



111 – The Worst Case Scenario

Episode Transcription

Announcer: Welcome to Sound Financial Bites, where we help you with bite size 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 brings directly to you.

Paul: Hello, welcome to Sound Financial Bites I'm so glad that all of you could join us today. Today we have a very, very special guest. This guest is a friend of mine for many years and someone who was a client of our firm. And he was a client of our firm who acquired disability insurance as a part of a really well thought out plan for what he wanted for himself, for his family, and for his future. And what you're going to learn is that an event that happened about two and a half years ago forever changed his life, putting him in the position where he actually had to use the disability insurance and because of how intensely personal this podcast is going to be he's going to remain anonymous for all you and we're gonna leave a few details vague because I think after you hear this story you're gonna understand why he might not want to get emails or phone calls or connections on LinkedIn or Twitter or Facebook from this conversation today.

And what I'd ask all of you is to just kind of listen and really think about how much life can change when the unthinkable happens. Jason, I'm so glad you're with us today and willing to share this story.

Special Guest: Thanks for having me, Paul.

Paul: So, about two and a half, three years ago you had a former employee of yours that had had a bad run of luck in life is how you shared it with me. Could you just share with us a little bit about what had transpired for that person and how you were engaging them and really working to help them get back on their feet.

Special Guest: You and it just seems like he kinda had a run of bad luck. He had started a business, things were going good and then just a few things happened, the road that was in front of his business got put under construction, a major construction for like six months to eight months, completely cut off all of his walk in business and he couldn't pay his rent, they ended up closing his location. He ended up getting in a car accident and was injured, wasn't able to drive so he was ... because we were friends he was calling me and I was helping him get to his doctors appointments and helped him get to his lawyer one day, just trying to help out where I could.

Paul: And he worked for you previously in a really large jewelry store that you ran, to give people a sense of just how big that jewelry store was and



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your role as the manager of it, how much in revenue would it do a year? I'm not sure what metric you use in jewelry stores for their size.

Special Guest: Somewhere between 8 to 10 million each year.

Paul: Yeah so, in the chain, one of the biggest in the country for that chain?

Special Guest: Yes.

Paul: And so he worked for you there then he branched out, started his own jewelry business, had a bad run of luck between his business and his car accident. You'd been helping him significantly, getting back and forth to doctor's appointment, then did it go right from there to this kind of very strange phone call one night?

Special Guest: Yeah, he said, he said he was in trouble, he was texting me, and said you know can I come by, and prior to him having this bad run of luck, he was my friend. We worked out at the gym, he actually helped me move, you know? Loaded up the U-Haul.

Paul: Had met your family?

Special Guest: Yeah, I mean my kids know him as uncle, it's a pretty good friend to help you move, 'cause no one really wants to do that. So I get this text message that says it's really important and he needs to talk to me. He lived five minutes from my store. And so I said, you know I'll be in at 9am tomorrow just stop by. And he's like, no I really need to talk to you tonight, can I come by? And I said, "Well, I'm getting ready to crash for the night, but if you can get here quick." And he said, "Oh yeah, yeah, yeah, I'll be there by nine."

Paul: And this is strange 'cause his apartment was just minutes from where your store was.

Special Guest: Right. And this was gonna be a, 35-40 minute drive for him, but it was important I guess.

Paul: Yeah. So he said, I'm gonna be right over, and he got there.

Special Guest: Yeah, so actually he said he'd be there by 9, 10:00. I texted him I said, "Hey, I'll see you tomorrow, I'm going to bed." He goes, "No, no, I'm five minutes away, meet me outside." Which was kind of odd, but I didn't think much of it at the time. So I actually went out on my front porch and was waiting for him, and then I saw a car kind of pull up real slow, and kind of drive by, and then my phone rang, and so I answered it, and he's like, "Hey it's me, can you come over to the car." And I said, "Just come to my front porch, I got chairs, you know, we can talk."



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Special Guest: He's like, "No, no, come to the car." And so, I started walking over to the car, and a black guy jumped out of the passenger seat, and I was like, what's going on, and he said to get in the car.

Paul: Yeah clearly this is somebody you've never seen before.

Special Guest: Exactly. He really caught me off guard, it was definitely in a threatening manner, I said, "I'm not getting in your car." He opened the back seat, and I saw my friend zip tied in the back, and he said, "You need to get in the car or we're gonna kill your friend." And, you know your mind just starts racing. And I'm like whatever this is, we can figure it out. He had said he was in trouble so I didn't know if he owed these people money, or what the situation was but.

