

Episode Transcription

Hello, this is Cory Shepherd, vice president of Sound Financial Group, and I'm excited to welcome you to Sound Financial Bites where we bring you bite-sized pieces of financial knowledge to help you design and build a good life.

Hello and welcome to Sound Financial Bites, this is Paul Adams, president and CEO of Sound Financial Group. I am really excited about today's episode. We did something a little bit different. Me and several other entrepreneurs had rented a beach house down in Mission Beach, California, specifically so that what we could do is take something called SealFit, SealFit 20X. They're a 20X program.

I'll tell you more about that in a moment, but let me give you a quick rundown of who was with me in the room. There was Allen Chaffee, Jeremy Ames, Benjamin Petter, Steve Duffield, and Jay Mezistrano, and I would encourage any of you if you wanted to know more about any of these fellow entrepreneurs from the Seattle area, you can go right into the show notes and be able to click on them directly and learn more about them.

But, what we did, we went down there to San Diego to specifically participate in SealFit 20X. It's a 12-hour long physical endurance program where what we did is we were running into the ground by some former Navy Seals physically. We stayed a day after just to recover before we got on the plane. And, during the 12 hours, they're constantly working with you on things like your mindset, what Mark Divine, the creator of the program talks about having an unbeatable mindset. He's written some great books. He founded navyseal.com. He also founded SealFit, the national sensation around practical fitness and being able to keep your body and mind squared away, not just for today, but for the rest of your life. Highly encourage you all to be able to check that out.

But, what I think you'll enjoy is that here, kind of a roundtable of entrepreneurs, the sound quality's a little different. It's my recorder at the center of a coffee table while we all sat around a living room and had this conversation. What you're going to see is real, practical thinking about what we got out of this program, and things that I think you can get out of this program both if you took it, and perhaps just taking it away from this shared conversation among some successful entrepreneurs. I hope you enjoy this episode and I'll look forward to seeing you on the next one.

So, yesterday, we're out here in Mission Bay, San Diego, and we just finished, yesterday, SealFit 20X at Vail Lake in Temecula, and we're all sitting around a little bit, suffering a little bit physically after having some sore muscles and getting run for about 12 hours by some former Navy Seals who developed a program called 20X. They don't just run you physically, but they also teach you

and cause you to reflect on things in your life.

So, it would be just kind of fun that some of the fellow entrepreneurs that I'm in the room here with today that we talk a little bit about what were our takeaways, a-ha's. What did you see for yourself that came out of this 12-hour grind that we went through? Maybe start with, what if anything, bubbled up for you guys just leading up to this that you either noticed about yourself, or noticed about this even before we showed up?

For me, I had typical scenario where I signed for something like this because I want to train hard and get to another level, and I end up doing some training, but I never really take it on fully, and then the day I get to the event, I'm like, "Oh, snaps," right? I got like some deficiencies that are going to be exposed. So, that pattern has been there before in various other things that really

"You should prepare and motivate yourself, focusing only on the positives."



Episode Transcription

take a lot out of me. So, stuff like that came up before. So, I am pretty nervous, actually. The whole day before I didn't sleep much.

I felt similar to that too. I felt like I worked out really hard, and then as I got closer, it was like, "Oh, crap. I should have been doing this. I should have been doing that," and then got there and realized I really should have been doing that because I don't know how to.

Did anybody have that experience where, as we got closer, then you realized that you're chasing a curve you couldn't catch because you waited too long?

Yeah, on Tuesday, I was looking up the 20X article that someone had written on their experience to forward someone and I ended up rereading the whole thing. Horrible timing, because this was 4 or 5 days before we were going to leave, at the point when you're not supposed to do anything else. So, it just made me incredibly nervous and it gave me some real perspective on - you know, there are points at which, yes, you should prepare and you should motivate yourself to do it.

