Welcome to The Next Frontier, where we examine what the world of the financial advisor will be in a world that’s being disrupted by artificial intelligence and algorithms. Our mission is to spark new conversations that create stronger connections and build greater client confidence. Join us as we look at our industry and others through a new lens and explore the opportunities emerging at the intersection of high-tech and high-touch. It’s time for a new conversation. Are you ready?

Hi. This is Bill Coppel, and welcome to this episode of The Next Frontier. Imagine what the world would be like if every person lived or was able to live a purposeful life. What if our measure of success was something beyond, say, the amount of wealth we accumulated? It sounds utopian. Right? But it’s really not that far-fetched when you think about it. There are dozens, hundreds of resources today we can tap into to spark this journey of self-actualization. Over the course of a number of episodes, we’ve been talking about what financial advisors can do to redefine their value to better align with what clients say really matters. We see a unique opportunity for advisors to take client relationships traditionally centered on investment management and expand them to help clients explore the possibilities. The possibilities well beyond portfolios and performance reports.

Our guest today is Seth Streeter. Seth is co-founder and CEO of Mission Wealth, a leading wealth management firm serving the Western US. With more than 25 years of experience in the financial services industry, Seth is a thought leader in the area of conscious financial planning. He helps people reframe their perspective of wealth beyond just the financial aspect to enjoy a more balanced, impactful, and fulfilling life. In 2016, he was asked to speak on the TED stage. And the name of his talk was The Untethered Life: Wealth Redefined, if you’d like to google it. And in this talk, he shared this powerful message, one I hope he shares with us today. Seth sees the strength of his business as helping clients discover their possibility or what he calls an Inspired Life Purpose. And I’m excited to have him share his story and insights with us today. Seth, welcome to The Next Frontier.

Thank you so much. Glad to be here.

Let me start with a basic question about your personal story, sort of the journey you’ve been on as you’ve created Mission Wealth. Talk to us about that tipping point where you took Mission Wealth and what I would consider to be a slightly different direction than your typical wealth management firm.

Sure. Well Bill, first just a little bit of context about my upbringing, which I’m sure a lot of our listeners could relate to. But essentially, I was raised in a family that was all about work ethic and productivity. Both sets of my grandparents were farmers. And so my parents kind of adopted that farming mindset where productivity and hard work were highly valued. And essentially, my sense of self-worth became kind of my degree of success. And so getting A’s, thriving in student government, sports, even how I did jobs was all kind of assessed and measured and then self-reflected as being my sense of worth. And so I took this forward. I took this into college, and I kept with the same mindset of the double major. I was in honors. I worked throughout college. I
was in student government. I was in intramurals. I founded a fraternity. And then as soon as I graduated, I started working a week later because I had to get ahead. I had to keep achieving and producing. And so in my career, that began in financial services. I ended up to be 1 of 50 people in my initial class that survived that first year and had some success and accolades. And that ended up in me doing fine financially and getting my master's and CFP and different credentials and decided to start my own firm with a co-founder. So we started Mission Wealth in the year 2000, and we’re kind of off and running and had, again, a lot of traditional success.

But what I kind of started to observe was, first of all, with clients that we are helping them optimize their finances so they could sustainably enjoy retirement and have enough to do the things they wanted to do, but it didn’t necessarily equate to happiness for these clients. And meanwhile, I was traveling to third world countries, and I would see people who literally had almost nothing from a material standpoint, yet oftentimes, they seemed to be perfectly content and fulfilled. So I kind of saw this-- I had an awareness to this dichotomy, if you will. And then it was my personal life that really gave me “the aha” as I was on this achieving path of success. And then I went through a challenging divorce. I had some major health issues. I had two really young children at the time. And I finally said, "Okay. Wait. I have to stop and really reflect here as to what is success, what is wealth. And I better start by redefining it myself, and in doing so, helping my company to do the same and then impacting clients in a similar fashion."

Well, it seems to me that what you described on the beginning of your journey, sounded pretty impressive. I mean, top of your class, working hard, getting ahead, achieving results, and as you put it, a strong work ethic that you inherited from your family, and this notion of productivity. Why isn’t that good?

