



Sound Financial Bites 067 - Aviv Shahar Episode Transcription

*“Your today can
redefine your
yesterday.”*

Aviv Shahar: For most of us, the natural reaction to a complaint is that we become defensive. Why do we become defensive? Because we internalize and personalize the complaints.

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

Paul Adams: Welcome to Sound Financial Bites. I'm Paul Adams, and I am so excited to have you listening today. Now, you could be doing a lot of things right now. You may be doing dishes, you might be driving your car, or as we know, when we hear from many of you, you're at the gym right now working out. For those of you that are regular listeners, I think you're really going to enjoy our conversation where we're having back to the podcast, Aviv Shahar.

Now, for those of you that have had a chance to hear from Aviv before, he was on episode number 46, titled "Conversation is the Currency of Leadership", and in that podcast, Aviv started to share with us how important it is for all of us to take time enough every day at the beginning of the day - these are the things I took away that were tremendously impactful - the time at the beginning of every day to think about what conversations you're going to be in throughout the day. Not like the tasks of the meeting on your calendar, but rather, what are the conversations you're going to be in during the day.

Some of the biggest takeaways that we heard back from people were things like an undebriefed action is a wasted action, that conversation is the currency of leadership, and then to take a future state that we want to be in, envision that future, and then journey backward to today to give us real, applicable ways to build that future that we're after.

As formally part of the Israeli military, and a fighter pilot, and training fighter pilots, which will give you some of the reasons why he's so clear and concise both with his language and execution inside large companies, which are his primary clients. Fortune 100 companies are who typically hire Aviv to help their executives be more transformational leaders, and to change that culture inside those large organizations, some of which we're going to talk about today, and most of what we're going to cover are the things that I've now been able to pull out.

We've had him on before his book released, "Create New Futures", and now having read that book, I had a chance to pull some real specific things out that I've been wanting to talk with Aviv about, and thought all of you would enjoy listening in. So, Aviv, thank you for being here today.

Aviv: Glad to be here.

Paul: How have things been going just since the book got released?

Aviv: Things are going great, Paul. It's an adventure every day, and the very things that we explore in Create New Futures are the kind of ideas that I continue to engage with senior executives around and help them transform their companies and their teams, and the other exciting thing that is happening is that I have launched my own podcast show, which is with the



Sound Financial Bites 067 - Aviv Shahar *Episode Transcription*

“I try hard...to walk my talk and to practice what I preach.”

same name, Create New Futures. What do you know? You brought me into the podcast world, and I'm following in your footsteps.

Paul: I had a chance for you guys. Get a moment, and we'll link to it in our show notes. A really great one was -- and man, Aviv, I'm sorry I don't have it off the top of my head. You specifically pointed me to it, the 90-10 rule?

Aviv: That's right; the 90-10 rule. And if you listen to that 12-minute podcast, it will transform the way you look at every learning incident in your day-to-day work.

Paul: Aviv and I finished what was an impactful conversation to me, and he said, "Now that you've had that and that produced some insights for you so that you can lock in some insights, listen to this." So, as soon as this podcast is over, I would encourage you to go into the show notes, click on that, click over to Aviv's podcast, and listen to the 12 minutes from him. Because, not only is it going to help you in other future learning engagements or educational opportunities, but it's going to help you lock in exactly what we're going to cover today. It's a great point, and I'm super-excited about your podcast.

If I can, let me go straight to the book. In the book, you mentioned we can enable your present and future to update your past. This is in a powerful section of the book, but the language is what stood out to me, and I'd highlight it specifically. We can enable your present and future to update your past. Could you first share what that means, or what it should mean to our listeners, and then how can somebody listening to this podcast really benefit from the shift that that question could cause for them?

Aviv: Sure, absolutely, Paul. I do believe the exact quote is you can enable your present and future to update your past, each one of us, that is. This is a truly very important question because what we are saying here is radical and deliberate. It's one of those transformative ideas that are hidden in Create New Futures, a bit like the radio was hiding in the pitch blend until Marie Curie intuited it was there, and then discovered it.

