

BECOME A WARRIOR ADVISOR

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Bobby White Founder, CEO, Chairman and Wealth Manager

RFG's unique platform puts relationships above all else. That's why we pride ourselves on curating a culture based on a servant heart and a warrior mindset.

RFG Advisory is a Service Company first, a Technology Company second and a hybrid RIA third. The order of these is incredibly important to us.

RFG is built around service as a culture, we take care of our advisors, so they can take care of their clients. We believe in growth through advisor affiliation and succession-driven acquisitions. Focused on amplifying independence, Advisors who affiliate with RFG Advisory maintain ownership of their business and pay a basis point fee for access to RFG's best-in-class platform.

Clients look for and expect constant improvements. The relationship between the client and the advisor is the most important aspect. With the support resources offered through the RFG platform, you can help improve your client's situation and enhance the client-advisor relationship.

Through RFG Capital, the firm buys stakes in Advisor practices to facilitate succession planning and provide forgivable loans to advisors to enable the move to full independence. RFG offers cutting edge technology, compliance, investment management, access to turn-key business resources, and so much more. By thriving in the midst of disruption, RFG enables advisors to be in business for themselves, not by themselves.



***Be the CEO of
your practice,
not the COO.***

Bobby White, CEO of RFG Advisory

Become a Warrior Advisor



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Right now, in the wealth management industry, transformative change is happening.

RFG, an award-winning and fast-growing platform for independent advisors, has partnered with Dynamis Alliance to develop, "Become a Warrior Advisor", which provides advisors with actionable guidance, tips and practical tools to survive and thrive during these unprecedented periods of disruption and uncertainty. To rapidly adapt to a new future, shaped by the current pandemic, with a curated curriculum designed to engage critical thinking, inspire and empower a new breed of advisor. By training advisors on the importance of developing a warrior mindset, and giving them the tools to thrive during periods of unprecedented transitions.

RFG advisors have what it takes, not just to win the fight, but to CRUSH EVERYTHING in the bigger battle of disruption. Bobby and Dom have been training for nearly four years, since before anyone knew how disruptive a pandemic could be. Dom's training would prepare RFG advisors to build a mindset strong enough to defend, yet resilient enough to adapt and respond to the changing realities of business caused by COVID.



Mindset is Everything

Every March, RFG Advisory hosts its annual advisor retreat.

Our last, and most recent retreat, was held just before the pandemic lock-down, and took place on Captiva Island off Florida's south western coast. The guest of honor and keynote speaker was Dom Raso, Navy Seal Team 6 veteran and founder-CEO of Dynamis Alliance. Bobby White, RFG's Founder & CEO, has been training in the Dynamis Alliance civilian warrior program for 4 years and going strong.

RFG advisory has introduced Dom's program and the 'Crush Everything' mindset to our Advisors and woven it into the fabric of our culture. Choosing to implement this program and training became prophetic as the impending pandemic caused many changes to the industry. With current challenges and uncertainty, a warrior mindset is needed now more than ever.

Servant Heart

At RFG, we embrace our culture and values with a Servant Heart. Striving to be helpful to all individuals affiliated with the firm from Advisors and their teams to the A-players on the RFG corporate staff and our outside fintech vendors and partners.

Being a servant leader means putting the interests of others above your own. Every. Single. Day. You've probably seen some variation of these words before, but ask yourself the following question:

“Do you put others before yourself in your family, the workplace, among your friends or in your community?”

8

Characteristics

- Listening
- Empathy
- Healing
- Awareness
- Persuasion
- Conceptualization
- Foresight
- Stewardship

You're invited to take part in this transformative series!

Mindset is Everything

Mindset is the difference between practice and the life that you have, and the practice and the life that you want. It's actually two words: MIND-SET

We all have MIND-SET and we all have certain skills. Both are important, especially for a financial advisor. Skills, education, securities licenses and knowledge are all required to be able to advise clients and help them obtain their financial goals. However, financial advisors tend to develop tunnel vision and focus strictly on this narrow list. Those aspects are important but without the proper mindset, their potential is limited.

