

# PI\_EP\_Jessica Bost

[00:00:00] Welcome to the Perfectly Integrated Podcast hosted by Matt Ackerman, where we show the power of teamwork in wealth management now onto the show.

[00:00:16] So what the heck does a growing financial planning firm growing your plan have to do with CrossFit? To me, it has everything, especially if you listen to our next guest. She is incredible. Growth requires that discipline. It requires efficiency, and above all else, it requires Jess Bost and the brilliance that she's gonna bring Today's conversation.

[00:00:37] She's vice president of brand partnerships. She's a financial advisor. She. With Alpha Architect and really I got to see her speak at a conference recently and I was just blown away. Jess, welcome. Thanks, Matt. Oh yeah. All right. I'm Jazz for this conversation after that. Nice. I love it. I've been amazed from listening to you speak recently just to how much you've energized me, and I'm an energetic, joyful person to [00:01:00] begin with.

[00:01:00] But, I think we come to this from similar but very different angles, so I'm excited to talk a little bit, Jess, I want to begin at the beginning. I, like I said, I had that pleasure of getting to hear you speak at future proof, and really I wanted to talk about your background. How did you get started, first of all, and transition from weightlifting, CrossFit to financial advice,

[00:01:21] Yeah, so the quick and dirty answer is one of my clients was a financial advisor, and so at a point in time in my life, I was at a crossroads. He offered me the opportunity to come in and start at the front desk. I knew nothing about financial advice and how to give financial advice, but he believed that I had the ability to grow into that skill and do it well because of what he had seen in the gym.

[00:01:53] So, Don't wanna miss the opportunity just. One, say thank you to him. And also [00:02:00] two, to say it, it really does and can change somebody's life and change their trajectory even of the field because I feel like there's people that I've connected with that I wouldn't have ever connected with because of the fact that he believed in me.

[00:02:13] And just by someone. Being willing to either sponsor or put their neck out and bring on someone that they feel like isn't skilled in finances, but

has some other foundational pieces there. So think you just Scott Fitzgerald and I'm just a great, really grateful to be. So much of it.

[00:02:34] I think there's crossover from one field to the other, and it has to begin with kind of that core, that soul of a helper, somebody that wants to see people be better. So whether that be getting better through nutrition, getting better through exercise, physical fitness, or getting your finances right. To me there's so much synergy in what you do now and what you did and still do with when it comes to fitness.

[00:02:59] Yeah, [00:03:00] and I think sometimes what people mistake is that people who like to help. Selfless or are have no ego, have no, they're just very serving people. I wanna make it very clear that, that is not always my posture, and that I am certainly no saint in this space. People who enjoy serving, I think. They receive something from seeing other people succeed.

[00:03:31] So my, if you wanna call it ego, if you wanna call it fulfillment, my joy is in seeing that happen for other people. And the vice to that is whenever someone isn't succeeding or when someone doesn't want to be helped. And so some of those things have. Crafted through my time in CrossFit and other careers and has made it a little easier to journey in finance [00:04:00] with that background experience.

[00:04:03] But it's all, I do think there's something special about this field when somebody really enjoys helping. But at the end of the day, the reason that people enjoy helping isn't because they fabricate that reason too. It's because they actually like it, It serves. Either their internal ego or their purpose or their their drive, their mission to be able to see someone else succeed.

[00:04:23] And that's just that I found a spot easily for that here because of the fact that I had already enjoyed it in other fields. You used the word journey there, and I think that's the operative word. Like we don't travel. A career path. That's a straight line. We don't travel. Even if you were to take out your GPS and say, take me to the mall.

[00:04:43] It's not gonna take you on a straight line as the crow flies, right? I live probably as the crow flies two miles from New York City, but that journey is probably gonna take me an hour and a half with traffic, right? Yep. But, To me, the word journey is interesting because I think you've taken this journey of your life and it's led you [00:05:00] through some interesting areas, but it probably only has made you stronger as, and it probably only makes you stronger to help those folks around you.