But, there comes a point in time where the cork is out of the bottle, and focusing on all the ways that it could suck is actually not going to help you move forward. You got to just sort of go for it and try and stay positive about what you do know rather than fantasizing about how painful it's going to be. Because, from my perspective, it wasn't nearly as bad as I had made it out to be in my own mind. It's probably not inconsistent with other patterns of things in life.

"We all come with our own strengths and weaknesses. If we only focus on ourselves, we will miss the opportunities."

You guys are talking a little bit over breakfast about how not only can we trigger that for ourselves and create anxiety about a future situation we can't avoid, but then even the people around us, like our conversations just, in the car ride the day before yesterday now and dinner and all that, was we've stacked on how bad it was going to be.

Oh, yeah, when Allen was reading the article to us while we were eating tacos on Saturday night, and saw Duffield sweating...

And Petter didn't have any of the equipment.

Being used.

Yeah. And one of the things I noticed was just although we ended up getting some of those conflicting pieces depending on where we went to get information, how much equipment we had, and all that. But, what I thought was interesting is when Nate talked in the course about clear instructions how we got some - while some of it was conflicting, it was very, very clear you need to have these things to show up that day. I mean, the fundamentals between the two or three lists we found online were all the same. But, that you need to have these things as an anti to show up. You know, this is the physical requirement you need to be ready for to show up.

And I would say, the minimum physical requirements were enough.



Episode Transcription

Yeah, I'd agree with that.

Especially on the cardio side.

I do think, though, that the system is designed to make sure everyone wins and everyone fails. So, the minimum is enough to where they can work with you. They can get you to a win, and they can also fail you. And the guys who were super fit also had fails.

Yeah, and I got to say, one thing that's more like having gone through and then seen it is I trained to the minimums because I remembered that one of the things they talked about in one of the videos I found online was, "We don't care if you're a phenom that can do 150 pushups in a set or somebody that's at minimum standard, we're going to break you anyway," and I thought, "Well, if they're going to break me, why don't I just save myself a lot of time?"

Did you eat your Popsicle?

Yeah, but then you'll wonder where else that shows up in life. So, as a parent, do I want to be in the minimums category or do I want to be above and beyond. So, that was one that - then I watched myself even leading up to it like it seems like a pretty smart idea on the front end, but then you go through an experience that you go, "Oh, that probably wasn't so good."

"Don't think about how much time you have left, just celebrate the little wins as you go." Allen made a great point about how it exposed everyone's individual strengths and weaknesses. There were very few people at that event that were just across the board amazing at everything. Even the guy that was the biggest who could do the most pull ups was like a liability on the runs when we had to carry him in a stretcher, and I think what that really exposed, to me, is a reinforcement around this idea that we all come in with our own strengths and weaknesses, and if we're so focused on just yourself, and trying to be perfect at everything, we miss these opportunities to, not only help lift each other up by working on the things that we're great at, but also allowing other people to come in and carry us a part of the way with the things that they're really great at that we may not be amazing in.

Yeah.

There was a hell of a camaraderie built fast. The whole concept of team kicked in an hour or two, or an hour, two and a half, or three, and folks started getting it and helping each other out, and it made it really fun.

Yeah, I agree.

It was like this - especially when we're doing the sandbag thing and we had to hit the floor. It was like at that moment, I was having the most fun.



Episode Transcription

Yeah, for our listeners, what they did is they actually had us moving and creating a forward operating base with sandbags and then they would periodically yell, "Incoming!" You had to hit the ground, cover your ears, and in the midst of, maybe, two big sandbags in a backpack that you then have to get up and pick up another sandbag and keep moving.

By the way, Jay, weren't you on security and not lifting any sandbags?

That's why it's so funny. He's playing Simon Says. Let's hit the john!

Communication man.

Security is where the guys that were out on the edges not having those sandbags. So, that might explain why you had so much fun.

That's great.

Did you guys notice when, at the beginning, they mentioned to us about if you ever feel like your life sucks and it's a terrible situation, that if what you do is look for somebody else who can help that gets you out of where you're at. Did you guys notice that, at all, for yourselves?

"Look at life more as a journey rather than a destination."

Say that again.

