



## Sound Financial Bites 080 - John Patterson Part 2

### *Episode Transcription*

*“If you don’t have your health you don’t have anything.”*

John Patterson: You're always transacting. That's our mantra. You're always transacting. Here's what I mean by that. You're going to go out into the world today and you're going to be involved in conversational exchanges with dozens, hundreds of people, and in every one of those conversations, emails, phone calls, text messages, personal meetings over coffee, and the board meeting and so forth, in every one of those exchanges, you are going to have the opportunity to impact the perceived value or cost you are to other people, and if you attend to the perceived value or cost you are to people, in every transaction, if that's all you did, then life would go so much better.

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, your host. I'm so glad you could be here with us today. We know, as you listen to this, you're taking care of different things that you care about. Right now, you might be on a long walk, you might be sitting there listening to this podcast with your spouse on a long drive, commuting to work, or at the gym.

No matter what you're doing, I just want to pause for a moment and say, "Great job," that you're taking time out of your busy day to pour things into your life and giving us a chance to contribute to what it's going to take to help you design and build a good life. Now, today is part 2 of our conversation with John Patterson. If you didn't get a chance to listen to part 1, I would encourage you to go back.

But, what we're going to do is talk about some of the key things that he teaches inside of their organization that he's the co-founder and CEO of called Influence Ecology. Now, they have students in 15 different countries, and listeners to their podcast that John is the host of in 55 countries.

To really send that in, I'm talking he travels the world to speak to these groups of people that are in this study with them and I've been to their international annual member conference as a student, and there were people from everywhere. One of my favorite things is when they pulled up a map of the world and there were all the students across the world in all the countries that they had come from. So, John, I am so thankful to have you back on Sound Financial Bites, and digging into our topic today.

John: Thank you very, very much. It is a privilege to be here, thanks.

Paul: You're welcome. Here's what we promised to talk about today. What I want to do my best to do is to extract some things from John that will give you all the ability to do something practical with what is the types of things that they teach in a six-month long study called the "Fundamentals of Transaction". If you want to hear more about transactionalism and transacting, that is covered in part 1, but we talked about that we have different areas of our life, and we might separate that like our relationships, our health, our business, our money, and too often, we



## Sound Financial Bites 080 - John Patterson Part 2

### Episode Transcription

*“The whole purpose of our education is we’re committed to people build transactions to satisfy their aims.”*

don't really have outcomes we're shooting for in any of those. Well, that's kind of the common language, but there's really specific and rigorous distinctions that they use inside of Influence Ecology in teaching their students. Those are aims - that's where we're headed with something, aiming at - and conditions.

I asked John, ahead of our recording today, to really dig into these four conditions of life that they teach in their Fundamentals of Transaction program, and how the aims that we build in our life help us overcome the current that we talked about in part 1 that the typical way that everybody's swept up into in life that is largely leading to mediocre outcomes in those areas of life where they are swept up in the current only because they're in the current with everybody else. So, on average, we're getting the average. John, perhaps start, could you walk us through just those four conditions of life?

John: Absolutely. The four conditions of life that we study in the Fundamentals of Transaction program are called health, work, career, and money. Just to say a little bit about a condition of life, when we talk about a condition, Paul, we find that most people haven't articulated an aim in a specific area of their life, or as we say, a condition of life.

For example, many people would like to be healthier or wealthier, but they haven't actually said, "Well, this is the specific aim in that condition," so they wouldn't know if they've satisfied that condition or not unless they've built an aim. First of all, I think that makes sense. Anything else you wanted to ask me about those pieces or do you want me to talk about that generally?

Paul: Well, you remind me, as you say that, the old saying that goes something to the effect of, "If you have no destination, any path will do," and people really do that, and it's just like, "I'll do this because it's what's in front of me right now, it's the internet ad that popped up, or the commercial, or a friend told me about it." That idea of aim, people get -- when they understand a condition of life and understand that they've had no aim for that condition of life, it's scary for a minute to you.

I feel like I've watched audiences, when we simply roll out to them the idea that it takes -- this is just one of those domains, but the idea that you need to know how much money you actually have to have at a certain age to replace the amount of money you've actually been spending because you had to earn it, and when people realize that they don't know it, large groups of entrepreneurs in a relatively dark room, I've watched them all go ashen because they didn't know they didn't know that before.

