



Episode 126 - What You Can Expect From Us in 2019 *Episode Transcription*

“What we want to do for you is very different. You see, we initially set it [Sounds Financial Bites] up because what we wanted was to make sure that you had access to solid financial knowledge.”

Paul Adams: The people that periodically decline our work together, the people that don't end up engaging us, I now know enough about their finances to know that they may have said, "Well, I don't want to pay that fee to engage," but not realizing that what they're forfeiting is maybe six figures worth of inefficiency.

Speaker 2: Welcome to Sound Financial Bites, where we help you with bite-sized pieces of financial and life knowledge to help you design and build a good life. The knowledge that has been shared from stages at conferences, pages of national business magazines, and clients living across America, our host Paul Adams now brings directly to you.

Paul Adams: Hey guys, Paul Adams here. In the interest of some of the timely things going on right now, it's the beginning of the year. We're still in the midst of the government shutdown as I record this, we decided to add three episodes right now that are holding us back from getting the episode that I know all of you are super excited for, which is now going to be episode 128, which is going to be picking up on our three part series. Part three will be near misses, actual tragedies and defined strategies. Part three is defined strategies, that's coming up soon, episode 128, got some timely stuff for you. I hope you enjoy.

Paul Adams: Hello and welcome to Sound Financial Bites. My name is Paul Adams, president and CEO of Sound Financial Group. Cory's not with me today because our advisors today are getting together at a conference for nearly a week to work on making ourselves better and more effective for you. Now, I know that this podcast should have released probably right at the very beginning of the year, but I thought it'd be appropriate to do one episode just on what we are hoping to do for you in 2019. You see, it's so easy to get lost when you're doing podcasts and not be thinking about the other side of the equation, not be thinking about you, the listener. So I thought it'd be important to share with you why it is we began doing the podcast initially and what it is we hope it does now in 2019 as we shift what's important to us to bring to you this year, and why it's important that we bring that to you.

Paul Adams: The reason we initially set up the podcast is I really felt like there was this lack of solid financial knowledge that our clients could get ahold of or get access to, that didn't have a big agenda that had ratings around it. See, anytime somebody is bringing to you an idea or a knowledge that requires that they get a certain amount of ratings, it puts them in the position to have to be inflammatory where it's not necessary, to be just angry where it's inappropriate, to talk down to their listeners sometimes, why? Because they're kind of making an example that listener who called in for the sake of everybody else, and it can be entertaining. I've certainly listened to all those shows. That's not what we're after with this podcast.

Paul Adams: What we want to do for you is very different. You see, we initially set it



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up because what we wanted was to make sure that you had access to solid financial knowledge, that our clients, as they go through our process, could tune in, get these bite-sized pieces of financial knowledge once a week and over time, significantly impact their knowledge. Therefore, their actions, and frankly, put them in a position where they would better scrutinize both the decisions they make with us and the decisions they make anywhere else. That was really important then it kind of morphed into being really important because we started charging fees for clients to first engage us, and having sat inside these meetings for 20 years where we bring this unique financial knowledge to people, where we talk about efficiency, not just rates of return.

Paul Adams: As we've done that over and over and over again, I've found that the people that periodically decline our work together, the people that don't end up engaging us, I now know enough about their finances to know that they may have said, "Well, I don't want to pay that fee to engage," but not realizing that what they're forfeiting is maybe six figures worth of inefficiency. Money that they're currently giving away, money that's on their balance sheet that they don't realize they're not getting proper use of.

"I want you to be a critical client of everybody you work with. I want you to ask 'Why?'"

Paul Adams: You see, what we can do, when we work with people what we hope to do is not make an offer to anybody where we don't think our fee is going to be dwarfed by the value that we bring them. We have a client just recently, we charged our regular upfront fee, in their case it was \$5,000, when we charged it and in a matter of just the first two meetings, we've recovered almost all of that on their car insurance. Meaning we made it worthwhile in the inefficiencies of their car insurance alone that we have recovered the cost it was to engage us, when that engagement was \$5,000. That is what we hope to do with everybody with whom we work.