With the proper mindset and the appropriate skillset, anything can be accomplished as a financial advisor. Developing a well-established daily morning routine is crucial. Upon waking, reset your mind, to program the way you think. In practice, it'll look something like this:

- **Stretching**
- **Calisthenic exercise, maybe a quick round of push ups, sit ups or pull ups.**
- **Spiritual practice for 10-15 minutes focusing on your "WHY" and you "PURPOSE"**

- » Be a warrior for GOD!
- » Be a better father or mother
- » Be a better leader for community, household and industry
- » Make a POSITIVE difference in someone's life today, no matter how big or small.
- » Be an ASSET-strive to get 1% better today and become a better version of yourself

Mind Set.

Separate the two words and know that its mind set. That'll be the base foundation of everything you need to take action on for the rest of the day, rest of the year, or the rest of your life. This needs to be 100% something that you know for sure. Setting yourself up for success is about being able to pull through the tougher moments in life. Those tougher times, require that you're very sure about what your mind is set on.

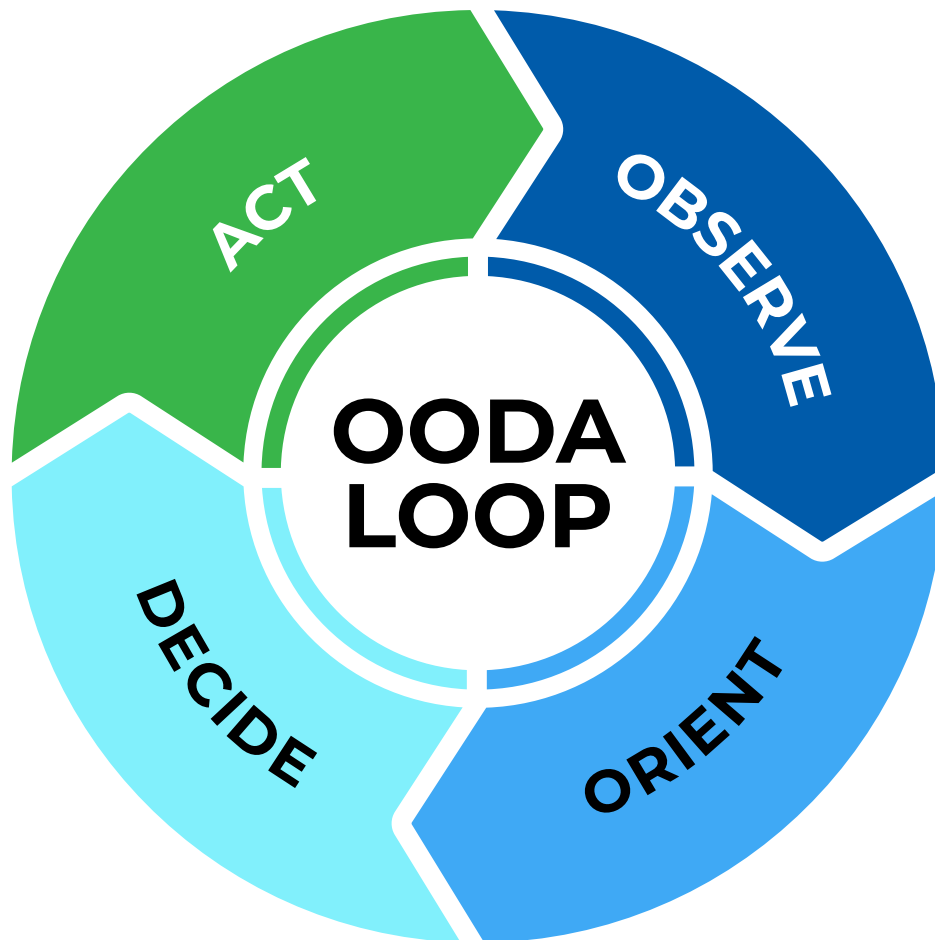
Developing the proper mind set goes beyond just a positive outlook, which is mostly just superficial and won't get you through a difficult challenge. Setting your mind requires digging deep and fully understanding what your heart and mind is actually set on achieving. This is the beginning foundation for everything else. Without Mindset embedded, the hard things will be harder. And it'll be unlikely you'll have enough drive to do what it takes to get the job done.

