



Sound Financial Bites 020 - December 2015 SFG Event

Episode Transcription

“Engagement with family from the moment you walk in the door is priceless.”

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, this is Cory back again. We have a different kind of episode for you this time. Instead of an interview, we have a president of Sound Financial Group, Paul Adams, given the key note address that are building wealth with community event in December 2015, at Chateau Ste. Michelle. For those of you listening from outside of Washington, you may have seen their wine on the shelves of your local market, as they are among the largest wine producers in the United States. Just down the road from our baffle offices in Woodinville, they have a beautiful winery in the state.

So once upon a time, we used to hold a Christmas party for all of our advisers and staff. Then we realized that everyone in the office was already having their fill of Christmas and holiday parties, so we developed something unique and different. First, we made our annual event at community celebration, allowing our advisers to invite clients and other members of their close networks to come together and celebrate the year. Second, we partnered with Hope Creek, a local community-focused non-profit, to run a toy drive as part of the event. The suggested price of admission for advisers and guests alike was \$50 in unwrap toys, and by the the night we had a small mountain that dwarfed the tables we had set up to receive donations. Third, Paul Adams delivered the address you're about to hear, on all the ways that community helps us build wealth, both on and off our balance sheets. I actually hope you don't enjoy this message, and by that I mean. have a good time listening and in doing so, please don't just be entertained, but find one piece of philosophy you can put into action in your life in the next 24 hours. Enjoy.

To start, I think one thing's not too common in life was for us to think about wealth, and how we create wealth on a daily basis. Certainly, in life it's not normal that we do something like come to a dinner and bring gifts, and yet all of you have created a tremendous amount of wealth for others that you -- people that you don't even know. People that you haven't even had the chance to meet. You see, there's going to be a moment of wealth when a child opens that toy on Christmas morning that you brought. There's going to be a moment of wealth when a proud parent gets a chance to watch their child's face, when they crack that wrapping paper. There's going to be a moment of wealth when that parent realizes that because of somebody else's grace, they got the opportunity to give that gift to their kid, that gift of gratitude. There's going to be a moment of wealth later on when they remember that that happened to them when they were in hard times, and they're going to start giving from their surplus to affect other people's lives.

There's this moment of wealth on you can experience now just thinking about the kind of impact you had doing something as simple, as giving a gift. Now this is our first annual event of this type. Some of you are already clients of our firm, some of you are friends of the firm if you will, and yet, it's our first big toe into making these a charitable focus once a year. We did that this year partnering with Gold Creek Church in their secular non-profit Hope Creek, and we have a couple of people here from Gold Creek. Larry Ehoff, who is the executive pastor at Gold Creek. They have campuses in Woodinville, and Mill Creek, and Everett, and Sheryl Shafer who is the leader of their compassion ministries, which is a great deal of what Hope Creek does, is it brings help to people in time of need, and a secular non-profit so that people can make gifts from corporations where they might worry about some of the conflict in giving to a faith-based institution.



“The narrative of a good life is the vision of the future.”

So, let's take a step back for a second and talk a little bit about why are you here tonight, what are we here to get done, the title was, Build Wealth with Community, and you're -- so you're invited by somebody, and it was Chateau Ste. Michelle like I'll come.

It's pretty good. I didn't know it was this great. I was surprised when I walked in, I've never been here before. So for those of you that have been here before I see why you came. Why we want to invite all of you is to give you some tools and some ways of thinking that you can think about how to build wealth, wealth being more than money. Wealth being more than commas and zeros, and you're going to hear me say that a few times. What we want to appreciate are those moments of wealth I talked about a minute ago. I want to define 'moments of wealth' a little bit for you, and sometimes people are resistant to definitions it feels like it limits something. I want to share with you why we want to define it so clearly.

I think we've all had a chance to be in the outdoors and you'll look at the side of a mountain, you're out with friends, and you look at the mountainside and you see a deer. Like "Man! Look at that deer," and they don't see it. Like "Where is it?" You're like, "Right there," because you see it clearly and they don't see it. Then finally you put your arm around them, and you point. As you put your arm around them and they -- you point. You say, "You see that big rock over there?" "Yeah," "Keep looking like 40 feet to the left that rock and down a little bit. You see that?" It just like jumps off the background to them. You say, "Now if you look to the lower right you're going to see a whole herd of deer. It's about eight more." People go, "Oh my gosh, I don't know how I didn't see that before."

