

# Total Life Planning

An Interview with Jason L Smith, CEP®, BPC, Founder and Chief Executive Officer, Prosperity Capital Advisors

**EDITORS' NOTE** Jason Smith is a nationally acclaimed speaker, financial planner, best-selling author, coach, and entrepreneur. He is the Founder and CEO of Prosperity Capital Advisors, as well as JL Smith, his own holistically run financial services practice. Smith is the author of the best-selling book, *The Bucket Plan: Protecting and Growing Your Assets for a Worry-Free Retirement*, which was recently named by U.S. News & World Report as one of the Top 10 Retirement Planning Books.



Jason L. Smith

He also wrote *Clarity 2 Prosperity: An Advisor's Guide to Charging Planning Fees for Holistic Planning*, and co-authored *The Hiring Advantage*. Smith's *Bucket Plan* philosophy inspired a children's book designed to teach kids responsible spending, saving, and earning principles, *Days Can Be Sunny for Bunnies and Money*. Smith joined his father's insurance agency in 1995 before starting his own financial services practice. With a goal of improving the lives of American families through holistic financial planning, he utilizes his own accomplishments as an advisor to teach others how to achieve success. Smith regularly trains advisors through live events, webinars, podcasts, and coaching calls. He uses his own practice to develop proven processes and test market concepts. His office is available for select advisors to observe him and his team for training purposes. Smith is a regular speaker at industry events; in 2015 he was

recognized as one of Investment News' 40 Under 40, and named to Crain's Notable Wealth Managers list. He is often cited in industry and national media and he has been featured on television discussing the importance of providing holistic financial services.

**FIRM BRIEF** Prosperity Capital Advisors' ([prosperitycapitaladvisors.com](http://prosperitycapitaladvisors.com)) mission is to ensure advisors who work with it can strategically align every aspect of their clients' financial lives into one well-coordinated plan. An

SEC-registered investment advisor (RIA), Prosperity Capital Advisors (Prosperity) is committed to holistic wealth management. Founded by a group of award-winning financial advisors and thought leaders, Prosperity was built as a platform for other financial professionals to give them access to advanced planning, capabilities, investments, processes, and training.

## Will you discuss your career journey?

My journey to becoming a holistic wealth advisor wasn't linear. I began with a basketball scholarship and a dream of going pro, but multiple injuries forced a pivot. I stumbled into the financial industry, a world I had no intention of joining, and yet, it became the perfect place to apply my drive, curiosity, and resilience. I started on the insurance side and quickly realized that clients weren't being served comprehensively. I wanted to offer advice that connected the dots.

That led me to pursue advanced designations, gain my Series 65 license, and begin building what is now a planning-first advisory firm. Over time, I realized the immense value in integrating investments, insurance, tax planning, legal coordination, and long-term strategy.

Along the way, mentors played a crucial role, especially one who helped me recognize the power of tax strategy in holistic planning. That insight became a turning point. I brought tax management in-house and began developing systems that could be scaled and taught to others. My career has been a series of setbacks turned into stepping stones. It's proof that the most meaningful growth often comes from adversity.

## What was your vision for founding Prosperity Capital Advisors?

I founded Prosperity Capital Advisors to solve a gap I experienced firsthand. Ultra-successful individuals often have complex needs, yet very few have access to a true family office, and most don't want the burden of building one. My vision was to deliver a comprehensive, coordinated experience that offers the caliber of family office strategy, investment oversight, tax mitigation, estate planning, and protection planning, woven seamlessly into one cohesive plan. We designed Prosperity to provide that level of integrated guidance without requiring clients to assemble it all themselves.

We focus on what I call total life planning: aligning every financial decision to a client's vision of a work-optional lifestyle and a life well-lived. That means designing with

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intention, reducing inefficiencies, and guiding clients across all areas of wealth including financial planning, asset growth, tax mitigation, risk management, and legacy. This vision has resonated deeply with those we serve, our team members, and the advisors we support.

**Will you provide an overview of Prosperity Capital Advisors’ offerings?**

Prosperity Capital Advisors exists to deliver comprehensive, coordinated wealth management to individuals and families seeking the sophistication of a family office without the complexity of building one themselves. Our offerings are built around your goals, protecting what you’ve earned, growing your wealth intentionally, reducing inefficiencies, and creating a lasting legacy. At the foundation of our approach are the Five Pillars of Holistic Wealth Management:

1. Financial Planning – We start by understanding where you are and where you want to go. Our advisors use The Bucket Plan® to organize assets by purpose and timeline, helping bring structure and stability to your strategy.

2. Asset Management – Our investment platform blends institutional managers with boutique specialists, offering custom-built portfolios that reflect your specific tax sensitivities, income needs, values, and long-term objectives.

3. Tax Management – With guidance from our Tax Trilogy framework, we help you anticipate and address tax exposure, both now and across your lifetime, so more of your money stays working for you.

4. Protection Planning – We assess risk across multiple dimensions and design strategies that help insulate your wealth from unexpected events, market volatility, or liability concerns.

5. Legacy Planning – Whether your goals involve philanthropy, succession, or multi-generational strategies, we help you document and implement a plan that honors your intent and supports those you care about.

We reinforce these pillars with deep bench strength, including CFP professionals, CPAs, estate attorneys, and investment and tax specialists, and an integrated technology platform that enhances transparency, decision-making, and responsiveness. Our tech stack is designed to elevate your experience, from interactive planning tools and performance reporting to real-time tax analysis and secure document collaboration. It brings innovation where it matters most, into the conversations and strategies that shape your financial life.

Every element of our firm is designed with the client’s experience and outcome in mind. We are a people-first organization. That means we don’t lead with product or sales – we lead with purpose. Our role is to help simplify complexity, provide clear and consistent guidance, and create a plan that reflects what success means to each client we serve. We never lose sight of that.

**What do you feel are the keys to effective leadership, and how do you approach your management style?**

Effective leadership starts with self-awareness. I’ve learned to focus on what energizes

me and where I can add the most value, then build a team around me with complementary strengths. That creates an environment where everyone is contributing in a way that plays to their talents. I believe in servant leadership. My job is to remove obstacles, set a clear vision, and create space for others to grow. That also means listening more than I talk, staying open to feedback, and holding myself to the same standard I expect from my team. We are process-driven, but our culture is what sustains our performance. We manage to metrics, but we lead with values. Hiring and promoting based on alignment with those values is how we maintain consistency even as we scale. It’s not always easy, but it’s worth it.

**What advice do you offer to young people beginning their careers?**

The best investment you will ever make is in your own intellectual capital. Nobody can take that from you. Markets can shift and businesses can change, but if you have the knowledge, mindset, and drive, you can always rebuild. One of the most valuable lessons I ever received came from my dad: pay yourself first. Before you cover your expenses or enjoy the rewards, invest in your future. Set money aside in a separate account and don’t touch it. Over time, that habit can change the trajectory of your financial life. Lastly, focus on alignment, not just achievement. Find the work that excites you and matches your unique strengths. When you’re in that zone, everything gets easier, and you’ll create far more impact than if you’re just chasing titles or validation. ●

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