[00:05:08] Yes. There's been many days where , I've been like, Okay, I don't know that need to be strong in that way. , we could skip this lesson, please. That'd be great. But I. I do. There is something about being able to trust in your own strength and ability to move through an obstacle. And I was actually talking about this, someone, one of my clients is reading the obstacles the Way, and we were talking about this whole, idea of the confidence in yourself to move through something instead.

[00:05:43] Needing or feeling like the out, an outside source needs to save you in order to get through something that is something that empowerment, I think is something that I really care a lot about for myself or for my clients. It probably started in [00:06:00] working with children with developmental disabilities, and that is the whole goal, right?

[00:06:07] Is to empower them to do things on their own. That don't require someone to be physically present for. And then sometimes it's challenging from a skill standpoint or from a behavioral management standpoint. But so it pro it started there, but then it really turned into a passion whenever I started working with women who would come in and Not have any experience in the gym, specifically women from men. It was a flip side. Like they'd had a lot of experience, but then they had fallen off and felt like they would never be the, their college athlete selves again. And so it's just a different angle with them.

[00:06:40] But with everybody, it's this empowerment, like, where you are in your life right now, you can do this and who you are has the capability of doing this and getting them from that place of where they, they depended on me. Create the journey and to be the one setting the journey for them with their fitness, them knowing that they didn't need me [00:07:00] there.

[00:07:00] Like they, we might enjoy that coaching client relationship, but they don't need me in order to be successful. I'm an additive, not the foundation. And again, that was just something that. . I don't even know that I thought twice about it when it, when I, when it came to finance in my career here was the people that I work with.

[00:07:20] I don't wanna, I don't want them to feel like they need me. I want them to enjoy working with me, But, , financial empowerment is a big conversation that I have a lot with clients. Empowerment is such a po, a positive and powerful word. I was saying to someone today, they were advisors, Look at this market and have to convince clients that it's gonna be okay.

[00:07:40] Yeah. They look at this and I, my belief is that difference between obstacle and opportunity is really only you're what holds you back or pushes you forward and sometimes having a great trainer. Having a great advisor is that empowering force to let you let yourself go a little bit.

[00:07:57] And that's hard. You must see it all the time. [00:08:00] It's really difficult to get people to believe in something that's so clear to you because it's not clear to them quite yet. Yeah. And it's difficult for that. It's difficult because sometimes you. Know what the next step looks like.

[00:08:15] Sometimes. And also the, there's sometimes so many different steps and each step looks a little bit different. Like that obstacle, the first time that you come up to it may just be figuring out what the obstacle actually is. What is it made of? Can I climb over it? Is it made of something that can, I can climb over?

[00:08:31] Or can I get around it? Is there a way around it? And No, that's an analogy to obviously just the real life tough questions of when some, like for example, when somebody comes to me and has never started the saving that they need to do for retirement. I'm working with somebody right now.

[00:08:48] She is in her forties and has not saved a dime for retirement. Not a dime. And How where do you start? What's the obstacle [00:09:00] there? And determining what that is it's important to take the time and to do that first before you start mapping out a course, because you could be mapping out something that deletes her directly into the place that was failure for her before.

[00:09:15] And the other part of that too is sustainability and, am I creating a plan for her? She feels that she can continue to do and also that along the way she feels moments of empowerment like I am doing this, not, I will be successful with that one day, but, This thing that I am owning today, I am successful with it already because that psychologically is just so important for her and for people to be able to continue to do something.

[00:09:41] So it's yeah, it's . The first step is the hardest, right? The first is it harder to get people to take that first step? Physically or is it harder to get them mentally to take that first step When it comes to topics like money and savings where do you find it harder to get people to to take those necessary first steps?

[00:09:59] [00:10:00] Chicken or the egg. . Right. . Right, right. I'd say by and large the biggest challenge is what's between your ears. And that doesn't necessarily mean. They have the hardest time figuring out what to do.

Sometimes it's just figuring out what messages they've been telling themselves this whole time that have kept them from following through and executing on the thing that they want, or, what have they been telling themselves that they want that isn't really actually what they want.

[00:10:29] Was it something that. From childhood, they just got this continuous message of you need to save 20% of everything that you make. And because that was an unsustainable message for them. They spend their entire lives one feeling like a failure because they haven't done that. But also somewhere deep inside of them, not really feeling like that's something that they.