I'm hoping the definition and language we give to "moments of wealth" for you tonight, and living a good life, is going to give you the ability to notice things that maybe you didn't notice everyday, and some language you can use to help other people notice those things.

So 'moment of wealth', that's the time in your life that you look back on. Usually it's a pretty joyful moment, but it's the moments in time where no amount of money would have made that moment any better, right? That's the richest moments in life when it wouldn't matter how much money you had, that moment wouldn't have gone any better. So you all just had a chance to share some of your favorite memories from this year around the table, right? Now this is audience participation. Get ready to raise your hands, okay? That's why we did not serve a carb heavy dinner, I want you all to stay awake for the next few minutes.

By show of hands, how many people did those memories have to do with your family? Family members, right? Now the people in the back aren't paying attention, no hands went up back there. Raise them high. How many of you -- and you can raise your hand multiple times, how many of you did it have to do with friends? Okay. How many of you did it have to do with a special place? Show of hands. Okay.

Now, here's the thing, I'm not even going to ask because you know what I know didn't happen, is your 'moment of wealth' wasn't experience because you got a screaming deal on the lease of your new car? Right? It didn't happen because you got a really great rate on your mortgage or you opened up your bank statement, and you're like, "Who-oh! They gave me half of percent interest." None of those things happen. What happen is something happened with someone that you remember, that no amount of money would have made a difference on you.



So, is anybody willing to share with us -- it's just us, right, just a 150 of us, but doors are closed there's no windows, share your favorite memory from 2015. Okay, we got a couple of people raising their hands. So it's a -- Alex's friend from across the table. I'm not close enough for his nametag.

Getting the hold of my little girl for the first time.

Say it loud enough.

Getting to hold my little girl for the first time.

Right on. Getting to hold your little girl for the first time. Yeah, that's a 'moment of wealth' and by the way, it wouldn't matter if he got to the hospital on a \$4 million Sikorsky helicopter, right? That doesn't make that moment any better. It just makes it a cooler story. Somebody else?

Somebody else? Yes. Right here.

I'm walking with my family on a beach at the Oregon Coast. The son of my grandson is a -- my wife, my daughter, my son-in-law and all that, it was a -- that's just one.

Yeah. Three generations walking down the beach in Oregon. Those are 'moments of wealth', and you all have your memory you shared, and we think of them as memories but really, it's stringing those together that makes a difference. Thoreau described it as "Wealth is the ability to fully experience life", and you notice that in those moments is the collection of those moments that make the difference. But to build them and realize them overtime there's three things we really have to focus on.

One is, we have to have a narrative of a good life, right? The second is we have to have good life structures, we'll talk more about each of this, and we have to have good life habits and practices.

So, let's start with narrative of a good life. This is what you say is a good life to you, and it's important that we say it ahead of time, it's great if you write it down. You think this is what's good life for me, because if you don't say it ahead of time to yourself, you're going to adapt somebody else's, and there are experts whose entire job is to get you dissatisfied with your life, right? And what their after-doing is having you buy what they have. Everything from cars to homes, vacations, different resorts you could stay at, because what they're after is they need to harvest your surplus, for just like the farmers of old. They're just harvesting something different.

So they produce dissatisfaction for assure -- for not cultivating a practice of contentment. Then we run the risk of adapting somebody else's vision of the future. That's what I'm neared of -- of the good life is. It's our vision of the future.

Now, the beauty of the narrative, because we now know where we're going to go, the story of our future. We're going to notice a lot more moments of wealth because they almost act like signpost on the way to where we are going anyway, right? And we start to notice them because they lined up with where we wanted to go, but then we need good life structures, right? Good life structures are the things with real properties, things that we can point to or touch that help us build a good life, but the easiest way to explain this one is to start with, like the anti-examples. What are the things and structures that we ended up within our lives that lead us to not have a

“Living a good life is going to give you the ability to notice things you don’t see every day.”



good

life.