Well, not to say it’s not good. I mean, I think it’s great. Right? And I’m very grateful that I learned how to work hard and put my head down and push myself beyond my self-perceived limits. That’s very good in the productivity sense. But if we don’t have that inner-connectivity, a sense of self-worth that’s unconditional-- every time I would get an A, I would feel good. And if I got an A minus or B plus, I felt bad. Every time I had 15 points or more in the basketball court, I felt good. If I had fewer than 8, I felt bad. And if we live life based on conditional things, getting your 401K to a certain level, having a certain sense of accolades as far as material possessions, then those will never be sustainable. They will go away. And it’s like being a gerbil on a wheel, running and running, and we never get where we want to be. So what has to complement the hard work and the traditional success is the inner journey of fulfillment, self-contentment, and being able to connect with something beyond just the kind of traditional means of achievement.

So it sounds like you have really begun to examine this notion of purpose. A purpose at probably a much deeper level than most of us have thought about. Obviously, when you hit this period in your life, as you described, where you went through a difficult divorce, you experienced health issues, you were still young, you had young children, that had a profound impact, it sounds like. How has that influenced your thinking as it relates to shaping Mission Wealth in a way that helps clients begin to, perhaps, redefine the value of wealth or what wealth actually is?

Sure. Well, it’s really impacted us in a lot of ways. First of all, just the definition of wealth we’ve redefined into 10 categories instead of just one. So rather than just looking at wealth from a financial standpoint, which is important, we also help our clients take a look at their sense of well-being, their social connectivity, how much they feel like they’re intellectually stimulated and growing, how aligned they feel with
their careers, and if they feel like they're being appreciated, what they bring to their careers, how much impact they're having in the community or the world at large, the quality of their physical health, how much fun they have in their daily life. So all these other factors really are what together helps someone be truly holistically wealthy beyond just, "Do I have enough money to cover my financial goals?"

BILL COPPEL Well, it sounds to me like those aren't classes they taught you when you went for CFP [laughter]. Talk to us--

SETH STREETER No. Far from it.

BILL COPPEL Exactly. Talk to us a little bit about how you got there. I mean, this didn't happen overnight. You started about 20 years ago or the year 2000, 18 years ago with this program. My guess it's been an evolution. Help our--

SETH STREETER For sure.

BILL COPPEL Yeah. Help our listeners understand kind of what you stepped through in order to really build this pyramid that you talk about today, how that evolved.

SETH STREETER Right. Well, so I've been in the industry 26 years. And I would say really most of this growth has happened for me in the last 8 years. So I'm hardheaded enough where I just kept grinding, doing what I was supposed to do, thinking that was going to get me where I wanted to be. And it wasn't until I kind of had this outside influence of these ahas to say, "Well, how can I shift not just for myself, but how can me as an advisor and our company broadly make a greater impact?" I think the first thing was I started to see my role as being that beyond a financial advisor. I said, "Really, our job is to be a catalyst for change, is to be a transformation agent in these people's lives." And so when we meet with a client, it's really not about, "Okay. How much money do you have to manage, and how can we optimize the allocation? And let's be smart from a cash flow, tax, and estate planning standpoint." It's, "How can I be fully present to try to help identify what this individual really needs and then to help them tap into that need beneath the need?" So it's kind of a conscious connection with these individuals where it might be helping them reconnect to their daughter they've become estranged from, or it's helping them to make a career change, or it's helping them to--we just had a client. She always dreamed of going on a hot air balloon ride, so we surprised them and got them a hot air balloon ride experience. So I think it was me changing the definition of what I really saw my purpose and my calling was professionally and then helping other advisors to kind of see that as well.

SETH STREETER And this has all happened in the last eight years, as there's been lots of disruption happening in our industry where before, someone could be a general investment advisor and provide value to clients and charge 1%, and clients felt like they were getting a lot of value. But now, with different types of robotechnologies, basic money management is becoming more and more commoditized, and clients can get that type of service for a fraction of the cost, maybe 25, 30 basis points. So then it was, "Okay. How do we evolve and add customized investment management? So maybe socially responsible investing or maybe working around concentrated securities." And so that was a way to differentiate, but now, once and again, AI and different robotechnologies, they're able to provide SRI and concentrated stock options. So moving up the pyramid, the next level was around planning. "Okay. We're going to offer comprehensive financial planning, and that's something that a computer can't do. Well, maybe not yet. We believe one day it will." So the financial planning is adding more value, but as you move your way up the advice stack, really, it gets more into these qualitative life-coaching type of peace of mind exercises that are a uniquely human experience. And so if our advisors can see our role really ultimately about
helping clients achieve life fulfillment and peace of mind, almost that actualization, Maslow’s top goal, then that's going to be a way to uniquely differentiate against what's going to be offered in a commoditized world that's becoming more and more digital.

