



JUSTIN GOODBREAD

FOR INDEPENDENT FINANCIAL ADVISORS

THE ADVISOR'S FREEDOM FORMULA

*Double or triple your practice's value while taking back your
time*

8²

THE 8² VALUE GROWTH FRAMEWORK

HERE'S MY PROMISE TO YOU

BUILD AN ASSET, NOT A JOB

Whether your practice is doing \$360,000 or \$5 million in revenue, I'll show you how to double or triple its value over the next 18 to 36 months. This isn't about building a sprawling firm with a giant payroll and constant oversight. It's about building something more valuable: a streamlined, well-run practice that gives you both prosperity and freedom.

2-3× **18-36** **8²**

TARGET VALUE MONTHS VALUE DRIVERS

There are a lot of ways to grow. Aggressive acquisition. Bolting on more advisors. Chasing AUM at any cost. I focus on something different: helping independent advisors build high-value lifestyle practices. Practices that:

- ◆ Generate real profit without requiring a large team
- ◆ Run on documented systems and the right technology, not on you
- ◆ Give you control over your time and your calendar
- ◆ Hold transferable value that doesn't walk out the door when you do

When you improve the eight drivers buyers actually pay for, you multiply value three ways: stronger margins, documented systems that don't depend on you, and durable advantages that earn premium multiples. This isn't a get-rich-quick scheme. It's a proven approach to building real, lasting value while you get your time back.

LET'S TALK ABOUT WHAT'S REALLY GOING ON

THE PRACTICE STARTED RUNNING YOU

You went independent for a reason. Freedom. Real ownership. Calling your own shots. But somewhere along the way, something flipped. Instead of you running the practice, the practice started running you. Sound familiar?

- ◆ You're putting out fires all day instead of building your vision
- ◆ Everyone needs your input on everything (seriously, everything)
- ◆ The quick fixes you tried, the new hire, the new CRM, just created new problems
- ◆ You're working harder than ever and still feel stuck

Most advice for advisors comes from people who've never sat in your chair.

I get it. I've been there, and I've helped a lot of advisors break out of this cycle. The problem isn't you. The people handing out advice have never managed a book, carried fiduciary liability, or made payroll. They give you a piece of the puzzle and never show you the whole picture.

WHY THIS IS DIFFERENT

I'm not here to hand you another system or another "secret." I look at your practice the way an acquirer does. The aggregators, RIAs, and PE-backed buyers writing checks today are very good at spotting which practices can run without the founder, and which ones can't. We fix the things that drive value, we build a practice that works without you, and we know exactly what buyers look for, because someday you may want to sell.



HOW WE MAKE IT HAPPEN

8²

THE VALUE GROWTH FRAMEWORK

*Where the eight areas of your practice
meet the eight drivers of its value*

THE FOUNDATION

8 ESSENTIAL AREAS OF YOUR PRACTICE

Think of your practice like a diamond. Every facet has to shine.

- 1 PLANNING**
 Are you working ON your practice or just IN it? Move from constant firefighting to deliberate growth.

- 2 LEADERSHIP**
 Is your team ready to take work off your plate? Build leaders who let you focus on what only you can do.

- 3 MARKETING**
 Are you attracting right-fit clients or chasing them? Build a system that brings qualified prospects to you.

- 4 OPERATIONS**
 Could your practice run for 90 days without you? Build processes that work whether you're in the office or not.

- 5 SALES**
 Are you growing AUM and revenue efficiently, or just staying busy? Build predictable growth without more hours.

- 6 PEOPLE**
 Is your team an asset or a headache? Turn staff from a source of stress into a multiplier of value.

- 7 MONEY**
 Is your practice building wealth, or did you build a job? Turn it into a real asset, not just an income stream.

- 8 RISK MANAGEMENT**
 Are you protected, or just hoping nothing goes wrong? Guard against compliance, key-person, and client-concentration risk.



THE MULTIPLIER

8 KEY VALUE DRIVERS

The eight areas tell you *where* to work. The eight drivers tell you *how much* each move is worth to a buyer. Fair warning: this is the detailed part. That's exactly what I'm here to help with.



THE MULTIPLIER

8 KEY VALUE DRIVERS

1

DEPENDENCY RISK

How well the practice runs without leaning on any one person, client, or system. The stronger that immune system, backup plans, cross-trained staff, documented processes, no client owning too much revenue, the more change it absorbs. If it lives in your head, a buyer sees risk.