So, at the beginning, he kind of mentioned to get outside yourself and look for somebody else that you can offer help to get you out of your own personal pain that you're suffering in the moment. I just didn't know if anybody - we had a talk about this over breakfast today, but just the idea of did you notice that, at all, for yourself when you tried to go and help somebody else and it would take you out of...?

I think, too, he said, "Just look at the folks around you." I'm not sure if their name was Dessert or Desert, but the young lady whose knee froze up pretty early, I never heard her complain once. Tears in her eyes, a lot, streaming down her face, and she finished the whole thing. And I was packing those two heavy packs for a while. I was like, "You took one for me near the end out of that 600 meter run." I'm not going to say anything because she could barely walk.

That's interesting. So, that's your worst moment. What got you out? Do you remember your worst moment?

I remember, in my head, early on, when the guy said, "Why is it harder for you than everyone else?" and then I'm looking around, people who can't walk, Hernandez at 68 years old and knees are frozen and running. Remember that point? He was running, himself, and Desert was hobbling along and being carried. I'm like, "I can do this."



Episode Transcription

Very interesting.

Yeah, and what I think was also kind of interesting for me just looking at others is how many people looked like they were phenoms at the beginning, and they just looked super fit, they looked like they had it all together on the outside. By all measures, they probably should have been able to do it, but it's almost like they lacked the grit at the beginning of the day. They were gassing early and not pushing through. But, some of those same people were the ones who were doing great during that final Murph.

Yeah.

There were some of them that were knocking out the pull ups.

You know, I wonder too, because I think part of it, for me, was that I tried to kind of moderate my pace, so that I had something at the end, and I'm suspicious that might have been what they were doing as well, but the thing that I kind of almost regret at the end of it was that I came out of it and I probably could have given a little bit more and I wanted to come out of it saying that I'd done everything. I mean, I felt like I was, during it, but that I had even any gas at the end of it was pretty much - I didn't have a lot of gas, but I kind of felt like I expected to be crawling in on that last run and I probably could have gone a little bit more.

Yeah, I was running with a competitive runner the other day and he said, "You know how I know that I didn't give everything I had is I was able to walk after I've crossed the finish line." We were just doing a 5K gunner. He's like, "When I was running competitively, I just collapsed and somebody would catch me as I cleared the finish line." He's like, "That's how I knew I gave everything." If I didn't collapse across the finish line."

Yeah, life doesn't call for that that often.

Yeah, it's hard to get to that point.

It's hard to get that point.

Does anybody else think - so, we think about that in our lives. I don't know if that's required all the time, but it's interesting to think about, "What are the areas that we need to be able to do that?" and then you got to just figure out the skill to discern when do you need to go full-on like that. Because I think we all know people who do that at work all the time and miss other parts of their life.

That's why I like this philosophy that he talked about, which is just get 1% better. I think Pete Carroll does the same thing with his guys. He could make it into this huge thing where you've got to give 110% out of everything that you do where it's almost impossible to think in those terms, but if you think of it in terms of just tiny, little steps, like, "How can I be just a little bit better at



Episode Transcription

this thing? How can I run a little bit faster on this than I did the last time?" that's totally doable, and that stuff adds up over time. Really, that's how the whole day went. I mean, we're talking about 12 plus hours of time, and it just kept going by, and going by, and I remember, before I left, I talked with a buddy who had done some of these things and he said, "Don't think about how much time you have left. Just celebrate the little wins as you go." Like, hey, we're done moving that tire now, so we're not going to have to move that anymore. Okay, we're done moving the stretcher, so now we've completed that part. Hey, we got to lunch.

Yeah, that was a big one. The idea of the micro goals, getting little, tiny pieces of better value. You know, what's funny? Until he just said that, I did hear him say the 1% better in 100 days, you get 100% better, but not the thinking of that as micro goals everywhere else in life. I thought of micro goals specific just to what we did.

He also clearly doesn't understand compound interest. That math doesn't actually add up.