What do I mean when I say that your present and your future can truly update your past? I'm saying something transformative here because, essentially, I want you to reclaim your power: your power to choose, your power to be self-directed, your power to defy the deterministic mindset that says that what happened to you yesterday defines what you are today. The mental model that we are proposing here turns this on its head. Instead of thinking that your yesterday defines your today, I'm proposing you can embrace the reverse idea, which is your today can define your yesterday, redefine your yesterday.

Here is an example. When I was 4, my parents separated. Divorce, at the time, back then in Israel was a very rare occurrence. So, it clearly put me at a disadvantage socially in a number of ways. But, a couple of years later, and for sure, by the time I think I was 7, definitely when I was 8, I decided that it was actually an advantage. So, Paul, what I did was I created a story of meaning that, for me, pointed to all the benefits that became available for me because I could now experience two very different worlds. My father was a central figure in the kibbutz where I was born and raised, and my mother became a central figure in the classical musical world in Tel Aviv in Israel, and I practically had access to two completely different universes.



Sound Financial Bites 067 - Aviv Shahar

Episode Transcription

“A problem and a complaint is a state of mind.”

This is something I have thought about a lot, and when I studied biographies of people, and let me just give you one, for me, fascinating example. When you study the story of the late Pope John Paul II, he was the first pope to embrace the modern TV medium, but not many people know that, during his youth, during the second World War, he was actually part of a small group of people that led an underground theater, and the story goes that he was discovered as a very talented actor with great stage presence, and people around him talked about him being destined for a great acting career.

So, his circle of friends was surprised when he gave it all up and enrolled in the seminary only to discover, many, many years later, decades later, that when he walked to that - that famous walk when he walked to the balcony the first time to be seen as the Pope - it is said that the role of his life actually descended on him, and he will go to then become the first Pope that will use this modern medium of television, and will speak throughout the '80s, and really through the end of his life through the television screen to people all around the world, and will make extraordinary impact on the run-up to the end of the Cold War, and all that. When you look at his life story, to me, his later life and the bigger role that he had, his really significant role provided and redefined the significance of his early-stage practice with moving crowds with words, and through his presence.

I'm coming to you, Paul, because you shared with me something on point, which is that you have had a difficult experience managing other people's money through the '07, '08, '09 crisis, and I think when people go through a period of crisis, there is a question, "Do you let the crisis define your future, or do you make new choices in your future that redefine that experience?" I believe, based on what you shared with me, that what you have done was you decided to make some new decisions, rewire your practice, in essence, rewire your relationships with managing money, managing other people's money, and you have therefore redefined your experience with that incident.

To land in the most pragmatic example, what I'm saying is that if yesterday defines today, then you'd say that a simple small misunderstanding will naturally lead to a bigger and more painful misunderstanding. But, if, however, we choose to empower ourselves with a reverse mental model, which is that today and tomorrow has the power to redefine yesterday, then you can choose to turn a misunderstanding into a discovery and learning moment that really opens the door to new and deeper levels of appreciation, of understanding, and of trust.

Paul: If I may, and to use a real, what I think might be, I hope not, oversimplification of this as an idea about letting our present and future define our past instead of the other way around, I think about somebody -- just picking somebody who has a significant career failure of some kind, and that what happens to them is they, in the moment, are very upset because they were let go as a layoff. I think one guy, in particular, that was in the telecom industry, and he was let go from that role because they just basically let go of the entire division that did what he did. He was making over \$400,000 a year.

There are some people that kind of feel like their wings are clipped for the rest of their life, and they never get back to it, and yet what this person took that opportunity to do was to build a consulting business, and he created an entirely different way of thinking about how he would



Sound Financial Bites 067 - Aviv Shahar Episode Transcription

“When you refuse or fail to walk your talk you can lose credibility; you can lose your reputation.”

derive his income by teaching other corporate executives how to not be in the position he was going to be in that he was in at one point, and that that past got recast as his opportunity to go through a significant amount of pain so he could save a lot of other corporate folks from having to do that. Because, instead, they go into the kind of consulting he was going into, and saved themselves from it. Would that be...?

Aviv: That's right. That's a very good story. That's exactly the point. If you want to unlock the core idea here, what it also implies is that instead of seeing today, this day, right now, whoever is listening to our conversation, the meme, the idea that frames so much for people, the way they think about their life is that they think about today as the product of yesterday. And what we are proposing here is that you can turn this paradigm and think of today as the beginning of tomorrow, that you are leading into new possibilities and that you ought to see, therefore, in this case, that a setback appears to be a setback.

