

Podcast Transcript

Synergize: Unscripted Conversations to Help Guide Advisor Growth

Episode 24: Leo Pusateri: Delivering “Real” Value to Help Power Business Growth

INTRO:

Welcome to Synergize, unscripted conversations where we explore the evolving role of the financial advisor in an emerging AI-driven world. Join us as we bring together thought leaders across a range of disciplines and industry experts, sharing insights designed to help RIAs thrive in the industry of tomorrow.

BILL COPPEL:

Hi, I'm Bill Coppel, Chief Client Growth Officer at Trade PMR, a Robinhood company.

RYAN NEAL:

And I'm Ryan Neal, Senior Editor at TradePMR/Robinhood. And you are listening to the Synergize podcast.

BILL COPPEL:

You know Ryan, we've talked a lot on this podcast about how the industry is changing, how clients are changing, and what this may mean for RIAs in business today. But also today, we want to explore some of the principles that have remained relatively constant over the years that can contribute to sustainable business growth.

RYAN NEAL:

Right Bill. As you hear, the classics they never get old, right? Things like competition, technology, the marketplace, podcasts, etc. All that stuff has changed. But some of those core elements of growth and what it takes to succeed in this business, those never go out of style.

BILL COPPEL:

That's right. For financial advisors, one of those core growth elements is the ability to tell their story effectively as a way to demonstrate their value. It's not breakthrough thinking. It's not a new idea, but it can be really hard to do. And because it requires skill and effort, we have a lot of average advisors. But advisors that are exceeding client expectations and achieving significant growth are the ones that have mastered that ability.

Our guest today, Leo Pusateri, is here to help us explore how RIAs can define, refine, and execute their value as a way to achieve sustainable business growth.

LEO PUSATERI QUOTE:

They want to know what the real value is. I always raise my voice with the word real value. It's not a proposition, but the end game of this is to elevate your confidence and find more passion and speed in answering important questions when they challenge you and to eradicate the number one disease I've seen in my three decades plus in this business called winging it.

BILL COPPEL:

Leo is President and Owner of Pusateri Consulting, a firm that helps financial professionals discover, articulate, and capitalize on their unique value. To learn more about Leo's background and experience, please refer to our show notes. Leo, thanks for joining us.

LEO PUSATERI:

Thank you, Bill. Thank you, Ryan. I'm looking forward to talking to you guys.

BILL COPPEL:

Well, Leo, let me start here. You've been providing guidance to advisors globally for more than 30 years. As part of your work, you've developed a process. You call that the value ladder. Tell us a little bit about what that is and how it works.

LEO PUSATERI:

You're aging me here now, Bill. Come on, you're aging me here.

The value ladder represents a very unique model of introspection. It's designed to help you to determine your compelling story of value to your clients and asking you questions like, is this really clear? Is it memorable? Am I getting a nod when I'm talking to these prospects or existing clients or family members or centers of influence? And it really is comprised, Bill, of seven key questions that are stunningly simple. They are remarkably elegant, but deceptively difficult to answer.

And when you think of these seven questions, who are you? First question. Second question, what do you do? Third question, why do you do what you do? Fourth question, how do you do what you do? The fifth question, who have you done this for? The sixth question, what makes you different? And the seventh question, question look me in the eye and net it out. Why should I do business with you?

And for each one of those questions, Bill, there is what we call strategic rationale. So, when people ask you, like, who are you in one way, shape, or form, tell me about your background. When they ask you, what do you do? They want to know about your

value proposition and what makes it unique. When they ask you why do you do what you do, they want to know what your business beliefs are. When they ask you how, they want to know what your process is. When they repeat the who, the what, and the why, they want to know about your clients. They want to know what makes you different from a company perspective, the solutions or strategies and what you and your team stand for. And ultimately, why should I do business with you?

They want to know what the *real* value is. Bill, I always raise my voice with the word *real* value. It's not a proposition, but real. We can talk more about that. But the end game of this, Bill, is to elevate your confidence and find more passion and speed in answering important questions when they challenge you to do this and to eradicate the number one disease I've seen in my three decades plus in this business called winging it.

If we can help people to get the nod, we can help them to win. We can win more wealth management mandates through this. So, answer those questions, Bill, Time tested, true. Who are you? What do you do? Why do you do it? How do you do it? Who have you done it for? What makes you different? Why should I do business with you? That's the value ladder.

BILL COPPEL:

And to your point, it's not an inquisition, if you will. This has to be woven into a tale or a story to expose that.