So, what else? What do you guys think you're taking away from 20X and bringing into the daily for yourself?

I like the four mantras. 1% was one of them. Digitalization, positive thinking, and breathing. I thought about those a lot. Like, okay, I need to take those away. Those seem like pretty common sense stuff, but when we get into the fire fight of our lives in running our companies, I see all the negative stuff all the time. I don't see the positive things. I don't focus on visualization of the positive things. My biggest takeaway from the whole day yesterday was that. That and sore muscles.

Breathing, you control. You control yourself. You control yourself, you control the situation.

I think there's - I would have to agree. When I'm going through my day, I had, probably, very shallow breathing. I never, in that moment of - if I'm holding something over my head at work, I'm never thinking about that thing. I'm always thinking about something ahead. So, I'm always in this state of constant, kind of what's next, what's worrying. And there, I remember, I had that thing over my head, and I was like, "I just got to hold this until it goes to the right shoulder," and then, boom, it hit the right shoulder and I just had a moment to rest, and I said, "Okay, now I'm just going to rest." So, being present in that moment was, first off, it made me present because I couldn't think of anything else. That was the beauty.

It took 100% away, yeah.

Exactly. I love that because the mind had a chance to, technically, slow down from all the different things that could possibly come into my brain. That's the one thing I'd like to take home.

What Jay is talking about is we did these logs drills. If you've ever seen Navy Seals on television, they do PT with these logs, and we had four people to a log. We did like five? Five, yeah. Thanks. So, five people to a log that were literally you had to lift it up all in unison, all at the same time,



Episode Transcription

and you had that being present right now and not be thinking about what's coming tomorrow and next week and all that. I wouldn't think about anything else.

And to be clear, they were having to - to drop them on you would have been -

Oh, yeah.

You know, they said they were about 150 pounds. So, the weight per person was not that significant. But, if you're not doing it in unison, it got really heavy really fast, and especially how long you were having to hold it in various positions.

Yeah. Pretty much, Jay. What else?

Well, things that really sticks to me is kind of back on that 1% improvement every day. What really came out for me was the idea that that's really a paradigm shift in a state of mind is not being satisfied with, "Yeah, this is who I am as a human being," but, "I need to be looking for what's next, what's better." The idea to keep that is a micro goal so that's achievable. Then, when the achievement - you know, celebrate the success when it is achieved.

But, that paradigm shift is from being satisfied to, not necessarily dissatisfaction, but the idea of being satisfied with being uncomfortable all the time. So, kind of looking at life more as a journey than, really, a destination, an idea that the trajectory is what makes us happy, what makes us decided. So, for me, that was kind of the biggest takeaway, is it's a trajectory change kind of a paradigm shift mindset.

That's fascinating.

One of my biggest takeaway is when he had us in that big circle, and I'm going to be probably misquoting you again, Jerry, so my apologies, but you'll get what I got out of it anyway. They had goes around like, "Why are you doing this?" and the thing I realized for me is I wanted to be a better leader for my wife and children. Not that anybody really has any complaints about my leadership there right now, but just that that needs to be something I'm constantly thinking about and getting better at, and Jeremy said something to the fact that of for his children that have the best out of life, what they've got to do is learn that they've got to work hard to get there. Feel free to correct me.

So, for me, I'm a big fan of showing through action what it is that you want your kids to learn, and I think the only way they're going to reach their full potentials is if they're willing to do things that put them outside of their comfort zone. I mean, if you think about it just in the context of weight training, for example. You can't grow muscle without tension, and we live in this constant state where, really, what we're trying to find balances is between this sort of peace and security and enough sort of challenge and discomfort to push us to learn.

I think when I was younger, I felt like I really would fluctuate from far ends of the spectrum to the other, right where I'd get in a place where I was just pursuing comfort and security, and then I'd just be bored and unchallenged and unfulfilled, and then I'd go take on a bunch of challenges, and



Episode Transcription

that would create all sorts of uncertainty and chaos in my life. As I've gotten older, it's sort of like how do you find that balance between always pushing yourself a little bit? Because, without that tension, you can't grow, and yet understanding that, also, you've got to have enough security to be mentally safe so you can be present for those challenges and actually take from them what you need to. So, if you have too much chaos going on, you're not able to internalize it. It's just a strong enough chaos from what you're just trying to survive.