Paul Adams: The second part is we don't get to work with everybody. Your typical client makes between 300,000 and 1.5 million a year. Now those are a little bit soft barriers, so let me explain. Now this is not assets. It's one of the biggest misunderstandings, why? Because the entire financial industry is pursuing people based upon how much assets they can manage. That's unimportant to us, and it's unimportant to us in part because of where we know people's potential is, and in part because of the way we've structured our business model, we don't need you to have a bunch of assets because that's not our primary compensation methodology. We charge a fee up front to do our design, to do our coaching for the first year. So we don't need people to have \$2 million in assets for it to work out for us and work out for them being able to retain us. So, we work with people that are 300,000 to 1.5 million.

Paul Adams: Now, the bottom barrier, that 300,000 of household income, is a little bit soft. We will go lower than 300,000 if people are real coachable, and/or good savers, because then there's something we can do for them. What we've found is across the board, most households are not saving much money, but once you're north of \$300,000, there's enough inefficiency in that level of spending every year that we can, for lack of a



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"It's not about winning you as a client. It's about you winning the game you're playing in your life."

better way of saying it, trim the sails enough to help that household do better with their money. Now the top end, that 1.5 million, really has to do with ... when people get above 1.5 million, we just have to have a real serious conversation about whether or not they still make their own financial decisions. When people are making \$3, \$4, \$5 million a year, they oftentimes have a degree of complexity that has had them gather like a posse of advisors, and they don't make any of their own decisions anymore and/or they'd abdicate the decisions to one of those advisors.

Paul Adams: Those people tend to get really threatened when we come in, not because we have anything negative to say, but we're probably the only person that's not beholden across the board. Not to mention, that person making \$3 million a year is probably the biggest client of their attorney, the biggest client of their accountant, the biggest client of their insurance person, the biggest client of their asset manager, and all those people, rather than just working for the best and most efficiently orchestrated financial life for their client, sometimes they're just sort of fighting for territory and disagreeing for disagreement's sake with any new idea that comes in. So we have to just have a frank conversation with those couples and those households to say, "Can you really make your own decisions?" and if there's one of these key players that needs to be in these meetings, they need to be in every meeting with the two of you so they learn what you learn, because they equally are siloed in their financial knowledge and we can help them help you more. That's why we kind of work in that window.

Paul Adams: So the second part of why we do it is not everybody's in that window, and yet if you listen to 10, 20, 30 hours of our podcast and become a regular listener each week, you are going to become much more aware, and whatever financial outlets you use, even if you're a DIY person that's been dealing with Vanguard and the individual micro-advisors, you're going to be better equipped now going forward. We think that those purposes have served our audience well to this point, and this is what we are shifting.

Paul Adams: What we're shifting now is we want to come alongside all of our listeners, and we want to come alongside you for one reason and one reason only, and that is to make you an absolutely impossible customer for nearly every financial institutions offer out there. Here's what I mean, there are people who kind of listen and the person's wearing the slick suit, and they've got beautiful offices, and you kind of listen and nod and they seem really smart and you go, "Okay, that sounds okay."

Paul Adams: No, I want you to be a critical client of everybody you work with. I want you to ask why. I want you to understand enough. You don't need to understand everything about all things financial, but we need to understand enough about things financial to become good consumers of financial knowledge, to become good consumers of financial products. Then what we hope will happen is that as listeners, you will question the paradigms that they put you in, that you shouldn't just borrow money every chance that you get to get the newest best car, that maybe you shouldn't set your



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“If it bleeds, it leads’ is what I learned in a journalism class and it’s turned out to be true throughout my entire career.”

lifestyle based upon the amount of income you make, but rather you should be pausing and setting your entire lifestyle first.