[00:10:53] To, attached to and ascribe to in their own life anyway. And so they've been internally battling this [00:11:00] message that they didn't really agree with, but that was placed. They allowed it, but they didn't take the time to decide whether or not they agreed with it. So it got this internal battle going on about that.

[00:11:11] And then they've also got this whole, without even realizing that they don't agree with it. If they did agree with it, they're not following through on it with somebody that they. Respected, cared about, trusted whatnot. And there's just a lot that tea's out there to get to the place of, okay, what do we, what do we wanna do?

[00:11:28] What is our goal? How are we gonna make this something that is a positive experience for you? And there's just that it's a lot of messages for, And that's on the fitness side too. People come in the gym, it's a lot. A lot of messages here that can keep them at any and they'll accomplish something and then there'll be a whole nother set of messages.

[00:11:48] Sure you're good enough to do this, but you're not really good enough to do that. Sure, you're good enough to lift weights, but you're not really good enough to do a pull up. So it, it's just this constant growth [00:12:00] that that people have to be willing to do on both fitness and.

[00:12:05] Can'ts and won'ts are like littered on this road to success. Oh, I can never achieve that. I don't have the discipline, I don't have, I don't have that fortitude. There's no way I can do this. So I might as well not start right. It's you look at any. When it comes to fitness, you look at it and you say, I'll never lose the, that 20 pounds.

[00:12:24] I imagine you don't start by saying, I'm gonna lose 20 pounds. You let's get you doing the right things and the Yeah. That weight loss will be the

end result of doing things the right way. Same thing with saving money. I'll never be able to save for retirement. Let's talk about, your budget now and then the buy out outcome.

[00:12:40] The byproduct can be that you save for retirement, but it's difficult to get people you pointed at your head before. Get people to listen, get people to get through that first, all those cans and wounds along the way. It's gotta be, getting them to hear you first must be that first, that first obstacle you gotta overcome here.

[00:12:58] Yeah. That trust piece [00:13:00] is really critical to the relationship. And I went to an altru workshop couple of weeks ago. It was described there as a million tiny moments that's how people, that's how clients build trust with either a service provider or brand is in a million little moments.

[00:13:20] It's not in big, shiny, sparkly things that people do and. Seems to hold true with the clients that I'm working with the little things that I follow through on what I say I'm doing. And it, even, when I don't make their go up when the markets go down if.

[00:13:42] Trust me because of the me following through on my word and all these other things. Then when it comes to them asking my, asking questions about what's going on in the markets, they're asking because they trust me. They're not asking to figure out whether or not they can [00:14:00] trust me. It's already there. And so they just want some information.

[00:14:04] They just want some education and and that makes that relat. Much easier to manage during times like this. And it's through, It's not through promises, it's through just following through and executing on that relationship over and over again, up to that moment. Just talking to an advisor this week and they were trying to get a handle on really, they were trying to get the handle on storytelling.

[00:14:28] That's where the conversation started. . That's usually where my conversation started. Yeah. And I was explaining that. Building a brand, developing that story. It is all the small things. It's all these little moments. It's all these little instances. It's, it really isn't, like you said, it's not some big explosion.

[00:14:45] It's being proactive. It's outreach and it is all the small things that you do on a daily basis that you don't even think about. Why do you, I, and I said to them, I go why do does your best client trust. And they said, Because I've

worked with 'em so long because I [00:15:00] was at their daughter's wedding because, it's, and I said it's probably all those little moments that they trust you with and you just have to realize that like you have to trust yourself in the same way.

[00:15:11] It's so interesting to me because, trust and brand building, they want to do something splashy usually is what they starts with, right? Yep. But really their success as an advisor comes because of all those small things. Yeah. Yeah. I love the story board concept where, you take all your main charact.

[00:15:31] and you plot them on the board. And then you describe the relationship between all of them. Like how do they interact with each other? What's the purpose of that relationship between those two people? And then you have your sub, characters and how they might interact with a couple of 'em, but maybe not all of the ones on your board.