BILL COPPEL
So there was a piece of research done. I believe it was published in September of last year by UBS who talked about this notion of-- what they found was about more than 56% of retirees or people leaving their profession experience in the first 60 days significant shock. And so this sort of brings to the point that you may be terrific at helping a client or help a client create a paycheck for themselves after they have left their work or retired, but often they're finding more and more today that people are less emotionally prepared for that. What are you seeing in your practice?

SETH STREETER
Absolutely. I mean, clients are also programmed based on societal pressures to think what success is, and so it's get the boat, play golf, get the nice house, go out to nice meals, travel to Hawaii. We're thinking the same thing. We're following that protocol. But you talk to clients who are two, three years into retirement, and they've realized that they can only play three or four rounds of golf a week, and they still have a lot of free time where they're realizing that they haven't invested in their relationships as they wish they had because they were working so hard during their professional lives, or they've let their health go, and they aren't able to have the mobility and the energy to do what they'd really love to do. And they're realizing they need to kind of reshape what this whole definition of success is all about. So I think that definitely follows the path of that study.

BILL COPPEL
So do you think that-- so what I'm hearing here is it's not necessarily about starting with what someone has accumulated from a wealth standpoint, but perhaps starting what's important to them. And one of the statements that I read in some of your work was sort of this notion of, essentially, helping people discover the fullest expression of themselves. When you start a process with a client today, how do you start that conversation?

SETH STREETER
Yes. Well, first Bill, I want to make sure I make the point that I know a lot of advisors, we're pretty smart when it comes to our left-brained activities, the math side of the equation. And they might be saying, "Well, this sounds a little too woo-woo for me. Ultimately, I'm good at helping people make smart financial choices." So when we start with a client, we meet them where they are. And oftentimes, that is really around a financial goal. So they've just retired. They've just sold the company. They've maybe just gone through a divorce. They've just received some stock options. And so we come in, and we meet them exactly in that space of usually a financial goal-based conversation. But what we do then is we develop something called our wealth planning organizer where we start to do deeper dives around all these different components of our clients' lives. So yes, we're talking about when they want to retire and how much they want to spend and if they're going to do the kitchen remodel and how they want to support their children in college and beyond, but then we start to kind of expand the conversation into their next chapter of life and where they see themselves going and what advice would their older self give them today. It's about creating a space to get into this 3.0 conversation is what we call it to where they can start to really imagine a whole new chapter of life that's not just about an ending, but it's about a beginning.

BILL COPPEL
Interesting. So you start in a very traditional spot. You start with their money. Kind of walk us through. You've created that sort of financial plan, the rudimentary plan that you would have. And then how do you begin to go down that somewhat
uncomfortable path for many advisors today? The woo-woo path, as you put it [laughter]. How does that conversation begin [laughter]?

SETH STREETER Well, it's different for every person. It becomes the art beyond science - right? - to be able to do this effectively. We will talk about values with clients. "What are the values that you hold the highest in your family?" And that might first reveal itself in an area around socially responsible investing. Right? "I want to invest according to my values and my portfolio." "Great. Okay." So we start to talk about values. And then we will in the estate planning side or the charitable planning side start to talk about legacy. "What are your wishes for your family? What are your kind of greatest areas of passion when it comes to making a difference? How are you supporting that today? How are your actions in-line with that today? And how are your actions not in-line with that today?" So it's just an incremental change around housing. "Okay. So you've lived in this home for 25 years. Are the two of you thinking you want to stay there forever? Have you thought about making changes? Let's start to imagine what that might look like. What if you lived bicoastally? What if you got a boat? What if you decided to do some travel? What if you did some VRBOs two months each across Europe?"

SETH STREETER And you start to kind of plant seeds of possibility in the clients' minds while staying really present to kind of witness how that sits with them, how it registers with them. And when you see their light start to shine, you lean in. Right? You say, "Okay. I've hit something." And this is where the kind of art element taps in to where you're able to start to say, "Hey, let's start to imagine new possibilities together." And I give an example of this, which will take too long, but in my TED talk I gave, I gave an example of where we worked with an attorney who actually through this process ended up having a pretty major pivot where he became a high school history teacher because he realized that was his passion. So it's meeting clients where they are. It's getting into values discussions. It's leveraging any topical area, whether it's about kids, their home, their business, or their estate plans. And then it's being present ourselves to be able to dive in deeper to be a greater catalyst for that client.