But, unbeknownst to you, if you do the work, you are likely, like in the example you just shared, to discover how that what appeared to be a setback is setting you in the direction of finding new possibilities, new greater horizons, ultimately transforming your life, transforming your business, transforming your relationship with the people around you.

Paul: I have just a great example, Aviv, that I think is right up this vein with my children is how often they will try something and then they would say they feel like they cannot do it. "I can't do that. I can't ride my bike. I need my training wheels back," whatever it is, and to take the moment when they achieve it, and point back to them, "Do you remember when you couldn't do that and you thought you couldn't?" and they say, "Yeah." "Well, here now, you're doing it."

For our listeners, my kids are ages 4, 5, and 6, so we have a lot of these opportunities. But, what I've watched then is when they hit the next thing that's difficult, we're using that past incident of them thinking they couldn't do it, like taking them back to that present thinking that they couldn't do it, and then referencing another past where they did do it to then have them live in the -- as they're frustrated in the current thing - reading, writing, whatever it is - to put them in the future of when they are going to be able to do it, and this is a necessary step toward being able to do it.

Aviv: Beautiful story. What you are doing, in actuality, apart from practicing with them debrief and the art of reflection, you are consciously lodging with them a jeweled memory. You are lodging with them the memory of the incident of success in context of longitudinal memory that has a reflective measure of how they felt and thought about that activity earlier on, and you are producing in them, therefore, at a very early age with the very impression of it, an important can-do, self-empowering mental model. Well done. This is what I call "enlightened parenting". Very nice work.

Paul: I even think about it for myself, just thinking about I remember this, and when whatever it is in my life, when doing this thing was hard, and now I now experience that thing as easy. There's other things I'm working on right now that are hard, and yet those are going to get easy or get practiced, or we'll build a system around them. What I've noticed is that that future I'm creating in the way that I'm thinking about it is giving me a very different current experience by just having a narrative about how I think it's going to go in the future.



Sound Financial Bites 067 - Aviv Shahar Episode Transcription

“People often give you a general statement of something that they don’t like which only reveals partially the issue, the concern or the unmet need.”

Aviv: Now, if you want, there is another layer of appreciation to this frame of mind.

Paul: Let's do it. I am totally fine with us rabbit-holing when it's somebody as expert as you - rabbit-trailing, I should say.

Aviv: Let me give you another personal example. After I graduated in the fighter pilot course, I then went to the operational training unit, and I had there a flight instructor, a very good pilot who continued to drill into us some very important messages, and one of the key messages that he drilled into us was that you have no business taking unnecessary risk. You do not need to fly outside of the practice envelope in training. So, therefore, you're not supposed to go below 300 feet, for example.

A year later, I was a young pilot in a different unit, in a different squadron, and one morning, I was scheduled to fly as part of the formation that represented our squadron in the bigger war game practice that the Air Force was conducting. Just an hour before I needed to fly, we got word that there was an accident, and that the lead of the formation of another squadron crashed, and quickly, the word came down that, in fact, it was this chief instructor that I admired.

There were few details at that moment in time, but it immediately looked like it was quite certain that this was a pilot error, and I remembered, because it was the first time I've experienced it in such a physical, visceral way, I was physically shaken. It seemed unreal, it seemed actually, Paul, impossible. Why would an experienced pilot make such a judgment error? And that morning, I did not want to fly that day. I did not want to go and fly, but you're young, and there is a sense of bravado and confidence, and the show must go on. So, I suppressed my feelings and did what was expected of me, and because it was too painful at the time to reflect, as a young man, I just moved on.

But, 12 years later, when I started to do the work I now do with leaders over the last 20 years really, and one of the elements of my work earlier on was indeed helping people discover the formative experiences that shaped their leadership philosophy and how they approach leadership, how they approach their relationship with money, how they approach relationship at large, and what I did was I took people through a retrospective trace.

But, to be authentic and true, I took myself through a retrospective journey, and one of the things I did was I decided to capture particular experiences that I did not process very much earlier in my life, and that I, at that point in time, decided I now have the power to now rewrite, and as I say in the quote you just offered, bring new meaning to redefine the past from my today frame of mind, from a today awareness, and content.