Paul: Yeah you're flipping through every index of possibilities to why this would be happening.

Special Guest: And so I started to walk away, and he had a red hoodie on with a pocket and he reached in and grabbed a gun and made it very clear, he said I'll shoot you on the sidewalk right here if you don't get in the car. And I was trying everything not to get in that car, but he was in between me and my house, they obviously had him in the backseat, there were really no good choices, so I tried to get into the car and leave my leg out, so I sat down to get in the car and then just everything went crazy. He slammed the door on my leg, I had to lift it up into the car, then he closed the car door. He jumped in the seat in front of me.

Paul: So your back passenger seat right now, at the curb.

Special Guest: Yeah, and I'm like, what do you guys want, what do you need? We can work this out. Everybody started yelling, the driver was yelling at him, he was yelling at Bryan, they're like, you're gonna take us to your store, and you're gonna let us in. And then all of a sudden, he just, I had my phone in my pocket. He reached back and grabbed my phone, and then grabbed my wrist, I started fighting. The driver jumped in, and grabbed my other arm. They ended up getting me zip tied in the back seat. And then the driver took off.

Paul: So you've got both hands zip tied in front of you, at this point?

Special Guest: Yeah. I don't know what's going on, the guy sittin' in front of me starts yelling at Bryan, calling him a liar, starts hittin' him with a little bat. And so, I know things are going really bad, really quick. And they speed away from my house. Then he said, he said something, and I said, "I don't have the keys to the store, I can't let you in." I actually had them in my pocket, but you know I said, "There's no way I can let you in I'm really sorry."

And unbeknownst to me, they turned around and started heading back to my house. I didn't know that. At that point I had really started



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to panic. I was trying to get the door open, but they had the child safety thing on where it won't open. I actually got the window to start rolling down, and I was screaming, "Help! Help! Let me out, call the police!" And they started yelling at each other. He got the window rolled back up from the front.

Paul: How much time has passed by now, do you think?

Special Guest: It's kind of a blur, but maybe five or ten minutes, and it may not have been that long. But then, he, the driver yelled at him, "Did you pat him down? Did you pat him down?" And he turns around and starts reaching to grab me, and he's like, "Do you have any weapons? Do you have anything on you?" And I said, "Yeah, stop, stop. I have a knife, I have a knife." And so, I said, "I'll get it for you just please stop" 'Cause he was grabbing at me. I reached down and grabbed my pocket knife out of my pocket. He took it from me and then they were yelling back and forth, and kind of I think were a little more ease, and didn't think I was a threat. And I had my conceal carry, no one not even my friend knows that I carry. I don't let people know, I don't tell people about it, other than my family, almost no one knows I do. So, somehow, just a blessing I was able to rip my hand out of the zip ties and grab my gun.

Paul: And how far are you from your house at this point?

Special Guest: I don't know. I actually still think I'm on the way to the store. I didn't know they had turned around. So, I pull my gun, and I shoot the driver. When that happened, his foot went right to the gas, and it was maybe about 30 seconds later, we hit a curb and a car, and smashed into a house, probably 55, 60 miles an hour. I didn't have my seat belt on, I was in the back seat. I was thrown into the front. Luckily the passenger was also thrown up onto the dashboard. And at the angle I was at, I was able to shoot him as well.

Paul: So after the accident, you managed to hit a house at that speed, you held onto your firearm, through that?

Special Guest: Yeah.

Paul: Shot the passenger, that's this guy who slammed the leg, the door on your leg, all that? Yep.

Special Guest: So I actually emptied my gun into him. Tried to get out my door again, couldn't get out, the engine's revving as loud as it can rev, the engine actually catches on fire. I finally look to my left at Bryan and he had gotten his door open, he was still zip tied, and he was kind of leaning, and I just turned and kicked him as hard as I could, I didn't realize the seatbelt was on. So he got kind of caught up on the seatbelt. I climbed over him and got out of the car, there were rocks flying 'cause the tires were still spinning. And I looked up and I was in shock, because I actually saw my house. So he hit the guy's house across the street from me.



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Special Guest: That's how I knew they were going back for the keys. So I ran into my house. I think it was, I don't even know, midnight or something? Or eleven. And I'm yelling at my wife, call the police, call the police.