Paul Adams: That you should not be putting 100% of your money into long-term assets that you can't touch for 30 years and you should build a midterm bucket, because the more you build surplus in an orchestrated and efficient financial life, the more freedom you have, the more difficult it is for somebody to threaten you financially or in your career. You see, what we want for you as our listeners, when we say we want you to be able to design and build a good life, this isn't our version of a good life, it's yours. But all too often, that gets eroded due to the inefficiency of all of the separate tools we've collected, that we've put in our financial junk drawer. What you can do instead of just collecting another tool and throwing it in your junk drawer, is learn about the efficiency of those tools, learn how they work together.

Paul Adams: You can write in and ask us questions at info@sfgwa.com. You can request what you want on these podcasts and we are doing this for you. Yes, we have our commercials and our podcasts, yes, we would love for those of you that are listeners who might be appropriate clients, dig in with us, have a conversation about our philosophy, but even our philosophy conversation, for those of you that have not been listeners for a long time, here's the key: when we share our philosophy, we share it with you, it takes about 45 minutes, and so we leave lots of room for Q&A and back and forth, and the only thing that can come out of it is you can ask for an application. If you do not ask for an application, we'll never call you again, because what we want to do is we hope that we've imparted enough financial knowledge to you in that philosophy that you now become more appropriate consumer of whoever you talk to, for whoever you listen to, to help you design and build a good life.

Paul Adams: It's not about winning you as a client. It's about you winning the game that you're playing in your life. You see, if what we can do is equip every single listener to this podcast, to ask better questions if you're a client of ours, to ask more critical and insightful questions elsewhere. If what we can do is make the next two or three meetings with your existing advisor team miserable because of the amount of questions you would ask simply from hearing our philosophy conversation, that is okay with us, and it shocks people when we share with them in the philosophy conversation that we're not going to follow up with them afterward. Not because we're not saying we're taking it away, you can call us anytime after that, so it's not a takeaway. We're not trying to remove us from your lives, we're trying to demonstrate to you how much freedom and agency you really have, how many choices you really have.

Paul Adams: So much so our commitment this last year has been to the extent that if you applied to become a client of ours, and after the application we don't make you an offer, because it's just not appropriate, it's not appropriate for you to pay us the amount of money that we would require to really spin you up and take you through our design process over the next year, then what we will do is spend the next ... we'll spend another



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“We’re here because we don’t know of another venue that brings you this kind of knowledge. Where we can point to it, you can consume it in the background while you’re running or driving a car.”

30 minute meeting with you, just doing our best to impart as much knowledge as we can to set you up to have a successful next 12 months without us. Now you got to do the work, you've got to project manage it yourself, and yet you might put yourself in a position where it might make sense in the future to work with us, or it might make sense for you to engage somebody we would introduce you to that doesn't charge a fee up front, but you would do it with the new knowledge that we brought you.

Paul Adams: That's what we want for you, and I'm not saying for you like the royal you like you're listening right now. Well, we're going to have some jokes and we're going to have some fun and you're going to get tastes of my quirky personality or how I riff off of Cory in our episodes, know that what's in my heart every time we do one of these is who's on the other end? What's the value you're going to get? What were you not exposed to before that maybe we gave you a little look into that has you google one more thing and read two more articles on that topic, more than you would have before? That more than anything, put you in a position that you start looking for the facts in things financial?

Paul Adams: How often have I heard some particular strategy, like buying a rental property or owning certain types of life insurance, decried as horrible with no facts or data behind it, why? They got to get to a commercial break. They can't do a long form set of grounded financial principles and showing you how the math and scholarship might apply on any particular strategy. That's why we take the time in some of these podcasts and why some of them are longer, is we want to put you in the position that you get a chance to really learn and take away from those episodes. We actually had someone who made part of their financial metrics, this last year, their goal for 2019 was they were listening to all of our podcasts from the beginning over the entire year. This is a doctor who has reviewed our podcasts in the past, we've talked about those reviews, those feature reviews, which we're going to continue to hear from you, we're going to keep on those feature reviews and share them with you. What she said was her view of things financial has changed.