LEO PUSATERI:

It's a consultative model. You never teach anybody, Bill, to say, geez, I'm sorry, I can't answer that question right now because I'm only in the second question right here. But I'm going to tell you the rest of my story as we tell people to use your common sense. It's like a file drawer where you've got seven file drawers and you can open up any one of them on call on demand, like having a remote control moving from ESPN to a news channel or something.

Same thing with your story. But if you got it down, Bill, then it raises the level of giving you the smile in your stomach like you can answer any of these questions when they come up in the midst of a consultative dialogue, asking clients and prospects about their needs and their goals and their vision. And where appropriate, you open up those file drawers and you have black belt, Navy SEAL, world-class Olympian answers when you're ready to deliver them.

RYAN NEAL:

What I wanted to ask you about is you've been doing this for a while, as you mentioned, and a lot of these principles and questions have held true through those years, but the

world has changed. I guess what I'm curious about is, the way that advisors have answered your questions, has that changed at all in your time or has anything else evolved, even if these principles and this core ladder stayed the same?

LEO PUSATERI:

It's interesting, Ryan. I would answer that to say sometimes yes, sometimes no. Depends on the advisor, their practice, their team, their level of success. You would hope so. That as the markets and the world is evolving, that they continue to evolve to the next elevation of their capabilities, right? My answers continue to evolve. I mean, I like to be a role model for this. I teach it.

But there are a lot of people, folks, that if it ain't broke, I'm not going to fix anything, not going to change anything. Rather than if it ain't broke, my mentality is break it. Break it. It's more of a continuous improvement, more of that old Kaizen mentality to do this.

And so, I'm all about innovation. I'm all about invigorating people. I'm all about doing my best to inspire people so they can inspire others to invest in themselves. One of the programs I did for one of the companies in North America was disrupt yourself.

Things are evolving. You should be evolving. Disrupt yourself. I mean, how many times can I say it like this? Be more curious. Figure out a way to differentiate yourself each day or to make a difference, beginning with you to live a life with significance so you can eventually take that same level of thinking to make a difference in someone else's life. But the evolution starts with you. You have to look in the mirror every day because that's the biggest competitor you're going to run into every day is yourself.

So, yeah, you should evolve. Unfortunately, some people still got their feet in some degree of concrete because they've been successful. They've ridden out some good markets. They've developed a good practice. And they're a level to say, you know, I'm just not going to change everything. And that's just the way the world is these days.

I like to work with people that say, listen, I'm already pretty good. To tell you the truth. I'm great. You know, I'm a chairman's club advisor at my firm. or I'm one of the top RIAs in the United States, let's say. But I know I'm not my best. I know there's room to grow. I know, Leo, you can finger point me, Leo, and I won't take it as a negative because I want to get better.

Unfortunately, I just think Bill and Ryan, those are becoming more the minority. to some people. Bill and I have talked about this over the years. Some folks, some RIAs have become proud and plateaued. I know there's so many out there that wanna to grow, that wanna embrace the evolution in the markets and the world and things like this and where their role is to provide even more value, to become extraordinary to their clients,

to become indispensable. They've got to disrupt themselves, Ryan. They've got to continue to invest and see what they can do to elevate their game as well. I love to hang with people like that. Those are the people I want to coach.

BILL COPPEL:

Leo, I want to stay with that that thought for a moment. And as you mentioned, or I mentioned at the top, you've been doing this for a while. And many of our listeners have been in the business for quite some time. Can you share an example of how attitudes or efforts or outcomes you've observed might be different today, than maybe 15 years ago.

LEO PUSATERI:

Bill, I've got so many things in my file drawer here of folks I've worked with organizations, institutions, teams, individual advisor practices, RIAs, you name it, private banks, family offices.

You know what's funny? When you rewind the clock, Bill, Ryan and just think about how we used to do things from binders to workbooks to digital right now to the inclusion of artificial intelligence. From in-person to zooms to building their teams to growing their businesses, from investment management to embracing wealth to do this.

The attitudes, Bill, to me are the people that are really open to learning. It's a lifetime quest. They've still got their foot, Bill, on the pedal of individual growth. That's an attitude like I can go, as Leo said, from good to great to extraordinary to becoming my best. People already get goosebumps in my presence, but I still have got room to grow. So, attitudinally, you have to ask yourself as an RIA, for instance, is there still movement for me to grow? Who couldn't honestly say that there's still another notch in their belt that we can get better?