So, having crushing credit card debt, that's a structure. Having a home where the mortgage strains your family budget every month, that's a structure. Having a career that you tolerate rather than one that you embrace, that's a structure. All of those things, you can imagine already -- already feel the weight in is, if you guys even think about those situations, we're all 25 once and had credit card debt that we shouldn't have, that it puts pressure on you and puts you in a situation of mood and a realization about life that makes it very difficult to notice the wealth.

So what are good life structures? Good life structures could be the home that we live in, right? That could be being able to look in your backyard even in the winter time and think about your kids jumping on the trampoline in the backyard, or the dinner parties you've had at your home. That's a good life structure.

Financial stuff can be a good life structure, at savings, investments, appropriate protection vehicles, as long as there's a strategy that's stitching all that together. You've got a good life structure. Your commute, if it's part of your narrative, can be a part of your good life structure. It's a way that you disengage more each day. Make sure your home and present with your family. Your office can be a good life structure. Each one of those things has to be created that way, it's not something that happens automatically. It's nothing you can command with the dollar.

Now, let's talk about habits and practices of a good life. These are the things we have take active involvement in. We", my favorite John Maxwell quotes, if you get an email from me you're going to see it on there is "The secret to your success lies in your daily routine." What's he talking about there? He's talking about our practices and habits everyday. So, the kinds of practices habits you might have, couple of examples would be meeting with your spouse every year. Periodically talking about where you're going to give charitably. Some of the most intimate conversations that people report to me that they've had with their spouses have had to do with where they're going to give their treasure each year.

Another example would be, just meeting with an adviser on a regular basis and making sure -- coming to events like this would be a habit or practice that you can engage in. I'm going to tell one of myself here, I forgot to tell my wife I was going to do this. I was trying to remember all day to tell her -- I forgot. Yay! This is good. Kris, can you just raise your hand. I want to introduce everyone to my wife -- wife, Kristen, everybody.

So, if any of you had the chance to talk to me late in the afternoon what you would have no reason to know is I'm probably pacing back and forth in front of my house, on my cellphone. Now, especially if you'd talked to me in the last week, you'll notice I was working to wrap that conversation of, because it was cold this last week. I'm not going inside when I'm on the phone because my wife and I agreed years ago that I wouldn't do that. I wouldn't come into the house while still on the cellphone. Now, that created kind of this neat practice in situation that we have. I walk in the front door -- as I walk in the front door, makes a noise, it kind of gets the whole family's attention. First, I just get this smell, right? My wife's cooking, and she's always cooking something wonderful, but here comes around the corner, Andrew, just screaming around the corner, wearing socks on a hardwood floor. Not a great combination, but he can still get to me before I get my briefcase down. I don't know if anybody is seeing me so -- Cory, I'm going to have to borrow your chair here.



So, then Regan is number two, and she comes up and she's always telling me about something. Something happened on her day, or something Andrew did, whatever it is, but she's not stopping, her conversation hugged me so I couldn't sort of give her a struggle hug while she is still talking to me, I mean, she at least comes up. So, I find myself kind of squatted down giving her a hug, meanwhile, Andrew starts to mount -- you know, on the back hoping for a piggy-back ride as soon as I get home, and then Vivian sort of slowly saunters in. Vivian is a three-year-old and I love some of the comments she makes like captain obvious is what I've done to her for now. "Daddy wearing a red tie!" Like, "Yes sweetie, daddy is wearing a red tie." I give her a kiss and they all follow me in the kitchen where Kristen is, and we get the chance for them to notice that I always hug and kiss Kristen every night when I get home.

Now because we kind of have this open house policy, if you will. It's not uncommon that some of our friends will be in the kitchen or my parents will be in the kitchen already just hanging out with my wife, or she's cooking dinner. It all comes out to this simple cue of me not being on the phone when I walk in the house. It's a good life practice, but what is it look like, if I didn't? If I walk in the house on the phone and all the kids ran up, and I shush them? "Daddy's on the phone." I won't come in the house unless it was an important call on the phone.

