

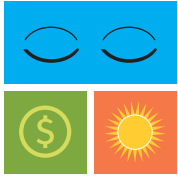
MBFW
Mindfulness-Based Financial Wellness™

The Mindful Financial Advisor:

*Discovering a True Return
on Investment with Mindfulness*

BY JOE LOWRANCE, PSY.D.





The Mindful Financial Advisor: *Discovering a True Return on Investment with Mindfulness*

BY JOE LOWRANCE, PSY.D.

CONTENTS:

MINDFULNESS

2

•
ENHANCEMENTS
OF FUNCTIONING

5

•
WORKPLACE
BENEFITS

10

•
BRINGING MINDFULNESS
TO WORK

14

•
CONCLUSION

15

•
REFERENCES

16

Mindfulness, described in simple terms as “a receptive attention to and awareness of present moment events and experiences” (p.12, Brown, et al, 2007), is drawing a surge of interest.

Research on mindfulness is growing exponentially, and mindfulness is being applied in ever-expanding ways. This surge of interest in mindfulness includes its value to working professionals

and the workplace. Organizations large and small and individual professionals across a wide variety of fields are increasingly turning to mindfulness training to improve workplace operations, productivity, customer service and experience, employee health, and financial results. In a survey conducted by the National Business Group on Health and Fidelity Investments (2017) 35 percent of companies planned to have mindfulness training programs in place in 2017 with another 26 percent considering mindfulness training in the near future. Among the growing number of working professionals discovering the benefits of mindfulness are financial advisors and financial advisory organizations.

(continued ...)

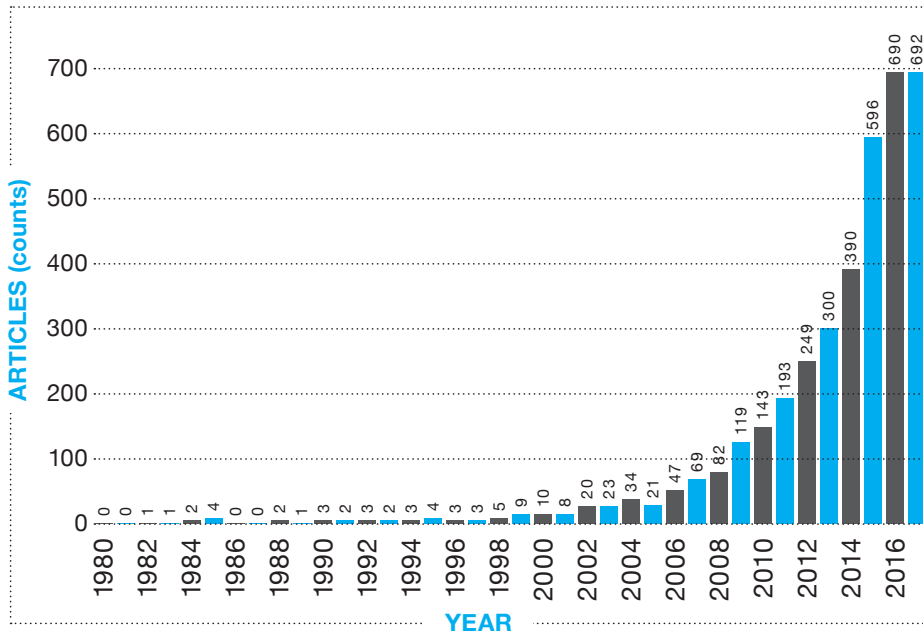
MINDFULNESS JOURNAL PUBLICATIONS BY YEAR, 1980-2017

Mindfulness

THE NATURE OF MINDFULNESS

Mindfulness can be understood as both an inherent human capacity and an ongoing *form of practice* utilized to further develop the capacity of mindfulness. With roots running back more than 2,500 years, mindfulness has historically been a primary aspect of Buddhist mental training. In the last 40 years, these practices have developed into secular forms of mindfulness training, and mindfulness has come to be recognized as an innate human quality and a natural human capacity. The Mindfulness Initiative's Building the Case for Mindfulness in the Workplace Report (2016) describes the nature of mindfulness:

According to leading mindfulness researchers, to say that mindfulness is Buddhist is akin to saying that gravity is Newtonian (Brown, Ryan, Loverich, et al, 2011). Instead, mindfulness is best considered as an inherent human capacity akin to language acquisition (Dane, 2011), a capacity that enables people to focus on what they experience in the moment, inside themselves as well as in their environment, with an attitude of openness, curiosity and care. (Kabat-Zinn, 2005). (p. 7)



Note. Copyright 2018 by American Mindfulness Research Association. Reprinted with permission.

To date, there have been almost 5,000 scholarly articles published on the topic of mindfulness (American Mindfulness Research Association, 2018).

The reason for the growing interest in mindfulness for financial advisors and financial advisory organizations is straightforward. Mindfulness has a positive impact on a broad range of human functioning (Brown, et al, 2007). A mounting body of research indicates mindfulness positively affects attention and awareness, cognition, emotions, physiology, and behavior (Tang, et al, 2015; Zeidan, 2015; Keng, et al, 2011; Greeson, 2009). The downstream effects of gains in these domains advance functioning in three notable areas of the workplace: performance, relationships,

and well-being (Good, et al, 2015), all key ingredients to increased productivity, client service and satisfaction, reduced costs and improvements to the bottom line.

Far from esoteric or mystical, the cultivation and practice of mindfulness is both pragmatic and action-oriented. The enhancements in core human functioning fostered by mindfulness can empower the work of financial advisement and advance “win-win-win” opportunities: increasingly positive outcomes for financial advisors, financial advisory organizations and the clients they serve.

Mindfulness is essentially a methodology, a systematic process of mental training that empowers and refines the mind's capacities for self-directed, focused attention and open, receptive awareness, while conjunctively engaging into and positively impacting other mind and body activities and systems. In essence, mindfulness fosters a multifactorial process representing an enhanced form of self-regulation (Tang, et al, 2015) supportive of enriched functioning, ongoing learning and development, and the recognition and cultivation of human potential.

Practicing mindfulness grows one's relationship with experience. More specifically, mindfulness reformulates the way information is perceived and processed, which creates a ripple effect akin to an upward positive spiral.

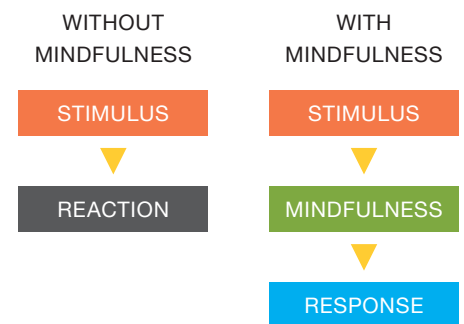
Mindfulness fosters the capacity to internally pause, step back and create space from thoughts, feelings, bodily sensations, and events. With mindfulness, the practitioner can observe or witness the flow of these kinds of experiential phenomena from a standpoint grounded in stable, receptive, interested objectivity. From this perspective, the mindfulness practitioner can notice and recognize with greater

completeness and intelligibility the elements that comprise the present moment as they are. As the capacity of mindfulness develops the powers of discernment and discrimination grow. Causation, cause and effect, and the interrelationship between factors of experience become more apparent. Fundamental insights and understandings naturally emerge, while new possibilities and options open up and become available. Fears and anxieties subside and become manageable as an authentic and trustworthy engagement with experience arises. Genuine values, needs and goals clarify, and aligned functioning and behavior elevate. The entire process continuously builds upon itself with an upward positive trajectory.