In terms of efforts, they have to put the time in for coaching. And many people over the years have hired coaches, been part of other institutional sponsored programs, have had value-added programs from other people, but they still have to put the effort in to say, listen, I'm time blocking this time out with myself and my team here, just brought somebody into my RIA right now. And you know what, we've got to elevate the learning here and the education to figure out how we can bring more value to clients, how we can be better partners to these people.

The outcomes Bill, think about this, where people have measured success and say, yeah I've done really well, grown 10% or whatever. Well, the market may have grown 10%. What have you really done? I know your fees are up. I know that your passive revenue's up. I know you're annuitizing more, but what are you really doing? Because

your clients, my friends, are changing. They're getting older. There's issues around longevity and health and housing and living scenarios and, you know, next chapter issues, second mountain, things that I'm embracing right now myself, wondering about the fourth quarter, second half, you dash two or dot two types of things.

So, Bill, your question around attitudes, efforts, outcomes, we've got to keep our foot on the pedal to grow. We can't just put ourselves in neutral. You know, we got to go from 30 mile an hour, 15 miles an hour to school zone to say there's opportunities, new clients. You know what? Those clients, they're still changing. They're getting older. They're getting wiser. They're still sophisticated. They got complexity in their life. They got competitive options.

I gotta keep getting better. There's more out there. I can do more. I've been focused on these money management and investment themes when all these other themes relative to growing the Maslow self-actualization in the wealth world, that we need to achieve goals. We need to elevate to becoming more emotionally connected to people. We need to find out more about people's purpose and their mission. We need to find out more multi-generationally what the heck's going on with their families and things.

We've got to get out of the evolution. Attitudinally, our efforts and outcomes have got to go upward to get closer to clients than we've ever been before and deal with issues we've never talked about before.

Because, hey, I got a million dollars, or I got five or \$10 million or \$25 million or \$100 million dollars. And I don't really know them anywhere near what I should be knowing them at. We don't know the other elements or their balance sheet. I'm just their investment partner. I'm like a registered investment vendor. I'm not a real indispensable partner, although they value me.

There's so many other areas to grow with these clients and help them to grow. And so those are things that I would stress with people to see where are you right now? What could you do to take your game up to another notch and help people talk about you differently in ways that they haven't talked about you before?

BILL COPPEL:

Yeah, and I agree. I mean, what you're saying makes sense to me because it's not about an attitude or an effort or an outcome. They have to be present to be successful. I think the key that I'm hearing you say is that the expectations and needs of clients have evolved. And the question you're asking is, how have you evolved? Have you kept pace with the changes and so forth?

LEO PUSATERI:

Exactly Bill, that's right on the mark.

RYAN NEAL:

What I'm curious about though, you talked about early on, or earlier in the conversation about needing a plan and not winging it which, I'm a proud fan of winging it, been doing it my whole life. It's my bread and butter.

So, advisors have a plan and they find something that works and they're growing and their business is successful and they're doing well. You want to keep doing stuff when you find what works, right? But then also, as you said, and I agree with you that the world's changing, you've got to evolve, you've got to you change with the world.

So how do you find that balancing act of keep doing what's working while also changing? How often should advisors revisit the question of we what is their value? How often should they be adjusting this story in order to keep with the times but not break what is working?

LEO PUSATERI:

Well, Ryan, you've got to hire me for yourself, I think, right away, because any self-described winger, let's say, is someone... Bill, you might want to write a check. I've got to help Ryan first before I answer this question here. Have some fun with him. Ryan, you remind me of...

BILL COPPEL:

Before we go there, Leo, I just have to say my partner, Ryan, here on the show, his magic is his winging. He's a creative guy. So, I don't want to clip his wings here. I hear your point, but I got to let the guy...he's an artist.

LEO PUSATERI:

You know what's funny, Bill and Ryan? There was one of my coaching clients, and he's like Ryan. He said, Leo, I am a winger. I'm a self-described winger. He says, I'm so good at it. I'm black belt at it. He said, that's how he described it.

But Ryan, your question in terms of revisiting your story, your answers, the value that you're providing, it's no different than anybody developing their annual or their strategic business plan or doing things. I'm an entrepreneur like the folks we're talking to right here on this and this podcast and things.

I say minimally, Ryan, yearly is a start to be thinking about this. You know what's funny, Ryan, is that so many people... It almost feels to me like they're riding on the same bike or they're riding on the same horse for years, but they haven't changed their clothes.