Paul: And your friend's still in the car?

Special Guest: Yeah.

Paul: Or he got out by now?

Special Guest: Yeah, he got stuck in the seatbelt, I climbed over him and just ran to the house. I grabbed another magazine for my gun, I went back out, by that time, the house we hit-

Paul: I was gonna say 'cause you, well you know you shot both of them, you don't actually know their status yet.

Special Guest: Right, I had no idea. So I ran back out after reloading, the house that we hit, he was a retired policeman and he had taken Bryan and sat him on the curb. And he was yelling at him, I kind of did the same thing, I ran up and pointed my gun at him and why did you bring them to my house. He said it wasn't him, he was kidnapped, he said they had his phone, they were the ones that were texting me, which reminded me of them. So I went back to the car. Looked, driver side, passenger side, it was in flames. Another neighbor was grabbing a hose to try and put it out. Didn't look like either of the doors had opened up. That's when the police and the fire trucks started pulling up.

Paul: Got it. And so, the police, I'd assume, set you aside, set this friend of yours aside and start asking a lot of questions.

Special Guest: Yeah, they took us both back to the station, they interviewed him first for hours. I just sat in the lobby for like five hours before they even asked me any questions, and I think they started talking to me around six or seven am.

Paul: During that five hours, what's going through your mind?

Special Guest: I was really worried about my family. I didn't know if these guys had friends. I didn't know what was going on at home. They kind of took me and put me in a car as soon as they got there so I didn't even get to talk to my wife or tell her what was going on. You know she called the police but she didn't know what was going on.

Paul: Got it. So they take you in about 6:00 am.

Special Guest: They basically asked me what happened. They asked me how well I knew Bryan. I told them I'd known him for years, he used to work for me. They said that his story was really strange, didn't make a lot of sense. They thought that he might be involved which was just a shock to me. I didn't believe it. I told 'em, you know, I didn't believe it. I told 'em he was zip tied, I



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“Your group plan probably isn’t what you think it is. And you really need to inquire about it. We ask our clients to really dig in and find out how their group coverage works.”

watched him get hit with a bat. You know. He was a victim, just like me. And then around 9:00 am, they were done questioning and they took me home.

Paul: What was it like, kind of after that walking back in the house, reconnecting with your family, your wife, your kids?

Special Guest: It was, honestly it was like a blur. No one really knew what to say, we all just kind of sat there in silence. And, I don't know, I was kind of in a fog for the next couple months actually. I tried to go back to work, and my company did a mandatory EAP where they said I had to go to counseling before I could come back. I had to do three sessions with a counselor. I remember going to talk to her and I said, hey, I know we gotta do three sessions. Can we do like a Monday, Wednesday, Friday so I can get back to work?

Paul: And at this time, what, if anything, so you're thinking about going back to work, have you learned anything about your friend yet?

Special Guest: Yeah, they did end up arresting him. He ended up basically I guess planning the whole thing with these guys and he was involved. Which, I was just, it was ... I was dumbfounded. I couldn't believe it. And so, the counselors kind of laughed at me and said no, it's gonna take a little longer than that. And so she said, "I'll meet with you once a week." You know. And so it was gonna be at least three weeks before I could go back. And I just wanted to get back to normality. You know? But it just never ended up happening.

Paul: And through the conversation with that counselor, you ended up in a situation where, and not me, but my understanding of it, is that you were permanently disabled by this because your work that you were in was running, managing these successful jewelry stores. And now, what lies in wait for you, even going back to work is that this could happen again.

Special Guest: Yeah. Yeah, our industry as a whole has just gotten really, really dangerous. It's kind of like the banks that used to get robbed, now you talk to a teller through bullet proof glass. Well, in a jewelry store, you need to have that relationship as you're selling, and half the time you're on the side of the counter with them, half the time you're showing them things, but we have millions of dollars worth of merchandise that could fit in your pocket. And so jewelry stores have really become a dangerous place to be for these people.

Paul: And as kind of you went through that first year of trying to recover, I remember you sharing with me that any little thing that had to do with a jewelry store being robbed, accosted, smash and grab, that where the rest of us that has some little tiny amount of amplitude, but for you was like, all over again.

Special Guest: Yeah, and not only that, but I don't think people pay attention to how often it happens.



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Paul: Yeah, I could see that. I didn't until hearing your story.