John: Pointing to something that I think is an important aspect of what we teach and we have people confront in the program. I'm going to call what you just talked about as accurate thinking. So, if I'm going to think accurately about the condition of life-money, I'm going to have to do some serious investigation about the money that I need now and into my retirement. So, there's people that are specialists in that like yourself, and you do a fantastic job of helping people think accurately about the kind of income, the kind of situations that they need to produce for themselves in order to live the lifestyle that they aspire to.

Thinking accurately about the condition of life-money means that I'm going to think accurately about what that looks like, what that means, how much money I need, what my expenses look



## Sound Financial Bites 080 - John Patterson Part 2

### *Episode Transcription*

*“Many people begin to see the cost that they’ve allowed in transactions.”*

like, the whole of it, all of it, every bit of it all the way until the end of my life. To answer your original question about those four conditions of life, we have people confront thinking accurately about health, work, career, and money, and to the degree, Paul, that you do a deep dive into thinking accurately about money, we have people do that same kind of deep dive about their career. In other words, about the identity that they have in the marketplace, which includes what they do for a living, but also their reputation and character in the mind of other people. Or, we have people think accurately about the condition of life we call work - in other words, the doing of life. I love some of what you and I have talked about privately because you -- are you currently in Montana? Is that right?

Paul: Yeah, we were up near Montana a few days ago, and right now, I am looking at what's called the Bighorn Basin in Wyoming, and I'm looking over a ton of farmland out of my RV window as there is a light sprinkle outside.

John: Good, so what you've done is you've confronted, you've thought accurately about how you would like to work. Again, we're talking about the condition of life-work, how you would like to work, where you would like to work, when you would like to work, when you wouldn't like to work, how much work you'd like to do each week on that primary transaction that satisfy your money, and career, and so forth, and you've also dealt with the satisfaction of some other conditions of life we won't really address here like relationship, aesthetics, and so forth.

But, you've designed an offer in the marketplace that allows you to work as you want, where you want, as little, as much as you want to produce the career identity that you see, can produce the money that you see. So, you're a perfect example of having thought accurately about each of those conditions of life, and how to satisfy them, and what it would like to satisfy them objectively. I want to say something about that last piece, if I may, because you and I both deal with and work with people to confront the objective satisfaction of these conditions, not the, "Hey, I feel satisfied," not the, "Well, I think it's pretty good." Not that kind of satisfied.

Paul: "I thought positively about it."

John: Yes, exactly. I think, Paul, when we begin our programs with people, as I often say in our workshops, we have people confront where they're not thinking accurately. I often say, "Look, I'm not trying to make you feel bad. I'm trying to make you feel really, really bad," because what I want to do, more than anything else, is just simply have people confront that they have not thought accurately about the satisfaction of those conditions of life, and they got to, or all they are left with hoping, trying harder, working more, protesting the unfairness of life.

That's, fundamentally, what we mean by conditions of life, and I have some other examples if you like, or if not, if you want to continue with some other line of questions, you can do that as well.

Paul: That is no small thing that, "What I'm not trying to do is make you feel bad. I'm trying to make you feel really, really, really bad," and I think many of the transactions people are in to try to get knowledge, and information, and all that, like if you pick up a popular business magazine that we talk about is the current of what's going on out there, what people would usually gravitate toward is wanting to read articles that make them feel really good about what they've been doing, or they want to hire a coach that's a cheerleader, and that there does need to be --



## Sound Financial Bites 080 - John Patterson Part 2

### Episode Transcription

*“You’re always transacting and producing an identity of value or cost.”*

Like we talked about at the end of the last podcast where we had a client get frustrated with me, and I said, "But, you're paying me to help you think accurately about this," that we need to be confronted by the not people -- and when you're doing that, I've watched you do it, you've got a big smile on your face when you tell them, "I'm trying to get you to feel really bad," because you're not confronting them, but maybe for the first time ever, you're having them confront some actual, real thing that they need to deal with right now or they need to deal with later in all of those areas of life.