[00:15:48] But the main characters all have this interlocking story, this interconnected story. And when you think about your. Own business and [00:16:00] your own storytelling as a business with these clients. Every piece of your business should touch that client, right? It should have an inner interconnectedness. And the reason why you do this isn't just because this one client asked for it, but it's because all of your clients could benefit from it.

[00:16:22] And. That you do. This is connected to the why you needed to do that in the first place, and it all wraps back to the client. So if you can create this storyboard, if you will, of what you're doing and why you're doing it, and how it's bringing value to your clients and really know that well in that, like well before you go into a conversation, then.

[00:16:47] It's easy to tell the story, right? Because you, you understand the dynamics and why everything where and why everything connects. And and I do think that stories are important. I've also, [00:17:00] because of working with Alpha Architect I've developed a deep appreciation for stories as being the bridge between what you know and what the client needs to.

[00:17:13] But the story not substituting for what you don't know, right? So it's there's a, I was in some way indoctrinated into financial services with just tell the story. Just know the story, right? , But I didn't know anything behind the story. I didn't know how investing worked. I, Done my diligent work to understand planning well.

[00:17:41] And so until I felt confident in those things, telling the story might bring a client on board, but then there's really no substance underneath that to support that relationship. And so it's [00:18:00] been. It's been really I've really loved working with the Alpha architect for so many reasons, but that's one of the, one of the ones that rises to the top is that empowerment on the investment side and feeling like that's fitting a missing piece that I had in my career up to this point.

[00:18:18] It's that. You have to have both sizzle and stake here. We can all start off with one of the other. Sometimes I find that a great advisor. As the foundation, they have all the knowledge and they're missing the sizzle. And then sometimes you meet people that have the sizzle and don't have the substance.

[00:18:36] When did you feel in your career you finally had that substance, that foundational pieces to this too, so that you're, you really were that full total package. Let me check back with you in about 40 years, and I'll tell you I don't know, Do you ever really feel like you've made it at that point?

[00:18:53] I don't know. I don't know. There's moments I can tell you so much of my career on the media side, there was [00:19:00] definite moments where I was faking until I made it. There was definitely moments, there was moments I walked onto a set that I was in charge of that I was like let's see what happens here.

[00:19:09] And there was moments on those sets where I finished and thought I did a great job and then, got the Ride Act read to me by one of my, one of my videographers about, Hey, you've really gotta take control here. And I was like, Oh, I really, I thought I had everybody food, right?

[00:19:21] And now that I start to feel like I've got it all together, there's moments even now where I'm like, Man, I think I can do a much better job. So I just want everybody to know. Everybody, even when we think we've got it all together, there's moments where we're faking it till we make it right. Yeah.

[00:19:35] And maybe it's just, the day making it, maybe it's make, faking it through that day. Because of something else going on that has absolutely nothing to do with finance. Or you're understanding of finance. But, and we were talking about this before we started recording just family or whatnot.

[00:19:48] There's so many variables and there's a lot of stress just the, over the past couple of years From a health standpoint and all the reasons. So it, it could



be just, and I've felt this [00:20:00] too, sometimes it's easier to navigate what a seasoned professional in finance might feel like.

[00:20:10] , if I draw that, From my coaching career, so I've been coaching now for 13 years. I feel, in, in the second decade of my coaching career, there's a lot that I. Understand that I didn't in, in that first 10 years. And so I'm about six years into finance now, and so I know that I'm not where I will be, and I know, and yeah, at the same time I've come a long way and I do feel confident now with bringing on clients and knowing that I can serve them in a great way.

[00:20:40] All the way around, a full. Full service offering, and I feel good about all of what I do for them. And yet I also know that there's things that I'm absolutely going to improve on. Need to improve on. Definitely not there yet. That's what, 13 years in my coaching career, I'm the same way.

[00:20:57] I coached a class the other day [00:21:00] and actually, put a message up to the members afterwards. It. I learned something from our head coach prior to that class about teaching muscle ups that I had never thought about before, and I implemented that into my class and enjoyed my coaching experience and felt like I gave my the clients inside that class more than I'd ever given anybody from a knowledge and empowerment standpoint.