Paul Adams: Her concern about what's going on in the market is nonexistent because she's now heard enough grounded data. She's heard over and over again, like, "It's not all over. The sky is not falling. It's not all going to dig into the dirt. If it's 2008 again, we'll be okay because markets recover, and downturns are temporary." She's heard all of that long enough that she's in total load a piece, and that's what we want for all of you, is to give ... Now, by the way, these episodes will probably be agitating to new listeners a little bit because we're going to tell them what's really going on with things financial, why everybody wants to put money in their 401k, and it may or may not be good for them. Why you might not want to take deductions today and instead have tax free income later.

Paul Adams: We're going to be going into all those things, but they're all there for the sake of giving you the opposing view, and more importantly, the opposing view that's



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really meant for you our intended listener. Our intended listeners, for the most part, are in the top 1% of household income. That's not a permanent fixture. When you hear about the top 1% in today's society, or the, as a politician new on the scene had said, the tippy top of income, those people, because of our income mobility in this country, they're not permanent. If you're in the top 1%, now, you're probably going to be not in the top 1% before your career is over. If you're not in the top 1% now, you have a solid chance of getting above the top 1%, which now, depending on how you measure it, is between 350 and 450 a year of income.

Paul Adams: Because our clients fall mostly between 300,000 and \$1.5 million of income each year, we see that. But we also see the variability in it each year, and the better control you have your cash flow, the better understanding you have of where your money is deployed and how those decisions integrate together, the better you can stave off all of the narratives that are ineffective for you and your family about money going into the future. We're going to be focusing on that this year.

Paul Adams: We're also going to be taking a new focus on founders, on entrepreneurs, on those people who have risked it all to be in the position they're in financially. You see, while we know there are many common things, if you're an executive with say some major technology company: Amazon, Microsoft, Google, you pick the company, you're a CEO of a smaller startup, et cetera, we work with clients all over the country from varied backgrounds, but let's say you're making \$700,000, \$800,000 a year. Well, you have many of the same concerns that that founder that's making \$700,000, \$800,000 a year does, it's just that that founder also has a few more concerns. What we're going to be doing this year is focusing our content on those founders, on those entrepreneurs, those people who own the business or partnered in business because their high incomes, for the ones that have high incomes, and your high income as an executive or medical professional, are going to have similarities.

Paul Adams: In fact, if we focus on the entrepreneurs, we're also giving you an insight into what it would look like for you if you in your current role broke out of being an executive and decided to take a step over into business ownership. Take the jump into entrepreneurship, and put you in the position where you've got more background than everybody else to your left and right in that corporate circle or in that other high income field so that you know what you're in for, for better or worse, when you do make that jump. Maybe more importantly you would know what you're in for, so that prevents you from making that jump.

Paul Adams: But what we know is that currently in the financial media, they would rather focus on where the market's going to move its next 10% or 20%, than where it's going to move its next 100% or 150%, which is only to the upside. They would rather focus on the newest, hottest stock, or that Pacific Gas and Electric just claimed bankruptcy. They would rather do all of those things.



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Paul Adams: Hey everyone, I want to let you know I'm interrupting this podcast for a good reason. If you're someone who's enjoying this podcast, if our philosophy is helping you better think about money, then this offer is for you. We've opened up a financial inquiry call for our listeners of Sound Financial Bites. Our financial inquiry call is 15 minutes where one of our team will ask you some key questions, understand your concerns, and if appropriate, schedule you for a philosophy conversation with myself, or Sound Financial Group's President, Cory Shepherd.

Paul Adams: If you email us at info@sfgwa.com, with inquiry in the subject, we'll reply back to you with a link to our team calendar so you can schedule a call at a time that's least invasive for you. Even if we're not a fit, the team member having the call with you will point you in the direction of resources we have that can help you in whatever the next step for you in your financial journey is. Now back to your podcast already in progress.