I decided that instead of carrying forward the bravado that suppressed that experience that I will indeed attach a new moral to that experience, and that I will, therefore, when I can, share the stories. I'm now just sharing with you the story, and that when I share the story, I will offer the following moral, which is that I try as hard as I can, and I'm not always successful. I do fall on my face, and then I try to pick myself up, but that I try hard, if I can, to walk my talk, and to practice what I preach. Because, what this chief instructor taught me through this catastrophic event that when you, for one reason or another, refuse or fail to walk your talk, every day, you can lose credibility, you can lose your reputation. But, in the extreme situation, you can lose everything.



Sound Financial Bites 067 - Aviv Shahar

Episode Transcription

In this case, you've had an accident pilot, who for once, did not practice what he preached, and it cost him his life, and a whole ring of fantastic and amazing family and people around him that lost him for the rest of time. So, this is an example where I chose to, instead of carrying forward a suppressed pain, I've chosen to honor him by attaching a teachable meaning to me sharing this story, and therefore, redefined that experience in my past.

Where you see that on the world stage, large-scale, is quite a profound example, obviously, is in the experience of South Africa, where the truth and reconciliation commission attempted to redefine an entire past for a whole nation, to free people up, to free the nation up to live into a new future.

Paul: I love those big examples where they create a new future in Africa, but the real, very close, I think, people can relate to is what you went through with your instructor and how it changed both the way you think about it, and now how it's changed how you even think about -- like, it affected you in walking your talk, but later by going back and distinguishing it, it actually allowed you to have it change your continuing future in a positive way.

Aviv: Right. It, for example, creates a context and a meaning to the idea of integrity in a whole different context and way, because mostly, people treat the idea of integrity, the concept of integrity in terms of are you true to your word? You made a promise. Did you follow up on your promise? Did you deliver? And that's a very important meaning of the word, but in this case, what I'm proposing is that when you introduce a practice to your life, when you introduce a set of values that guide the way you work, the way you engage with other people.

Then, when you break that integrity, not only in some cases, it will just cost you your reputation, and your personal brand, in some scenarios, it may involve something that has even a bigger, more painful price. When I tell that story, that's what I'm being reminded of. When I shared with you this story right now, I'm sharing the story with myself again to reinvigorate, to reaffirm the importance of integrity, the importance of trying hard to walk your talk, to remember to practice what you preach, and so on.

Paul: That's great. Now, I'm going to switch tracks here a little bit to a little later in the book, and you said something to the effect of a complaint is misdirected energy of an unaddressed or unmet need, and to me, that created a whole new framing for when somebody has a complaint, I think it's very easy for people to disregard the complaints of others, and especially, I think, in our audience because we got a bunch of business owners, executives, and people complain sometimes, and the complaint isn't the problem. There's a different problem there, and just the clear communication of it's an unmet need.

What I jotted down was can you talk about what this framing has done to help leaders choose how they're relating to their team members, or to their customers differently than however they were reacting to complaints prior?

Aviv: Right, and your framing pole is important because at the broader societal context, we're living now in a time where everybody complains almost about everything. I appreciate that you are offering a slightly narrower context in terms of how do executives and leaders deal with their



Sound Financial Bites 067 - Aviv Shahar *Episode Transcription*

teams, and with their customers.

First, let's state the obvious, which is that for most of us, the natural reaction to a complaint is that we become defensive. Why do we become defensive? Because, we internalize and personalize the complaints. Instead, what I propose we do is that we seek to understand and help the other person become part of the solution by converting the complaints into a concrete request, a request that will help us, indeed, address the unmet needs.

What I'm also addressing clearly when I talk about this in the book is that for many of us, we were raised in a societal and cultural context where we were not trained into the art of expressing needs and formulating requests, and when that energy gets suppressed, it later appears, as you just quoted, as a displaced behavior that expresses complaint, and sometimes, a very hard complaint.

Here is an example of how I use this in my workshops with executive teams. Because, there is a point when we work to articulate the desired future state, and often when we do that, you'll have a number of voices that will insist on explaining why the change that we are describing cannot work, and also together with that, why they feel reticent, sometimes cynical, and why, essentially, they resist that future state.