Mindfulness has often been described as a means of freedom and liberation in the sense that mindfulness allows habits or default modes of experiencing and operating to be more fully seen and understood. Habits or default modes can be supportive or limiting or outdated. Practicing mindfulness engages a transformative process that reveals and unwinds habits that no longer serve their purpose, while simultaneously empowering the recognition and incorporation of updated and revised ways of engaging and meeting life experiences.

As the psychiatrist, neurologist, and philosopher Viktor Frankl is credited with stating, "Between stimulus and response there is a space. In that space is our power to choose our response. In our response lies our growth and freedom" (Pattakos, 2010). Mindfulness helps to create and empower the space between stimulus and action. In doing so, mindfulness offers the possibility of living in response to experience rather than in reaction to it.

FIGURE 1



**PERSONAL INTERVIEW:
THE VALUE OF AWARENESS**

"With mindfulness I'm able to be more present. I'm able to be more in touch, in tune with myself, others, my environment, situations. I'm more aware, more self-aware. With greater awareness, I'm not as run by things anymore; instead I can act from a place of greater consciousness and intentionality."

- Scott Tobe, CFP®
(2017, December 6)
Personal interview.

MINDFULNESS-BASED PRACTICE

The capacity of mindfulness can be further cultivated by *formal* and *informal* practice. Formal practice includes regularly practicing specific mindfulness-based techniques such as sitting meditation, body awareness exercises, mindful breathing, and mindful movement

exercises which are designed to develop the foundational components of mindfulness: focused attention and open awareness. These formal practices support the development of informal practice, of bringing mindfulness into daily life. Effectively everything becomes an opportunity

to practice mindfulness, including work and the workplace. In time, mindfulness becomes a way of living, of infusing receptive, open, interested mindful attention and awareness into the broad range of daily activities with continuity.

5 MINUTE MINDFUL BREATHING EXERCISE

Mindfully following the breath trains attentional capacities. Noticing when the mind has wandered from the breath develops the capacity of awareness. Mindfully following the breath inclines the mind-body system to a more centered and balanced state of operations.

1. Begin by sitting comfortably. Close your eyes, or leave them open and lower your gaze to the floor.
2. Notice your body. Notice the shape and weight of your body. Notice any sensations. Relax any areas of tension or tightness.
3. Simply breath. Let your breathing be natural. Bring your attention to the physical sensation of each breath. You might notice the rise and fall of your abdomen or chest. Or you might notice the air moving in and out through your nose or mouth. Follow each breath with your attention as best you can. Simply following each in and out breath with your attention.
4. Be kind to your wandering mind. Your mind will naturally wander. This is normal. Our minds wander both in meditation and in life. Just simply notice your mind has wandered and gently redirect your attention back to your breathing.
5. Stay with this exercise for 5 minutes. Follow your breath with your attention. From time to time, you will become lost in thought. Simply notice this and gently return your attention to your breath.
6. Pause and then proceed. After this 5-minute mindfulness exercise, pause for a moment, and notice. Notice your body. Notice your inner experience. Then decide how you would like to move forward with the remainder of your day.

Consider practicing this mindfulness exercise two to three times each day.

Enhancements in Functioning

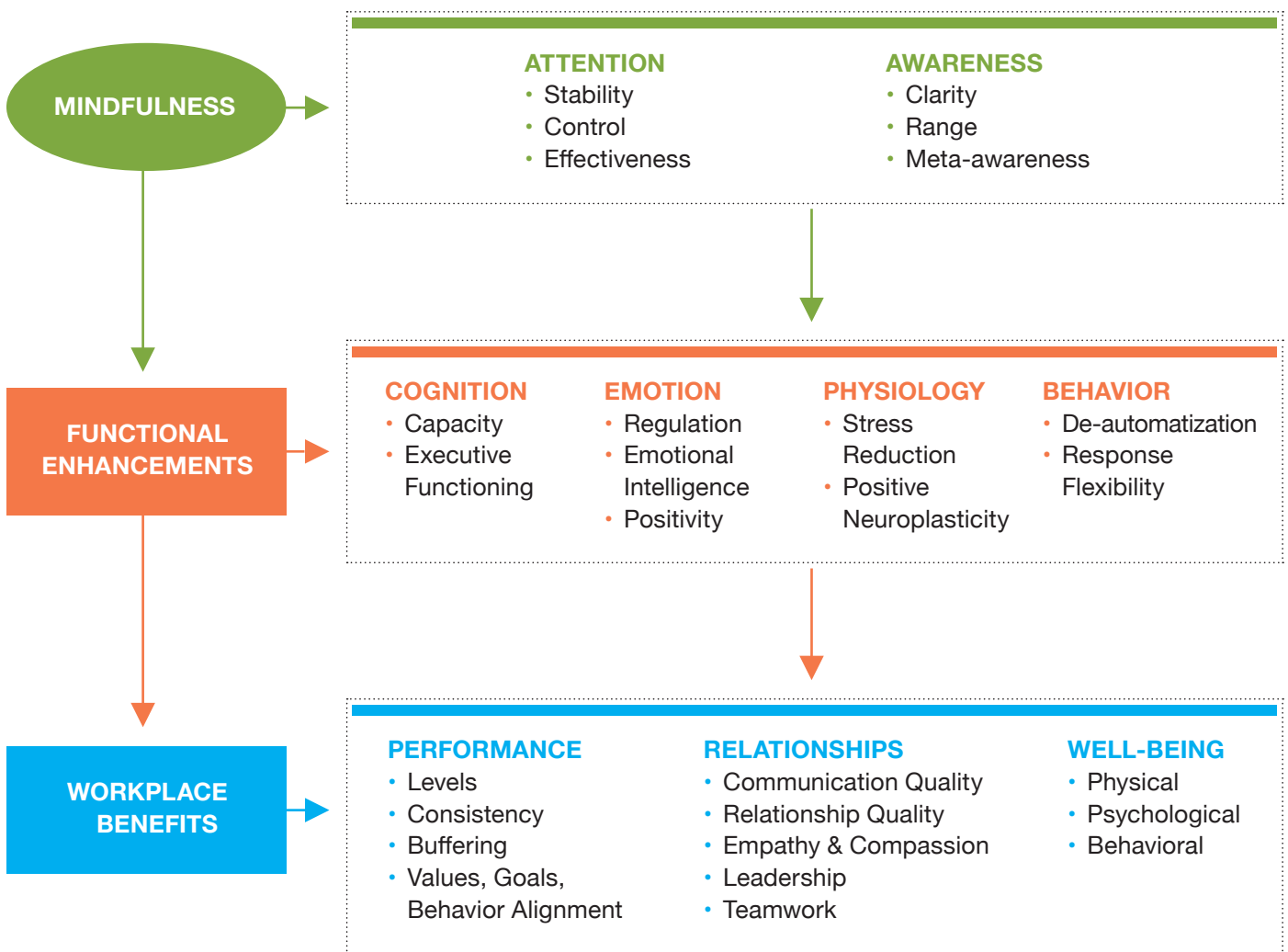
A growing body of research (Hyland, et al, 2015; Malinowski and Lim, 2015; Quaglia, et al, 2015) indicates mindfulness supports the development of a variety of benefits to working

professionals and the workplace. To better understand how mindfulness can benefit financial advisors, financial advisory firms and their clients, it is important to first appreciate how mindfulness

enhances major areas of human functioning, including attention and awareness, cognition and emotion, physiology, and behavior.

