

Transcription details:

Host: Bill Coppel, First Clearing Chief Client Growth Officer
Guest: Bill Burnett, Stanford Product Design Program Executive Director

Transcription results:

Intro Welcome to The Next Frontier, where we examine what the role 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?

BILL COPPEL Hi. This is Bill Coppel, and welcome to The Next Frontier. Although society tells us that our lives should follow a set path; go to school, get a job, get married, buy a house, have kids, retire, our journeys aren't always linear. We often find ourselves needing to transition and pivot in order to move forward, but struggle with figuring out where we want to go and how we want to get there. The good news is that there are specific tools and mindsets that can help. The same design thinking responsible for the amazing technology, products and spaces we enjoy every day can be used to design and build a life that's meaningful and fulfilling. And this is true regardless of who you are and what you do, or have done, for a living. So how do we help clients apply the principles of design thinking to figure out what's next? That's the question our guest, Bill Burnett, is here to help us answer.

BILL COPPEL Bill is an award-winning, Silicon Valley designer, and Executive Director of the Product Design Program at Stanford, where he also teaches. A graduate of the program, Bill has designed a wide range of products, including the Apple PowerBook, and the original Hasbro Star Wars action figures. He holds a number of mechanical and design patents and has received design awards for a variety of products including the first slate computer. With Dave Evans, he co-authored the number one New York Times bestseller, *Designing Your Life*. An empowering book that shows people at any age how to build a life in which they can thrive. Together, they also host *Designing Your Life* workshops worldwide for those seeking a more collaborative approach to this process. Bill, welcome to The Next Frontier.

BILL BURNETT Well, thanks a lot. I'm glad to be here.

BILL COPPEL You know, you spent a good portion of your professional life in the product design space. How did you come to realize that design principles can apply not just to products but to people's lives?

BILL BURNETT Yeah. I was sort of-- I had maybe a mini epiphany. Dave and I had gotten together and he wanted to think about doing a class to help our students. And the only thing I know how to do is design stuff. I was with Apple for 17 years and at a couple of start-ups and I've always been in the product design space. But it occurred to both of us that if you're trying to create something new to the world, this process we call design thinking or human-centered design, turns out to be one of the best ways to innovate. And then we realized, well, that's what our students are trying to do. They're trying to create something new to the world. They're trying to create their future. At the time, we were thinking mostly about our seniors, but now we have a class for freshmen, we have a class for graduate students. And it's all about trying to build your way into an uncertain future. Knowing you don't-- when you can't get a lot of data, design is a

great process for coming up with new ideas, so. Then we realized, hey, an information interview, that's kind of like a prototype. And bias to action, one of the designers' mindsets, that's how you get started with curiosity and a bias to action.

BILL BURNETT

So all the piece-- it wasn't very hard to fit all the pieces together. Because what designers are good at doing is designing experiences or products or services that are new to the world. And we're designing ourselves into this world. Plus just thinking about your life as a design versus some kind of a static plan or something-- I mean, think about planning. You might have had lots of plans right up until about end of February. I had lots and lots of plans of what was going to happen over spring break and over the summer. They're all gone. Now being nimble and being creative are the solutions for an uncertain future. It's just a better-- it's a more resilient way to be. So it just seemed to make sense. But the more we started thinking about it, the more we realized each of the phases of design, empathy, redefine the problem, have lots of ideas, ideation, prototype, test, they all fit as a life design practice.

BILL COPPEL

So before we jump into the book-- because I really want to spend some time drilling down on this. In fact, Bill, as I mentioned to you, I've read it and I've embraced it, and I'm actually going through the process. So I've got a lot of questions, of course, so it can all be about my problems, no one else's. But before I get into this, I think it would be helpful for our audience to understand sort of your definition of what a well-designed life is or lives, as you put it, because we live more than one life. What is that well-designed life?

BILL BURNETT

Yeah. You know, the subhead on the book title is *How To Build a Well-Lived Joyful Life*, and this idea of the future is an emergent process. It has lots of possible variations, lots of different ways you can go. Dave and I think-- I'll keep referring to Dave. Dave Evans, my co-founder, and buddy, think that we have more lives in us than one life. I mean, we have a lot of potential. And if you think about it, if you look backwards in your life and you think about, "How did I get here?" Wow, there was 100 little decisions that you made, and you had no idea necessarily what the outcomes would be, and then you arrive here. By the way, if you take the dust jacket off the book, you'll see, embedded on the cover is the "you are here" symbol—

BILL COPPEL

Got it.

BILL BURNETT

--which is a symbol-- it's over the design studio. Have you found that?