Only because I don't want to skip over it, could you talk through the major conditions? You don't need to say what they all are, but just so that our listeners get a sense, what is the total scope of the conditions of life that are introduced during that initial program and then what is it like when people go deeper into it in their later courses of study? Can you just rattle off the conditions of life and give people a sense that it's much wider than the first four. You just can't confront all of them at once.

John: Absolutely. You said that well, because you can't confront them all at once, and in fact, we would say that, until you confront these first four, you probably ought not attend to the other ones, because these first four are either threats to the rest of them or they strengthen the rest of them, and I think that's the frame that I'd like to make sure people hear about this, because I can say the rest of them, but these four either threaten or strengthen all the rest.

The first and foremost one is health, because as everybody knows, if you don't have your health, as we say in Texas, "You ain't got nothing." So, if you don't have your health, you don't have anything, and when you don't have a surplus of health, and I think that's an important word here, when there is a breakdown, then it takes you out of the game. If you have a surplus, in other words, you're really healthy, you're in great shape, you can afford a cheap meal here and there, you can afford to get sick because it doesn't take you out of the game. When you're really healthy, then you have a surplus, and the same thing goes for money. When you have a surplus of money and you have a hiccup, it doesn't take you out of the game. So, we're not only committed to people satisfy these first four, but they actually satisfy them and then build a surplus.

To answer your question, the four that you're talking about, again, are health, work, career, and money. Now, some of the more primary conditions of life, we'll say it that way, and then there are higher conditions of life, in other words, condition of life that begin to emerge naturally as you and I begin to satisfy more primary conditions of life. You can think of this like Maslow's Hierarchy of Needs. At the lowest part is I have a home, I have a place to live, and I can eat, and at the highest, there's self-actualization.

There's, again, health, work, career, and money, but then, there are lower or primary conditions of life we'll call knowing: the ability to know the world you live in, organize yourself and your life, there's relationship, which includes primary relationships with spouses and family, relationships with friends, and so forth, their sociality. There's ethics, education, fitness, aesthetics, environment, politics, legacy, and spirituality. Those are unavoidable conditions of life for every human being because we are a social animal and find ourselves confronting these conditions in the social situations that make up the fabric of our life.



## Sound Financial Bites 080 - John Patterson Part 2

### Episode Transcription

*“If you attend to the perceived value or cost you are to people in every transaction...then life would go so much better.”*

Paul: John, I'm going to have us take a break right there so that we can hear, shortly, from Cory Shepherd of Sound Financial Group, because if it weren't for them and their team, my team there, I wouldn't have the ability to get to host the podcast, be in the middle of Wyoming in the middle of the week. So, let's hold, we're going to come right back, and I want to talk to you when we get back about something that I've actually never brought up to you before that I hope isn't too weird in this context.

At Sound Financial Group, we are committed to continuing to bring you Sound Financial Bites. Hello, my name is Cory Shepherd, president of Sound Financial Group. If you are finding value in these weekly podcasts, and they are making a difference in the way you think about money, then think about what kind of a difference could be made if you engaged one of our advisors to help you look at your personal finances.

So, what would the next step be? Send an email to [info@sfgwa.com](mailto:info@sfgwa.com) with "philosophy" in the subject line, and we will coordinate with you to have a conversation with Paul, myself, or one of our other advisors to share with you our philosophy of money. No one is going to close you on that call. No one is going to make you an offer to become a client. The only thing we allow our advisors to do in that call is teach, and the only thing we allow you to do is ask for an application.

While we don't accept everyone who applies to work with us, we are committed that any Sound Financial Bites listener who wants to go deeper has the chance to expand their thinking and walk away with new education and resources around money. So, even if we find out we aren't right to work together, our team will absolutely take care of you in that call and make sure that you have access to resources that might be of help to you.

Paul: John, right before the break, I mentioned I was going to ask you something that I don't know if it's by design, if it just worked out that way, but something occurred to me in our conversations that I think is brilliant. Out of all these different conditions of life --

John: Well then, that's purposeful then.