FIGURE 2

INTEGRATIVE FRAMEWORK RELATING MINDFULNESS TO FINANCIAL ADVISORY WORKPLACE BENEFITS



Note: From "Contemplating Mindfulness at Work," by D. Good, et al., 2015, *Journal of Management*, p. 3. Adapted and modified with permission by Copyright Holder.

ATTENTION AND AWARENESS

Attention and awareness are invaluable resources. They are foundational to learning, growth and development, health and well-being, and central to effectively meeting the particular needs and circumstances of the moment. Mindfulness is thought to enhance human functioning primarily through the exercise and development of attention and awareness, the effects of developments in attention and awareness then positively impacting other central aspects of mind-body functioning (see Figure 2).

Despite its importance, maintaining present moment attention and awareness can be challenging. It is estimated that the human mind wanders during nearly half of waking hours (Killingsworth and Gilbert, 2010). Absent attention and awareness to the experience of the present moment, the mind regularly defaults to conditioned, reflexive modes of perception, information processing and decision-making. From this mode of operation, experience and behavior is more patterned and structured, limited and limiting. Lost in the absence of attention and awareness is full contact with all the present moment includes, and the possibility and potential it offers.

The present moment is essentially a gateway, and attention to and awareness of the present moment the key to opening the gate. Experience — life — only happens in the present moment; the past is gone, and the future has yet to arrive. The only moment truly available is the present one. How one engages with the present moment has direct implications on the moment at hand as well as on the moments that follow, and consequently the future. Therefore, there is a premium on the capacity for present moment attention and awareness.

Mindfulness positively impacts attention in three main ways — *stability, control, and effectiveness*. Mindfulness practice helps to stabilize attention and sustain a present-moment focus (Smallwood and Schooler, 2015; Mrazek, et al, 2013). With greater attentional stability in place, attentional control develops (Holzel, et al, 2011). Enhancements in attentional control support the ability to direct and maintain concentrated attention on self-selected or targeted elements of experience while reducing susceptibility to distraction and drift to off-task thoughts, feelings or activities (Tang, et al, 2015). Augmented in these ways, attention becomes a more effective resource (Jha, et al, 2007).

As gains in attention take root, developments in awareness occur. Mindfulness fosters an open, receptive, attentive stance toward inner and outer experience which nurtures a greater capacity for clarity and range of observation (Davidson and Kasznick, 2015), of witnessing more fully and objectively (Shapiro, et al, 2006). With ongoing practice, mindfulness cultivates an enhanced form of awareness known as *meta-awareness*. (Tang, et al, 2015; Lutz, et al, 2015). Meta-awareness involves a heightened faculty to consciously monitor, notice, recognize, and apprehend whatever is arising in the field of inner and outer experience. Essentially, meta-awareness is a quality of awareness that is aware of what it is aware of.

With developments in attention and awareness, and their conjunctive operations, mindfulness enables the practitioner to step back from being the *subject* of experience and instead become the *observer* of experience. From an observing perspective, thoughts, emotions, and bodily sensations are recognized as simply thoughts, emotions, and bodily sensations: as information, as data, and not necessarily

reflections of truth or reality. This perceptual shift allows observation of experience to become more clean, full, spacious, and objective, less bounded by or enmeshed into personal associations, narratives, or cognitive biases. The totality of these interactive effects interrupts automaticity of mental-emotional patterns and behavioral habits and moves processing of experience and information from reflexive to reflective modes of engagement.

Practicing mindfulness fosters a process of optimization. Bringing attention to and awareness of present moment experience with a sense of open, receptive interest facilitates a process that ripples throughout major areas of mind and body functioning, advancing individual functional operations and their integration as a unified, coherent and stable operating system (Siegel, 2007).

PERSONAL INTERVIEW: RESILIENCE BUILDING

“My mindfulness practice has helped me be calmer and more centered in my daily life. It has also helped me to take a moment and reset when I’m confronted with stress. We work in a fast-paced, information-loaded world, which is full of complexity, challenges, and ongoing changes. Mindfulness helps me to re-center myself so that I can have a clear sense of what’s going on, which leads me to make better decisions, particularly during times of crisis.”

- Jason Eagle, CFP® (2018, January 18) Personal interview.

COGNITION

Mindfulness has been linked to a number of improvements in cognitive functioning. These enhancements entail gains in individual *cognitive capacities* which interact in support of *executive functioning* (Raffone and Srinivasan, 2017). Executive functions are an inter-related set of advanced cognitive capacities or processes instrumental in the selecting and monitoring of behaviors that advance the accomplishment of self-selected goals.

Executive functioning is generally understood to be comprised of three core components: 1) inhibition, 2) working memory, and 3) cognitive flexibility (Lehto, et al 2010; Miyake, et al 2000). Inhibition includes capacities such as interference control, which supports selective attention; cognitive inhibition, which screens out irrelevant stimuli

in order to stay on task; and inhibitory control, which restrains habitual impulses or behavioral reactions. Working memory serves as a short-term space for holding information available for cognitive processing. Cognitive flexibility is the capacity to shift thinking from one concept to another or to hold multiple concepts in mind at the same time. Cognitive flexibility is closely associated with creativity.

These foundational elements of executive functioning form the groundwork for more complex executive functions such as reasoning, problem-solving and planning. Mindfulness-based practices are positively linked to gains in both foundational and higher-order executive functions (Raffone and Srinivasan, 2017).

PERSONAL INTERVIEW: GREATER EFFECTIVENESS

“If my professional knowledge and experience is my software, and my mind is my hardware, then learning to practice mindfulness has upgraded my hardware and allowed my software to run better. In other words, mindfulness has allowed me to access and apply my knowledge and areas of expertise more wisely, skillfully, creatively.”

- Jason Voss, CFA® (2018, January 11) Personal interview.

EMOTION

Emotions can be understood as responses from the body to something going on in the mind or environment that hold resonance or meaning (Gross and Jazaieri, 2014). Mindfulness is associated with enhanced *emotion regulation*, the development of capacities supportive to greater *emotional intelligence*, and increased *positive emotional tone*.

Mindfulness benefits emotion regulation through gains in multiple interrelated processes (Tang, et al, 2015; Teper, et al, 2013; Holzel, et al, 2011). Mindfulness affects the selection of what is observed, and modifies evaluation and appraisal of what is being attended to, which influences subsequent emotional reactions and behaviors that follow (Opialla, et al, 2015). As part of this emotion regulation process, mindfulness appears to reduce the duration or life cycle of an emotional reaction and the overall intensity of the emotional experience (Desbordes, et al, 2014; Brown, et al, 2013).

The capacity fostered by mindfulness to step back from experience and witness with a sense of space is thought to play a significant role in reduced emotional reactivity and emotion-driven behaviors. Mindfulness allows the practitioner to observe

events with greater objectivity and psychological distance, which supports a regulatory process of initial evaluation and appraisal, and then reevaluation and reappraisal (Garland, et al, 2017; Garland, et al, 2015). The result is that emotional events are often experienced as less personal, less threatening and less overwhelming, and more manageable, transient, and informative.

Mindfulness benefits the development of emotional intelligence (EI). Emotional intelligence abilities play a significant role in effective functioning, performance and well-being. Daniel Goleman's model of emotional intelligence (1995) includes four main EI elements: 1) self-awareness, 2) self-management, 3) social awareness, and 4) relationship management. With enhancements in attention and awareness, and self-regulation, mindfulness cultivates capacities supportive of greater intrapersonal and interpersonal emotion recognition, emotion self-management, and relationship building and maintenance (Dekeyser, et al, 2008; Siegel, 2007).