Going to the gym every day, without having the why underneath it, will eventually erode away any successful consistency. It's the same with business. If you want to build a \$10 million, \$20 million even \$100 million company, **is your mindset on that goal? If it is not, nothing else will matter.**

By spending time on reflection and defining all the "whys" and "purposes" will set the functions for the proper mind set. If you have the will to change your Mindset, the following steps will get you started:

- + Develop an awareness on where you can improve
- + Define the areas where you're under performing (be honest!)
- + Connect an emotional response to those issues
- + Realize everyone has a different purpose
- + Train for your feared scenario
- + Get comfortable being uncomfortable
- + Pick the harder things to do first
- + Visualize the outcome that you want

As a platform for independent advisors, we are constantly visualizing the desired outcome from start-to-end. That is essential for success. We have broken that down into a 4-part acronym!



Everyone goes through this process. Either clients, advisors, business partners, prospects and even the people you negotiate with. The goal is to make the LOOP as small or tight as possible and to do this as quickly as possible.

How To Conquer Your Fear

What's holding you back? Fear is a debilitating emotion. It can prevent an advisor from making a transition, formulating a succession plan, growing a practice, having a difficult discussion with a partner, client or team member. And this kind of fear and inaction can prevent an advisor from moving forward or limits success.

Overcoming Fear

Fear is the biggest thing that keeps us from reaching our full potential. People become paralyzed from fear and it can negatively affect the decision-making process.

After mentoring, recruiting and working in the advisory services for over 20 years, we've learned that advisors are generally fearful people. We hate to say it out loud, but it is true. Advisors fear change, the unknown, losing touch with identity, losing assets or clients. As an advisor, this mindset will CRUSH you, and limit you from reaching your full potential if you don't CRUSH it first.

The RFG platform is built to serve our existing advisor partners and attract new advisors to empower. One of the many values that we provide is the strength to overcome fear, which can be overwhelming.

3 Fears All Advisor Have

1. Transition
2. Succession
3. Growth



We all know the stats only approximately 15% of financial advisors have a succession plan, the average age of a financial advisor is older than 60 and most advisors with a plan are older than 60 years of age. This is a clear indication of advisors being fearful of losing their identity, the economic trade-off of planning a succession plan versus continuing to work, the absence of an obvious successor and navigating all of the unfamiliar steps required. That kind of fear needs to be CRUSHED!!

As advisors, we have a fiduciary duty to plan and advise our clients. If we're not willing to plan for ourselves, we're doing our clients a disservice. By using a platform like ours the Advisor intentionally enhances the enterprise value of their practice and has access to the resources to help structure and finance a succession plan. Ultimately, it's about having the ability to leave a legacy for your clients should an act of God prevent you from servicing the account, or if you just want to retire one day.

Everyone has fears, it's a natural emotion, and no one lives without it. The secret is to have the ability to convert fear into another more constructive emotion – LOVE

Most advisors have a certain initial goal amount for AUM, (assets under management). Or they have a certain amount of clients they'd like to have, revenue, services provided, etc. But once they reach that goal, which happens faster each year with today's technology, advisors tend to get complacent. They don't reset that goal to a higher number.

If you get to \$100 million AUM, why stop there? **Why not go to \$250 million, or a billion?**

That's fear.

When RFG Advisory was 11 years old in 2014, we made the decision to triple the size of the firm from \$450 million AUM to \$1.2 billion. Then in 2015, we made the decision to tear down RFG 1.0 to build RFG 2.0 which is the state-of-the-art platform our independent advisor partners leverage today to manage their practice and serve their clients. Everyone, and we mean EVERYONE, told us we were crazy and it could not be done.

RFG spent time, money and resources investing in the platform, the management team, technology, EVERYTHING.

In 2020, our Assets under Advisement reached **\$2.4 billion** and we were awarded **4 prestigious awards** including the Financial Times Top 300 RIA, WealthManagement.com Industry Awards Finalist, Barron's & Money Management Institute Finalist for Doing Good and InvestmentNews Women To Watch.

In 2021, we crossed **\$3 billion** and was awarded Best Places to Work, 40Under40 by InvestmentNews, and named a Finalist for InvestmentNews Innovation Awards, WealthManagement.com Industry Awards.

That's crushing fear.

It required turning off the volume on all that negative noise. Because that brings fear. Part of crushing fear means to surround yourself with only highly valued assets, — A-players.

Conquering Fear: Embrace, Convert, Replace.

First, fear must be identified. Fear of the unknown is the most common fear there is.

The way you conquer fear is by embracing it. Fear can't be ignored, therefore it must be converted.