What does it over time? Then my kids now relate that when dad comes home from work he doesn't have the ability to talk to them. It didn't even occur to me to I'll preparing this talk this evening, that my whole life might look different, and yet because of a simple practice with a narrative of a good life, having the appropriate structures built, and then the habits and practices. I get to enjoy wealth every single day when I walk in the home simply engaging with my family. That's a good life practice.

So, we, all of us, grow up building community wealth with other people. I promise we'd talk about building wealth with community. So we grow up with other people, we build relationships, everybody, as you go through high school and you end up with that close group of friends, and that close group of friends usually around some activity. Going to high school, playing a sport, whatever. As you're connected to that tight group, after high school comes college, and people you know, go to college or don't, and people move and they embrace their careers.

As we talk to our clients, one thing's that they've notice -- you know, they're successful business owners, entrepreneurs, executives, physicians, attorneys, architects, all that, but most of them are now in a situational life. It's not like these situations of the people that went to high school with, and it's just all of that close connection. With all that experience of getting yield with an old friend without that much in common with anymore, enjoying having a beer with them or a cup of coffee, but it kind of realizing our lives are different enough we can't hang, right? Socio-economic circles are too different, and we all feel a little bit of loss from that, but the real issue is not that one, it's the community and the deep relationships you're building right now. You're all placed around of people that you're either raising your families with, or have raised your families next to, people that you've been apart of a faith community with, perhaps for years. As you built that community with these other people, what's inevitably happening, you're going deep. You're no longer sharing activities with one another. You're doing life together.

You know the problem is, everybody's going to reach your point where they no longer have an income the way we have it now. You could call it permanent unemployment, some people call it retirement, right? But you got to have a lot of money set aside to make that work which means you had to have been in practices for years, and you couldn't do it by yourself because what does



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it take? What does it really take to build and hold that narrative of wealth we talked about earlier? Well, it's going to take number one, that your good life had better last for the rest of your life. There's no amount of good life that's going to look really good for the next 20 years if the following 20 after that is abject poverty. You're not going to reminisce back to the yacht you did own, right?

I remember back when -- so it's got the good life for the rest for all -- and in second, it's going to be live with people. It's bad enough that we don't have our friends from high school right next to us anymore, but imagine the people you raised your family with, you went through your career with, that now they can't go on to trips that you go on, or they can't go eat dinner where you want to eat dinner, right? We want to help our clients not have that problem one day. So we want to equip all of you to be able to think about how can you engage with your community, well certain things, like talking about moments of wealth. Talking about what a good life is to you and sharing it with them. It's going to help you hold the strategy against all the outside influences, -- by the way the minute you sketched out a good life for you, a way work the forces to have you been dissatisfied with the one you just said you would be satisfied with. They're just marketers, they're not bad people, but we got to watch out for because they don't care whether or not it works out for us.

There's a large luxury car maker --I don't want to say the name because are proudly driving that car here today. They said 70% of their buyers are not appropriately financially equipped to buy their cars. They know it, I mean, but they're just selling cars. Their job isn't to claim for people's future. So, if what we can do is equip all of you, give you a good life structure to be here. You can come to these events. You can come to our one-hour focused learning sessions. The next time you get an email from us, you can forward it to 4 or 5 of your friends. You could make it a quarterly practice to come here with the community people, if you got kids get a sitter. If you got an older kid, let them watch your friend's younger kids, and take a time to step out of the world long enough to just get some appropriate learning about money. We host these events all year long, we've done it for the last two years, and there we've started with a 30-minute cocktail hours ordeuvres, one-hour focused learning session. Thirty minutes of fellowship and community after, but giving us a chance to learn something more meaningful about life and money, and we do periodic ones like this that are more mindset related events.

So what I'm going to have you do is appoint somebody at your table. I'm not going to tell you what they're going to do yet. Everybody pick one person at your table. This is where finger-pointing is totally okay.

Yeah. Everybody got one? It's so weird. I think I've officially lost control of the room. I know there's some physicians in the room here tonight. I want to tell you I just learned something. I didn't know the arm muscle was so well connected to the mouth muscle. That was incredible. There should be some research done on that. So, what I want that person to do is open up the envelope that's in the middle of your table. There's an envelope in the middle of your table. There you go, we got it. Well, they're opening.