They haven't done anything about calling a timeout, revisiting to see how have things changed? I've just brought on this new client, or I've just brought on a family member of another client. I just added another center of influence. I've established a relationship with a renowned accountant in the area or trust estate attorney. My business is evolving is one of the previous questions. I'm making some more inroads and things to do this. There's a series of words that I would use, Ryan, to yearly to review your story.

You know, the who, what, why, how, who, what, why answers to is it time to repaint? No different than a house that hasn't been attended to, a room in your house, to say, you know what, there's a couple of marks here on the wall. And I can get better with this process answer.

I thought we had real success with that one \$10-million-dollar client referral we got in from that accounting firm. And I learned this, that made me think differently, that we need to establish that with somebody else. Reviewing, to repainting, to revamping, to reinvigorating yourself first, your team, and your clients as a result of this.

And Ryan, the important thing is that is the focus to me on the real value. Again, I raised my voice there purposely, real value. Because when I ask people, I say, well, what do you do?

What's your value proposition? And I'll say to them, well, what makes that unique? And they'll look at me, quizzically like confused. And I said, no, no, what what's your value proposition? Do you have one?

Yeah, yeah, I got one. How many words are in it? I don't know. I never counted them. Why not? This should be like a tattoo around your neck or around your heart, let's say. It should be able to just flow out of you. It should be part of your DNA, and like this imaginary tattoo that I would talk about.

But that needs to become real. And so yearly, I want to know how we've really made an impact with the clients we've been privileged to serve, how we've really made a difference potentially in our partnership or in their lives to do this.

Because the real value means that that proposition, Ryan, what I told you, and we're revisiting now yearly, guess what? You know what? I really have made a difference. I really have been influential to their life. I really have shaped their balance sheet in a different way, not just manage their money. Their kids know me now. We've had a meeting with their accountant or their trust and estate attorney. We did something. We've really elevated the game of helping them to achieve their wealth goals. I'm not just this investment person. I've done this.

So why wouldn't you sit down and do an autopsy to a degree? To review your existing client base and to take a look to say, what, is there anything here that we're missing?

What else can we be doing here that we haven't done? Oh, geez, we had success with this client, but we haven't taken this level success to this client. Why not? So minimally, advisors need to work on their businesses on a regular basis.

And what happens, Ryan, is that people get comfortable. And they say, hey, come on, you know, I'm starting a new year, Leo. Get out of my face here. Stop finger pointing me. I'm going to do \$2 million dollars of annuitized income this year, \$5 million or \$10 million, whatever the numbers are, plus to do this.

I'm in good shape. And some people will take that time to invest yearly, have quarterly update meetings with their teams. monthly pipeline reviews, weekly activities in terms of when I come back in weekly. There should be some systematic way of staying close to those yearly goals to monitor them and not just do them once a year.

BILL COPPEL:

Leo, that's an interesting point because from the standpoint of where we are in the industry right now, we're coming off of a decade-long market that has done nothing but for the most part gone up. We've got a whole generation of advisors that have seen their business grow because of the appreciation in the market.

And I guess the question around that is have they lost that edge? Have they lost that desire to continue to grow? Have they somehow perhaps lost the sense of their purpose? Because as you pointed out, in a rising market with your AUM as an RIA, increasing your fees are going up. You really haven't done anything differently. Have you lost your sense of purpose along the way? So, the question is, how can an advisor who finds some himself perhaps in that kind of a situation reinvigorate to re-engage with or even discover that new purpose?

LEO PUSATERI:

Well, it obviously starts with them, Bill, looking in the mirror as we talked about, but I challenged a lot of advisors to say, do you really know your client's purpose? Do you really know what are the most meaningful things in their life that they're trying to achieve? Because you've got, like you said, a million, \$5 million, \$10 million, \$25 million, \$100 million dollars of their assets. You've been privileged to potentially oversee the growth of those assets. But do you really, really know the things that are truly most important to them. Bill to that end, I always say you need to call a timeout. You need to get closer to them than you've ever been before. You need to find out how they really feel about you and how they really think about the value that you're providing them.

You need to ask a series, Bill, is that you and I have talked about a series of, by my standards, seven different questions to find out why they hired you, number one, to find out, number two, how they describe what you're really doing for them. To find out,

number three, what they really value the most about your work, Bill. Find out, number four, how they describe the real value to others, the impact of your work into their family, to whoever that you're involved in, in the oversight there.