BILL COPPEL Seth, I'm familiar with the story you tell about the attorney, and I think it's worth repeating to our listeners because I found it quite interesting. One of the things that--my takeaway was that we often as advisors assume our clients actually enjoy what they do. Why would anyone do something for 30 or 40 years and not enjoy it? And the reality of it is-- and this is what I took away from the story of about this attorney was the fact that he seemed to be more in a race to get away from it than to enjoy it or to get deeper involved in it. And it was a means to an end. But he struggled, as you tell the story, to discover the end. It seems to me that one of the things you help people discover is what's really important, what that end should be.

SETH STREETER Yes. I hope so. I mean, that's what I feel I'm here to do is to help people kind of wake up. And this is not a rehearsal, this life of ours. And a lot of the clients that we meet have been so dutiful in their support for their families and their careers. And it just kind of turns from maybe what first was, "Hey, I got a new job," or, "Hey, we had a couple kids," or, "Hey, we got a mortgage," to, all of a sudden, it becomes, "I don't have any optionality. I have to keep grinding out to get through, to pay the mortgage, to raise the kids, to do what I have to do." And weeks turn to months turn to years where, all of a sudden, they're 55 years old, and they're not necessarily where they want to be. And so if you can help them tap into the possibilities of where they might be, where they might want to be and almost rekindle some of that childlike sense of wonder, it's amazing what happens. I mean, I just had this retreat where I had 29 CEOs from around the world come together for a three-and-a-half-day workshop, and they all showed up kind of with their titles and, "This is where I'm from, and this is the
type of business I have, and these are the degrees I have." This is what society has taught us is how we define ourselves. And at the end of the three and a half days, people were talking about huge dreams and possibilities that had been deferred that they now are igniting. They were supporting each other. People were hugging. They were being open. I mean, we all have these treasures inside of us that are just waiting to be released. And so if we can do that ourselves, if we can invite others to do that and we can create a safe space to empower more of it, then it's a win-win across the board.

BILL COPPEL

I think it's important that you pointed out-- and I want to form our question this for you, Seth. This doesn't have to happen at a specific point in time for any of us. You could be 55. You could be 65. You could be 45. It seems to me - and I wanted to ask you if you've experienced this - that we transition through life at intervals. And it's not necessarily correlated with what culture defines as retirement. Talk to us about your experience around recognizing these pivotal points in our lives where people begin to question what's next.

SETH STREETER

Yes. Well, absolutely it is not age-based. And I'm finding that my children, who are teenagers, and obviously millennials, who are a bit older, they are having this awareness from a much earlier age than myself and even my parents' generation definitely had. And I'm 48, by the way, just to give some context. So what happens is we have sometimes this spark that hits us. And sometimes, it takes a "tragedy" to have the wake-up call, which is what happened for me. Sometimes, it's that near-death experience or it's a loss of a parent or it's a divorce or maybe it's a financial hardship that is the portal to be able to have significant transformation. And so I always see these as a blessing in disguise. So sometimes it's an event that happens. Sometimes it's just people just say, "I'm done." They have that inner voice that says, "Enough is enough. I've been sitting in traffic two and a half hours every single day. I'm seeing my body go through changes. I'm not feeling great. I'm feeling distant from my friends and family. Something's got to give here."

SETH STREETER

And so whatever that spark is, the most important thing is to heed it. Right? It's to listen, and it's to say, "Okay. What am I being guided to do?" And as advisors, we have such a unique seat to be able to sit with clients and help them realize this type of inner calling and help give them a pass forward to pursue it. And that's what makes our career, I think, so special because we're in a very privileged seat. I kind of think that we're on a Trojan Horse for transformation because clients open up to us, they're vulnerable, they share their whole balance sheets, they talk about their family dynamics, and we are here to help them go deep and beyond instead of just stay at that two-dimensional surface level and say, "Great. Let's look at your asset allocation and make sure your mortgage is the right one for you." That's only a certain level of support. Let's be catalysts to help these people go to the next level and beyond, which, in turn, will help us do the same in our lives.

BILL COPPEL

So I guess your conversation around performance, for example, may be very different than what we traditionally see. Now, clearly, obviously, with your credentials and that of your firm, you know how to manage money, you know how to manage around someone's financial profile. Talk to us about this notion of performance or how we measure success. What are those conversations like?