2

PROFIT HISTORY & REPORTING

Buyers underwrite off your numbers. Clean, consistent records, books not commingled with personal expenses, and the right metrics tracked, build a story of performance an acquirer will pay a premium for.

3

SUSTAINABLE REVENUE STREAMS

Reliable, recurring income. Fee-based AUM and planning retainers are worth far more to a buyer than transactional commissions. The more predictable and diversified your revenue, the more valuable the practice.

4

CLIENT LOYALTY & RETENTION

Strong relationships mean repeat revenue, referrals, and predictability. When clients, and often their kids, stay with you for decades, it signals trust and value a buyer will pay up for.

THE BUYER'S LENS

If you stepped away for 90 days, what breaks, how much revenue is locked in, and would your books even show it?

THE MULTIPLIER, CONTINUED

THE FINAL FOUR

5

CASH FLOW STABILITY

Clean billing, fees collected on time, healthy reserves. Strong cash flow lets the practice weather a rough quarter and move on opportunities when they show up.

6

EXPANSION OPPORTUNITIES

Room to grow: new niches, added service lines like tax or estate planning, tuck-in acquisitions, and systems that let you add advisors without chaos. The clearer the upside, the more it's worth.

7

MARKET DIFFERENTIATION

What sets you apart: a defined niche, a signature planning process, a brand, an experience nobody else delivers. A clear edge lets you command premium fees and lifts the value.

8

OPERATIONAL INDEPENDENCE

How well it runs without you: documented processes, the right technology, and empowered people who can decide and keep things moving. The less it depends on any one person, the more a buyer will pay.

THE BUYER'S LENS

Could this practice fund its own growth, stand apart from the firm down the street, and keep running when you're not in the room?

THE B² EFFECT

THE MAGIC OF MULTIPLICATION

Improve one element and it lifts several others at once. Every area you strengthen ripples across every driver a buyer cares about. That's how value compounds instead of adding up.

	DEPENDENCY RISK	PROFIT HISTORY	SUSTAINABLE REV.	CLIENT LOYALTY	CASH FLOW	EXPANSION	DIFFERENTIATION	INDEPENDENCE
PLANNING	Light	Dark	Dark	Dark	Light	Light	Dark	Dark
LEADERSHIP	Light	Dark	Dark	Light	Dark	Dark	Dark	Light
MARKETING	Dark	Dark	Light	Dark	Dark	Light	Light	Dark
OPERATIONS	Light	Dark	Dark	Dark	Light	Dark	Dark	Light
SALES	Dark	Light	Light	Dark	Light	Dark	Dark	Dark
PEOPLE	Light	Dark	Dark	Light	Dark	Dark	Dark	Light
MONEY	Dark	Light	Light	Dark	Light	Dark	Dark	Dark
RISK MGMT	Light	Light	Dark	Dark	Dark	Dark	Light	Dark

◆ **Strengthen operations** → independence + lower dependency risk

◆ **Build your leaders** → team performance + client loyalty

◆ **Sharpen marketing** → differentiation + expansion

◆ **Upgrade systems** → steady cash flow + sustainable revenue

Think of a chess grandmaster who sees how one move changes the entire board. Understand how each area meets each driver, and you make moves that pay off in several directions at once.

THE RESULT? A PRACTICE THAT'S

- ◆ More valuable
- ◆ More transferable
- ◆ More enjoyable to run
- ◆ Capable of running without you

Eight areas. Eight drivers. One compounding engine for value.

WHAT SUCCESS LOOKS LIKE

A PRACTICE THAT'S WORTH OWNING AGAIN

- ◆ A practice worth roughly 3x more than when you started
- ◆ Systems that run without you watching every step
- ◆ A clear path to growth
- ◆ More time for the people and things that matter
- ◆ A practice that's enjoyable to own again

Your practice should give you freedom, not take it. The good news is this is fixable, and more straightforward than it feels right now. This isn't about working harder. It's about building something valuable that doesn't depend on you for every decision.



Justin Goodbread

CFP®, CEPA · RELENTLESS VALUE COACHING

YOUR NEXT STEP

I put together a short training that walks through exactly how the 8² Framework works and what it looks like to put it in place in your practice. No pressure, no hard sell. Just the full picture so you can decide if it's a fit. Ready to stop being held hostage by your practice? Start here.

[WATCH THE TRAINING](#)

"Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost?"

LUKE 14:28