

XYPN and ACP = Greater Together

Hear from some of your XYPN colleagues who also love ACP!

Contact ACP for more information.

Jill Colsch – New Member Specialist

jill@acplanners.org / 910.769.1569 / www.acplanners.org



Jane Yoo, CFP®, MBA

Jane Financial, Oakland, CA

I serve superstar Gen X women who are high-earning professionals that don't meet the hefty \$1 - \$2 million portfolio minimums in the Bay Area. The ACP methodology, particularly the fee calculator, has been a boon. Before joining ACP, most of my revenue came from project retainers where I was severely undercharging. Of the few ongoing retainer clients that I had, my average annual retainer was \$6,000/year. Since joining ACP, I've dropped project retainers, and I'm solely focused on attracting more ongoing clients. My average retainer has increased to \$8,000/year. I provide comprehensive financial planning and investment management, with a particular focus on equity compensation. The strong tax focus of the ACP methodology has also helped me attract my target market.

I've been a member of XYPN since March 2017 and a member of ACP since November 2018. XYPN has been a great resource for getting my firm registered and providing a cost-effective tech stack. ACP has been a great resource for practice management (particularly charging appropriate fees) and improving my sales process.

Morgan Ranstrom, CFA, CFP®

Trailhead Planners, Minneapolis, MN



After nearly a decade in the wealth management industry, we founded Trailhead Planners in 2016 with the desire to offer expert financial planning and investment management to our Gen X and Gen Y peers on a flat-fee basis. We joined XYPN immediately to take advantage of the wealth of start-up and technology resources, as well as the amazing community. However, after our first year or so in business, we felt we needed a more concrete and repeatable financial planning process and a deeper knowledge of taxes and how they impact our clients. We found both in the Alliance of Comprehensive Planners and our success has increased since joining ACP in 2018. We are happy members of both XYPN and ACP and find both organizations offer critical support and resources to our growing wealth management firm.



Irfan Bhabhrawala, CFP®

Arbor Financial, Ann Arbor, MI

I am the owner and lead financial planner at Arbor Financial, a holistic, fee-only financial planning firm in Ann Arbor, MI. I joined Arbor Financial in 2014 and purchased the business from the previous owner in 2016. Arbor Financial has 65 retainer clients. We are focused on individuals and families in the retirement and pre-retirement stage of their lives, working with many active and retired University of Michigan faculty and staff.

I joined the XYPN network in the spring of 2019. I joined XYPN because of the technology stack and focus on efficiency. I have been a member of ACP since 2014. My ACP membership has provided me with a family-like community of holistic, tax-focused planners, and a methodology to tackle every piece of the financial planning puzzle in a deep and meaningful way.



Linda Y. Leitz, PhD, CFP®, EA, CDFA

Peace of Mind Financial Planning, Colorado Springs, CO

I've been a financial professional since 1979 and became a fee-only financial planner in 1999 when I joined the Alliance of Comprehensive Planners (ACP). ACP gave me the methodology, support, autonomy, and community to offer truly integrated financial planning on an annual retainer basis. It has also provided a forum to continue to share ideas with established and growing practices as we all evolve our firms. Our firm joined XYPN in 2018 to continue to expand the pool of professionals sharing innovation and shaping the future of financial planning, as well as to broaden our reach to the next generation of financial planning clients. Being in both organizations has a wonderful synergy.

Wendy Marsden, CFP®, CPA/PFS, MS

ProsperiTea Planning, Greenfield, MA



I joined ACP in October 2015 and by January 2016 it had already paid for itself in actionable steps. The self-study, online classes, and live capstone training really solidified the process for me. In November 2017 I joined XYPN partly because of the focus on becoming "location independent" and a more virtual tech stack. I never found any conflict between the two groups: in fact, I tend to think of ACP as the tax-focused flat-fee group. In ACP we tend to be a bit higher paid and our clients are a bit stickier than under the more general XYPN model.

XYPN just passed 1,000 people and there's a vibrant Facebook group, but ACP is smaller, which means we know everyone. There's a strong presumption you'll go to the conference each year, which is very well targeted to the members. This creates a group of "co-workers" who are all around the country doing things nearly exactly the same way, fostering both friendships and continuity plans. The ACP Member2Member discussion forum is very, very helpful, providing substantial advice and quick answers to even the most perplexing questions. We really do get to all know each other! Calling up another member if you're stuck on something is quite normal, and the ACP Massachusetts study group is far and away the best study group I've ever been a part of.



Kevin Jacobs, CFP®, EA

Step by Step Financial, Broken Arrow, OK

I was introduced to ACP in 2008 when I launched my practice. I was attracted to the tax-focused aspect of ACP because my family business included tax professionals. Also, prior to working in the brokerage world, I was a youth minister for five years. When I found ACP, it gave me an opportunity to combine both my ministry background and my tax interest with financial planning because in this business it really is about knowing people, working with them, and helping them to solve problems. I discovered that a common challenge that clients had was they "didn't know what they didn't know." They didn't know what questions to ask. That is how ACP really helped me to navigate getting my practice started. It gave me the structure, it gave me training, it gave me the module approach. Going forward, the value of ACP has been the community. I really value the colleagues and the friends that I have made through ACP.

In June of 2018, I also joined the XYPN. I was attracted to XYPN due to the long-term growth trajectory of the organization. I also saw that the leverage that XYPN had in the industry, but also with different vendors and providers than I was using, so I was able to leverage both of my memberships in ACP and in XYPN. I'm a member of ACP. I'm a member of XYPN. I get value from both of them; they pay for themselves in the knowledge, the experience, and the value that I receive. Some of it is in hard dollar savings that I receive from discounts, vendors, and software providers. Some of it is in soft dollar savings from the community, from the friends, from the people that I know, and from the experiences that I gain from each of them.