BILL COPPEL

Yeah. I just took the dust cover off the book and I just found that symbol. Wow.

BILL BURNETT

The idea is you're here, and now, going forward, what you want to do is try to optimize around what's possible. We're not magical thinkers. We don't think that you can design a perfect life or anything like that. Stuff's going to happen. COVIDs going to happen. You can't predict all of the possible variations. But you can-- I would say a well-lived life is intentional. You have a meaning and a purpose to your life. You have something that you're discovering around meaning and purpose. When we first started the class, of course, my old mentor used to tell us, "Use design to design." So we went out, we just interviewed lots of people and lots of our students. And we said, "What do you want?" And they said, "Well, we want to know that our education was worth something. We want to know that we're going to have a job that's useful and meaningful. And ultimately, we want to have a purposeful life, we want to do something good on the planet." We said, "Okay. Great. So let's use that as the definition." Meaning and purpose. And then intentionality. Not necessarily that I can plan everything, but that I can be intentional about where I'd like to go.

BILL BURNETT

And then, we teach our students, particularly now-- and we started the class 10 or 12 years ago, but now, the predictions are these 20 and 22-year-olds, this may be the

first generation that lives to a healthy 100. Which means, you may be working for 60 or 70 years, and you'll certainly-- and the research says you'll certainly have two or three different jobs. You'll probably have 17 or 18 different job, jobs, and then 2 or 3 completely different careers. You'll live in like 15 different places. I mean, we're heading into a world where there's a lot of uncertainty, but there's a lot of opportunity. So a well-lived life is sort of being open to that opportunity, being curious about the future. I tell my students, "Don't worry about what you majored in. 10 years from now, the jobs that will be-- the really cool jobs haven't even been invented yet." Right?

BILL COPPEL Yeah. You're right.

BILL BURNETT If my students had asked me 15 years ago, "Hey, can I get a job in artificial intelligence and machine learning?" I'd say, "No. That's just a research topic. There's only about 10 places in the world doing that. That's a bad target." Right?

BILL COPPEL That's right.

BILL BURNETT Now, almost all jobs will have some element of that in it. Or, what's going to happen-- what's a retail job look like post-COVID? What does a service job look like? All these things are changing. And so a well-lived life is a life that's resilient and adaptable but is intentional.

BILL COPPEL It's almost self-innovating. Oftentimes, where we talk about-- here at The Next Frontier, we talk about this notion of transition and pivot as opposed to retirement. Right?

BILL BURNETT Right.

BILL COPPEL Because if you look at the [inaudible] and old English definitions of the word retirement, death is often in that definition.

BILL BURNETT Well, right. And that's the other thing that's changed. People are retiring and then they have another 20 or 30 years perhaps of healthy productive life. What are you going to do? Just play golf? That doesn't make any sense. Dave's working with a group at Stanford called the DCI fellows. The Distinguished Careers Institute. Basically, folks who finished their careers, they've stopped out of that, and they come back to Stanford to kind of reboot and rethink about what's their encore going to be? What's their next thing going to be? And we call it-- we talk about it as a pivot from your money-making side of your life, where you're just accumulating money, status, and doing all of the good things you do in a job, to your meaning-making side. Now you want to do something with all that-- all that knowledge, all that skill, all that capacity, that's still there and still very alive. And some people are even retiring a little bit earlier. Not everybody. There's lots of folks in the country that can't afford to retire. But if you are in the place of pivoting from money to meaning, how do you do it? Right? Nobody's got any tools for this. Super smart people who've been really successful at their job now have-- they kind of crash and burn. They have no identity. Last week, I was a senior vice president of everything and this week I'm just some guy in a golf cart. What the heck, right?

BILL COPPEL And we strip away your identity.

BILL BURNETT Yeah. Your identity is gone, plus you haven't really thought about reinventing yourself in 20 or 30 or 40 years maybe. My dad is still alive. He's almost 90. And when he was a young GI back from Korea, on the GI bill he went to San Jose State to get an industrial engineering degree and had a summer job at a little place up the street on [inaudible] road called Hewlett Packard. They were a start-up in 1954 or whenever. Worked there 40 years and became a division general manager, and did all the things you

were supposed to do. Worked there 40 years. And then retired. And he still thinks I don't really have a real job because all my jobs have lasted 5, 7, 10, 15 years, whatever, or they were start-ups, which he doesn't count. And I said, "Dad, those jobs are-- there are no jobs like that anymore. No place for you to go 40 years, get the retirement package, and leave." And even when he retired, he helped a friend of his who had a failing business, because he was a pretty smart business guy, reboot that business and he helped run that for 20 years. So everybody needs an encore.

