Protecting Your Time Beyond Client Meetings: A Workload Check

Every financial planner knows the feeling: the calendar is full of client meetings, yet the real work never seems to fit into the gaps between them. The problem isn't the meetings themselves; it's the invisible workload that surrounds them. Preparation, follow-up, compliance, research, and administrative tasks all demand time that rarely appears on a schedule. Over time, this hidden workload erodes capacity, leading to burnout and slipping service standards.

Protecting your time means deliberately managing the hours that aren't spent face-to-face with clients. A structured approach to workload checking helps you spot bottlenecks before they slow you down. This article offers a checklist for evaluating how well you guard your non-client hours, so you can maintain a sustainable practice without sacrificing quality.

Check 1: Are your non-client hours explicitly protected?

Many planners treat non-client hours as flexible time that can be squeezed or cancelled. If a meeting runs long or an urgent request arrives, the first thing to go is often the hour set aside for preparation or follow-up. This pattern is a direct hit on financial planner capacity, because it means the work still gets done, it just eats into evenings or weekends.

Protecting non-client hours means booking them on your calendar with the same commitment as a client meeting. Block time for specific tasks: research, case preparation, compliance reviews, and professional development. Treat these blocks as non-negotiable unless a genuine emergency arises. If you find yourself regularly cancelling them, you have a capacity problem that needs addressing at a structural level, not a scheduling one.

Check 2: Do you track your actual hours per engagement?

It is easy to underestimate how long a single client engagement really takes. The meeting itself might be an hour, but the preparation, data gathering, strategy development, and post-meeting documentation can multiply that figure several times over. Without tracking these hours, you cannot know whether your pricing aligns with the work involved, or whether your client mix is sustainable.

Start logging time against each engagement for a month. Include everything: emails, phone calls, internal reviews, and travel if applicable. The results often surprise planners. Some clients who seem straightforward may consume disproportionate time due to complexity or slow decision-making. Others with large portfolios may actually be efficient because they are

well-organised and responsive. Knowing your hours per engagement lets you make informed decisions about client mix and pricing, rather than guessing.

Check 3: Are you accounting for working weeks realistically?

Annual capacity calculations often assume fifty working weeks, with two weeks for holidays. But real life includes sick days, training days, conferences, team meetings, and unexpected events. A more realistic figure might be forty-five to forty-seven productive weeks when all non-client commitments are considered.

Using an inflated number of working weeks inflates your capacity estimate, which means you will consistently overcommit. When you then struggle to deliver, the pressure lands on your non-client hours, and quality suffers. Be honest about how many weeks you actually work each year, and build your capacity model around that figure. This is not about working less; it is about planning realistically so that you can deliver consistently.

Check 4: Is your client mix balanced for workload?

A client roster that looks good on revenue may still be a problem if the workload is concentrated in a few demanding engagements. Some planners take on too many high-touch clients who require regular meetings, extensive modelling, and ongoing communication. Others accept too many small clients whose cumulative administrative work overwhelms the calendar.

Review your client mix in terms of hours per engagement, not just revenue. A healthy practice typically includes a spread: some comprehensive clients, some limited-scope engagements, and some that are mostly periodic reviews. The Advice-Only Practice Model often works well here because it separates advice from product implementation, which can streamline the work involved. This model allows you to focus on the advisory aspects without the overhead of product management, potentially freeing up capacity for more client work or better preparation.

Check 5: What is your calendar utilization rate?

Calendar utilisation measures how much of your available time is actually spent on client-facing or client-related work. If you have forty hours in a week and you spend thirty of them on client meetings and related tasks, your utilisation is 75%. That leaves 25% for everything else: business development, team management, compliance, and personal time.

A utilisation rate that is too high leaves no buffer for unexpected tasks or deep thinking. A rate that is too low may indicate underuse of your skills. The right utilisation depends on your role and your practice structure. For planners using the **Advice-Only Practice Model**, a lower

utilisation rate may be sustainable because the work per engagement is more predictable and less prone to scope creep. Check your utilisation regularly and adjust your client load or administrative processes when it drifts outside your target range.

Check 6: Is administrative work structured or ad hoc?

Administrative tasks, data entry, document management, client communications, scheduling, can consume hours each week if they are handled reactively. When administrative work lacks structure, it fills whatever time is available, crowding out higher-value activities.

Look at how you handle recurring administrative tasks. Do you have templates for common documents? Do you batch similar tasks together rather than switching between them constantly? Do you use technology to automate reminders, data collection, or report generation? Small improvements in administrative efficiency can recover significant time over a year. If administrative work feels like a constant drain, it may be worth reviewing your processes or delegating some tasks to support staff or systems.

Putting it together: a regular capacity check

Capacity is not a fixed number you set once and forget. It changes as your client base evolves, as your experience grows, and as your personal circumstances shift. A quarterly review of these six checks can help you stay ahead of capacity erosion. If you notice that non-client hours are shrinking, that hours per engagement are creeping up, or that utilisation is rising beyond your comfort zone, it is time to take action.

Actions might include raising fees, adjusting your client mix, introducing minimum engagement sizes, or streamlining your advice process. The goal is not to maximise every minute of the day; it is to create a practice that delivers excellent advice without burning out the adviser. By protecting your time outside meetings, you protect the quality of the advice you give inside them.