

THE THREE-YEAR Leadership & Investment ARC™



— Est. 2006 —

Name:

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About ClientWise LLC

ClientWise is the premier business and executive coaching firm working exclusively with financial professionals.

We specialize in helping clients optimize growth and maximize revenue by engaging as a knowledgeable partner in accomplishing specific and significant business results. Our full-service coaching program empowers financial advisors, wholesalers, managers and executives to enhance performance through customized, action-oriented solutions based on each client's specific vision and situation.

Our certified coaches are members of the International Coaching Federation (ICF). They adhere to ICF's strict code of ethics and have the experience and insight to work with you on the unique challenges and opportunities you face each day.

Drawing from an in-depth knowledge of the financial industry, ClientWise's mission is to professionally develop industry leaders and consistently raise the bar for industry service, commitment and integrity. Simply put, our singular focus is to help you **get clear, get focused, and get results.**

THE THREE-YEAR
Leadership & Investment
ARC™

 **A SHORT LISTENING PROMPT**

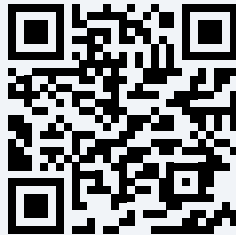


Building The Billion Dollar Business podcast

Before you begin, consider listening to this brief podcast episode. It introduces one leadership idea that remains relevant as leaders look ahead.

EPISODE 84 — December 23, 2025

A Year End Leadership Reflection for Financial Advisors Building an Enduring Wealth Management Firm



<https://share.transistor.fm/s/5781117f>

Notes:

Thinking in Three-Year Cycles

Some leaders talk about 50- or 100-year visions. That kind of thinking sounds bold, but for most operating leaders, it is largely symbolic.

At the same time, decisions are made amid changing markets, evolving client expectations, talent constraints, and accelerating advances in technology and artificial intelligence. In that environment, thinking decades ahead often creates distance from the choices that matter right now. Even ten years out can feel abstract when conditions shift year to year. Three years is different.

Three years is far enough out to escape short-term reactivity and annual planning noise. It is close enough to stay anchored in real decisions, real people, and real constraints. It matches the pace at which capabilities are built, trust compounds, teams mature, and investments begin to pay off. This time horizon forces leaders to think in bets, not forecasts. It demands patience without drift and ambition without fantasy. It reflects how progress actually happens in operating businesses. Three years is where leadership intent becomes visible in results.

To begin, take your current age and add three years. Write that number in the box:

My age in 3-years

When you picture yourself at that age, ask:

- *Where are you?*
- *What are you spending your time on?*
- *What have you learned?*
- *What are you no longer doing?*
- *Who have you become as a leader?*
- *What does your calendar reflect about your priorities?*

Now let's apply that same lens to your business.

Thinking in Three-Year Arcs

Thinking in three-year arcs changes how leaders make decisions. It pulls you out of single-year planning and into a more realistic view of how progress actually unfolds.

Strong leadership is not linear. In any given year, you are doing three things at once. You are resetting what no longer works. You are executing what is already in motion. And you are beginning to see the payoff from investments made one or two years earlier. All of that overlap is normal. It is also what makes leadership complex.

You cannot stop the business just to think. Leadership and your business operations continue while you and your team are on the move, serving clients. The work is not to slow everything down, but to improve direction and focus as you move forward.

Any reset or adjustment along the way is not about choosing to do more. It is about choosing to do better. **Better choices. Better decisions. Better outcomes.**

Use the following questions and Three-Year Leadership & Investment Arc™ grid to bring that focus into view.

Get Focused | My Three-Year View™

1

When you add three years to your current age and look ahead, what does a well-led life and a well-led business look like, and how will you know you are living it rather than just describing it?

2

Over the next three years, how must you deliberately reallocate your time, energy, and attention to make that future real, and what are you willing to protect or release to support that shift?

3

What early investments must you make in the coming year that may not pay off immediately but are required for stronger execution in year two and for visible results by year three?

4

What are you doing today that feels productive or justified now but will quietly undermine the leader, team, or business you are trying to build three years from now?

5

Which capabilities must you intentionally develop in yourself and your team over the next three years, and what evidence will indicate those capabilities are taking hold?

6

What would need to be reset to improve direction and focus, not activity, before moving forward over the next three years?

