhere between a single one-hour meeting and four or five hour-and-a-half meetings, says Kinder. If pressed for time, he says, question three is the most powerful in identifying a clients' true ambition and goals.

Lighting the torch

Next the workshop took a slightly different course. Having volunteered myself, I became a guinea pig in a role-play that would show advisers how they could empower their clients in as little as 15 minutes.

Sitting in front of the group, I felt a mixture of anxiety and bemusement, wondering what had possessed me to put myself in this position. The group moved their chairs closer and before I had time to back out, we were shaking hands and the role-play was under way.

The next quarter of an hour passed surprisingly quickly. Kinder's natural warmth and interest made it easy to answer questions that in retrospect were quite probing. He asked me about my life, my relationships and what I really wanted to do. I began tentatively, answering as briefly and succinctly as possible, wary of giving too much away. But, through a mixture of validation and empathy, I began to open up and to feel empowered as it became apparent that my hitherto vague hopes and dreams could become reality.

After returning to my seat I felt a mixture of emotions: empowerment that I could achieve what I wanted, but also regret at having shared personal goals with people I knew little about. Feedback from the group suggested I was not the only one feeling empowered – the others were encouraged by the ease with which Kinder had lit my torch. And the next exercise allowed us to try this on each other.

The power to invigorate

Towards the end of the two days we learned a lot about vigour and its role in lighting the torch in clients. And what better way to kick off this phase than by hauling myself, one of the private bankers and an adviser up in front of the others to chant, in true cheerleading fashion: 'Go vigour.'

When the embarrassment subsided, I began to enjoy the farcical image of the group bouncing up and down before me and we did feel invigorated.

Kinder explained that the power to invigorate clients is as important as identifying it. A lack of vigour would hinder a client's progress and could damage a relationship, he said. That was why it was important for us to inspire clients constantly with a can-do, optimistic attitude – not allowing personal inhibitions to stop us doing whatever it took to get them feeling this.

The end of the journey

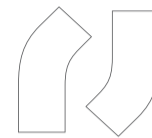
By the end of the two days, I felt as though I had been on a journey. The 18 hours spent so intensely with this group of interesting individuals seemed to have passed all too fast. Could it be over so soon?

But as I said goodbye to the group, I realised the Kinder course is more than a life planning course, it is an experience in life itself.

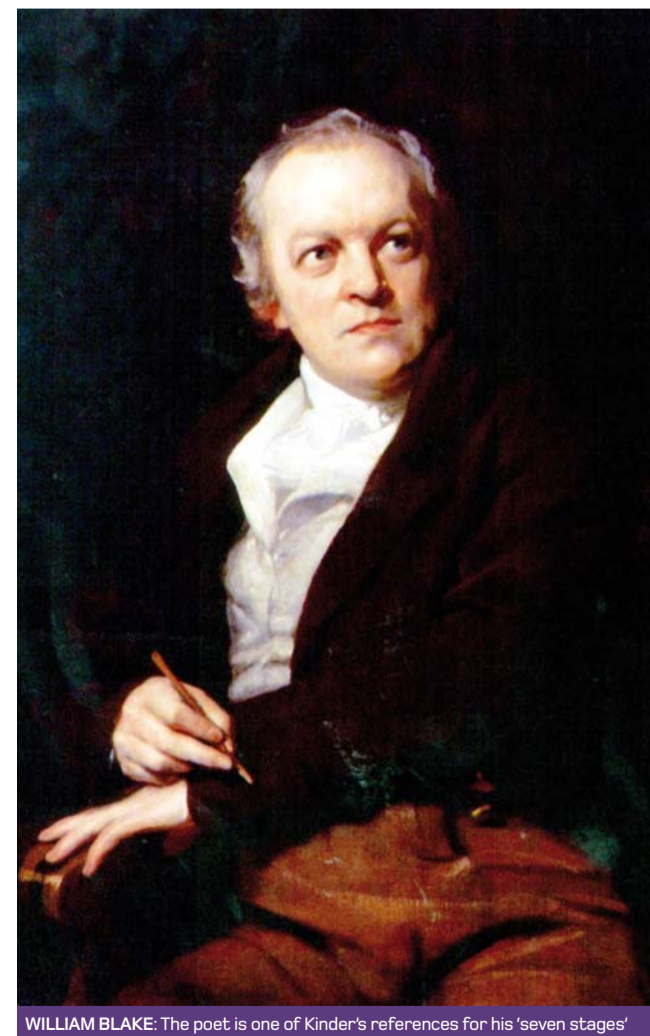
Further information

The Kinder Institute offers a range of workshops for financial planners. Visit the website: www.kinderinstitute.com.

Contact Maryellen Grady at maryellen.grady@kinderinstitute.com or Nadine Mazzola at nadine.mazzola@kinderinstitute.com for further information.



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WILLIAM BLAKE: The poet is one of Kinder's references for his 'seven stages'