Yeah, and for me - I don't know about for all of you, but I spend a lot of time and effort in building a business and living conservatively and doing all that to create a certain amount of peace around my family. But, how do you - I wanted to make sure - it's like I would go do something like this and it wouldn't be like me to go home and tell my kids how hard it was to go through it.

But, realizing that telling them that dad is out there doing uncomfortable things every day that are really hard sometimes is a really good idea for them to see that they are going to have to go do hard things one day, and that's what I got out of that. Because, heck, a big part of how my wife and I live our lives is to avoid stress on ourselves and avoid stress on them in a way that they would see it.

But, I think they need to at least have some idea. We're working our tails off, we're dealing with tough situations, and not in a way that's weird or scary to them, but in a way that when they run into it in life, it's not like this is just happening to me. So, that's what I took away from your share around that, Jeremy, that early in the day, it just hit me right in the chest. So, anything else you guys would say a big takeaway from 20X other than the - I don't think any of us have any permanent injuries from this. It's just we're hobbled a little more when we walk on the beach this morning.

Yeah, one of the things I'd point out is that the experience of going through this exposed me a little bit of what my mindset is as it relates to leadership. I was in a place where, certainly, early in the day, I was looking at me going, "I don't want to get called on to lead," because what you saw happening is that anyone who came up to lead was just put in a position to fail, and reflecting on that, I can see how that's played out a lot of times in my life where I want to step up and lead, but not if there's a high risk of failure of having to step up and get called out for something and being seen, then, as not doing well.

That's a great point.

That is a good point.

They called that out in the video too. They said, "We know who are the ones who are trying to blend in. We know who are the ones that are trying to stick out. We can figure you out. You guys self-divide yourself, and you're very obvious to us."

Yeah.

What would you say if somebody - so, you know, the mission of our firm at Sound Financial Group is to help you design and build a good life. So, how would you say, if you were just telling



Episode Transcription

somebody else about SealFit 20X is not just about making it through a 12-hour physical grind because it's the kind of person that does Spartan Races for fun, but it's about a bigger strategy of having a good life. How would you express to somebody else who's in the professional space, who's either a business owner or executive and saying, "Hey, you should consider this because -" Why would somebody want to consider doing SealFit 20X?

Not to make a big deal out of SealFit 20X, but I think, just doing it, you get something out of it, because it does take you to a place that's unique. You've never had anything like it. You're crawling through the mud, you're simulating bombs dropping on your head, you're carrying a sandbag up a hill. It's just like it's one of those experiences where I don't care if you get anything out of it. It's a story. It adds context and color.

I would say, for most of us, as business owners and parents, we live our lives in two places, and we should be in a different place. We live our lives in futurizing, and often lies in the past and we should be in the present. So, for 12 hours yesterday, we couldn't think about anything else but what was happening right then. So, you got a chance to reset your thinking to be right in the present.

Beautiful.

I think, too, that - it's been said that you have to know that you can do more, and a lot of times, you suspect that you can only get so much accomplished. Be it your business growing to a certain level or your family, you've got preconceived notions of where your ceiling is, and putting yourself in a position where you actually do more than what you anticipated being able to do gives you an idea of, "Okay, hey wait. Maybe I'm setting false ceilings and not giving it my all in certain situations." So, I think that was a big takeaway for me.

One thing to add, I think, Benjamin, you mentioned that being able - we're out working on complex things in business and whether you lead a team or you own a company, and how many times they basically gave us instructions in a totally unfamiliar situation for all of us - was it you, Jay, that said this? It's just, "Go get it done," and how often - who was it that said that while we were out running around?