Five, you need to know if there's any other sensitivities personally or professionally affecting the achievement of their wealth goals. Six, you need to find out if there's anything else you can do to improve and the experience.

And seven, you need to say to somebody like Ryan, hey, Ryan, let's look say this is hypothetical, Ryan. You've been one of my valued clients for the last 10 years. And it's good to answer these questions. but if I'm fortunate and privileged, Ryan, to continue to sit on the same side of the table with you, with you and your wife or your kids down the road here, how are you going to measure our success in the next decade?

What are the things I need to do to really elevate our game and our partnership that I don't ever want to take anything for granted because there's a lot more we can be doing. Even some discussion points we've never had a chance to really talk to you about. So, the issue of purpose, Bill, is to get our hands around it more, to squeeze it a little bit differently.

But understanding our own purpose of where we're going, aligning it to do we really understand the client's purpose? I know I just got some money. I'm charging them a fee. We get paid. I give them a call twice a year. I meet with them once a year. Everything is fine. I leave. I'm picking up another 10 grand, 25 grand of fees. I'm just measuring this by the growth of my fees for my assets, but I'm not really connected to them and their family.

If I ask them five questions about their family, their kids, their passions, their indulgences, the things that put joy in their life, do I really understand all those? Or I've been so focused on the money that I've never gotten out of that money discussion. And I'm answering questions about the markets and the geopolitical climate and tariffs today and things like this that I'm not really talking to them about purpose to do this. We're caught up in all these other discussion points and we're not really dealing with the most important one.

BILL COPPEL:

And the point you made earlier around the value of these questions, two things I wanted to share. One is that oftentimes the answers to those questions don't require you to ask the question. It requires you to listen for cues. Because people will explain and share things.

The other thing I wanted to point out, and I think this is a real opportunity for advisors today. The question you raise around the client's aspirations, what matters to them

most, that's a really hard question for people to answer. If in fact they spend a few minutes thinking about this, and this is the value of an advisor to work through that process, because the same way you ask the seven questions at the top of the conversation today.

They're very elegantly simple, but deceptively difficult to answer, and I think the same goes when we begin to have these conversations with our clients. I want to make sure our audience understands a little bit about this process, because this isn't about having a list of seven questions in front of you.

And as Leo mentioned earlier, this is about practice and refining. So, it becomes a natural component of what you do and how you communicate. There's no magic bullet here, like you said before. This takes effort. This takes attitude. This takes a real commitment.

LEO PUSATERI:

Bill, before we get into the next question here, it's like a lot of very successful advisors, advisor entrepreneurs that own RIA practices, for instance. A lot of them, when I'm talking to them, you could tell they know their clients. My question is, do you really, really, really know your client? You know, if you've gone beyond just the preliminary, the basic fundamental questions about the money and what's it going to be used for and risk parameters and the old way that we used to put investment policy statements together 30 years ago.

But if you if you really opened up the zipper on a client's chest and reached in and touched their heart and soul, Have you really elevated your game to say, I never knew that about you.

I never knew that was something that was really on your mind. or I remember never knew that that was on your bucket list. I never knew that that was something. And they don't know, Bill, because they just never extended the discussions beyond just the money discussions to do this. They haven't got into the deeper discussions about life, future, all these next chapter types of things that I'm spending a lot of time on right now helping advisors to get to get better at that technique and those skill sets.

RYAN NEAL:

To wrap up our conversation, what we like to do, Leo, is at the end of these podcasts, we have our guests sort of summarize three things, really actionable items that listeners can take with them and implement to sort of get on the right path and take what we talked about today and put into practice.

So, what are three things that advisors could begin to adopt if they want to start refining their value and capture new business and do some of the stuff that you just shared?

LEO PUSATERI:

First and foremost, they need to know, number one, how to prove and quantify their value. This is a huge opportunity for the industry and for all these RIAs listening in, hopefully, that you can't just assert your value and say, this is what we do. You have to prove it.

And by proving it and then elevating it to quantifying it, where people will start to point out and say things like, I didn't know you did that, or I took for granted some of these other things you were doing.

And what I'm finding in our coaching folks is that it's like a second disease. The first disease is no more winging it. The second disease is, I didn't know you did that. And most of time is because advisors themselves in your previous question, Ryan, about me saying call time out yearly, is that they're taking things for granted. They haven't really done a value inventory of all the things they've done to bring value to their client base to do this.