Paul: Yeah. I'll just default to purposeful on a public forum like this, right? It's that out of all the conditions of life, some of them take additional time to improve, or they improve quickly, but other people do not see them as much. What I think is one brilliant thing about your model and something that I would ask even if it wasn't intentional, but all of our listeners to consider is, in Influence Ecology's model, those four conditions of life: health, work, career, and money, when you start making significant changes because of new knowledge, new levels of commitment, new abilities to transact in those four areas, suddenly, everybody, you're in nearly any kind of conversation or relationship within life are going to notice. "What are you doing?" and it almost makes your offer viral. It'd be like my best way to put it.

Speaking of virility, just to our audience, right before I really confront John on that question, I do not want to forget John and Kirkland have been incredibly generous with our audience, we are going to have a link that you can get to. We'll drop you an email. Just need to put in your email address and we will send you the instructions to actually get a 30-day free access to a set of their materials, videos, all of that at Influence Ecology, and you're going to be able to get that through



## Sound Financial Bites 080 - John Patterson Part 2

### *Episode Transcription*

this link that we're going to put there, and you're going to find that at [transact.sfgwa.com](http://transact.sfgwa.com). John, my question is was that on purpose or did it work out that way?

John: It's a bit of both. Our name, Influence Ecology, is an abstraction for the ways in which we, as an organism, are influenced by the environment in which we are a part. So, our very name has a lot to do with the people and the conditions in the environments that you immerse yourself in, and what we find that begins to happen in participation in our programs is that people begin to satisfy these conditions. They satisfy them objectively, and they begin to make the money they want. They begin to work in ways that are not stressful and allow them to live as they desire and so forth. They start to produce an identity that's admired and respected, they start to, as you said in the last podcast, you've lost I don't know how much weight. 70 pounds or 100 pounds?

Paul: Since I was at my heaviest back in my early 20s.

John: People start to notice that part is, for sure, purposeful. We do know that you're an influence to the people around you, and because of that, we take a lot of attention to who you surround yourself with, who you hang out with, who you join up with. So, Influence Ecology was designed, originally, very selfishly so that Kirkland and I could surround ourselves with an amazing group of people and resources all around the world.

We have begun to attract some very admirable people and professions that -- it's just kind of ridiculous I stumble over talking about it because it's rather inspiring, the kind of people that participate here, and that group of people then begins to attract more of the same group of people, and it begins to elevate all of us, that whole saying about the rising tide lifts all boats. We tend to all get a little bit better, we tend to get all a little bit smarter. We tend to all become a little healthier together in this ecology, again, purposefully built to influence each of us.

Paul: For our listeners, our regular listeners, speaking of how unique that ecology is, because you guys built it before I ever got there, Marcus Bell with Bellringer Productions that was on our podcast just a few months ago, Dr. Gary Ward, who talked about having high performance concerns around your health, that you're not if you're a high-performing entrepreneur executive, you can't treat your body like everybody else treats their body, and those folks were folks that we actually met because of studying with Influence Ecology.

Across all these domains of concern, now you've got aims in these -- we'll just stick with these four domains for now because, of course, we don't have three weeks to record material right now where we might be able to cover all of them. So, when you've created an aim, an outcome that you're after in each of those conditions of life, how does that change one of your students, somebody in your study, how does it change their orientation to the current?

John: That's a great question. Well, it is quite purposeful that when someone starts to think accurately about money, for example, that they, first of all, begin to -- after they've dealt with the panic that quickly ensues, they begin to notice all the ways in which they're sold popular notions about things they ought to do, things they ought to think, things they ought to buy, and begin to think more about their aim.

The best way to say it, I'm thinking about kind of the whole purpose of our education is we are



## Sound Financial Bites 080 - John Patterson Part 2

### *Episode Transcription*

committed that people build transactions to satisfy their aims. So, Paul, if I'm going to build a transaction to satisfy my aim for money, if I'm going to build a transaction that also satisfies my aim for work, or my aim for career, or my aim for relationship and the time that I want to spend with my wife or my family, all of those kinds of things, then I've got to think very accurately about the construction of this transaction so that it, in fact, satisfies every one of those aims, it doesn't threaten any of them.