\$5,000

Has a big number on it. Yeah.

\$7,200



So, there's no money serve here at the table. No money. All the tables have no money, but they may have some wealth in there for you. So what I'm going to have everybody to do is just make sure everybody at the table has a card, and then make sure everybody at the table has a pen. Or there's going to be some pens at the table and enough to share. Lea is correcting me in flight here. So now that the cards had been handed out, which I told Lea the paper stock would make people noisy. So I just want to say I stand correct on that one Lea that the paper stock -- we got to do thinner paper stock, people talk too much about their wonderful stock that you chose.

So, here's what I want have everybody do, and I want you to do this with -- I don't know, this is going to be challenging. I want you to do is with no conversation, okay? Challenging, we let you get it all out. I want you to just take a minute or two, and think about what are some of the things that you could do. It might be something about your narrative of a good life writing it out. It might be something you're going to change in your structure to give you a better good life. It might be a practice or habit you're going to adapt, or it maybe something as simple as a financial goal. Any of those things that you're going to do in this next year but the key is, that you're going to help yourself -- that's the mission of our firm, is to help you design and build a good life, okay? So as quietly -- I'm going to keep talking here for a minute, but I want you to begin reflecting and starting on that as I continue.

So, as we support you on this, I do have a little secret to tell you, okay? We do have the word financial right in the name of our company, Sound Financial Group, okay? We deal with finances, okay? What we do -- why we do these events is to help our clients become more financially successful, because if you do better in life, then we do better as your advisers. It's very simple formula. We get to sit on the same side of the table with our clients. Now, as we move through the next year, what do we do? We help suitable clients keep money they're otherwise going to forfeit unnecessarily either to the IRS or the financial institutions. We do that uniquely on an educational-based model rather than a sales-based model as most firms do. So all we ask is that people intellectually engage and learn. So as you come to these events, you're going to notice which one of your first events here, I promise, there's no major call to action. You don't have to go do anything other than work on those cards, but I'm going to encourage you by do not let the door close behind you tonight without having written something down.

If you don't like what you wrote or you want to change it, and you want a new card, email us, we'll get you that one. You can change it but don't let the night go tonight not having that filled out. Because what we want to do is help support you in doing whatever you want with your life. Whatever it's going to take for you to have a good life for the the rest of your life, and everything we do along the way are signpost on that journey. So, Cory had volunteered to be the first to share -- and by volunteering I asked him to do so. So, I'm going to mute this. So we don't have the situation. I don't know if the situation's going to happen again or not, but just don't safe side i'm ready, but I asked Cory to share what he wrote on his card. I gave him a little bit of a head start, and then I'm going to ask a few people in the room to share what they're writing down, and I'm going to share some closing remarks ,and we're done.

So I've been learning a lot about gratitude lately and doing some reading here -- it comes to the speakers, and it's really hard to be not in the middle of a good life when you're in the middle of being ungrateful about something, and writing really enacts the things we don't really know. If I said do it everyday, I know I'm a fail, so write down 365 things that I'm grateful for, I'm going to end it once a day, but I'm going to have to catch up here.



Yeah. That's a great one. Anybody else willing to share? Raise your hand. We will get a mic to you. We got one here with Alex, and what I want to do -- we learn really well in community with others, so what I want all of you to be able to do is to learn and think about -- let other people's -- you might have some sort of appreciation for theirs, but see what it triggers in your own thinking. It's okay to cross-out out on the card. I know from me, having these paper stock makes me not want to, like even have my bad handwriting on it, okay? But make sure you're writing something down, Alex?

Hold family time is sacred.

Hold family time is sacred. What you may even want to do with that is figure out a habit or a practice that you can think of that's going to change and create the shift. That's great. That's great. We got one at the back there Cory.

I think it's actually kind of interesting that I think I said almost the same thing as Alex. As a working mom, it's certainly on my mind lately, that planning weekly special moments with my son and my husband.