A more positive internal climate or predisposition can have important individual and interpersonal influences on workplace functioning. Positive emotions

are understood to restore and replenish internal resources vital to performance, interpersonal interactions, and coping with adversity or stress (Fredrickson, 2003). Mindfulness is associated with reduced negative emotions as well as the generation and maintenance of more positive emotions (Garland, et al, 2015; Garland, et al, 2011).

PERSONAL INTERVIEW: ORGANIZATION CULTURE CULTIVATION:

"Having recognized the benefits of mindfulness myself, I've introduced mindfulness practice to my staff and into our workplace culture. My employees say mindfulness and the practices have changed their lives. They are happier at work, nicer to each other, better team players. They uncover opportunities that they were not able to see before. And they have learned to mindfully breathe when they feel stressed, recognizing the importance of the mind-body connection. All of which has led to increased productivity and supported growth in profits."

- Shkira Singh,
Senior Financial Advisor
(2017, December 13)
Personal interview.

PHYSIOLOGY

Mindfulness is a particular form of mental training that exercises and benefits multiple physiological systems and processes.

As part of this interplay between mind and body, mindfulness is supportive of *stress reduction* and advantageous changes in brain structure known as *positive neuroplasticity*.

With mindfulness, a receptive, open, and interested attention and awareness is brought to the experience of the present moment. Cultivating and exercising this particular form of relationship to the moment over time creates an increased capacity to be more fully present to all experiences as they are, be they initially perceived as positive or negative, good or bad, right or wrong. From an observing position of space and objectivity, self-referential involvement and self-conscious emotions dampen, perceptions of threat diminish, moving the mind-body complex out of fight-or-flight-or-freeze stress and reaction, and into a more settled, balanced, and clear state of regulated operations (Tang, 2017; Holzel, et al, 2011).

Practicing mindfulness activates certain areas of the brain and deactivates others, which leads to physiological changes in brain structure and functional patterns.

This process of experience impacting brain structure and functionality is known as neuroplasticity.

Where once it was thought the brain became fixed, concretized at an early age in the life span, thus limiting the ability to learn, grow and develop, science now indicates a different pattern of development.

Research (Kays, et al, 2012; Pascual-Leone, et al, 2005) demonstrates the brain remains malleable largely throughout life. In fact, experience constantly shapes the neural structure of the brain. The nature of one's relationship to present moment events not only impacts how the present moment is perceived, understood, and acted upon, but also how neural structure is either reinforced or restructured. As the famous neuropsychologist Donald Hebb stated, "Neurons that fire together, wire together." Research suggests practicing mindfulness training exercises the mind in particular ways that beneficially

restructures multiple neural networks and mechanisms, including positive alterations in brain regions associated with self-regulatory processes, higher-order cognitive functioning, emotion regulation, perspective on the self, body awareness, and modulation of physiological response systems including approach-avoidance, fight-flight-freeze, and inhibition-activation mechanisms (Tang, et al, 2015; Hotzel, et al, 2011; Treadway and Lazar, 2010

PERSONAL INTERVIEW: ONGOING DEVELOPMENT

"I've come to realize every action I take is training something. Usually that training is repeating habitual patterns, some of which still serve the purpose for which I adopted them, and some of which would be better to shed. Mindfulness helps me to recognize what still works and what doesn't, and to make the changes where needed."

- Solomon Halpern, CFP®
(2017, December 14)
Personal interview.

BEHAVIOR

Mindfulness is associated with an enhanced capacity for self-regulation (Tang, et al, 2015). To self-regulate means to change some thought, feeling, or behavior in such a way as to be in accordance with a particular goal or standard (MacKenzie and Baumeister, 2015). Self-regulation can be broken down into three principle components: 1) the establishment of a goal, 2) monitoring progress towards the goal, and 3) the capacity to make the desired change supportive of the goal (MacKenzie and Baumeister, 2015).

A central mechanism linking mindfulness to superior self-regulation of behavior is *de-automatization* (Kang, et al, 2012), an effect which creates a mental space, “a mindful pause,” between a stimulus and a behavioral action. Automaticity is the ability

to effortlessly engage in behaviors without paying a lot of conscious attention to the operational details (Kang, et al, 2012). While automaticity can have adaptive benefits when the circumstances are well established or when cognitive resources are limited, it can also be problematic. Automaticity can lead to “running on automatic pilot,” where events are experienced only partially, superficially, or through a personal lens, which can result in habitual behavioral patterns that are outdated or misaligned with the needs of the specific situation at hand.

In creating a mindful pause between stimulus and action, mindfulness empowers a self-regulatory process encouraging conscious, goal-oriented behavior. Paused, mindfulness brings attention to and awareness of automatic mind-body operations and impulses toward habitual behaviors, and in doing so provides opportunity for *response flexibility* (Siegel, 2007). Mindfully aware, a conscious choice in service of an identified goal can be made between a useful existing behavioral habit or the initiation of a new, more aligned means of action.

PERSONAL INTERVIEW: BEING PRESENT TO THE MOMENT

“Mindfulness can be completely secular and doesn’t need to take a lot of time or effort. Simply closing my eyes and focusing on my breath for a minute or two prior to a meeting helps clear my mind of preconceptions or distractions. Going into a meeting with a clean slate helps me tune into my client or colleague, it sharpens my ability to respond to their specific needs and add true value.”

- Russell Kroeger, CFP® (2017, November 29) Personal interview.

Workplace Benefits

The positive effects of mindfulness on these primary areas of functioning and their interwoven, mutually supporting operations appear to benefit a wide variety of workplace interests which cluster into three notable domains: performance, relationships and well-being (Good, et al, 2015).

PERFORMANCE

Research suggests mindfulness supports workplace performance in a number of ways: 1) improved performance *levels*, 2) increased performance consistency, 3) *buffering* performance in challenging contexts, and 4) increased *values, goals, and behavior alignment*.

Many processes described here likely have convergent beneficial downstream effects on workplace performance. With enhancements in functional capacities, mindfulness is associated with fewer cognitive errors (Herndon, 2008), improved decision-making, problem-solving,

and creative thinking (Raffone and Srinivasan, 2017), all of which are supportive of increased performance levels.

Mindfulness appears to be helpful to the development of consistency of performance. Ebbs in performance, or 'troughs', have been found to be influenced by a loss of attention, emotion over-ride, poor sleep, aging, and lack of self-regulation (Dalal, et al, 2014; Mullins, et al, 2014). Mindfulness has been found to positively affect each of these factors (Tang, et al, 2015; Keng, et al, 2011; Greeson, 2009). The collective benefits of mindfulness may in fact work both sides of the performance variability equation: reducing performance troughs and supporting performance stability.

Mindfulness fosters dexterity and resilience in responding to potentially disruptive environmental and situational factors, as well as to internal distractions. With gains in self-regulation and augmented functional capacities, mindfulness practitioners have expanded resources available to call upon in turbulent conditions. The stabilizing benefits of mindfulness can buffer workplace performance from

factors including stress, conflict, emotion, adversity, and complex, rapidly changing, or challenging circumstances. Research indicates mindfulness practitioners are able to maintain attentional stability under intense and demanding situations (Jha, et al, 2015), disengage from interruptions and distractions, and maintain engagement with intended tasks (Long and Christian, 2015; Lutz, et al, 2008), modulate emotional stressors that inhibit work performance (Kirk, et al, 2011), and bounce back from difficult events (Jha, et al, 2017).