And when I hear this voice, and I'm now so well-attuned to hearing the language formulation, and I can see the body language and how other people react, because these are people that interact with each other every day, so they know what's going to come next, what I then do is -- let me even be a little more clear. What they do, typically, is they use the current problems and challenges to explain why a new future we are hoping to create and are exploring why it cannot work.

In this case, what I do is I ask them to reframe their language, and instead of using complaints to justify their position and explain why a certain new future that we are exploring cannot work, I ask them to frame their concerns, and then to formulate a specific and concrete request that will, in their mind, free them up from that concern. The mental model that guides this practice is that underlying the complaint, there is an information that we need.

We do not want to shut that information down. Unless we hear, unless we share that data, we will never have had a chance to go through the process of the underlying need being made explicit, and therefore, we are in, what I call, a displaced conversation. We're talking about one thing that's covered up or masquerading another thing. But, if we are able to unearth the need and to frame the request, we are actually helping people become part of the solution that creates a new future because they are now already described back to you how will that new future that you imagine that they now begin to imagine with you can become a reality, and what, therefore - here is the piece you like so much, Paul - must be true for that future to become actual.

Paul: I need to say that back to you because I want to make sure, for our listeners that that landed in a way that is going to work for them when they get off this podcast, walk into their office is that when somebody comes with a complaint, you can help them rearticulate a request that they have for you. Did I get that? I feel like, maybe, there was a step before them rearticulating it as a request. So, instead of - I'm going to go very simple - "It's hot in here," is the



Sound Financial Bites 067 - Aviv Shahar

Episode Transcription

complaint, but the request would be, "Is it hot for you?" or I guess that would be a question. The other request would be, "Could we turn down the thermostat by four degrees?"

Aviv: That's right. Now, in the context that I proposed and that I just shared with you, there will be even the additional added information, "We are working here to produce a certain critical decision and strategy, and when it gets a little too hot, people get tired and foggy. Is everybody alright with us putting the thermostat four degrees cooler so that we are energized and able to produce the kind of coherent and high-energy conversations that we need to create?"

Paul: So, they first say, "It's hot in here," so you might say in return to them, "I hear what you're saying, though is there a request inside of that?" and then they say, "Yes, can we turn down the thermostat," and then you recontextualize it in a bigger frame with the, in this case, it might be 10 people in a room that has to do with the bigger concern of staying alert, not getting drowsy, etcetera? Am I close there?

Aviv: You are close. Just, obviously, the example you took is a little simplistic, but let's work with this example. For our purpose, most times, people will not say, "It's too hot here," because, for one reason or another, that piece is suppressed. They will say, "I don't like what's happening here," and you need to bring to the foreground, to surface, "What about this situation needs to be changed?" In this case, it's the temperature. Maybe it's the design of the room, maybe it's the design of the process. It could be anything else.

People often give you a general statement of something that they don't like, which only reveals, partially, the issue, the concern, or the unmet need, and you need to help them frame the specificity of, "It's too hot here," and that's not the problem. The problem is that it doesn't allow us to actually function in the level and the capacity that we need to function at.

Paul: One way I've thought about it, Aviv, and this is such an enhancement to the way that I've reflected on, thought about it in the past, and tried to help people accelerate their learning, or their current way of thinking, whether that's with a client or even with our own staff is somebody comes with a problem, "I've got a problem," is I've always thought about it like double clutching an old pickup truck where you have to get it neutral first and then cycle the clutch once and then be able to put it back in gear is that I've always tried to ask people and say, "Could you give me any thought you have about how we could solve that problem?"

Because, I've noticed that if I try to solve somebody's problem while they're still in the expression of the problem, almost inevitably, they're going to come up with another problem because they're still in problem expression mode, or complaining mode. But, the moment that they can shift and start giving a solution, they're now open to solutions because they've shifted that gear.

You can tell I'm struggling with this a little bit, though what I'm hearing is that if I can get them to just better express like, "I don't like what's going on here," or they may not say it. It might be an attitude around the office if we're talking much bigger dynamics, or not want to talk to another team member, by asking in and meeting the unmet need that they get a chance to fully express what's wrong for them, we can now circle around to solutions that they're a part of. Am I getting close?