Respect the fear and use it as fuel through conversion. You have to be willing to take risks, go into the unknown and take what you love with you. Crush the unknowns and fight for the beautiful things in the world that you love. The sacrifice and the suffering require you to have that love that'll push you through fear. In your worst case scenarios, using love to overcome paralyzing fear will push you through.

Embrace Fear, convert it, and replace it with things you love

Everyone has fear come into their minds and hearts, it's OK to say you're afraid. But we can choose our state of mind, by getting comfortable being uncomfortable, because you can't allow what's uncomfortable to shut you down. The Asset mentality will not allow it.

Where do you fall on the LIA scale?

- **Liability (C-Players)** - Require too much time, are a drain on resources, and should be avoided
- **Independent (B-Players)** - Self-sufficient, but just get the job done, don't take their game to the next level
- **Asset (A-Players / Top-Performers)** - They knock it out of the park for you, and force you to raise your own game

Business decisions require immediately converting that fear to get over the threshold of control. Converting fear is the most empowering thing we can do. Everything comes into play thru programming Mindset. We can start small, but the principles remain the same as challenges increase.

Use love to control fear. What do you love? The deeper questions to ask:

- What's bigger than me?
- What / who do I love?
- Why am I doing this?
-



How to Stay Motivated

Quitting is easy. It's easy to quit, on yourself, your partners, or your dreams. No one can stay motivated 100% of the time.

The RFG Warrior Advisor Series teaches Not to be motivated, but instead to be dedicated with a purpose.

Mindset. Purpose. Dedication.

- Morning routine
- Intentional diet and exercise
- Living an active lifestyle
- Designated dedicated Family time
- Travel for pleasure
- Have the mindset to be a life-long learner
- Intentional Discipline

Stop hitting the snooze button. It won't make you a better person. Hard things are hard, and no one looks forward to them but delaying them doesn't make them any easier. Those things need to be CRUSHED!

The Crush Everything Mindset will clarify your dedicated purpose, every day. And when goals are achieved, you can fully relax.

Daily Navy Seal Routines

Just like a top-performing Navy Seal warrior, a top-performing Warrior Advisor needs to have a unique perspective to continuously and constantly be asking:

- **How can I be better? For myself, my teammates, my family, my clients, etc.**
- **Mentally?**
- **Physically?**
- **Spiritually?**
- **Professionally?**

Following the Navy Seal example, the Warrior Advisor is always improving on every and all skills that create fire to tackle the day. The following areas are used as starting points:

- **Daily routines** are constantly being developed and updated, including a solid foundational morning routine.
- **Spiritual practices** with time for reflection on a moral and ethical code
- **Gratitude practices**, including memorializing those no longer with us and realizing that we have nothing to complain about.
- **Physical engagement and nutrition** standards that prevent stagnation.
- **Surrounding yourself** with top-performers that pull you up and that you can learn from and be open-minded to new techniques.
- **Family time** that is dedicated and rewarding
- Getting the **most out of sleep**



Doing What It Takes

Are you willing to do what it takes? And what does it take to be a successful independent advisor?

To make a difference to your clients and make an impact in the industry, you need to be relevant and helpful. Not just today, but 5 or 10 years from now as well.

The 2 most important aspects to becoming a successful independent advisor are 1) **Embracing Technology** and 2) **Surrounding yourself with A-players / Assets.**

Embracing Technology

With the right technology deck, paired with A-players, you can't lose. Technology buys you time, and that is something you should always invest in.

A-Players & Top-Performers

People can be an Asset, and when you have A-players, they enhance everything around them by giving it everything they've got, every step of the way, every day. The importance of surrounding yourself with top-performers can't be underemphasized. Sometimes B-level players can be useful, and sometimes they improve. There's no room for C-players. As we mentioned before, use the LIA scale to determine value:

Liability (C-Players) - Require too much time, are a drain on resources, and should be avoided

Independent (B-Players) - self-sufficient, get the job done, don't take their game to the next level

Asset (A-Players / Top-Performers) - They knock it out of the park for you, and force you to raise your own game they are force multipliers & empower others

How you do anything is how you do everything. Questions to ask of yourself and your team:

- **Why aren't you trying to be the best you can be?**
- **What's stopping you from becoming the best, identify it?**
- **Do you love yourself enough to hear negative feedback?**

The answers may be painful, but you may need to hear what you don't want in order to overcome and grow. People are more likely to change their beliefs, than their habits. When you hear these sobering facts, you're manipulating your mind into believing something, which creates change to build the future you want. Getting negative feedback for your own growth is how you grow and improve and it should be embraced. These steps are difficult, but necessary.