SETH STREETER

Yes. Well, again, because we started off the conversations with clients around these broad definitions of success and goals that they set for themselves in our wealth planning organizer, we're always going back to those different goals and tracking their progress toward them. So absolutely clients want to know that we can manage their money effectively. And they're going to look at us versus benchmarks and have that
traditional conversation every advisor is dealing with. But above and beyond that, it's about helping clients get to where they want to be. So if we're talking about how they want to improve their health, if we’re talking about the ways they want to grow intellectually, if it's about new experiences they're hoping to have, if it's about family relationships they hope to improve, then we’re going to be touching on all those different areas and providing support for them.

SETH STREEETER

So our team, we just did a training with a therapist, a counselor. We had a psychologist come in and talk about different practices that we can help walk clients through. We've created different practices. If it comes to career fulfillment, we've developed a checklist that they go through to determine if they still really need and want to work. We have something developed called your Inspired Life Purpose where we help them talk about their natural gifts, their acquired skills through education and experience, their greatest passion, what they would do if they had all the time and money in the world, and then a huge trend they want to get in front of that they feel the world needs most, and we help them intersect those four circles into what we call the Inspired Life Purpose. And we'll have groups of clients together, helping each other brainstorm what their 3.0 Inspired Life Purpose might be. It's super powerful to get these peers helping each other think about their next chapter from this place of possibility and creation instead of just, "Okay. I got 10 years left of playing golf, and then probably I'll think about moving into a nursing home." I mean, that's not an expansive conversation. But helping people who are at whatever age start to think about what's next from an area of possibility, I mean, it's contagious magic.

BILL COPPEL

Well, that really changes the conversation. The one thing I wanted to just touch on that you mentioned briefly was this notion of helping them with their health. Talk to us about what that means. Obviously, it's great to have plenty of financial resources, but as I say, your wealth and your health are aligned. And you dive into that, I guess.

SETH STREEETER

Oh yeah. And we have events. We've had nutritionists give talks. At this event I just did for a bunch of these CEOs, every morning we had workouts. We had a mindfulness exercise. We had healthy food that was served throughout with some chocolate chip cookies. That's my one vice, so I had to throw those in [laughter]. Because you have to have fun too. Right? So it's all a balancing act. So we will walk the walk when it comes to health, and we will do events where we will invite clients to come join us. It might be a beach walk. It might be a hike. It might be a different nonprofit event that is around health. So we want to make sure we're living by example and walking the walk. And so even as simple as I’m now having more appointments with clients as walking appointments. So who says we have to sit in an office and go through their updates? Why not walk with them around the park or take a walk around the lake or on the beach and have that same conversation? And you'll find that the whole conversation will deepen because the clients are loving being outside. There's kind of just more abundance and more, kind of expansiveness available to them when you’re in a walk versus in a conference room. So health is something that we want to help clients get a taste for in a very fun and positive way.

BILL COPPEL

You've built a rather large organization to support Mission Wealth. Talk to our listeners about how you've attracted advisors to your team, what they've experienced, how they have come around. Did they show up prepared to move down this kind of a path with you? How have you influenced their behavior to help deliver against the promise Mission Wealth offers?

SETH STREEETER

Sure. Well, I would say it’s been kind of in two phases. So the phase one has just been a group of highly qualified, competent, hardworking professionals that bought into our vision to help clients achieve their goals. Your goals, our mission has been our
company tagline and to have a more comprehensive offering. But as, again, my thought process has evolved, our new member training, our experiences that we put our team through - we do two retreats a year - have really evolved what we’re looking for in an advisor. So our existing advisors have evolved, and the types of advisors we’re looking for has evolved. So now, I’d say it’s more of a point where people are coming to us because they self-select into being interested in this type of role as an advisor. And so people are saying, "How can we work with you? Because this is something that I am more inclined to be involved with, and I’m not feeling like I’m getting this type of connectivity and support in my existing BD or RIA that I work for."

BILL COPPEL

So it seems to me that a piece of advice for those folks interested in exploring this kind of approach is start with yourself, become your own client, if you will. And oftentimes, when I’m out talking to advisors and to clients, but mostly advisors, the first thing I typically ask them is, "I don't want you to be a professional today. What I want you to be is a client." And I find often advisors don't have an appreciation for being a client even though they often are a client. So working on yourself has had a major impact, and you’re seeing this occur with the advisors you've attracted to your own organization.