Sound Financial Bites 067 - Aviv Shahar

Episode Transcription

Aviv: You are getting close, and by the way, I do understand double clutching because I was, as I said, born and raised in a kibbutz where I used to drive a large tractor. So, I do know what double clutching is. Where the double clutching practice is relevant and how it is part of this practice is you are talking about helping people disassociate and get a little more detached from the problem.

You are right that, often -- first of all, a problem and a complaint is a state of mind, and largely can become a state of existence unless people are able to separate themselves from being too emotionally and psychologically attached. Obviously, we are talking in the context of work with executives that this is not a discussion of how you address these issues more in a therapeutic therapy type approach where you use these and other strategies. But, if you need to help people create a more neutral, detached space, you can use that and you can also try to encourage them to talk about that person in the third-person, and describe that not as themselves, because part of what you are trying to do is get them to gain a different perspective, and get them to gain some distance from how invested they are in being right in explaining their problem.

Paul: For me, just talk about mindset change, that if I think of somebody complaining is not them being a jerk, is not them trying to disrupt things like that, but I noticed that the thinking that they have an unmet need instantly gave me empathy for anybody that's complaining.

Aviv: Right, which is important, and right there, together with it, with this sense of empathy, because we can talk for another hour about the different levels of empathy, but specifically, you are after the information. You are looking to get some new data. What is the problem? What is the unmet need so you can actually take practical steps to address it? We are in business to meet customer needs, and to therefore deliver value, and use that to bring even a greater contribution to your community and to the people that you serve. So, in that sense, this is critical.

Paul: Aviv, that is incredible. We've now gotten a chance to deep dive onto key concepts from Create New Futures, both that our present and future can recontextualize our past for us, and more importantly, I think those that we interact with, and then this idea of being able to understand a complaint as an unmet need of others in a way that we can better enable them to help us address the concern and enable them to help themselves in addressing the concern by being able to unpack it a little bit while having empathy for them for what they're going through as they complain.

Now, we've got to have you back on, because we had two major points from the book that we got a chance to get into, but I've got more that I want to unpack with you. Before we go, is there anything that you're thinking about, Aviv, you want to make sure that our audience is aware of there, put a bow on what we've talked about today?

Aviv: Yeah, sure. Thank you, Paul, first for these questions and the opportunity to explore this with you. What I'd say is that everything we discussed here, indeed, is to do with helping people create new futures. The core belief is people are not broken, and we are not here to fix them because they're not broken. But, what we are here to do is, in business and in relationships, to facilitate and help people create, for themselves, in their personal lives, in their business adventures, new futures.



Sound Financial Bites 067 - Aviv Shahar Episode Transcription

That's the core theme of both, obviously, the book, but also of what we discussed. Because, the point of reframing a complaint in terms of a request is all about unleashing the creative process and the innovative process that then becomes accessible and available, because a certain energy that was locked is now released into the process of new transformation, ultimately enabling us, with the people we work, to create new futures.

Paul: That's great. As a reminder, everybody, the way that you can get ahold of Aviv's other material, videos, his podcast, is you can find him, and his name's Aviv Shahar, as A-V-I-V, and you can find him at avivconsulting.com, and you can also listen to our other Sound Financial Group podcast, Sound Financial Bites episode 46, Conversation is the Currency of Leadership. And last, but not least, you can check out his podcast, Create New Futures. Episode 3 is the episode we talked about earlier in learning the breakthrough rule, when we say that, instigating breakthrough learning and the 90-10 rule, and of course, you can find his book on Amazon, Create New Futures. Aviv, thank you again for being here, and we look forward to having you back soon.

Aviv: Pleasure.

Narrator: I want to acknowledge you for taking the time to tune into Sound Financial Bites. You stopped long enough in your busy day to reflect on your finances and your future to help you design and build a good life. Please take a moment to subscribe to this podcast and follow us on social media. You can find us on Facebook and LinkedIn. If you have a topic you would like to hear us discuss, please send us a note on 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. For our full disclosure, please check the description of this episode, the description of this podcast series, or you can visit our website. Make it a great day.

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. 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.



Sound Financial Bites 067 - Aviv Shahar *Episode Transcription*

2017-41856 Exp. 6/19

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