[00:21:27] Moving toward muscle ups and skill-wise moved everybody in that direction. And it was a fairly large class too, so it's like all these things were going on that me, 10 years ago would not have been able to manage well. And but 13 years in, you would think that somebody would be able to coach a basic CrossFit school, by that point.

[00:21:43] So I'm always learning something in that career. And so then recognizing that, realizing I'm further along, I feel really confident in my ability to coach CrossFit. Going, Okay. If I don't figure, if I don't know it yet in finance, I will figure it out. And where I'm at right now, I know I'm doing the best that I can do, and then I feel [00:22:00] confident about all the areas that I'm offering to clients.

[00:22:02] And that's helped a lot to pull that confidence over from there. My feeling is, We should always be looking to improve, get better. We've never reached the apex. There's always a good chance today's a good day to get better. That's really what I try to live by, is we can always keep getting better.

[00:22:20] I, one of the first editors I had, I can remember a meeting really distinctly. I was sitting with a colleague. She felt the need to tell this editor. I

think I've written every story I can possibly ever write about wealth management. And I watched him just take note of that. This colleague left.

[00:22:41] She went to another job, then she tried to come back to do some freelancing with us. And so I was still good friends with her and so I went to the center. I said, Oh, you know this she's doing some freelance work. And he said to me, Why'd we hire her? She's written every story there is to write about wealth management already.

[00:22:54] So really, If you feel like you've reached the top. Yeah. First of all, there's [00:23:00] plenty of room above you. Second of all, don't tell anybody that you've reached the dot . That's the lesson there. There's always ways to grow from wherever you're at, But you sometimes have to convince, whether it be a CrossFit class or some of the advisors you work with.

[00:23:15] They should raise the bar. You have a great podcast that I listen to that I think delivers that message really well. But how do you convince people to raise the bar if they feel they've already reached that top point? Uh, My 14 year old is teaching me that you can't convince anybody of anything ever. . I got an 11 and a five year old that is doing the same thing to me every day.

[00:23:36] Oh man. That is my biggest point of humility right now. Oh, on the daily. So I do. I do think that in you can inspire people to want more for themselves, and that is much more gentle in my experience than. And then pushing someone towards something that you feel [00:24:00] like they're capable of doing.

[00:24:01] And a lot of that inspiration comes from questions, what do you feel might be the next thing for you? Do you feel like there's a next thing for you? Do you, what do what do you wonder about in your career or in your fitness, or what do you wish that, if you could.

[00:24:15] Snap your fingers and do what would what is it that you would do if you could just snap your fingers and do and that'll give some insight to whoever's asking those questions of maybe some obstacles that you weren't aware of for this person that are keeping them from something that could bring them more joy and fulfillment that they don't already have.

[00:24:37] And the other thing that. More and more vocal about, and I'm still wrapping my head around how I wanna say it, but it's really important to me is this idea of bringing your confidence into what it is that you're doing over from

something that you're already good at and already confident in and already [00:25:00] capable of doing.

[00:25:01] And I don't like, it doesn't really matter what that is, but as long as you can relate to what it feels. To be confident in something and and pull that over into the thing that you're not confident about yet, then you can say, Okay I might not feel great about sitting in front of a client and explaining investments yet.

[00:25:22] , I do feel confident telling a client. What a front squat should look like and you know how they should be, where they should be placing their feet and how they should be moving and what should be moving first and what the depths should look like and where they're, how they should keep their chest up and all these.

[00:25:41] And I can add weight and feel confident adding weight on them so I can get them in a riskier situation and still feel good about what they're doing. I know that it's possible and I know what that feels like. . And so where do I, what do I need to do over here to make it more similar to that over there?

[00:25:59] And [00:26:00] just drawing from that instead of going, I'm just bad at explaining investments, I'm just never gonna be able to explain investment. I'm just bad at that. And assuming that you can do it and re and knowing that you can because of an experience that you have, I think there's a, there's something in there.

[00:26:18] Believe is missing. And I'll say this, especially for women in finance bringing that confidence over from another thing that they're great at already and using that to build their confidence in finance. And I say that about women specifically because we don't have a as many.