Special Guest: Yeah, I mean almost ... I got some calls from people in the industry, and I remember a rep from a really high-end watch branch called me, I've known him for 15 years, and he just wanted to know how I was doing. And I appreciate the call and then he told me, he said, "Yeah". He goes, "With our particular watch brand, we've had a robbery in the United States every single day this year." Every single day.

Paul: Somebody who carries those watches and having heard that story off air, that is a watch brand everybody listening to this podcast would know the name of.

Special Guest: Yeah. And you know, this happened, four months into the year. And he's like, "Yep, every single day we've had a robbery in the United States." And they have a special task force with the FBI. And I was in the industry, and I didn't realize how bad it had gotten.

Paul: Yeah, you kind of operate with blinders on. So you went out on disability claim. How long in attempting to go back to work did you go on claim?

Special Guest: My company put me on paid leave, as I was seeing this counselor. And, when I went to see her, I was complaining about some physical pain that I was in. This was probably about three months after the fact. And she said, "well haven't you been to the doctor to look at your shoulder and your knee and everything?" And I said, "Gosh, I just, I thought I was bruised up 'cause of the car accident, I thought I'd get better, but I'm not really getting better." And so she said, "You need to go get this checked out." And so when I went to the hospital, I explained what happened, and they said well it happened while you were working so it's work comp.

Special Guest: So I said okay, and I filled out the paperwork and everything. The next day I got a call from the jewelry company that I work for that said you filed a work comp claim. And I said, "Yeah, you know I'm injured and I've been in pain." And they said, "Well, you can't have it both ways. You can't be on paid leave and work comp." And I said, "Okay." So long story short, they ended up terminating me after I filed the work comp claim.

Paul: Wow.

Special Guest: So-

Paul: How many years working there?

Special Guest: 19.

Paul: And, in terms of how you excelled versus your peers, where did you rank?



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If you're gonna get individual coverage, contract matters. I believe the reason that company was so good to you upon claim was largely because they know they're locked into making that claim payment.

Special Guest: I was one of maybe the top five managers in the company.

Paul: Yeah? And so, when they terminated your employment there, is that when the disability insurance claim started? Or did it start before that?

Special Guest: It was a few months before I even thought about it to be honest with you. Because I thought of disability as falling off a ladder and hurting your back.

Paul: Yeah, I remember you telling me when you got it, that you were like, well yeah I guess if I fall off my ladder hanging Christmas lights, I'm gonna have you to thank that I have this.

Special Guest: Yeah.

Paul: And that was it.

Special Guest: So I didn't really think about it, but then we got into this, you know I lost my job and they stopped paying and then work comp, and then I think it might have even been my counselor that asked about you know the disability and I said, "I think I have a policy." And so I called, and sure enough, I think there was like a 90 day wait or something and then they started paying.

Paul: And did your group ... so when we had originally, for our audience, when he had originally designed this for you and your family, it was meant to pick up where the group left off. Like the group coverage didn't cover bonus, if I remember right, they paid for it, so it was taxable. So we were just trying to pick up the gap, did the group insurance pay?

Special Guest: No. In fact, they told me my private policy was an offset, just like work comp. And so, I never got a check from them for over a year, and only after a year did I get contacted by them, and they said, "Oh, we made a mistake, your private policy was not an offset, so I think we owe you a little bit of money." So I did get a small check from them later, but had I not had that private policy, I'd have been bankrupt.

And I think that that's something that you shared with me before we started recording is that, so you've got an attorney that's helping you ... like a lot of people do will hire an attorney to help with like, the workman's comp type claim? Could you share a little bit about what your attorney mentioned about even that process in you versus a lot of other people?

Special Guest: Yeah, he explained to me, and he told me how this was gonna go from the very beginning, and he said it's number game with these work comp cases, they're insurance companies. And he said, it's all numbers. He said, they decline everything, and every time they decline something, 50% of people give up. Because they have to get back to work, they have to have money coming in, even if they have to go get a new job. So, I saw this firsthand



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with, you know, first my right knee and then my right shoulder, every time we tried to get something fixed, they would deny the claim. And we'd have to go to court, and then there was a 30 day waiting period, and they literally drew this out for two years, and they denied every single thing we asked for for two years.