BILL COPPEL

What's interesting is, you write in your book, "Designers don't think their way forward. Designers build their way forward."

BILL BURNETT

Right.

BILL COPPEL

To me, that was a very insightful statement. And to that end, you've taken these principles of design, you call them mindsets, if you will, drawn on your experience as a designer, and brought them into this process that you've discovered. Obviously, there's a void out there because there doesn't seem to be a process in place to help people achieve this. So I want to take a few minutes with you now and begin to break down those mindsets you've identified. There's five of them. Being curious. Trying things. Having the sort of bias for action if you will. Reframing - and that's one of my favorites, Bill. Because since reading the book, every time I run into something that it seems on the surface to be challenging or somewhat of a roadblock, the reframing process is remarkable. Because once you start to master that, it helps you unwind things that you thought were roadblocks. Then there's the fourth one, which is understand that it's a process. We will dig into that one as well. And, of course, the final one is this notion of asking for help. So, I'd like to explore these mindsets with you a little bit. And so let's start with this thing called curiosity. It seems to me that ought to be pretty easy. Aren't we all born curious, with that curious gene? Why start with that?

BILL BURNETT

In fact, we are. And in fact, curiosity is one of those unusual things, at least, about humans that we know. Other animals, maybe chimpanzees, etc., have curiosity too, but we're inherently wired for curiosity. And, in fact, that's one of what [inaudible] who was a psychologist who studied [inaudible] intrinsic motivation. We're intrinsically curious. And we like to learn stuff and we like to master stuff. In fact, they do an experiment where they give two teams a puzzle to solve. And it's kind of an interesting puzzle and people get all excited about it and they get into the puzzle. One team they just say, "Solve the puzzle and you're good." And the other team they say, "If you can solve-- we'll pay you \$100 to solve the puzzle." The team they pay -- make an extrinsic motivation out of an intrinsic curiosity, they do worse than the team that just does it for fun.

BILL COPPEL

Interesting.

BILL BURNETT

We're wired to be a curious person, but, gosh, a lot of schooling, a lot of stuff, kind of crushed your curiosity, your natural curiosity. If you were the kid who was always raising your hand and going, "Why, why, why, why do we have to do it this way teacher? Why do we have to--" you were just curious, you were probably pretty quickly suppressed, right? And so we do find that people have to kind of re-engage or re-learn about their curiosity. Once you get going, the world is a really interesting place and there's lots of things to be curious about. And the curious mindset says, "Hey--" I think we've accidentally, in our culture, sort of fallen into what I'll call an engineering problem-solving thing. Like, if I just knew all the facts I could solve this problem. Well, that's true in a situation where there are facts that you could gather and then engineer yourself a solution. But your future is unknown. There's no facts you can-- [inaudible] a few things about data but there's not much you can do to sort

of try to control or analyze and then solve your future. So we say just start with curiosity. Be curious, talk to people, and you'll probably-- if you curate that curiosity around things that are of interest to you, or maybe of interest to you in your career, you'll start a process, these mindsets, that really-- once it gets going, it's kind of fuel for the engine. It just keeps you trying new things.

BILL COPPEL

So when you think about this curiosity piece, it is hard to kind of rekindle that for many of us because we're trained in the sort of linear process as you point out. And get to this culmination of our education and we're supposed to go get a job and the expectation is this is what you're going to do. You mention this notion of being curious about things of interest to you. When we start to cross that line between sort of the curiosity associated with the things that you do professionally and the curiosity associated with the things you like personally, can you blend those? And that kind of leads us to our next topic of try stuff. When you start to blend things and try different things. Talk to us about the value of that particular mindset. That bias for action.

BILL BURNETT

Yeah. The bias for action and just trying stuff. So a lot of people get stuck. And they get stuck with what we call this-- what psychologists call dysfunctional beliefs and we kept those-- we kept that language for the book. But they get stuck because they think, "If I could just figure this out, I would know what to do." But to just figure this out implies that there is some data that you could put maybe on a pro/con spreadsheet and then you'd know the way forward. But your future just doesn't work that way. There's too many variables. So rather than sitting in sort of an analysis paralysis mode or sitting waiting for the blinding light of recognition to occur, we think that if you go out in the world and you have little experiences, and we call those experiences prototypes, and you went and-- just like reframing which is one of the power tools. Once you realize you can prototype anything, you can try anything in a small, incremental available step. And then you can have an experience. And that experience will generate some data about what you're curious about and maybe some of your data about some new curiosities.

