Issue #12: How One Adviser Is Building 3 Bridges Over the Advice Gap

Meet @Benjamin Beck, a native Norwegian and British Army reservist turned financial services innovator who's refusing to accept that only 8% of the UK population can access financial advice. His solution? Build three complementary businesses that serve everyone from DIY investors to traditional advice clients. All whilst writing his own book and hypnotising away his phone phobia…

From the Jungle to Financial Times

Ben's journey to financial advice began in perhaps the most unlikely of places.

While still serving in the British Army, the Norwegian native found himself frustrated by a simple problem: he couldn't understand the Financial Times newspaper.

So he did what soldiers do and attacked the problem head-on.

"I started self-educating myself using Investopedia," Ben recalls. But being "a stickler for formal learning," he also began studying for CISI qualifications.

Which is how he ended up reading for a finance module while literally on duty in a jungle, returning to the UK just in time to sit the exam.

The moment he passed, he realised there might be a career waiting for him beyond military service.

The Norwegian Who Chose Adventure Elsewhere

Ben's path to the UK military wasn't typical either.

Growing up in a Norwegian town of just 20,000 people, he watched his peers follow the predictable route of local university, local job, local life.

"I didn't really want to go the standard route," he explains. "I wanted to spread my wings a bit."

His father, a military veteran himself, offered advice that would prove pivotal: "If you don't exactly know what you want to do right now, join the forces. If you want a full career, excellent. But if you figure out what you want to do while serving, then it served its purpose."

The UK beckoned because Ben had family roots there, spoke English (learned primarily from watching 'Friends' with subtitles), and craved adventure.

The military would give him all three, plus unexpectedly, the mental framework for surviving financial services.

The Google Maps Job Hunt

When Ben decided to transition from military to financial services, he had zero industry experience and no network.

His solution was beautifully simple: pull up Google Maps.

"I looked at the different firms that were around me. I didn't really know the difference between IFA, restricted and all that language," he admits. "So it was a case of just cold calling and emailing all the firms locally."

The learning curve wasn't just steep, it was "painful."

"Unlike LinkedIn now, where there's so much information, so many people willing to help, back then, if you didn't have a network, you were completely alone."

He started in administration, learning what a Letter of Authority was and why it mattered.

Then progressed to junior paraplanning and then trainee adviser, collecting skills like military medals.

But here's where Ben's story diverges from the typical adviser path.

After working his way up to qualified adviser status, after multiple employed positions, he made a counterintuitive discovery:

He preferred doing everything himself.

"When you work on a case end to end, you feel more control over the entire process," he explains. "Because I've gone through the entire journey of being admin, paraplanner, and adviser, I can see how it all links together."

This realisation would shape everything that came next.

Starting From Zero (On Purpose)

Thirteen months ago, Ben did something most advisers would consider career suicide.

He started again completely from scratch.

Zero clients. Zero referrals. Zero safety net.

"The million-dollar question is how do you attract clients? Believe me, I've been listening to podcasts and speaking to people, trying to find that silver bullet which doesn't exist."

His approach? Make every conversation count.

"Whenever I have an inquiry or someone willing to just have a conversation, make that conversation the best it can be."

Then actually ask for referrals.

"Most people are not wired to think, 'Oh, that person may be wanting business.' But if you explicitly ask them... it does not automatically come to the forefront of their mind if you don't ask."

A Hypnotherapy Breakthrough

In an industry built on phone calls, Ben harboured a secret that could have ended his career.

"I was scared to pick up the phone," he admits.

The fear was so severe it could prevent him from making crucial client calls.

His solution was unconventional but effective.

He hired a hypnotherapist.

"It transpired that the actual emotion was linked to something that happened in the military. Once that was unplugged or rewired in my brain, I was able to overcome it. Yes, I still get nervous before a new call, but it doesn't inhibit me anymore."

This willingness to confront personal limitations would become a hallmark of Ben's approach to business.

Writing a Book in Just Four Weeks

Where others feel compelled to 'stay in their lane', when Ben noticed other advisers publishing books, he thought, "why not?"

What followed was a masterclass in focused execution.

Over one Christmas period, with nothing else to do, Ben "hyper-focused" and wrote an entire book in just four weeks.

His father helped tidy up his "Norwegian-tinged" English, and just like that, he was a self-published author of 'Grow Your Wealth Like a Norwegian'.

"It's easy to ramble," he reflects. "But it's a much better skill when every word has a purpose."

A transferable skill that Ben feels is now extremely valuable in his daily client conversations.

Aside from being a personal bucket-list project, Ben explained that the book serves multiple purposes:

- A unique business card
- Evidence of expertise
- Proof that the advice gap can be bridged for the price of a £15 book!

The Three-Business Revolution

This is where Ben's story becomes truly innovative.

Frustrated by the fact that only 8% of UK adults receive paid financial advice, he's building three complementary businesses to serve the other 92%:

Business 1: Beck Money Coach

Non-regulated financial coaching for those who want education and accountability, not product recommendations.