Paul Adams: If it bleeds it leads is what I learned in a journalism class and it's turned out to be true throughout my entire career. Then what we would do is sometimes bring you boring podcasts that are not going to be interesting to you. Great. Put us on three times speed and get through it. Listen for the nugget that might be there for you, but allow us to be your immunization from all the noise out there, from all the financial noise, that what we would do is give you critical thinking in questions and know that we're open. We've had people disagree with things in our podcast, we've addressed it in subsequent episodes, and you can reach out and talk to us. Whether you're talking to us about your own personal finances or you're an expert in some field that we have transgressed and said something that was inaccurate, we'll fix it on a future episode.

Paul Adams: What we want to do is bring you the core thinking that you need, teaching you how to do the math and scholarship with your own money, and putting you in the position where you and your spouse are in the driver's seat for your future. See, right now, what happens all too often is people save a little money and they try to do something with it. They try to make a little more money and they try to save a little bit of it, and they end up kind of picking their head up in their early '50s, usually after something threatened them. Like they've had to shut down a whole business line and restart it and they go, "Wait, I need to think about retirement," or they already have parents who were not prepared for retirement and they're freaked out as they have to take care of their parents and realizing that that's who they learn their financial habits from, and that got their attention.

Paul Adams: What we could do with this podcast is keep your attention slowly but surely on what you're doing with your money. You see, we look at every one of our listeners as you're out in the marketplace making your income, it's a bit like you're just kind of moving up a river. You know, if you've ever walked in a river before, you put your feet down securely or hoping to watch for threats, whether it's a log floating down the river or a bear on the shoreline. We're always watching for threats to our careers, to our businesses, and yet what we're having to do is scoop water out of the stream. That's like



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our income. We have to drink some, consume some while we're moving in the river, that's like our lifestyle expenses, and then we're dumping water into the bucket behind us. We're kind of holding it behind us as we watch for everything else.

Paul Adams: That bucket is going to sustain us when we're no longer in the river. That bucket is going to put us in a position that we're going to have enough one day we hope. You see, many people listening to this probably don't even know the amount of capital at work required for them to have a work optional lifestyle. That's where you should start, and you go back to some of our prior episodes and learn, look for 4% in our podcast list and you're going to find it and see how to do the math for how much money is enough for you. Not for some random person, but for you in particular. But we watch people put water in this bucket and they know that one day they're going to step out of the river and whatever they've got in that bucket is what's going to sustain them, and for nearly every one of you listening, that bucket is leaking.

Paul Adams: It's leaking due to taxes or fees or just ineffective assembly of all the different tools that you've put together. You see what happens is most people deal with a bunch of micro-advisors with their money. Now, if you're listening to podcast and you're still doing a DIY, God bless you, more power to you. We do the podcast and we don't charge for our content specifically because we care about you. I think we're doing something very different with our clients and we have been for a long time, such that I get this kind of autonomy and freedom that I've had the chance to enjoy five weeks down in Newport Beach with my family and traveling while we work with clients because of how we do it all by Zoom meeting. Why can we do it by Zoom meeting across the country when everybody thinks they want to meet with an advisor face to face?

Paul Adams: Because we're doing something very different for our clients that they can't find within a 100 mile radius of where they are, and we can bring it to them and meet them where they are. Meet them where they are financially, meet them where they are psychologically and emotionally as a couple, and meet them where they are in their physical location, and bring to them this design process. This wealth design build process that's meant to coach them, give them key financial knowledge and strategies to fulfill in the future that they want.