They haven't elevated to the point to really understand the balance sheet, where one of my clients would say the balance sheet is truly the land of opportunity to do this. We're so caught up in this investment discussion per se, but we never look at the other little things that we, hey, I kept somebody in the market during COVID. They wanted to pull their assets out. I helped to renegotiate a loan to do something. I helped in decision regarding the funding for kids' education.

I did this or I did that, or I did this. There's a lot of things that we determined the right time to assist them because I'm such a sounding board to them beyond money, brought in the accountant and myself to talk about selling that real estate, reinvesting it here, not just worrying about the location of those assets, thinking differently as a real valued consultant, not just as a registered vendor to somebody. So, number one, proving and quantifying your value.

Number two, I would say is squeezing the heart. Squeezing the heart of people more, more so. Stop selling. Leave some of that, as I say, candy, or we can do this, or we can do this. They're looking for cues that they can drop this fund idea, this alternative situation, something else that some other intermediary came into their office and wanted to present this.

We can do this; we can do that. They're throwing candy at people like this. Stop it. Stop selling. Start squeezing more. Call timeouts. Find out how people really feel about you and the value that you provide.

And this is important. I just got a call Bill, Ryan, just yesterday. I'm on the phone. One of my mentors back east, beautiful Buffalo, calls me. He's going to be 80 years old in the next couple months. He's looking for assistance on finding a new accountant. Here's an individual worth millions of dollars. And the fundamental issue of someone who's dropped the ball, who's let things fall through the cracks, who hasn't, Ryan, done that yearly to quarterly to monthly to weekly type of really taking hold of their practice and their pipeline and their coveted valued clients.

They've lost something that fell through the cracks. They haven't taken the time to really open up the zipper and squeeze someone's heart. Number two, ask those seven questions that I talked to you about.

Number three, I was thinking about this, Bill and Ryan, to end this podcast up. You know how many times we talk about great leaders that are out there. Who are the ones in the world? I actually have a program. I talk about the challenge of lead, manage, and coach. And who are some of the greatest leaders you really admire? Greatest managers, greatest coaches.

You should be one of those, as an RIA. When clients are in a workshop like that, who are one of the greatest leaders? I'll tell you; it's this person that is my go-to partner that's managing the wealth for myself and my family. That you need to be perceived to have a mindset of wealth leadership. People that you admire, you need to start thinking about this. They should be admiring you. You should be exhibiting those behaviors that you describe in others.

Well, why do you why did you admire that great leader? Well, he or she is an amazing visionary. He or she is someone that people follow. He or she is someone that's clear cut on what needs to get done.

In a world right now of unprecedented disruptions that are going on right now, politically, economically, environmentally, environmentally financially, all these things that are going on. What would it take for you to elevate your game as being one of the great leaders that your reputational value ...this person doesn't just manage my money. This person literally has made such a difference to my family, to the other people associated with me, whether maybe a company, other extended people associated with this.

They have put their foot, folks, on the pedal of service excellence, and of wealth leadership in a way that people and clients talk about you differently, your reputational

values, I say, when you're gone, people talk about you differently, and you've left this amazing presence in your absence.

You left the darn meeting, and someone's still talking about you hours later, or at a philanthropic event, whatever else it might be in the community. Somehow your name comes up, and man, people start smiling or glowing on your behalf. They're like a representative of your sales team, of other people within your RIA firm to do this. And it's because of these things.

So literally learn how to prove and quantify your value, learn how to squeeze the heart in different ways and elevate your game to an essence of wealth leadership and the characteristics that we admire in others that we've embraced. And people talk about us in ways that they've never talked about us before.

One, two, three, bingo.

RYAN NEAL:

Great. Be a leader. I think you just recapped them for me perfectly. So, I won't recap them for our listeners. But that sounds awesome. I think that number three, be a great leader, be someone that you admire, be that for others.

Leo, thank you so much for it for joining our podcast. We appreciate you hopping on. And for everyone listening, we hope you enjoyed today's conversation. If you like what you heard, take a moment, whichever platform you're on, to like, to subscribe, to follow us on social media, hit the buttons, do all the things. Every little bit helps the algorithm, helps us get out to more listeners.

We appreciate you, and we will catch you on the next one.

BILL COPPEL:

I'd like to add my thanks as well, Leo. Appreciate you being with us today. And to our listeners, I say thank you. And watch out for our next episode where we'll bring you even more insights and actionable ideas to help you grow your business.

And remember, the challenge is yours to capitalize on what the future offers.

OUTRO:

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