Mindfulness promotes values clarification and increases the likelihood of behaviors in alignment with those values (Shapiro, et al, 2006). As underlying values clarify and solidify, allied goals and behaviors become more apparent, coalesce, and assume resonance and effect. Greater alignment between personally-held values and goals is associated with multiple benefits to performance and the workplace (Glomb, et al, 2011). Self-determined goals rooted in personally-held values result in more intrinsic motivation and can lead to greater effort and persistence, as well as satisfaction and commitment (Ryan and Deci, 2017).

PERSONAL INTERVIEW: VALUES-ORIENTED PROFESSIONALISM:

"Mindfulness helps me to integrate the mind, heart and body, and in doing so connects me to my 'best self'. It has helped me to build trust and support with my staff by learning how to balance the needs of the organization with their needs and aspirations. And it has helped me to connect to my heart-felt intentions to truly serve my clients. Ultimately, I've found mindfulness supports a more rich, effective and fruitful approach to leadership, my work as a financial adviser, and our organizational success."

- Elissa Buie, CFP®
(2017, November 29)
Personal interview.

RELATIONSHIPS

The work of financial advisors and the financial advisory workplace is inherently relational. Leadership, teamwork, inter-firm partnerships and coordination, trust, psychological safety, communication, client relations, conflict management, and social networks are all vital elements to workplace success (Good, et al, 2015). While mindfulness is an individual attribute, evidence indicates mindfulness

benefits interpersonal behavior and relationships through: 1) improved *communication quality*, 2) improved *relationship quality*, 3) greater *empathy and compassion*, 4) *leadership development*, and 5) enriched *teamwork*.

Mindfulness is associated with improved communication skills and capacities. Research indicates mindfulness supports open listening with increased attention and awareness, relational attunement and less evaluative judgment of others, as well as greater capacity for expressing oneself with accuracy, awareness, and self-regulation (Beckman, et al, 2012; Dekeyser, et al, 2008).

Relational quality, which includes markers such as relationship satisfaction, relatedness, attunement, acceptance, and effectiveness, is linked to mindfulness (Seigel, 2007; Carson, et al, 2004). Multiple pathways associated with mindfulness likely support improved relational functioning, including greater attention to and awareness of self and others, improved communication, decreased emotional reactivity, better conflict management, increased ability to maintain positive emotional tone, and reductions in hostility and anger (Heppner, et al, 2008; Siegel, 2007; Wachs and Cordova 2007).

Practicing mindfulness correlates significantly with enhanced capacities for empathy and compassion (Neff and Dahm, 2015; Seigel, 2007). Heartfelt attunement to oneself and the adept extension of compassion to oneself in conjunction with experience is embedded in the practice of mindfulness and lays the neurological groundwork for heightened empathy and compassion for others (Neff and Dahm, 2015; Seigel, 2007). Empathy and compassion promote relating to others with understanding, appreciation, consideration, and care; engenders a sense of trust, safety, and security; and fosters greater interpersonal connection, improved communication, and relationship quality.

Organizational leaders who practice mindfulness can benefit individually, with the value of their

mindfulness practice cascading throughout the organization (Hunter and Chaskalson, 2013). Emanating from enhancements in individual functioning, mindful leadership can infuse the returns of mindfulness into organizational culture, workplace environment, teamwork, and employee performance. (Reb, et al, 2014).

Teams comprised of mindfulness practitioners demonstrate greater cohesion and collective performance (Cleirigh and Greaney, 2014). Mindfulness advances a healthy equilibrium between self-, other- and group-orientation. Mindfulness is supportive of an inclusive process attentive to self-care and self-gain, recognition and respect for others' perspectives and needs, and the empowerment of effective collaboration toward shared goals and objectives.

PERSONAL INTERVIEW: RELATIONSHIP SKILLS

"Mindfulness has helped me to have deeper conversations with clients. I'm more present to our interactions, listen more fully, ask better questions. More information becomes available as a result, which helps me serve them more effectively as a financial planner. Ultimately, clients are more satisfied, client relationships become more 'sticky', and referrals increase."

- Sheri Iannetta Cupo, CFP®
(2017, November 28)
Personal interview.

S.T.O.P. MINDFULNESS EXERCISE

The STOP practice exercises attention and awareness, and aids the development of creating a “mindful pause” habit.

S = Stop what you are doing. Pause momentarily.

T = Take a breath. Reconnect with your breath. The breath can serve as an anchor to the present moment.

O = Observe what is happening. Observe what is happening inside you, and outside you. Where has your mind gone? What do you feel? What are you doing?

P = Proceed. Continue with your original course of action. Or don't. Use the information acquired during this check-in to change course. Whichever course you choose, proceed mindfully.

Try to weave the STOP Exercise into your day. The exercise can be particularly useful when you notice yourself feeling tense, triggered, overwhelmed or running on autopilot.

WELL-BEING

Individual health and well-being can have significant implications to employee performance and job satisfaction, organizational operations and costs, and financial results (Danna and Griffin, 1999). A large and growing body of empirical literature indicates that mindfulness can strongly impact a broad range of health and well-being outcomes and markers. Mindfulness-based practice is associated with numerous *physical* health benefits, a variety of positive *psychological* effects, and *behaviors* supportive to well-being across life dimensions.

Among the physical benefits, mindfulness is found to increase immune functioning (Davidson, et al, 2003), reduce cell damage in the body (Black and Slavich, 2016), improve heart health (May, et al, 2016), foster brain health (Schutte and Malouff, 2014), lower blood pressure (Hughes, et al 2013), reduce stress and stress hormone cortisol levels (Greeson, 2009), decrease pain and increase pain tolerance (Zeidan, et al, 2012), improve sleep and sleep quality (Greeson, et al, 2018), and facilitate physical health recovery (Greeson, 2009). Psychologically, mindfulness can lower levels

of negative mood, distress, worry and rumination; decrease anxiety and depression; increase levels of positive mood and subjective sense of well-being, and is linked to the development of self-compassion, psychological reserve or capital, and resilience (Goleman and Davidson, 2017; Keng, et al, 2011). Behaviorally, mindfulness supports reduced health-adverse behaviors, increased health-friendly behaviors, and lessens experiential avoidance while promoting approach behaviors (Keng, et al, 2011; Siegel, 2007) encouraging of learning and growth, flourishing and thriving.

PERSONAL INTERVIEW: TENDING TO ONESELF, SERVING OTHERS

“Individually and organizationally, my staff and I believe mindfulness practice is essential. We believe that by being more present and focusing on developing ourselves at the individual level, we grow healthy, positive attitudes and become more effective at our jobs. We can then put our best foot forward at every opportunity and advance personally and professionally in a friendly, supportive environment. By helping ourselves, we help each other, our clients, and everyone we come in contact with.”