Paul Adams: See, if we do that for the people we get a chance to meet with, and we supply all the rest of you with the component parts that you might need to improve your financial situation, then we've done our job, and we've fulfilled on something that's important to me personally, which is the only reason we continue to do these episodes. Sometimes we get distracted and we don't get them released just because things get busy, but the reason you have my commitment and Sound Financial Group's commitment, and I know I speak for Cory Shepherd when I say this, is that we're here because we don't know of another venue that brings you this kind of knowledge, where we can point to it, you can consume it in the background where you're running or driving the car, yet what you can do is listen to key insights, and we're assembling more and



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more and more content.

Paul Adams: So you can just search the podcast at soundfinancialbites.com, hit ctrl+ F on the screen, and you're going to be able to find all sorts of stuff. We're going to put you in the position where you have all the knowledge you need to be as critical as a customer as you need to be so that you're not a sheep. I mean that in the nicest way possible. Sheep are very kind. Their will is wonderful and yet too often the wolves of the financial industry are taking advantage of those people. Through this year, we're going to get more aggressive in our stance against financial institutions. Periodically, I'm going to offend some of you. Cory will probably never offend you, but I most assuredly will. A little bit like a sheepdog, periodically flashing their teeth to ward off the enemies of the sheep.

Paul Adams: It can be scary, and it can be scary because periodically a sheepdog looks a little bit like a wolf, but my passion and advocacy is pointed to you as our listener. To put you in a position where you have enough knowledge that you can say yes and no with some confidence, or simply saying, "I need to wait and read more on that topic before I execute, because I don't know that what you're saying is accurate." The better a single financial tool sounds, like it's a tactic that you could execute on, maybe the worse it would be in practicality. There are countless financial products that as I've put it on public stages and I've got some speaking engagements coming up here in the near future where I'm going to be speaking exactly to this, there are wonderful financial tools out there that are really easy to sell to people, and many advisors do that. But they're really difficult to own for the next decade or two, and to the extent that we can help all of you, if you own some of those tools, make highest best use of them, even if you're never a client of ours, and/or dispatch of those tools and start embracing real strategy that will fulfill in the future you and your family want. Let me just leave you with this, what I hope all of you could do is you lean into the new year.

Paul Adams: Now, again, you're hearing this after the start of the new year, we didn't get a chance to drop this episode on January 1, but here's what I would suggest for all of you as a take home if you will, or something that you can do, and we'll even give you a little worksheet you can work through with your family on. That is, this one page financial strategy. This is the tool that we use with our clients at the end of our initial design process. This is six to eight weeks of meetings, that usually one a week, which might go as long as 10 weeks because of scheduling. But at the end of that, what we do is we start putting together 90-day plans. But the most important thing about a 90-day plan is that it fits somebody's long-term vision.

Paul Adams: Now, the long-term vision we can't do, no one can do. It's one of the things that's very silly. When somebody does some sort of projection, "Well in 80 years, here's what the government's going to look like," or, "Here's what the environment's going to look like," or, "Here's what ..." Well, in business, everybody would laugh. If Pepsi came out with an 80-year plan, everybody would laugh, because it can't work. We



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can't execute on a plan that long. So the top of this sheet has three-year objectives for you and your family: personal, professional, financial. That's it. That could be personal stuff, could be we want to maintain this kind of weight. Financial might be we want to be making this kind of income or have this much money saved. Professional might be we want to get this kind of pay raise. "I want to open a business, I want to leave my current employer and become a consultant," whatever that stuff is.

Paul Adams: Line that all up on the top, and then unlike everybody else out there in the world, you get a chance to define what you are going to do in the next 90 days in the areas of protection. You might look at your three-year objectives and go, "Oh my gosh, they all get derailed if I get disabled. I should probably get disability insurance," or, "They all get derailed if we get sued in a car accident. I should probably get an umbrella policy." In the areas of sufficiency, "What am I doing in terms of savings, setting money aside, making sure that I have cash on hand. What am I going to do with my cashflow? Do I have an objective of how much of my future income and K-1 distributions I'm going to save?" Surplus, "What am I going to do to invest for the future?"