You and I were dragging Fernandez up the hill. All of us are business owners and we have structures built around accomplishing a certain result, whatever that result may be. But, they're well-thought-out. They're people selected, specifically, for each endeavor in that process and they're fairly - I don't want to say slow-moving machines, but there's a lot of intention around everything that's there. The environment they put us in yesterday was, a lot of time, we've got 33 people and everybody has to be a contributor in order to achieve the success that they put out in front of us, and they gave us a very short period of time to organize and actually get the result done

So, kind of what I took out of that was they go, "Hey, you need to do this," and it can be a pretty simple result, but somebody has to lead a team of disorganized people that don't know each other, don't know what the strengths and weaknesses are in a very, very quick period of time. It's a type of leadership that I'm, personally, not familiar with on an ongoing everyday basis.



Episode Transcription

But, kind of taking that into our organization is going okay. What does that mean? If we have something that's a client issue that comes up or it's a process issue, or it's risk management, whatever it is. "Hey, guys, we've got to organize in a hurry." We have common alignment on achieving this goal and finding, kind of, that unique leadership piece that's outside of our comfort zones as leaders and going, "Hey, we need to rethink about this and get it done. We've got 15 minutes to go to find the result."

I think one of the things they repeated over and over again is start with your objective. I see this happen in so many meetings all the time in business where you get into a meeting with people, you're already diving into solutions, everybody's going sideways and beating each other up on the ideas that are coming in because nobody took a second to just step back and go, "What are we trying to accomplish in the first place?" Like, what's the measurement by which we're going to determine what thing makes sense to do, and that happened several times where they're starting to bark out orders. Nobody knows what the hell we're trying to do at the end of the day, and you see that happen. Does that happen in the workplace?

Oh, yeah.

Every day, every week.

It's amazing how many times the directions, and I don't know how intentional it was that the directions we're getting vaguely, but that the directions that were passed on were miscommunicated or we were given direction by the leader that was chosen indirectly. Except for when we're going to the beach and getting the water. That's the only one we could get right.

And I remember everyone, make sure you touch a sandbag, versus touch every sandbag. To put in perspective, 83 40-plus pound wet sandbags, we all had to carry up a hill to stack neatly ready to go, and we failed that mission because the leader of that group didn't properly remember, exactly, what the order was, and then passed that order on as it was given.

Well, and part of the breakdown there, if you noticed, was they correct you for all these periods of failure where they're getting on people for not being decisive and not moving quickly enough, and then he gives this guy the directions and he immediately starts going into it, and I thought he did the best job of anyone all day in having a clear plan and executing on it, but he was so in a rush to execute on his clear plan that he wasn't even clear what the hell he was trying to do in the first place.

Yeah, and we gave you 30 seconds. He had replied in 10 seconds. You're right. The guy was impressive.

He asked zero questions.

He asked zero questions. He said, "If you got 30 seconds, take a deep breath. Make sure you're



Episode Transcription

totally clear on what it is before you execute."

Yet, no one had said to him, "Wait, didn't we have to all touch the sandbags? So, no one heard that part." Well, because, remember, we whispered it to him.

I asked that question specifically.

Oh, you whispered it to him. Okay, my bad.

I asked him specifically. I said, "Are we all supposed to touch each one?" and he says, "No, just grab a sandbag."

Oh, okay.

You asked, earlier, a question about why you would recommend people do something like this. In my mind, big challenges make big people. Meaning two things, it's when you take on a big challenge, it forces you to push against some resistance of something that you haven't done before, and from that, comes growth, but it also comes this confidence of, "Hey, I've already tackled that 12 hour thing, so what does this thing really mean?"

So, I don't know if SealFit is the right thing for everybody, but I can say that doing something on a regular basis that scares you a little bit accomplishes two things. One, it ensures that you're going to get outside of your comfort zone and build some confidence in a way. And it also puts you in a place where, because you're scared a little bit, you're going to prepare for this thing. It's going to become a catalytic mechanism in your life in a way that will probably lead to some good results, and this group is a great example of that. I think we had one guy in our group who's going to cover a loss of 25 pounds. I think Allen lost like 15 or 20 pounds.