BILL BURNETT

But we find that once people get in motion, maybe this is like Newton's Law or something, once people get in motion, they have a tendency to keep going. But what we noticed when we did our research and needfinding, is that people get stuck because they think they can't start until they know what to do. Right? And to know what to do, you'd have to have data about the outcome. And there is no data about the outcome, so let's go try some stuff. Let's get curious and try stuff, including talking to people and then asking for help step. The answer to whatever question you're curious about is out in the world. And the only way we're going to be able to get data on it is to go experience that. And we're talking about very simple things, like calling somebody up and having a coffee. Nowadays it can be over Zoom or something. Or going to a talk and seeing if it was interesting. There's lots of ways of knowing. There's cognitive knowing, there's affective knowing, bodily feelings. There's intuitive knowing. [inaudible] intuition is a form of perception, but it's a perception through the unconscious process as you don't know where the information is coming from, but you have a really strong sense of what the information is telling you. So you gotta access your emotional intelligence, your cognitive intelligence, your affective and other intelligences. And you activate those by trying stuff.

BILL COPPEL

But now that we've got this notion of trying, and the way you've described it in terms of the various ways we experience life, and how it's really important for us to take that step-- because so often, I hear, "Oh, that won't work." "Well, did you try it?" "Well, no. But I just know it won't work." And until you actually take that step, this is what you're advocating. So you mentioned something about getting stuck, and I think

there's a correlation between getting unstuck and reframing. Can you talk a little bit about this reframing process?

BILL BURNETT Yeah. In the-- a similar case. In the product design space, someone comes up to you and says, "Hey, I want to design a new something." And you say, "Okay. That's great." And then you go out and you start with empathy and you talk to people. And you come back and you say, "You know, I think the better problem is than this one." You reframe the problem to something more interesting. When Howard Schultz invented Starbucks, right, core observation was he was in a little Italian cafe--

BILL COPPEL That's right.

BILL BURNETT --and he noticed that it was a social place. And then it was something about the hiss of the espresso machine and the smell of the coffee, and then there were the pastries, and there was this total sensory experience, and the cafe was beautifully designed, because they're Italian and everything is gorgeous. And people were sitting and chatting and having a conversation. And he realized, it's not about the coffee. He reframed it. It's about this experience. This emotional and sensory experience. Then he came back and figured out-- before Starbucks, you paid 50 cents for a cup of coffee. Now you pay \$4.

BILL COPPEL That's right. Incredible.

BILL BURNETT It's basically the same cup of coffee. And a little bit better beans maybe. But it was a reframe. And we do it all the time. There's a classic story in David Kelley's book, *Creative Confidence*, about a guy named Doug Dietz who was working at GE on these big, big scanners. You've ever had an MRI? You go on these machines, there's this giant disk in the-- for some reason, the magnets make a huge clanging sound. And he discovered-- he was very proud of these machines and they were helping people and curing diseases. But when kids encountered these machines, they were so terrified they had to be sedated. Like 80% of the time, the kids had to be sedated, which increased the cost, lowers the accuracy of the measurements and stuff. And he was trying to figure out why. And he did a quick reframe. The machines were so scary, he talked to some people from Disney and he said, "Let's redesign this as an experience." And they put decals all over the machine. So one machine looks like a pirate ship now. And the person who comes to get you, the machine attendant, is dressed in a pirate's outfit just like in Disneyland. And he says, "Okay. We're going to go into this machine. We're going to go into the pirate ship, but you got to be really careful. And you got to be really quiet. We don't want to wake up the pirates. So when I put you in the ship, don't make a sound and don't move." Right? Which is exactly the same coaching they had given before, except there was a big, scary machine. Now, it's a pirate ship.

BILL BURNETT 80% of the kids-- 80% of the children who used to have to be sedated, they were no longer sedated. The cost of providing the therapy cut in half. The accuracy doubled. And Doug Dietz was there one day when the kid was coming out after having the scan. And he was saying, "Hey, mommy, can we go do that tomorrow? I really liked the pirate" ship."

BILL COPPEL That's a great example of reframing.

BILL BURNETT Yeah. Reframing. In our lives we can reframe lots of things. I mean, I think-- Dave and I did a quick little video for our audience on kind of reframing COVID. And everybody keeps using the phrase, "This is the new normal." And our idea is, well, this is just the normal. And so you got to start with an "accept" where am I right now? Well, I'm right at the situation where normal is to be talking to people over my machines rather than face to face. And so if that's the new normal, how do we reframe it to be more generative, more life-affirming? And what can we do with what we have available? I

mentioned to you that I have four classes this quarter, before we started this, and I've reframed my lectures as radio shows. So I'm adding sound effects and crazy goofy stuff to just try to make the lectures more like a story. Which is what I think a good lecture is anyway. But I have to lecture on some reasonably technical content. And so I'm thinking my core students are going to be bored to death. You know with these canned talks coming over the computer. So we're gonna-- we're adding a lot of other media to it.