"Unless they engage a financial advice company and pay the advice fee, they're not going to get the coaching side of it. But so many can benefit from it."

The service includes:

- Personalised financial plans
- Client portal access
- Six-monthly check-ins
- Accountability partnerships
- All for a fraction of traditional advice costs

Business 2: Paraplanning Services

Helping other advisers serve more clients by handling their technical work.

"The harder I work at that; the end result is actually more clients get advice. It's impact work."

Business 3: Regulated Financial Advice

Traditional financial advice for those who want full implementation.

"All three businesses draw strengths from each other... but delivering very different ways of income."

Leading with Education

Ben's coaching business addresses a fundamental market failure.

"Someone may say, 'Oh, but I can find it on YouTube.' Brilliant. Have you done it? The likelihood is no, because it's overwhelming information."

His coaching provides what YouTube can't:

- Personalised guidance
- Accountability check-ins
- Someone asking, "Have you actually done this?"
- A sounding board for financial decisions

The regulatory line is crystal clear: "I can explain the pros and cons of using an ISA and the tax regime around it. But I can't say go with this provider and purchase these funds."

It's education and empowerment, not advice and implementation.

The Military Mindset

Ben's LinkedIn presence is strong, but he admits: "My feed is full of financial advisers. I've been barking into the wrong market for a long time."

His real strategy?

Being visible and letting variety attract opportunity.

His popular LinkedIn newsletter targets both advisers and potential clients.

His Instagram and TikTok experiments reach different demographics.

His book serves as the ultimate business card.

"Rather than always thinking about targeting one particular market, it can actually be just describing what you do."

Ben's military background permeates his approach:

"Day by day. You come across one issue and work your way through it. If the day is challenging, break it down. Get through to lunchtime. Once you've got through to lunchtime, brilliant, push through till evening."

This mindset has carried him through the isolation of starting without a network, the pain of learning an entire industry from scratch, and the courage required to start over at zero.

Collaborative Competition

What strikes Ben most about financial services is the willingness to help.

"So many people are willing to help. I think that's been a massive shift in the last couple of years."

He's built a network of advisers, paraplanners, and mentors who provide guidance, challenge his thinking, and offer support when needed.

"I don't feel alone," he says, a stark contrast to his early days of cold calling from Google Maps.

There's More Than One Way to Bridge a Gap

Ben isn't waiting for the industry to solve the advice gap.

He's building the solution himself, one business at a time.

His coaching serves those who need education but can't afford full advice.

His paraplanning helps advisers serve more clients efficiently.

His advice business will serve those ready for implementation.

Each reinforces the others. Each serves a different need.

Together, they form a blueprint for how one person can serve the entire financial spectrum.

"With 8% of people in the UK taking paid financial advice, let's just promote it more," he argues. "As long as they're getting regulated advice somewhere, the end goal is complete."

But Ben goes further.

He's ensuring that even those who can't access regulated advice still get help.

In an industry often accused of serving only the wealthy, Benjamin Beck - Norwegian immigrant, army reservist, hypnotherapy graduate, self-taught author - is proving that innovation doesn't come from doing one thing perfectly.

It comes from doing multiple things purposefully.

Sometimes the best way to bridge the gap is to build multiple bridges.

Ben's Recommended Resources

📚 **Essential Reading:**

- "How I Raised Myself from Failure to Success in Selling" by Frank Bettger
- Nick Murray's collection
- "Grow Your Wealth Like A Norwegian: 10 Principles for Modern Financial Mastery" by Benjamin Beck

🎧 **Podcast Rotation:**

- 'TRAP: The Real Adviser Podcast' by Alan Smith, Andy Hart, Carl Widger & Nick Lincoln
- 'NextGen Planners'
- 'The Adviser Gap' by Anthony Villis

💻 **Content Creation:**

- The Content Club (video production)

Behind the Advice is published weekly on LinkedIn. If you know someone whose story deserves to be told, or a small business that's making a real difference to financial advisers, I'd love to hear from you.

Connect with me on LinkedIn or reply to this newsletter to continue the conversation.

About Me

Before I sign off, a quick note about what I do when I'm not interviewing advisers…

Comprehensive outsourced support for financial advisers who want to free up more time to focus on clients, not paperwork.

We do this by taking over your:

✓ Paraplanning and technical analysis
✓ Administration and client communications
✓ Marketing and content creation (LinkedIn, websites, newsletters, branding and design)

My credentials?

→ Qualified as both an IFA and Certified International Professional Paraplanner
→ Co-founder of **Re:Souce Paraplanning** (outsourced services for SJP Partners)
→ Co-founder of **FERN** (digital platform connecting UK advisers with specialist support professionals)
→ Owner of **Behind the Advice** (content and copywriting services for anyone in wealth management)
→ Women in Financial Advice Awards 2025 Finalist
→ Winner of SME News Managing Director of the Year Awards 2023
→ Published Author of '**Sophie's World Adventures**'
→ Creator of 'Behind the Advice' Newsletter

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