[00:26:39] Representatives of ourselves here in finance. We don't we don't have as many people that we can look at and say, Oh, she reminds me of myself and I can see the things that she's doing and mimic that in my career. And when you don't have that to look at, you've gotta either believe that you can't do it [00:27:00] or see it somewhere else and pull it over.

[00:27:03] And I think the answer. Right now until we have more women in those positions or other picking any other group that you wanna talk about, but me specifically, I'm a woman to I like talk about that. But if you don't see it in someone, in finance, find it in yourself somewhere else and bring it over and keep building.

[00:27:20] You are building, you're doing amazing things, and you're at the same time you're becoming that role model for a lot of folks and it's just amazing to look at now. It's, So my last question's always from my 11 year old son, cj. What I love about the podcast is I. Brings CJ into these conversations, tell him about the guests, and he helps me to ask questions that I wouldn't see from my perspective sometimes.

[00:27:41] I just was at the ized, fearless Summit and he was my interviewer. He's a sadist that I love that. He is so good. He's an actor. He is right now in a production is Shrek School where he's Lord Far Ward. So I'm really excited for him. We were talking a little bit about.

[00:27:58] Discipline and the discipline [00:28:00] that it takes to be good at anything. And he wanted me to ask you, how do you make exercise part of a discipline that you do every day? Just the same way you do with savings. How can you make exercise? his point was, sometimes it's so much easier to be busy and be lazy than it is to be disciplined and to do things you're supposed to do, whether it be exercise or fitness.

[00:28:20] How do you keep people disciplined? I have a very personal experience with this that I will share and that I'll share for him. I learned during covid that even though I had been working out for 10 years at the start of Covid, I thought if anybody on. was a disciplined person. It was me, right?

[00:28:43] . Cause I've been working out consistently for 10 years as an adult. Not even being required by a sport or whatnot. . And I found out really quickly that it wasn't because of discipline, that it was because of structure. . And so that flipped [00:29:00] my whole framework of what does it take for someone to.

[00:29:04] Embody the things that are important to them. Cuz I think when somebody asks like, how do you have discipline for something? What they're saying is, this thing seems important to you and you embody it. You do it often, you include it in your life a lot. What's the key to that? Because that thing also is something that may not.

[00:29:24] Always be fun or may not always be something that, that you wanna get up and do. And the answer to me during Covid became very, it's structure. So having a structured way of being fit instead of saying, Oh, when I finish this I will, Or Oh, when at the end of the day when everybody. Got their things done, I will.

[00:29:53] But having a very constrained piece around that for, from a nutrition standpoint, that just means I can't have junk in the house. When I have [00:30:00] junk in the house. I am not disciplined. Not at all. , Not at all. And so I just can't, I and those are things that I know about myself now. Lar largely because of Covid.

[00:30:13] And and then the other piece I'll say about that is that I learned because of Covid. Part of someone who looks disciplined is not someone I had always set these goals. And during Covid there wasn't really any goals you could set because nobody was doing anything. And so there wasn't any competitions or things I could be a part of.

[00:30:31] And and so I found out that falling in love with the process, falling in love with the day to day and embodying that, like I am a fit person because. Worked out today, not I'm a fit person because I have hit a certain goal or because I weigh a certain amount or because I can lift a certain amount.

[00:30:53] I'm a fit person cuz I went to the gym today. That is like just it, getting it tied down to something in the moment [00:31:00] and. and falling in love with being that person who's doing those things now is a big part of that too. And that identity of who I am now, not who I'm trying to be, not who I was not what I did but who am I today?

[00:31:14] So it was. Who I am today. That's fantastic. Just thank you so much for making some time. This has been an incredible conversation. Thank you so much. Yeah, thank you so much. This has been great to talk to you as well. You're an amazing podcast host, , so thank you. This, these are, this has been awesome.

[00:31:30] This has been so much fun, and thank you so much. To our audience, thank you for taking some time to listen and to hopefully hear some words of wisdom you can implement into your practice and your life. For perfectly integrated, for integrated partners, I'm Matt Ackerman. Have a great.