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What happens when advice starts with people

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Independence gave JJ Burns the freedom to build a business around relationships, life's biggest decisions, and the people behind them.



By Barret Baxter

For nearly four decades, Schwab has supported independent advisors who choose a different path. They build businesses on their own terms, shape their own cultures, and create advice models designed around the needs of their clients.

That spirit of independence is what drew JJ Burns, president and CEO of JJ Burns & Company, to launch his own firm nearly 30 years ago.

Today, he leads a firm with approximately $1.5 billion in assets under management and a team of nearly 20 employees. But his path to independence started with a simple belief: financial advice should begin with understanding people, not selling products.

"Wall Street always needed to sell something, and I just didn't like that," says JJ. "I wanted to understand people. I wanted to understand problems."

Building something different

JJ began his career at an institutional broker-dealer, where he quickly became the owner's right-hand man. The work was meaningful, but something felt missing. The more he learned about clients' lives, the more convinced he became that advice should focus on helping people navigate life's decisions, not on what's being sold.

When his mentor decided to sell the firm, JJ shared his vision for a different kind of practice built around planning, relationships and a fee-based model.

His mentor's response was direct: "You're probably not going to make any money."

JJ decided to do it anyway.

To support himself while building his business, he washed and waxed boats and fished with a family lobster business. He drove a worn-out Camaro with torn seats patched with tape. Before meeting prospective clients, he parked around the corner and walked the rest of the way to kitchen-table meetings, where he talked with families about their financial goals and future.

"I'll do whatever I have to do," he recalls.

The uncertainty never changed his conviction. He knew exactly what kind of advisor he wanted to become.

When advice becomes personal

For JJ, financial planning has always been about much more than investment management. The most important moments often arrive during life's biggest transitions: retirement, business sales, illness, disability, inheritance, loss and succession planning. Those moments became the foundation of the practice he was building.

"Imagine you're the parent of a disabled child," he says. "You worry about what's going to happen to that child when you're gone. But if I'm able to solve the financial side of that for you and you don't have that worry anymore, how's that going to make you feel?"

Helping families navigate challenges like these became central to his work and remains one of the most rewarding parts of being an advisor today.

Finding a partner who believed in the vision

As JJ's client base began to grow, he needed a custodian. His first call didn't go as planned. He was told to come back when he had at least $10 million in assets under management. At the time, that number felt impossibly far away. Then he called Schwab.

Instead of focusing on the size of his business, Schwab focused on understanding what he was trying to build.

"They said, 'Tell us more about you,'" JJ recalls. "And it was off to the races."

What started as a conversation turned into a partnership that has lasted nearly three decades.

Growing on his own terms

Today, JJ serves families across multiple generations and helps clients navigate decisions that extend well beyond their portfolios. He spends much of his time thinking about culture, mentorship and succession. Younger advisors are encouraged to build relationships early, grow alongside their clients and develop the skills needed to carry the firm forward.

That commitment reflects one of the defining advantages of independence: the ability to build a business around your own values and vision.

"The independent advisor profession exists because entrepreneurs like JJ saw an opportunity to serve clients differently," says Jon Beatty, Head of Schwab Advisor Services. "When advisors have the freedom to build businesses around relationships, trust and long-term client outcomes, clients benefit. That's one of the reasons we're proud to support independent advisors and the work they do every day."

A profession built on relationships

Nearly three decades after launching his firm, the philosophy that inspired JJ to become independent remains unchanged. He still believes the best financial advice starts with listening. He still believes success is measured by helping people through life's most meaningful moments. And he still believes relationships come first.

"It's about getting to know people and their goals," says JJ. "And helping them live the life they want to live."

JJ's story is unique, but the values behind it are shared by thousands of independent advisors across the country. They choose independence not simply to own a business, but to create the freedom to serve clients in ways that reflect their own vision, values and commitment to the people who trust them.

Schwab continues to support advisors pursuing that vision, helping them build businesses centered on the people they serve.