I lost 20.

You lost 20 pounds? I mean, all of us could look at it and go, "Yes, we should have prepared more," but I promise you, all of us are in better physical shape than we would have been have we not had this on the calendar, period.

Yeah.

No doubt about it.

Yeah, and now my wife and I are starting to do Spartan Races, and we just did our first in our goals to do three a year now. The same thing, like if there was something out ahead of us that's scary and whether we've been prepared for it or not, there's something very motivating about that. And, I got to say, doing this, if anybody was going to do it, my recommendation would be do it with other people. I think something's unique in having done it with all of you. Some of you I



Episode Transcription

knew really well before this. Some of you I didn't know at all. But, now, we all share this.

So, as we come together, whether it's a Seattle Entrepreneurs' Organization event or we just happen to go to a CEO breakfast together, something like that. Now, we're going to have these stories and the little jokes that come from this specific period of time together that wouldn't exist otherwise. We shared a crucible together, and more importantly, that allows the relationship, itself, to cause this to live on and one of the things I'm going to explore, literally, as soon as I get back to the office is whether or not there's an appetite for four or five people within my firm to go do this in a couple of months.

The idea of what that would mean for us, as a team in the office, to have journeyed that crucible together and share it, and bring some of those things back together. I don't know for most of you, but I found that people in my team tend to get better insights, better awareness than I would have extracted on my own where, now, I try to not even go to conferences alone, unless someone from my team is going also, because I can't think well enough alone.

You'll do it with them, right?

Yeah, I would do it again.

Oh, would you do it again?

Yeah. I was going to take a lawn chair and just hang out.

Shout out in your megaphone.

Yeah, get my own megaphone and help out the instructors. So, this is great, guys. Well, thanks for doing this, and to our listeners, just thanks again for having grace with us. We've got our microphones set up inside a condo that we rented out here in Mission Bay, and just special thanks to all these guys. You can learn a little bit more about each of them and there are links to their businesses in the show notes here. So, you can look down there.

And we look forward to having you guys, maybe, share more in the future. I know a couple of you are going to be on our podcast individually just sharing more about just business insights and awareness for folks for our firm, and our commitment to you all is just making sure that we're doing things that help you design and build a good life, and things like this doing things outside of the financials can be enormous contributors to what's going on for you personally and for the rest of your life. So, thanks again, guys.

Hey, this is Cory again. I just wanted to say it's been great to have you here listening to this episode. You can find out more information about us on our website, www.sfgwa.com, or you can find us on Facebook under Sound Financial Group. We'd love to hear any questions or comments from you there. Who knows? You may hear one on a future episode. For our full disclosure, you can go to description of our podcast series, this episode's description, or our website.



Episode Transcription

Paul Adams is a Registered Representative and Financial Advisor of Park Avenue Securities LLC (PAS). Securities products and advisory services offered through PAS, member FINRA, SIPC. Financial Representative of The Guardian Life Insurance Company of America® (Guardian), New York, NY. PAS is an indirect, wholly-owned subsidiary of Guardian. Sound Financial Group is not an affiliate or subsidiary of PAS or Guardian.

This podcast is meant for general informational purposes and is not to be construed as tax, legal, or investment advice. You should consult a financial professional regarding your individual situation.

Guest speakers are not affiliated with Guardian or PAS unless otherwise stated, and their opinions are their own. Opinions, estimates, forecasts, and statements of financial market trends are based on current market conditions and are subject to change without notice. Past performance is not a guarantee of future results.

This Material is Intended For General Public Use. By providing this material, we are not undertaking to provide investment advice for any specific individual or situation, or to otherwise act in a fiduciary capacity. Please contact one of our financial professionals for guidance and information specific to your individual situation.

2016-23657 Exp. 5/18

Each week, the Sound Financial Bites podcast helps you Design and Build a Good Life™. No one has a Good Life by default, only by design. Visit us here for more details: sfgwa.com