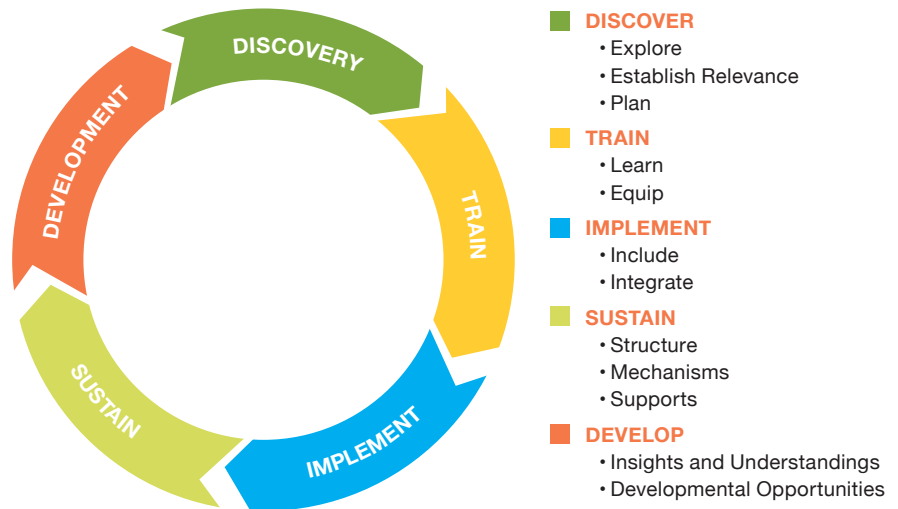
- Bernie Geiss, CFP®. (2018, January 3). Personal interview.

Bringing Mindfulness to Work

Integrating mindfulness into workplace begins with the development of a personal mindfulness-based practice. Mindfulness typically enters in the financial advisory workplace in one of two ways: individual financial advisors develop their own practice independently, or organizations initiate mindfulness-based training programs for their employees. Either way, there is a general course of mindfulness workplace development over time (see Figure 3).

Initially, financial advisors or advisory organizations explore topics such as what mindfulness is, what it isn't, how it works, and how it can be beneficial. The exploration also includes how mindfulness can be relevant to professional development and performance, and organizational goals, business interests, and the balance sheet bottom line. The *discovery* phase concludes around choosing a mindfulness-based training

FIGURE 3



program best suited to a particular individual or organization.

Training involves a more in-depth education about mindfulness, formal mindfulness-based practice skills development, establishment of regular formal mindfulness-based practices, and strategies to exercise mindfulness in daily life. The training phase then pivots into workplace implementation of mindfulness.

Implementation involves the identification of specific opportunities and methods to include mindfulness into the daily work of a financial advisor, or of an organization at-large, by integrating mindfulness into a broad array of individual and organizational activities and operations.

Individuals and organizations committed to integrating mindfulness into their work, workplace

culture, and operations benefit by creating ways and means which *support* and *sustain* mindfulness. Ways and means can include supports such as continuing periodic mindfulness trainings, allocating space and time for people to formally practice in the workplace, and encouraging staff who practice mindfulness to practice together.

Over the course of time, individuals and organizations practicing mindfulness reap the returns of mindfulness, including being informed by their experiences. Functional gains, and insights and understandings, lead to opportunities for further individual and organization *development*, and also inform and inspire

the growth and maturation of mindfulness-based practices. Further empowered, the benefits of mindfulness continue to unfold and take effect, leading to the next phase of growing functionality and developmental opportunity. The process of mindfulness practice thus creates the dynamics of an ongoing positive upward spiral.

Many valuable avenues are available to the individual financial advisor interested in developing a mindfulness-based practice. Increasingly, mindfulness-based training is being taught locally by trained professionals or through community centers, as well as by reputable national organizations.

There is a wealth of quality mindfulness-based literature, from books to periodicals to research-oriented data bases. Online, many websites offer worthwhile information and resources, including recorded teachings, and guided mindfulness-based meditations and practices.

Organizationally, the entire process of discovery, training, implementation, sustainability and ongoing development is greatly facilitated by mindfulness-based training and support offered by an experienced and well-informed professional, or professional team, who has a deep and longstanding personal mindfulness-based practice.

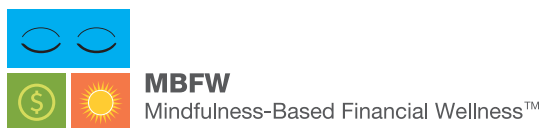
Conclusion

Practiced for millennia, over the past few decades, mindfulness has entered mainstream Western society. Mindfulness is now being applied in numerous settings and fields of endeavor, including the workplace. This surge of interest in mindfulness is being supported by a growing body of research exploring and building upon thousands of years of anecdotal evidence. As part of this movement, financial advisors and financial advisory organizations are increasingly testing the waters of mindfulness and discovering its value.

Likened to a journey, mindfulness and its rewards are developed and realized through consistent practice. Simple, well-informed practices done

regularly are the best means of beginning, and they themselves can quickly bear fruit. Over time these initial investments in practice build and expand upon themselves, as do the returns.

While the metaphor of a journey holds truth, paradoxically mindfulness in reality is not about getting anywhere or going any place. Mindfulness is about learning how to fully reside in the present moment and to be informed, nourished, and transformed by the abundance of what is here *now*.