Everyone wants perfection, and sometimes it hurts when that's not achieved. Get comfortable being uncomfortable.



Building Your Team

Building your team starts with taking a strategic approach to time management.

And that can look like this:

- **1/2** of time spent as CEO of your practice – serving clients and prospecting for new relationships
- **1/4** mentoring and strengthening your team
- **1/4** of time spent on marketing and branding or prospecting.

As we mentioned previously, if you're embracing technology and investing in your team, switching between roles gives you balance and will enable you to achieve success in all 3 realms.

Most financial advisors are 'Do-It-Yourselfers', but the advisor of the future really needs to get out of that mentality. Without delegation of work, there's no time to grow the practice. You CANNOT do everything yourself. Technology can replicate some of your efforts and that should be exploited. The value of your practice depends on it.

At RFG, we place a strong emphasis on relationships and serving the client. Technology can help us multiply our efforts and save us time. The time saved should be spent on further development of the relationship with the client. Be their friend, get to know them as best as you can. Help them with a bad day. A good financial advisor knows everything there is to know about their client. Doing so will create even more trust within the relationship.

This may vary by region and culture, but typically your client will want to be able to talk to their "force multiplier" about important topics to them such as a family crisis.

If advisors are spending their time tackling mundane tasks that can be delegated to others or to technology, then they are reducing value for the client. Advisors need to be the CEO of their own practice, not the COO. Don't strive to be a Jack-of-all-trades, you'll end up becoming a master of none. By investing in the right people and encouraging them to take risks, you'll reach your full potential faster and more effectively.

Follow the Rule of 5

You're the product of the 5 people or group of people that spend the most time with. Whether that's a spouse, kids, close friends, business associates. Whatever those 5 people are, represent, react/respond to, will be absorbed by you.

Having a team of 5 A-players to bounce ideas off of, help you make big decisions and give you context will optimize your growth and upward mobility. Maybe one of your 5 is better at something than you, and that gap will eventually close as you rise to their level.

Diversity within your top 5, especially if each skill set compliments the others, can be a force multiplier for your efforts. Each individual is running their own race, but they win as a team. Team trumps talent. And as a member, you don't want to be the one to disappoint your team.

Caution: having the wrong people in your top 5, such as a negative person, can bring others, even A-players, down like a cancer.

Effective leaders influence other people because they care and love.





Love is a word that's not often used in business. Love is important in all dynamics of life, because it's the most powerful human emotion.

As a leader you should know what you love because that's what's going to get you through those tough scenarios. Having the level of awareness that the team is in this together creates a sense of honor within the relationship and makes it hard to let those other members down. You'll be motivated to succeed out of respect for the group. That respect is born out of the life changing lessons gained from the group. Don't ignore love, no one is above talking about it as it relates to leadership and teamwork.

Without love, there's no respect. With this approach, the mission takes center stage as a selfless act. When this is known to all team members, they're more receptive to listening to your ideas, and working with you to achieve mission success.

CRUSH EVERY THING

Crush Everything

The Crush Everything philosophy should be applied to everything in the advisors practice, daily and repeated as a mantra 10-20 times a day.

At RFG, we have Crush Everything wristbands and tee shirts to remind us to, **Crush Everything**.

When my team is asked, “*Did you get that done?*”, the proper response would be — “**We Crushed It!**”

Anything worth doing, is worth doing right. And worth Crushing!

Go all in!

***If it's worth doing,
it's worth doing
right, and if it's
worth doing
right, it's worth
Crushing It!***

You have a choice in the attitude you want to have. Life is short, and we have a limited amount of opportunity. Some things need 1000% effort and require putting your heart and soul into each decision and action. It's a state of mind.

Apply the mentality, as if your life and the life of your team members depends on successfully accomplishing the mission.



Dom Raso

**Veteran Navy Seal and Founder/
CEO of Dynamis Alliance**

Trains and coaches high-performing executives to embrace a winning mindset and lead their companies to the next level.



Bobby White

**Warrior Advisor and Founder/CEO
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Financial Advisor, Founded RFG Advisory to serve independent Advisors and their clients.

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