And what he said is, you know think about if you didn't have your private policy, where would you be financially? And, with my policy, you know 'cause it's not your full pay, I barely was able to squeak by, maintaining all of my properties and my assets. I didn't end up losing anything. I did wrack up some credit card debt. Because again it wasn't my entire income replaced. But, had I not had that policy, I'd have lost my investment properties, I would have lost my cars, my house, and he said, unfortunately, with people that actually go through the whole process, it's like 80% of his clients, that's what happens. They lose everything.

Paul: They have to withdraw, and they can't even pursue it anymore. Because they're losing everything. And they're like, I can't do what I was doing before but now I gotta go do something.

Special Guest: Right.

Paul: And I think for our audience, the thing that's so easy to not, I mean, here we are looking at an executive in this very specific industry, and yet, the thing I would have everybody observe as you listen is that, all the other people that are in his former industry, they're all walking around not thinking about, not 'cause they don't like him or, but he's just not in their radar because of this idea of survivorship bias, that all of us that are healthy, working, earning an income. We're not thinking about about who had this worse case scenario happen where something happened, in this case, in Jason's case it doesn't look to anybody else like he's got a permanent long term disability that took him out of his occupation.

And to everybody else still in any occupation, you're not thinking about the people that can't do what you do anymore, because they're not, by the way those people probably don't live in your neighborhood anymore, they've gotta go somewhere else. In all likelihood they're not going to your church, they're not in your country club because the people that get impacted by things like this often slide off the back of the bus and too often, don't have something like a disability insurance policy to just create that touch of lift that's needed that doesn't require the people to blow through 100% of their savings. You talk about your investment properties and that stuff, Jason. And I often times see somebody who says, maybe not that much different than you when we met, in their early 30s and they have done a good job of saving and building some stuff up.



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They might be making, even \$400,000 a year, which would be a great income for somebody in their early 30s, and even if they have nearly a million dollars on their balance sheet, they would go through that in two years of not having their income, meaning what they had built the prior 15 years of a career could be gone in 24 months without some kind of structure there to support them when they are unable to do the work that they've done. Curiosity, did your attorney ever say anything about the definition of disability on your disability insurance you have?

Special Guest: You know the company that this was issued from, I've dealt with several companies, the group policy you mentioned, my personal policy, they were actually great. They called me, they went over everything with me, they explained things to me, they sent me a copy of my policy. I let my attorney look at it, and he was really surprised by it, hadn't seen a policy quite like it, and so I believe things happen for a reason. I believe that I'm just blessed to have met you all those years ago, and that you were able to have the foresight to, you know, kind of build my castle and build in these protections that I didn't even think I needed.

Paul: Well, I want you to know that that feeling is totally mutual. For our audience, the thing that I, my favorite memory of you and your former industry, is a story that I feel compelled to share. To give you a sense of the kind of guy you are to our audience. I actually had a very good friend of mine and his wife, in ... conspire to help pick out her wedding ring. We were dating, we had not gotten engaged. And, they said, "Oh, why don't we just swing through there? Doesn't Paul know ... ? Let's just swing through. Let's just look at rings, it'll just be fun, we'll just look at some jewelry."

And so, they brought her in, and he actually helped her pick out a setting and a diamond, and all that. And I came in, and this was all pre-planned, I came in mad as a wet hen, what are you doing looking at rings, this is horrible, we should not be talking like this, we haven't talked about getting engaged. And really blew the, to totally throw her off the scent of me proposing, and while I had her distracted, he took the ring that she liked the most and dropped it in his pocket. Later, I went back and chose the stone that was the type of stone she liked the best, and then at a birthday party for my wife, just like 6 weeks later that we held at Roy's, just maybe a couple miles from the store. And we went in there, beautiful party, she didn't expect I had gotten people in from out of town, everything else. Like 60 people there in a back room where she didn't know, she just thought we were going to dinner way too early.

Which was kind of like me, she calls me the youngest fuddy-duddy ever. And, I would not take the ring. Because, I knew I would propose 'cause I'm so in love with my wife, and so, he came to dinner. We're all



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hanging out, all that, and he brought the ring with him and passed it all the way around the table to a bunch of other people that were in on it to hand it to me, so that I could propose to my wife in front of the entire room. And that's forever a part of our memory. That would not be there if it weren't for you really helping conceive of and definitely perfect execution of that plan. So the feeling is mutual.