Paul Adams: You'll have all of that laid out on a one pager so you and your spouse can sit together, review that and set the course for the future. Now if you're a client of ours, and maybe you've stepped away or lost the cadence of our quarterly sessions, reach out to us and get that back on the schedule. We kind of have this habit of not chasing people around because we think our industry does way too much of that, but get back in communication with us and let's make sure we have your 90-day plan. For people that are our clients, we build that together and we laminate a couple of copies and send it to you so you have it there at home, right in front of you for the next 90 days, to help you just kind of gauge off of it and move forward.

Paul Adams: You see, I'll leave you with one last metaphor and that is of a plane in flight. If you were to leave John Wayne Airport in Orange County and you decide you're going to fly to New York, now there is a direct route that can be charted that is just exact coordinates, you take off and you head right toward it. Yet, that plane that's going to fly from John Wayne Airport to Newark let's say, in New Jersey, that plane is going to be off course 99% of the time, maybe more off than 99%. Why?

Paul Adams: Well, there's the Coriolis effect of the Earth's spinning, there are winds. There are maybe storms after you bypass. They may have to change flight pattern because of the presence of other aircraft. You see, they're always, always off course and always arriving, always arriving at their objective, and if what you can do is set your flag in the future for what's important to you and your family, and then every 90 days at a minimum, be taking some time to look at that and say, "Okay. Here's where we want to go." Now some of you may be laughing. You might be listening and go, "It's a bunch of bull crap. I'm never going to do that," here's the thing, what does your employer do it? If you work for somebody, why do they have you set business plans for the next year? If you are a business owner, why do you have anybody in business development for your



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company set objectives and goals? Why do you set goals for the business?

Paul Adams: That business should be there to fulfill in the personal life that you want, not to enslave you as the owner, which happens way too often, and that's strong language, but I have watched it over the years and if you're really honest with yourself as a founder and owner, you've probably seen it too. What I want is for people's careers and for their businesses to be there, for you as a listener to have all of those things be present only to fulfill in the future that you want personally. This podcast in 2019 is going to serve as that for you or we are going to do our best to do that and we could use your help.

Paul Adams: If there are topics that you'd like to see, if there are people that you think would be beneficial for us to interview, if you personally have a story of maybe a terrible story that happened to you, you've heard some of them on this podcast, something just totally derailed you in life financially, and it's something that could have been prevented. You lost a lot of money in investment that would have been prevented by our principles. You got sued and didn't have an umbrella policy. All of those things because your mistake might have been held as your own private shame and could be of tremendous help to other people, and that's what we want this podcast to do.

Paul Adams: We want it to help all of you disrupting, get real financial knowledge, because we want it to design and build a good life, and we're going to continue to sign off with that in our hopes that it serves you that way, knowing that it's difficult for you to tune in every single week. We're going to work to keep the episodes that we can to shorter lengths so it's easier for you, more jam packed with knowledge and more takeaways from every episode so that you can put the real structures in life required to take good care of you.

Paul Adams: Now all you need to do to get that download today is go to 2019.sfgwa.com. That's 2019.sfgwa.com, and that's going to get you the download of this pdf that you can edit, add to, et cetera. What I do think is going to happen is if you will take the time, invest in your knowledge, with this podcast, with other readings that you may do, and for those of you that are clients or considering becoming clients in conversations with us, it'll put you in the position to really determine what a good life is for you and your family. Make sure that your career or your business are serving at like they should, and that's going to give you what it takes to design and build a good life. We hope this episode and every episode in 2019 contributes to you being able to design and build a good life.

Speaker 2: I want to acknowledge you for taking the time to tune in to Sound Financial Bites. You stopped long enough in your busy day to reflect on your finances and your future to help you design and build a good life. Please take a moment to subscribe to this podcast and follow us on social media. You can find us on Facebook and LinkedIn. If you have a topic you would like to hear us discuss, please send us a note on



Episode 126 - What You Can Expect From Us in 2019 *Episode Transcription*

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