

# The Collaborative Team Process & Your Planning

*Working with advisors to achieve **your** outcomes.*



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*Cameron M. Thornton, Brian S. Seaman & Marty Chiu*

One of life's undeniable truths is that there is no such thing as a smooth road to the future. The journey to the goals that matter most to you will be marked with twists and turns, and more than a few surprises. As professional advisors, our role is to help you to discover the outcomes you want for yourself and for the people and communities about whom you care, and then to help you prepare for the journey—including all of those inevitable twists and turns.

Preparing and implementing all of the various plans, products, services and ongoing review and adjustment of your unique plan is a task that will ultimately be accomplished not by a single individual, but by a *team* of professionals from different disciplines. That team, with expertise in fields ranging from accounting and law to investing and insurance, will be an integral part not just of your planning, but in a very real sense, an integral part of *your life*.

For that reason, and since no matter where or with whom you do your planning in the future there will be some kind of professional advisor team involved, we believe it's important for you to know how an effective **'Collaborative Team Process'** should function on your behalf. It's important that you understand how your team comes together, what it should 'look like,' what you have the right to expect of them, how they can best work together to achieve your outcomes, and how you can fairly evaluate the team's performance.

*A lesson from baseball*

Legendary major league baseball manager Casey Stengel once said, "*Finding good players is easy. Getting*



*them to play together as a team is hard.*" Professional advisors are like other people in that they come in all shapes, sizes, attitudes and competencies.

For our purpose today, let's assume that the pool of professionals from which you can select a team yourself, or potential team members who might be recommended by one of your trusted advisors, are all competent and experienced in their respective fields. That being the case, there are some important things for you to know about the team as it is assembled. What are the characteristics of successful team players? What expectations should you have of the individual advisors, and of the team as a whole? What kinds of questions should you ask of them, and what performance hallmarks should you be able to observe that indicate that they are performing at a high level on your behalf?

*The team*

Collaborative teams are made up of professional advisors from different disciplines. They are charged with important responsibilities on your behalf, including helping you to discover and clarify the outcomes you want in life—for your reasons! They must work together creatively, considering all of the

alternatives available that can help to achieve the outcomes you want, and they must present those alternatives to you for your consideration. After you have made your decisions from among the options presented, the team goes to work on implementation, ongoing review, administration and compliance to make sure the plan really will achieve the outcomes that you want.

Sounds pretty straightforward, right? And with the right team facilitator (or leader) it can be. But, a word of caution here: to paraphrase author Mark Twain, *'the difference between the team that's right for you and a team that's almost right is like the difference between lightning and the lightning bug.'*

We believe that you should accept nothing less than the 'lightning.'

To achieve that level of performance requires an expert team facilitator. That they are the 'leader,' by the way, does not mean that they are necessarily your #1 trusted advisor. What it does mean is that they have the experience and ability to facilitate a process by which all of the team members align their talents and energies to form a true high-performance team dedicated to just one task: *achieving your objectives.*

A primary responsibility of the team facilitator is to promote positive, effective communication by encouraging strong interdependence among members of the team. This is done by creating and maintaining an atmosphere of equality, openness, positive intent, problem orientation and empathetic listening. At the same time (this is the real world, after all) the team leader must discourage hidden agendas, inflated egos, competition, lack of trust and fear of failure. Your best outcomes in the planning and implementation process have a lot to do with how well your team is managed. (That's what our friend Casey Stengel was talking about). At the core of this team approach is the leader's responsibility to empower each member of the team to achieve your objectives. This is an important leadership principle. Each advisor/ member of the team must be empowered sufficiently to recognize that the collective group will accomplish more than any advisor could by working individually.

When the right team comes together on your behalf at a high level of effective, interdependent communication and cooperation, they will display eight significant attributes as they move forward with their work. These attributes will be easy for you to observe and measure. In their work together, team members will display:

1. True participative leadership.
2. Shared responsibility.
3. Purposeful alignment towards your objectives.
4. High communication.
5. Focus on the future.
6. Appreciation and utilization of creative talents.
7. Clear focus on the task at hand.
8. Rapid response.

#### *Getting to work for you*

At the outset, the team leader will meet with each of the other advisors individually. At this meeting, the team leader will share your vision, and will provide the background behind its development. This is also an opportunity for the team leader to establish a personal relationship with that advisor if they haven't worked together before today.

When the entire team meets for the first time, the team leader knows that each of them understands not only your specific objectives, but also how and why they were developed. The first, and most important task, is to get the group to work collectively. That can be a difficult job. For the group to accomplish its work, they must evolve from a collection of individuals, to a group, then to a team, and finally to a team operating in what can be called "the zone of inspiration," where a new synergy is achieved: a common focus on your objectives.

The truth is that effective and interdependent team collaboration of this kind is still a rare occurrence in the planning world.

Communication between financial, legal and other professionals during the planning and implementation of most plans is typically achieved via e-mail, fax, phone and brief face-to-face meetings. ***That is not high-performance teamwork. And it is not what you have to accept.***

You have a choice between lightning and the lightning bug. Prospective advisors who wish to work on your behalf (and be compensated for their services) should know where you stand on that choice from the outset.

In addition to specific attributes the team should display relative to their work with one another on your behalf, there are other key factors that you should expect from your team, and that you should be assured are taking place. They include:



**The team's acknowledgment that you are part of the team.** If this seems self-evident, please be aware that it isn't necessarily the case. You are more than the sum total of the 'data-sets' that make up



the financial, legal and insurance information that the team will review in order to make recommendations. You have a responsibility to see to it (where you feel it is appropriate) that the team is also aware of your values, ideals, life experiences, hopes, fears and dreams. A wise man once said that *'planning for the future of your family is not the same as planning for the future of your assets.'* Make sure that your team knows your 'big picture.'

**Your team communicates effectively with one another.** Each team member must know what is going on, and what progress is being made with implementation and ongoing reviews, administration and compliance. They must have a regular communication process, one that you play a role in.

**Your team understands what outcomes you want, and your reasons for wanting those outcomes.**

**Your team is creative and innovative in seeking and considering options.**

**Your team can enlist 'temporary' members when needed to deal with areas outside their areas of professional competency.**

**Your team is clear about the expectations they have of one another.**

**Your team is clear about the expectations that you have of them.**

**Your team understands the importance of reviews, administration and compliance to make sure the outcomes you desire are achieved.**

### *Making it happen*

If this seems a daunting set of requirements for the team that you will eventually entrust with your planning, be assured that there are many professional advisors who are not only up to speed with the value and benefits of working in a high-performance team setting, but who prefer to work that way. They know that this is the best of all possible settings in which to achieve the outcomes their clients truly desire. It is also the venue within which they can bring their greatest professional strengths to the table—something that will benefit the team and you.

Keep the collaborative team process in mind as you select the advisors who will be responsible for protecting and providing for the people and organizations that matter most to you. Ask each potential advisor how they feel about the team process, and what their experience has been. Seek to distinguish between 'lightning bug' style teamwork that is done remotely by e-mail and fax, and the 'lightning' model, which is distinguished by face-to-face, high-performance focus and alignment *in person*. You might even share this article with your prospective advisors and ask for their comments on the team process described here.

The road ahead is a winding one. That we cannot change. However, as you map out your route towards the outcomes that matter most to you, remember that the *right team* of professionals, working together in single-minded purpose on your behalf, can help you prepare for just about anything you'll face along your journey.



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