That's awesome. Yeah, and if we go out of our way to create moments of wealth, we can actually get it done. It's when the merrassive life drowns us and we forget to notice them that makes the big different.

One of the things I did this year to just shifted of those view that see me on Facebook, I don't post much, but I posted that I got rid of my smartphone, I had to use it for work, but not home. So I got a cheap little flip burner phone for a month. So I couldn't have any interaction with my device outside of work and it took a lot of work to text anybody. You push a key 3 times to get a letter, and I didn't even know how to do punctuation, that was out of the question. So for you, you might have something like that that's going to be like I did that as a tune-up to make sure that I was paying attention to a certain area in my life. Let's get two other shares at least here. We got one right here, right in front Cory, and one at the back so we hit those two for sure. See where Cory goes first.

To agree on the same time, my daughter is always saying. She's a freshman in high school. She has diabetes so I told her that i'll never be in a meeting that's so important that she can't give me a call or text me. The little things like that that really create that safety zone in the hearts of the.

That's a great one, and one of them that we're after in our household is the girls are getting big enough, they need to be really on daddy-daughter dates. Having those moments where it's just dads, so I took Regan over the country club the other day and we had a -- I had a cocktail, she had hot chocolate. They put milk in it for it to cool. We sat right by the fireplace, you know, everybody's walking by how cute she is. We just had this great time together. Throw that out as another idea if somebody may want to adapt.

I set goal to come home from work earlier, to see at work what she like.

That's a great one. Come home from work earlier. So, remember why are we doing that. Why would we set any of these -- it's right on the bottom of that card, is to help us design and build a good life, and we don't talk about it always when you see it in our logo. We don't say a good life



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for the rest of your life all the time. What I'm clearing about is it's not a good life if it's not for the rest of my life. So, I want to do everything I can to have this lasting good life. So, with that, we're going to close. I want to bring it back to the people that invited you here tonight. Somebody invited you, I would one, if this is meaningful for you tonight, take some time to thank them for having invited you. Second, I would take the time to put this somewhere you're going to remember it. Somewhere you can look back on it periodically, maybe it's for me, it's probably going to be in my wallet where periodically, like when I get pulled over by the police and I got to take on my license -- something, right? There's going to be some reason I got to go on with my wallet and I'm going to have to pull that out. But you're going to put it somewhere where you get a chance to see it regularly. Picture landing on your mirror at home. But something where you're remembering tonight because that structure, a very small structure of a good life. That good life structure is going to sit in front of you and remind you of everything that we talked about tonight.

So we've got a little bit of time here together yet tonight, we're going to be here in the facility until 9, desserts are going to be coming out. Maddi is still taking pictures. If you have not gotten your picture taken, get out there and get a picture taken, here's why. We're going to be sending you those pictures along with the calendar for all of 2016 events. So, you can get them in there, and so what you can do is make the choice to say, "I'm going to be at those events", and here's a thing, people may come to our events and never become clients. I want you to know that we're totally fine with that, because what we're after is building a community of people who care about their future and care about the future of the people that they're journeying through life with.

So I don't want you to ever hesitate and then say, "I already got them." Bring them. They're going to learn something. I promise you in our events they're going to have them ask them very challenging questions, their existing adviser. The existing adviser may not like that, but your friend will benefit greatly just the questions they get to ask.

There's also going to be a winery tour here in a few minutes. So, 30 to time we're going to get a chance to tour the winery together if you've not been here before. I haven't had that tour, I hear wonderful things about it. I'd encourage you to do that. I want everybody to drive home safe tonight and I look forward to getting a chance to spend time with you all at our events in 2016, and I just want to wish you guys a good life for the rest of your life. Thanks.

I hope you found that one piece you can take away and put into your life from this keynote. If you're interested in sharing the difference that this or any of our podcast have made in your thinking, feel welcome to email us at info@sfgwa.com, we would like to hear from you. If you'd like to learn more about this community of advisers and clients we're building, you can find our website through the links in our podcast notes or directly at www.sfgwa.com.

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.

Paul Adams is a Registered Representative and Financial Advisor of Park Avenue Securities LLC



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