7

Three years from now, when you look back on this moment, what do you want to be able to say changed because of the leadership choices you made, funded, and defended starting today?

The Three-Year Leadership & Investment Arc™

High performing teams experience something special as well over the long term. **As they consistently deliver meaningful outcomes for clients and make a real difference in the communities they serve, they get noticed. Their reputation extends beyond any one leader. The team brand becomes institutional. Referrals increase. Unexpected introductions happen. New opportunities emerge that were not part of the original plan. We call these wildcards.**

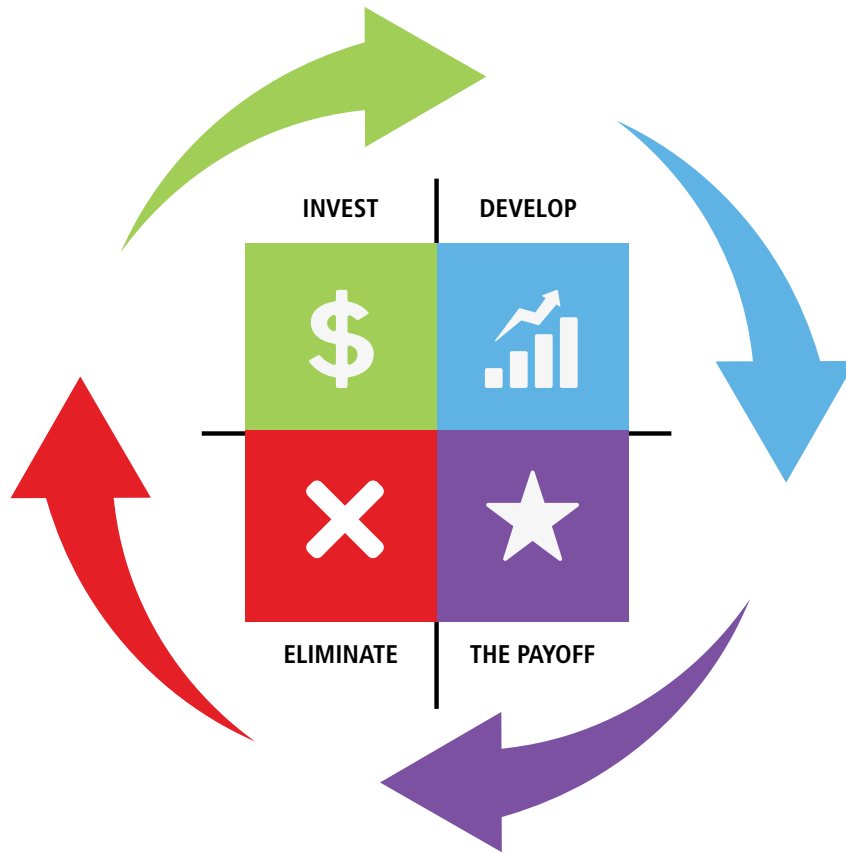
Wildcards are unplanned opportunities, outcomes, or signals that show up because value is being felt and recognized externally. They are not distractions by default. They are feedback. The risk is not that wildcards appear. The risk is being so rigid in your plan that you fail to notice what is emerging, or so reactive that you abandon discipline altogether.

This tension is well captured in an old parable often called “The Parable of the Drowning Man.” A man caught in rising waters prays for salvation. A boat passes by and offers help. He refuses, confident that rescue will come another way. A second boat arrives. He refuses again. Finally, a helicopter lowers a rope. He refuses once more. After he drowns, he asks God why he was not saved. God replies, “I sent two boats and a helicopter.” The parable is not about faith. It is about recognition.

In leadership, wildcards are often the boats and helicopters. They rarely arrive in the form you expected. If you are too attached to how success is supposed to show up, you miss what is actually showing up.

This is what author Adam Grant means by rethinking. Strong leaders hold convictions and remain open. They treat new evidence as input, not as a threat to the plan or to their identity.






The space that follows is designed to help you think clearly while the business is in motion. Use it to decide what to eliminate, where to invest, what to develop, how to interpret the payoff, and how to learn from wildcards without losing focus. Be specific. Clarity compounds.



- 1 Start with the ELIMINATE quadrant**
Focus improves the moment something is released.
- 2 Move next to INVEST**
Vague intentions do not compound. Good decisions do.
- 3 Then DEVELOP**
Nurture and execute what's already in motion.
- 4 Finally THE PAYOFF to interpret results**
The Payoff quadrant is about learning, not just celebration.