And I think, for our listeners, what I hope they're able to take away is number one, I hope everybody can be just as grateful to you for sharing this story as I am. Over the years in doing what I do, I've had a chance to meet a lot of people who say, not me, never me, that'll never happen. Or if that happens, I'll just, and it's some version of muscling through. But we can't even imagine all the things, especially people that are in that top 1% income range. All the things that can knock you off from being able to do what you do, and you not only had that happen, but had that happen in the storm of these horribly tragic events. But the kind of disability that puts somebody in a wheelchair, that that's the one we relate to, maybe because the handicap parking stickers? That's just not the case most of the time.

And, because you, and you deserve as much credit as I do, 'cause you executed. You took it seriously and protected you and your family, but because you had that own occupation definition, and I think that's the thing I want our audience to take away more than anything else is when your group plan probably isn't what you think it is. And you really need to inquire about it, we ask our clients to really dig in and find out how their group coverage works. But then also if you're gonna get individual coverage, contract matters. I believe the reason that company was so good to you upon claim was largely because they know they're locked in to making that claim payment, so it's very difficult for them to fight it because it said, you're disabled if you cannot do the major and substantial duties of your occupation at the time of disability.

And that's certainly the case for you. And so they fulfilled and stepped up the plate and did what the contract said they would.

Special Guest: Yeah.

And by the way, if the contract had said that they only had to do that for five years, that's all they would do.

Special Guest: Right.

Paul: They couldn't pay in your six 'cause they'd have to do it for everybody. Anything else, I know you had mentioned when I mentioned, hey would you share this story with anybody else, and you said, "If it helped one person make a decision that they otherwise wouldn't make to protect them



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and their family, I would do it 100 times." But is there anything else that you wanna make sure our audience is left with today?

Special Guest: It's kind of what you had mentioned before is, we don't anticipate anything going wrong. We don't think we're gonna fall off that ladder. We're super careful, I had been doing what I did for 19 years, and I had little things happen, but nothing to this extent, and even with this happening, I didn't think that I was going to lose the career that I loved. You know, I really enjoyed what I did, I loved the people I work with, if I could go back I would, but I can't. And now, I look at the rest of my life and what am I gonna do the rest of my life? And you have to completely start over. And so, I just, I hope people make a plan with their financial advisor, kind of like I did with you, and really think about the worse case scenario, 'cause you hope it doesn't happen, but it definitely can.

Paul: Yeah, and we have to plan for the things that are unplannable. The things that take us out. We have to pay attention to the things that if we don't pay attention to them, to those things, they're gonna hurt us. So, I'm so thankful for you in my life and thankful for you being willing to share the story with our audience and I know I'm gonna get countless notes from our audience that are gonna be asking me to share that with you, that this was impactful to them. And, for our audience, I didn't know, because the insurance companies aren't even allowed to communicate what's going on, I didn't even know most of this had happened until about a year into all of the story you just heard today. You know I'm sorry I didn't know and couldn't be there for you through all of that.

I'm just so thankful that the work that you were diligent enough to make sure that you executed on through all kinds of things, the financial crisis, real estate pull backs, all of that stuff you kept that coverage and force as a priority. Many people could have let that go and you didn't. And for all of that I want to acknowledge you as well. So thank you so much for being here, Jason.

Special Guest: Thanks, Paul.

Paul: And for all of you listening, what we hope is that this has really given you a chance to reflect on maybe on just what's important to you in life. That, the things that you think about, that are just, we take for granted, we don't put any thought to, those are the parts of life that just work out, that the worst case scenario can't happen. And sometimes it happens in a brutal and even gruesome way, and I think that's the most important part about Jason's story is that, maybe it'll get your attention. If you're wondering, or you've been delayed or you'll like, I'll get around to reviewing that stuff when I can, if you're not a client of our firm that is okay, you're welcome to reach out to us.



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Certainly in the podcast notes at the close of the show, you learn how to reach out to us.

But, go to your advisor if you need to if it's not us. While we work with clients all over the country there may be somebody you already have a relationship with now that you can engage. Have them listen to this so that they find out some of the important parts of the contract that you would need to have, like, reviewing the group coverage. Making sure you have own occupation. And the greater amount of education and expertise that go into your role and the higher your income, the more important all of those things are.

More than anything else, we hope this has been a contribution to you, being able to design and build a good life.

Speaker 4: I want to acknowledge you for taking the time to tune in to Sound Financial Lights. 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 Facebook, LinkedIn, soundfinancialbites.com, or email us at info@sfgwa.com. Be sure to check out the show notes for links to any resources that were covered in each episode.



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