References

- American Mindfulness Research Association. 2018. "Mindfulness Journal Publications by Year, 1980-2017." goamra.org.
- Beckman, Howard B., Wendland, Melissa, Mooney, Christopher, Krasner, Michael S., Quill, Timothy E., Suchman, Anthony L., and Epstein, Ronald M. 2012. "The Impact of a Program in Mindful Communication on Primary Care Physicians." *Academic Medicine*, 87(6): 815-819.
- Black, David S., and Slavich, George M. 2016. "Mindfulness Meditation and the Immune System: A Systematic Review of Randomized Controlled Trials." *Annals of the New York Academy of Sciences*, 1371(1): 13-24.
- Brown, Kirk W., Goodman, Robert J., and Inzlicht, Michael. 2013. "Dispositional mindfulness and the Attenuation of Neural Responses to Emotional Stimuli." *Social Cognitive and Affective Neuroscience*, 8(1) 93-99.
- Brown, Kirk W., Ryan, Richard M., and Creswell, J. David. 2007. "Mindfulness: Theoretical Foundations and Evidence for its Salutary Effects." *Psychological Inquiry*, 18: 211-237.
- Carson, James W., Carson, Kimberly M., Gil, Karen M., and Baucom, Donald H. 2004. "Mindfulness-Based Relationship Enhancement." *Behavior Therapy*, 35(3): 471-494.
- Cleirigh, Daire O., and Greaney, John. 2014. "Mindfulness and Group Performance: An Exploratory Investigation into the Effects of Brief Mindfulness Intervention on Group Task Performance." *Mindfulness*, 6(3): 601-609.
- Dalal, Reeshad, S., Bhave, Devasheesh, P., and Fiset, John. 2014. "Within-Person Variability in Job Performance." *Journal of Management*, 40(5): 1396-1436.
- Danna, Karen, and Griffin, Ricky W., 1999. "Health and Well-being in the Workplace: A Review and Synthesis of the Literature." *Journal of Management*, 25(3): 357-384.
- Davidson, Richard J., Kabat-Zinn, Jon, Schumacher, Jessica, Rosenkranz, Melissa, Muller, Daniel, Santorelli, Saki F., Urbanowski, Ferris, Harrington, Anne, Bonus, Katherine, and Sheridan, John F. 2003. "Alterations in Brain and Immune Function Produced by Mindfulness Meditation." *Psychosomatic Medicine*, 65(4): 564-570.
- Davidson, Richard J., and Kaszniak, Alfred W. 2015. "Conceptual and Methodological Issues in Research on Mindfulness and Meditation." *American Psychologist*, 70(7): 581-592.
- Dekeyser, Mathias, Raes, Filip, Leijssen, Mila, Lysen, Sara, and Dewuld, David. 2008. "Mindfulness Skills and Interpersonal Behavior." *Personality and Individual Differences*, 44(5): 1235-1245.
- Desbordes, Gaelle, Gard, Tim, Hoge, Elizabeth A., Holzel, Britta K., Kerr, Catherine, Lazar, Sara W., Olendzki, Andrew, and Vago David R. 2014. "Moving Beyond Mindfulness: Defining Equanimity as an Outcome Measure in Meditation and Contemplative Research." *Mindfulness*, 6(2): 356-372.
- Fredrickson, Barbara L. 2003. "The Value of Positive Emotions: The Emerging Science of Positive Psychology is Coming to Understand Why it's Good to Feel Good." *American Scientist*, 91(4): 330-335.
- Garland, Eric L., Farb, Norman A., Goldin, Philippe R., and Fredrickson, Barbara L. 2015. "Mindfulness Broadens Awareness and Builds Eudaimonic Meaning: A Process Model of Mindful Positive Emotion Regulation." *Psychological Inquiry*, 26(4): 293-314.
- Garland, Eric L., Gaylord, Susan A., and Fredrickson, Barbara L. 2011. "Positive Reappraisal Mediates the Stress-Reductive Effectives of Mindfulness: An Upward Spiral Process." *Mindfulness*, 2(1): 59-67.
- Garland, Eric L., Hanley Adam, Farb, Norman A., and Froeliger, Brett. 2015. "State Mindfulness During Meditation Predicts Enhanced Cognitive Reappraisal." *Mindfulness*, 6(2): 234-242.
- Garland, Eric L., Kiken, Laura G., Furot, Kim, Palsson, Olafur, and Gaylord, Susan A. 2017. "Upward Spirals of Mindfulness and Reappraisal: Testing the Mindfulness-to-Meaning Theory with Autoregressive Latent Trajectory Modeling." *Cognitive Therapy and Research*, 41(3): 381-392.
- Glomb, Theresa, M, Duffy, Michelle, K, Bono, Joyce E., and Yang, Tao. 2011. "Mindfulness at Work." *Research in Personnel and Human Resources Management*, 30: 115-157.
- Goleman, Daniel. 1995. *Emotional Intelligence*. New York, NY: Bantam Dell.
- Goleman, Daniel, and Davidson, Richard J. 2017. *Altered Traits*. New York, NY: Penguin Random House.
- Good, Darren J., Lyddy, Christopher J., Glomb, Theresa M., Bono, Joyce B., Brown, Kirk W., Duffy, Michelle K., Baer, Ruth A., Brewer, Judson, A., and Lazar, Sara W. 2015. "Contemplating Mindfulness at Work: An Integrated Review." *Journal of Management*, 42(1): 1-29.
- Greeson, Jeffery M. 2009. "Mindfulness Research Update: 2008." *Complementary Health Practice Review*. 14(1): 10-18.
- Greeson, Jeffery M., Zarrin, Haley, Smoski, Moria J., Brantley, Jeffrey G., Lynch, Thomas, R., Webber, Daniel, M., Hall, Martica H., Suarez, Edward C., and Wolever, Ruth Q. 2018. "Mindfulness Meditation Targets Transdiagnostic Symptoms Implicated in Stress-Related Disorders: Understanding Relationships Between Changes in Mindfulness, Sleep Quality, and Physical Symptoms." *Evidence-Based Complementary and Alternative Medicine*, Volume 2018, Article ID 4505191.

- Gross, James J., and Jazaieri, Hooria. 2014. "Emotion, Emotion Regulation, and Psychopathy." *Clinical Psychological Science*, 2(4): 387-401.
- Heppner, Whitney, L., Kernis, Michael H., Lakey, Chad E., Campbell, W. Keith, Goldman, Brian M., Davis, Patti J., and Cascio, Edward V. 2008. "Mindfulness as a Means of Reducing Aggressive Behavior: Dispositional and Situational Evidence." *Aggressive Behavior*, 34(5): 486-496.
- Herdon, Felix. 2008. "Testing Mindfulness with Perceptual and Cognitive Factors: External vs. Internal Encoding, and Cognitive Failures Questionnaire." *Personality and Individual Differences*, 44(1): 32-41.
- Holzel, Britta K., Lazar, Sara W., Gard, Tim, Schuman-Oliver, Zev, Vago, David R., and Ott, Ulrich. 2011. "How Does Mindfulness Meditation Work? Proposing Mechanisms of Action from Conceptual and Neural Perspectives." *Perspectives on Psychological Science*, 6(6): 537-559.
- Hughes, Joel W., Fresco, David M., Myerscough, Rodney, van Dulmen, Manfred, Carlson, Linda E., and Josephson, Richard. 2013. "Randomized Controlled Trial of Mindfulness-Based Stress Reduction for Hypertension." *Psychosomatic Medicine*, 75(8): 721-728.
- Hunter, Jeremy, and Chaskalson, Michael. 2013. "Making the Mindful Leader." In *Handbook of the Psychology of Leadership, Change, and Organizational Development*, Leonard, H. Skipton, Lewis, Rachel, Freedman, Arthur M., and Passmore, Jonathan, eds, New York, NY: John Wiley & Sons.
- Hyland, Patrick K., Lee, R. Andrew, and Mills, Maura J. 2015. "Mindfulness at Work: A New Approach to Improving Individual and Organizational Performance." 8(4): 576-602.
- Jha, Amishi P., Krompinger, Jason, and Baime, Michael J. 2007. "Mindfulness Training Modifies Subsystems of Attention." *Cognitive, Affective & Behavioral Neuroscience*, 7(2): 109-119.
- Jha, Amishi P., Morrison, Alexandra B., Dainer-Best, Justin, Parker, Suzanne, Rostrup, Nina, and Stanley, Elizabeth A. 2015. "Minds at Attention: Mindfulness Training Curbs Attentional Lapses in Military Cohorts." *Plos One*, 10: e0116889.
- Jha, Amishi P., Morrison, Alexandra B., Parker, Suzanne C., and Stanley, Elizabeth A. 2017. "Practice in Protective: Mindfulness Training Promotes Cognitive Resilience in High-Stress Cohorts." *Mindfulness*, 8(1): 46-58.
- Kang, Yoona, Gruber, June, and Gray, Jeremy R. 2012. "Mindfulness and De-Automatization." *Emotion Review*, 5(2): 192-201.
- Kays, Jill L., Hurley, Robin A., and Taber, Kathrine H. 2012. "The Dynamic Brain: Neuroplasticity and Mental Health." *The Journal of Neuropsychiatry*, 24(2): 118-124.
- Keng, Shian L., Smoski, Moria J., and Robin, Clive J. 2011. "Effects of Mindfulness on Psychological Health: A Review of Empirical Studies." *Clinical Psychology Review*, 31(6): 1041-56.
- Killingsworth, Matthew A., and Gilbert, Daniel T. 2010. "A Wandering Mind is an Unhappy Mind." *Science*, 330 (6006): 932.
- Kirk, Ulrich, Downar, Jonathan, and Montague, P. Read. 2011. "Interoception Drives Increased Rational Decision-Making in Mediators Playing the Ultimatum Game." *Frontiers in Neuroscience*, 5: 49.
- Lehto, Juhani E., Juujarvi, Petri, Kooistra, Libbe, and Pulkkinen, Lea. 2010. "Dimensions of Executive Functioning: Evidence from Children." *British Journal of Developmental Psychology*, 21(1): 59-80.
- Long, Erin C., and Christian, Michael S. 2015. "Mindfulness Buffers Retaliatory Responses to Injustice: A Regulatory Approach." *Journal of Applied Psychology*, 100(5): 1409-1422.
- Lutz, Antonie, Jha, Amishi, P., Dunne, John D., and Saron, Clifford, D. 2015. "Investigating the Phenomenological Matrix of Mindfulness-Related Practices From a Neurocognitive Perspective." *American Psychologist*, 70(7): 632-658.
- Lutz, Antonie, Slagter, Heleen A., Dunne, John D., and Davidson, Richard, J. 2008. "Attention Regulation and Monitoring in Meditation." *Trends in Cognitive Sciences*, 12(4): 163-169.
- MacKenzie, Michael J., and Baumeister, Roy F. 2015. "Self-Regulatory Strength and Mindfulness." In *Handbook of Mindfulness and Self-Regulation*, Ostafin, Brian D., Robinson, Michael D., and Meier, Brian P., eds, New York, NY: Springer.
- Malinowski, Peter, and Lim, Hui J. 2015. "Mindfulness at Work: Positive Affect, Hope, and Optimism Mediate the Relationship Between Dispositional Mindfulness, Work Engagement, and Well-Being." *Mindfulness*, 6(6): 1-13.
- May, Ross W., Bamber, Mandy, Seibert, Gregory S., Sanchez-Gonzalez, Marcos A., Leonard, Joseph T., Salisbury, Rebecca A., and Fincham, Frank D. 2016. "Understanding the Physiology of Mindfulness: Aortic Hemodynamics and Heart Rate Variability." *Stress*, 19(2): 168-174.
- Miyake, Akira, Friedman, Naomi P., Emerson, Michael J., Witzki, Alexander H., Howerter, Amy, and Wager, Tor D. 2000. "The Unity and Diversity of Executive Functions and Their Contributions to Complex "Frontal Lobe" Tasks: A Latent Variable Analysis." *Cognitive Psychology*, 41(1) 49-100.
- Mrazek, Michael D., Franklin, Michael S., Phillips, Dawa Tarchin, Baird, Benjamin, and Schooler, Jonathan, W. 2013. "Mindfulness Training Improves Working Memory Capacity and GRE Performance While Reducing Mind Wandering." *Psychological Science*, 24: 776-781.

