CROSSVINE
A FINANCIAL PLANNING FIRM

HOW CROSSVINE BUILT A CREDENTIAL CULTURE — AND WHY THE FOUNDER WENT FIRST

Founded 2004 | 25+ professionals, 15 advisors
Planning-led wealth management for HNW clients

THE CHALLENGE

Brian Blair has been in wealth management for 25 years. In that time, the work has changed around him. What used to center on investments and insurance now regularly includes estate coordination, business succession, concentrated stock positions, and multi-generational transfers. Half the meetings have an attorney or a CPA at the table.

Blair's firm, Crossvine, has an internal training program for younger advisors. Blair also hosts a twice-monthly roundtable with case studies, client scenarios, and open discussion. But he knew that each advisor should own a discipline at a deep level and that he needed to stay sharp enough to handle the hardest conversations.

THE DECISION

Two years ago, Blair pursued the CPWA® certification. If advanced credentials were going to be the standard, he needed to reach that bar first. The curriculum gave what experience alone hadn't.

> "I always want to keep pace with my clients and with the other professionals at the table. Getting the CPWA® was also about establishing a benchmark at my firm."

> "The confidence to know when to say something, what to say, and how to say it with conviction. I tell my younger advisors — that's just as important as the technical knowledge."

THE OUTCOME

Two months after Blair finished the program, he was in a routine review with a long-standing client — a second-generation owner of a 70-year family business. Midway through the meeting, the client said something he hadn't said before:

"I think I'm wanting to get out in five to seven years. And I think I want to set my business up better than what I got it."

A year later, the company sold internally. It's now an employee stock ownership plan. Blair doesn't credit his advanced certification for the deal. The relationship did most of the work. But he'd just spent a year studying the technical structures and the human dynamics of this exact kind of transition. The client's question landed in a window where Blair was most prepared to answer.

In a different meeting — a client review with her CPA present — the client asked a detailed question about a recent change in tax law. The CPA swiveled his chair toward Blair: "Brian, what do you think about that?"

Blair had the answer. The CPA hadn't done the continuing education.

When firm leaders ask Blair whether advanced certification is worth the investment, he gives them three answers.

1. Your clients are probably outgrowing your expertise, and other advisors are already catching up. You're behind.
2. Think about the board meetings and events you'll attend next month. Someone will mention selling their business. What comes out of your mouth in that minute — the specificity, the confidence — decides whether that conversation goes anywhere.
3. The fee is small. The real cost is the time and energy you'll spend. Spend it anyway.

Blair's goal is for each Crossvine advisor to develop deep expertise in a discipline, ensuring comprehensive coverage of client needs.