What people begin to think about is they hear offers from the current, they then ask themselves, "Is this in line with my aim or not for money or career or so forth?" If no, "Thank you very much, I pass." If yes, "Good, let's talk. Let me consider," and so forth. So, I think one thing that begins to happen rather quickly is people begin to think quite accurately about what would and would not satisfy their aims. Paul, I think, surprisingly, some people begin to see, because we hold up a mirror about the value or cost of you in a transaction, many people begin to see the cost that they've allowed in transactions, the cost that they've allowed from others. In other words, they've allowed themselves to continue to hang out with those that are high-cost to them, who are a burden to them, who don't allow them to meet their aims, and people begin to move away from high-cost transactions that don't satisfy their aims, and they begin to move toward very valuable transactions that do.

Paul: Something that you said, once again, I want to go back and put a pin in for all of our listeners, the idea that once you've identified an aim for a condition of life, one of the major conditions you have to think about is will this impact other conditions of life? Like, if somebody says, "I want to make a million dollars a year, but I am going to be in existential despair because if what that particular person's strategy was to take care of that condition," which I don't know about you, but I notice many people have an aim usually for one of those conditions of life, and they really pay no attention or have no aim for the other ones. They're just drifting.

John: Well, it's because, Paul, most people collapse these conditions together like one thing, and if I may give an example, I think it's an example that illustrates something quite well for everybody. Most of us are just trying harder. We're doing things to have life turn out the way that we want, but we often haven't thought about these conditions of life accurately, as we said already, and we also haven't considered that we may collapse these conditions in life together like one thinks.

For example, work, career, and money, those sound similar in some ways, and for many people, if I were at a party and someone said, "Hey, what do you do for work?" or "Hey, tell me about your career," or "Hey, how do you make your money?" I might answer the same way. Oh, I'm an accountant, or whatever I might do.

What we first do is we say, "Well, hold on one second. Let's consider these three conditions of life as three separate conditions," and we often use Tiger Woods as an example because it's a beautiful example. Tiger Woods, for work, what he does is he hits golf balls. That's what he does for work. He hits lots of golf balls, and when I ask a room of people how he makes his money, everybody says, "Endorsements," right? Tiger Woods was, at one point, one of the highest-paid professional athletes in the world before the scandal. The "scandal" as I say.

Before that, he had a career, an identity that was not only inclusive of what he did - hit golf balls -



## Sound Financial Bites 080 - John Patterson Part 2

### *Episode Transcription*

but also of a kind of character and reputation that everybody wanted to saddle up next to. He was a master, he was disciplined, he was a specialist, an expert, precise, and so forth. He was sort of saddled up to almost every brand that wanted to be seen with the same kind of reputation. Well, he did something to damage his identity. In fact, he's continuing to do things to damage his identity.

Paul: I missed it.

John: I saw him on news just a few days ago. The old joke of like poor guy who keeps hitting himself in the face with a hammer. I don't know if that's a poor guy. The point is this: if you ask me, "Is Tiger doing the same work?" Well, yeah he's still hitting golf balls, but his money has been severely impacted by his career. So, Tiger's probably not at work on his money by what he does. If all his money depended on was hitting golf balls, he might do really, really well. I'm sure he makes a very good living from his winnings and tournaments, if he still is. I haven't been following it, so I don't know if he's still winning in that way. But, he could have gone quite far with the condition of life-career if he had built a transaction for that particular condition of life, and most people never do.

When we take these three conditions of life apart and begin to consider them as three separate distinct conditions to tend to, then people begin to see ways to leverage one or another to satisfy all of them. By the way, Paul, I want to say something. We separate them for the purpose of investigation. They actually are not separate. They are all part of the whole. They all sort of, as an ecology, impact one another. But, for the purpose of the investigation, we need to take them apart and say, "Okay, what's the toughest thing?" That's one of the ways people don't think accurately about those conditions of life, and then, therefore, cannot build the transactions to satisfy them.

Paul: Not only do they not have an aim, but without an aim, you can't build the transaction. You can't colonize that future.

John: Right.

Paul: That's great. Here's the things I'm hoping our audience will take away, and then I'm going to ask you, John, is there anything you'd have them, in addition to take away, that they could literally go if they never go to get a chance to land on our page? That's just an awesome gift from you guys, that [transact.sfgwa.com](http://transact.sfgwa.com), if they never get a chance to get there, I'm going to have you think for a moment while I share what I think people can take away, what they could take away from this and execute on today, or this week, or do something different.