The Three-Year Leadership & Investment Arc Worksheet™

Review the instructions before completing this worksheet, one column at a time. Do not jump ahead. Each step builds on the one before it.

	 ELIMINATE	 INVEST	 DEVELOP	 THE PAYOFF	 WILDCARD
2028				3	
2027			2	3	
2026		1	2	3	
2025		1	2		
2024		1			

The Three-Year Leadership & Investment Arc Worksheet™ Instructions

Review the instructions below before completing the worksheet, one column at a time. Do not jump ahead. Each step builds on the one before it.



Step One: INVEST

Plant New Seeds and Make New Investments

Start in the INVEST column.

1. In the 2026 row, list the investments you are actively making this year that you expect to pay off primarily in 2028. These are long-term bets, not short-term fixes.
2. In the 2025 row, list the investments you made last year that you expect to show a meaningful payoff in 2027.

Think in terms of capabilities, people, systems, client experience, brand, and strategic relationships. If the payoff feels distant or uncertain, you are likely making the right investments. Do not worry about development or the payoff columns yet. Capture the investments only.



Step Two: DEVELOP

Nurture and Execute What's Already in Motion

Move to the DEVELOP column.

Focus on the 2026 row.

Based on the investments you listed from prior years, identify what must be strengthened, protected, or executed with discipline this year for those investments to work.

Ask:

- What requires focus rather than reinvention?
- What needs repetition or leadership attention?
- What must be defended from distraction?
- Who needs coaching or a performative opportunity to step up?

Development is about follow-through, not starting something new.

Notes:



Step Three: THE PAYOFF

Results You Expect to See

Now complete THE PAYOFF column.

1. In the 2026 and 2027 rows, describe the outcomes you expect to see based on investments made in earlier years.
2. In the 2028 row, describe the payoff you expect if the investments you are making in 2026 compound as intended.

Write outcomes, not effort. Look for evidence such as increased capacity, stronger client outcomes, team leverage, reduced dependency on you, or improved quality of growth. Assign specific, measurable key results in this column. If you cannot describe the payoff, revisit the investment.



Step Four: ELIMINATE

Reset, Let Go, and Leave Behind

Move to the ELIMINATE column, focusing on 2026.

Identify what you are willing to stop tolerating this year because it no longer aligns with the future you are building.

This may include:

- Roles you continue to hold unnecessarily
- Habits or meetings that create noise
- Clients, services, or initiatives that dilute focus
- Legacy decisions that once worked but no longer do

Elimination creates capacity. If nothing is eliminated, the rest of the worksheet is unrealistic.



Step Five: WILDCARDS

Unplanned Opportunities and Signals

Finish with the WILDCARDS column.

1. In the 2025 row, capture the unplanned opportunities, outcomes, or signals that emerged last year.
2. In the 2026 row, note the types of wildcards you would expect to see if your investments and development are successful this year.

Wildcards are not goals. They are signals of traction and relevance. Capture them without judgment.

The Three-Year Leadership & Investment Arc Worksheet™

<i>Begin in the current year</i>	× ELIMINATE	\$ INVEST
2028		
2027		
2026		
2025		
2024		



DEVELOP



THE PAYOFF



WILDCARD

DEVELOP	THE PAYOFF	WILDCARD



This guide is not meant to be completed and then set aside. This guide is meant to help you shape how you think, decide, and lead over the next three years. The people you invest in. The projects that receive the highest priority. The impact that shows up. The enterprise value that is created. The number of shares that transition and to whom.

Notes:

In Closing

Clarity is not a one-time event. Focus requires discipline. Results come from consistent choices over time, not from a single planning session. The strongest leaders revisit their thinking regularly, especially when the business is moving fast, and the stakes are high.

Use what you captured here as a reference. Return to it when trade-offs feel harder. Revisit it as your calendar starts filling up again. Bring it into your coaching conversations, leadership meetings, and personal reflection time.

Most progress is not dramatic. It compounds quietly. Direction matters. Focus matters. So does the willingness to let go of what no longer fits.

Thank you for the work you are doing, the impact you and your team are making, and the trust you place in this process. It is an honor to serve as your thinking partner as you continue to build, lead, and grow.

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