Mullins, Heather M., Cortina, Jose M., Drake, Christopher L., and Dalal, Reeshad S. 2014. "Sleepiness as Work: A Review and Framework of How the Physiology of Sleepiness Impacts the Workplace." *Journal of Applied Psychology*, 99(6): 1096-1112.

National Business Group on Health and Fidelity Investments. 2017. "Embracing a Broader Definition of Well-Being." *Eight Annual Employer-Sponsored Health and Wellbeing Survey*.

Neff, Kristin D., and Dahm, Katie A. 2015. "Self-Compassion: What it is, What it does, and How it Relates to Mindfulness." In *Handbook of Mindfulness and Self-Regulation*, Ostafin, Brian D., Robinson, Michael D., and Meier, Brian P., eds., New York, NY: Springer.

Opialla, Sarah, Lutz, Jacqueline, Scherpiet, Sigrid, Hittmeyer, Anna, Jancke, Lutz, Rufer, Michael, Grosse Holtforth, Martin, Herwig, Uwe, Bruhl, A.B. "Neural Circuits of Emotion Regulation: A Comparison of Mindfulness-Based and Cognitive Reappraisal Strategies." *European Archives of Psychiatry and Clinical Neuroscience*, 265(1): 45-55.

Pascual-Leone, Aalvaro, Amedi, Amir, Fregni, Felipe, and Merabet, Lotfi B. 2005. "The Plastic Human Cortex." *Annual Review of Neuroscience*, 28: 377-401.

Pattakos, Alex. 2010. *Prisoners of Our Thoughts: Viktor Frankl's Principles for Discovering Meaning in Life and Work* (2nd ed.). San Francisco, CA: Berrett-Koehler Publishers.

Quaglia, Jordan TG., Brown, Kirk W., Lindsay, Emily K., Creswell, J. David, and Goodman, Robert J. 2015. "From Conceptualization to Operational of Mindfulness." In *Handbook of Mindfulness*, Brown, Kirk W., Creswell, J. David, and Ryan, Richard M., eds., New York, NY: The Guilford Press.

Raffone, Antonino, and Srinivasan, Narayanan. 2017. "Mindfulness and Cognitive Functions: Toward a Unifying Neurocognitive Framework." *Mindfulness*, 8(1): 1-9.

Reb, Jochen, Narayanan, Jayanth, and Chaturvedi, Sankalp. 2014. "Leading Mindfully: Two Studies on the Influence of Supervisor Trait Mindfulness on Employee Well-Being and Performance." *Mindfulness*, 5(1): 36-45.

Ryan, Richard M., and Deci, Edward L. 2017. *Self-Determination Theory: Basic Psychological Needs in Motivation Development and Wellness*. New York, NY: Guilford Press.

Schutte, Nicola S., and Malouff, John M. 2014. "A Meta-Analytic Review of the Effects of Mindfulness Meditation on Telomerase Activity." *Psychoneuroendocrinology*, 42: 45-48.

Siegel, Daniel J. 2007. *The Mindful Brain*. New York, NY: W.W. Norton & Company.

Shapiro, Shauna L., Carlson, Linda E., Astin, John A., and Freedman, Benedict. 2006. "Mechanisms of Mindfulness." *Journal of Clinical Psychology*, 62: 373-386.

Smallwood, Jonathan, and Schooler, Jonathan W. 2015. "The Science of Mind Wandering: Empirically Navigating the Stream of Consciousness." *Annual Review of Psychology*, 66: 487-518.

Tang, Yi-Yuan. 2017. *The Neuroscience of Mindfulness Meditation*. Cham, Switzerland: Springer Nature.

Tang, Yi-Yuan, Holzel, Britta K, and Posner, Michael I. 2015. "The Neuroscience of Mindfulness Meditation." *Nature Reviews*, 16: 213-225.

Teper, Rimma, and Inzlicht, Michael, 2013. "Meditation, Mindfulness, and Executive Control: The Importance of Emotional Acceptance and Brain-Based Performance Monitoring." *Social Cognitive and Affective Neuroscience*, 8(1): 85-92.

The Mindfulness Initiative. 2016. "Building the Case for Mindfulness in the Workplace." *Creative Commons*.

Treadway, Michael T., and Lazar, Sara W. 2010. "Meditation and Neuroplasticity: Using Mindfulness to Change the Brain." In *Assessing Mindfulness & Acceptance Processes in Clients*, Baer, Ruth A., ed., Oakland, CA: New Harbinger Publications, Inc.

Wachs, Karen, and Cordova, James V. 2007. "Mindful Relating: Exploring Mindfulness and Emotion Repertoires in Intimate Relationships." *Journal of Marital and Family Therapy*, 33(4): 464-481.

Zeidan, Fadel. 2015. "The Neurobiology of Mindfulness Meditation." In *Handbook of Mindfulness*, Brown, Kirk W, Creswell, J. David, and Ryan, Richard M, eds., New York, NY: The Guilford Press.

Zeidan, Fadel, Grant, Joshua A., Brown, Christopher A., McHaffie, John G., and Coghill, Robert C. 2012. "Mindfulness Meditation-Related Pain Relief: Evidence for Unique Brain Mechanisms in the Regulation of Pain." *Neuroscience Letters*, 520(2): 165-173.