SETH STREETER

Yes. Exactly. And I think that helping advisors to see the power in vulnerability is another aha that I’ve had because I don't know if this has been your experience, but oftentimes, as the advisor, we’re sitting in this private conference room with the client, and let’s say the client, it strikes a chord and gets emotional, and they start talking about this dynamic maybe with their child that has grown estranged, and so if they get emotional, we’re caring as advisors. Right? We wouldn't be in this business if we were not service-oriented. So we say, "Look, Bob. Here's a box of tissues. Take as much time as you need." And so we give the client some time, and maybe he pats his eyes, and then he says, "Okay. I'm fine." "Okay. Great. So let's get back to this portfolio that we were talking about." In that moment, we've missed the window of opportunity.

SETH STREETER

So what I share with our advisors is that we need to be somewhat vulnerable in order to invite more vulnerability from our clients. So if our clients are opening up and striking a chord, that's our chance to share, "I also had some family dynamics that were challenging. And, boy, I really can feel for you right now, Bob. I can imagine how tough that is to have to feel that type of estrangement from your daughter. I can only imagine." And you just give them presence and caring and consciousness. And then what happens is that invites for Bob to open up about what he's really feeling and what he wants to do about it and how we as his advocate can help support him to get there versus, "Bob, take some time. Here's a tissue. Great. You're ready? Now, let's get back to talking about your portfolio." It's not being acknowledged. So what I like to do is have our advisors understand this is a deep conversation you're having, and it's a two-way conversation. Yes, you're going to be hopefully listening most of the time, but there's going to be some opportunities for you to share who you are and what lessons you've learned in life. Because we're all imperfect. Right? As much as I tried to be perfect through my whole childhood and get all the A's and get all the points on the basketball court, I woke up and realized that,"You know what? I'm imperfect and so is everybody else. So let's create a space where people can openly share in that way and see how we can help them move forward from that point."

BILL COPPEL

And in that moment you just described, you, in fact, redefine that relationship, and redefine it in a way that actually begins to distinguish your value very differently, at least in my opinion, than what has been traditionally viewed as the value of a financial advisor. And that is powerful.
SETH STREETER Yes. And, boy, I tell you. I had this beach walk with a client who had really had a rough last two years. She had lost her husband. She had gone through some major challenges with her business. She had had some health issues. And so we had this walk and had an amazing conversation. And I came up with a top six list for her that was kind of what she was sharing with me, but things that she needed to do to provide self-care. And it was simple things. It was wake up and read a positive quote, and it was to have a dinner with her loved ones once a week, and it was to get out and walk more at the beach because she said, "This is so good for me." So I came up with this top six list, and I typed it up, and I laminated it, and I sent it to her, and I said, "Just put this on your bathroom countertop so every day you see it." And it was just an act of caring. It was just hearing her and saying, "Here's some things that you shared with me that I heard, and I want to be able to make sure you keep them front and center." And she said this card is something she's kept. She reads it every day. It helps keep her grounded and focused. And that had nothing to do with money, but I tell you what. We've had two incredible referrals that have come from this woman because she could sense the degree of caring that we gave to her. And by the way, we do great on all the other tangible things, which, by the way, tens of thousands of other firms can do too, but other firms aren't listening and caring in the same way we are. And that's what's setting us apart.

BILL COPPEL As we wind down the conversation, Seth, let me ask you this. If you were going to counsel an advisor in the business today who was interested in making this transition, what's the one thing or where's the one place you'd tell them to start?

SETH STREETER Well, like you said earlier, I'd say start with yourself. Go through and evaluate your own 10 dimensions of wealth and see which areas you would like to put more energy and resource into. And have your loved ones listen to you and give you some feedback on that as well. And when you do that work yourself, think about how you can then apply those ahas to your clients and help them lean toward an evolution in the same way. So daring to be in our fullest expression is what makes us more powerful and more influential with clients, and it also makes us a lot more fulfilled as individuals. So I would say just be willing to take that risk, do the self-reflection, and then share it with your clients, and it will have an amazing ripple effect through your practice.

BILL COPPEL I know that I've learned a lot, and I hope that our listeners have also been able to learn from your experiences. You had mentioned earlier about your TED talk. Can you just describe to our listeners where they might be able to find that TED talk?

SETH STREETER Very simply, just google Seth Streeter, TED talk, and it will pop up. And would love for you to listen to it. And if it speaks to you, I would love for you to share it with your community because that was really my mission was to come out and be vulnerable and share my story in hopes that it would help other people. So thank you for your willingness to do that.

BILL COPPEL Well, I hope all of our listeners take an opportunity to listen to the TED talk. I have. I found it to be quite informative. Once again, Seth, thank you very much for joining us here on The Next Frontier. And to all our listeners, until next time. Be well.

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