What I heard is we got A, different areas of our life that really matter that we have to pay attention to these conditions of life because they do impact one another that, like Tiger Woods, he had a work that he did, but because of actions that impacted other conditions of life, he's making nowhere near the amount of money he was once making, and that, therefore, erodes what he might want to have to design and build a good life, and that's for all of us.

I was thinking about it today would be if you're somebody who's just meeting people at a cocktail party, but you've got that habit of darting your eyes all over the place instead of just sitting still





## Sound Financial Bites 080 - John Patterson Part 2

### *Episode Transcription*

and talking to somebody at a cocktail party, you look super untrustworthy. Even if all your words are accurate, and I think that's also the way we live our life, and our conditions of life across the board. I also hear that we've got to have aims, and that's the other thing I would offer to all of our audience is, even in those four areas, challenge yourself to think about, "Do we have an aim?"

When people apply to become clients of ours, John, we put in there, "Do you know how much capital at work it's going to require for you to be able to stop working one day?" and often, the answer is either the answer they learned in investigating us about philosophy, and they'll say as much, or a question mark. They don't know. And I think many people don't know about health, work, career, their marriage, and then I would have you go ask your spouse just about those four things like, "Hey, where do you think we're headed in these four areas of life?" See what their answer is and see if it's even close to the one -- now, neither of you probably had an answer ready to hand, but now that you both make up your answer, see how close they even are.

What a gift for you to be able to at least know the gap is there so you can do something to bridge it with the person that's most important to you in your life that you want to be with for the next 40 years. John, what do you think people can take away from this, as a listener of this, that they're going to go do something and they're going to say, "Where did you get that?" "Oh, it's this great podcast, Sound Financial Bites," and they had this guest named John Patterson.

John: I think, to me, it's our mantra. I have to say that. It's our mantra. You're always transacting. That's our mantra. You're always transacting. Here's what I mean by that. You're going to go out into the world today and you're going to be involved in conversational exchanges with dozens, hundreds of people, and in every one of those conversations, emails, phone calls, text messages, personal meetings over coffee in the board meeting and so forth, in every one of those exchanges, you are going to have the opportunity to impact the perceived value or cost you are to other people. And if you attend to the perceived value or cost you are to people, in every transaction, if that's all you did, then life would go so much better, because many people don't attend to their value and many people, I find, don't ever attend to their cost. In fact, they're quite, naive to it, and don't even know about the cost they are to others.

I often tell the story, Paul, about when my phone rings, I look down and sometimes, I think, "Oh my gosh, I cannot. There's no way I can take this call right now. This person is so much work. They're so much effort to actually talk to this person." So, many people don't realize that, although, they think they're really, really valuable, they just never consider the other side of that equation and how costly they are to people in the exchanges where they're attempting to provide value. I think that's what I'll say is the primary thing I'd really like for people to take away, you're always transacting and producing an identity of value or cost.

Paul: John, that is, I think, dead on, and something that all of our listeners, I think, could pay attention to regardless of the level of success they've had because there's always someone we're triggering cost for and what's that net outcome, and it would seem like something you shared earlier about we build this high-cost tolerance, like a pain tolerance for people, and if we have this tolerance for costly relationships, we may not be noticing it when we're the one contributing to it. I think that's a great way to wrap us up today. I hope that all of you walk away from this two-part series with some new ways to think about these conditions of life for you and what they



## Sound Financial Bites 080 - John Patterson Part 2 Episode Transcription

can do to help you design and build a good life.

I want to acknowledge you for taking the time to tune in to Sound Financial Bites. You stopped long enough in your busy day to reflect on your finances and your future to help you design and build a good life. Please take a moment to subscribe to this podcast and follow us on social media. You can find us on Facebook and LinkedIn. If you have a topic you would like to hear us discuss, please send us a note on Facebook, LinkedIn, SoundFinancialBites.com, or email us at [info@sfgwa.com](mailto: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.*

*2017-45658 Exp. 9/18*

---

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](http://sfgwa.com)