BILL BURNETT

So a reframe is just-- is going a little bit-- typically, you go up a level, and abstract, what Schultz with Starbucks did is he went up a level and said it's not about coffee. It's about the coffee experience. It's a bigger thing than just the cup of coffee. It's all about the environment and the way it's delivered and the social environment and the care and all that stuff. And so a reframe is often going up a level of an abstraction and then going sideways to the problem to find a better problem.

BILL COPPEL

So you talk about problems in the context of what you call "anchor problems" and "gravity problems."

BILL BURNETT

Oh, yeah.

BILL COPPEL

Can you apply the reframe framework to those kinds of problems? And first, let's define what an anchor versus a gravity problem is and how reframe works.

BILL BURNETT

Sure. So an anchor problem is pretty common. It's when you've decided there's a particular solution you like and you're stating the problem in the case of-- you're stating the problem as if the solution were the problem. So a simple example, my buddy, Dave, likes to go sailing. He loves sailing on the bay, he lives up in Santa Cruz. But he was like, "I can't afford a sailboat, but I love to go sailing. I want to go sailing every weekend. How can I buy a sailboat?" So his problem was, "How can I buy a sailboat?" Well, he couldn't afford a sailboat, so that's just an anchor-- literally, an anchor problem in the sailboat case. And what he's done is he said, "The only way to enjoy sailing on the weekends is to be an owner of a boat." Which is patently not true, and actually a bad idea.

BILL BURNETT

When you cut loose the anchor-- or we were working with a big company that used to be a little start-up and everybody was getting promoted every 12 months because the thing was growing so fast. And now it's not growing at all. And we were working with a woman who was like, "You know, the next step for me is to become a director of engineering, but they're not making any more directors because we're not growing. So how can I become a director in a company that's not growing?" And in both cases, she got the solution "I want to be a director, I want to own a sailboat." And a problem which if you step back, you go, "If you want to go sailing every week, owning a boat is only one way to do it. There are boat clubs, there's co-ownership, there's go down to the docks on any given Saturday, somebody doesn't show up and you can be crew on a host of different boats, right? Once you get rid of the preferred solution, you see there's hundreds of other solutions possible. Same thing with, "I can't get promoted because nobody is getting promoted right now." You're right, no one's getting promoted right now. So what do you do? The real reason you want to be promoted is because you want more authority or you want more impact on projects or you want to have more diversity or you want to lead people. All of those things can be-- there are other solutions to all of those problems once you cut loose the anchor.

BILL COPPEL

Got it.

BILL BURNETT

Now, a gravity problem is a little bit different. And this one is a little bit trickier because I don't want to imply that people shouldn't work on hard stuff. But there is some stuff in the world that's just true. We used the principle of gravity because Dave

is also a bicyclist and he's noticed that as he gets older, the bike doesn't go as fast. It doesn't go as fast up the hill, and it doesn't go fast down-- and he's like, "Bill, this gravity thing, it must be changing because I'm still an avid biker, but I'm not going as fast." And I'm like, "No, Dave, that's not gravity. That's just you. That's called the age."

BILL COPPEL

I can relate to Dave. I can relate.

BILL BURNETT

Yeah. Right. So our definition is when it's a situation-- when it's something that cannot be changed, it's just a situation, it's not actually a problem. And so in the case of the anchor problem, you just reframe, in the case of the gravity problem, you got to do the very first step in designing your life thinking and that's accept. I can't change gravity. What can I change? Well, I can get more gears for the bike. I can just accept going slower. I can ride with guys who are a little bit more my age so I don't feel like I'm always behind. There's lots of ways of solving it, but the first thing you have to decide is it's just a problem. It's a situation. It's not something that can be solved. Once you've decided it's a situation rather than a problem-- and that can either be it can't be solved or you're just not willing to do what it would take to solve it because it's not on your path, then accept and reframe is the solution. And I think it really works. Once you cut loose an anchor or you start moving around a gravity problem, the pay-off is freedom. Now you can move forward. Now you can get curious and try stuff. Because you're not stuck anymore.

BILL COPPEL

I would say to you that that's probably one of the most powerful mindsets in the book. And if we were just to apply that concept of reframing, how much more productive we could be as human beings by not allowing things like anchor problems as you define them, and gravity problems to get us so paralyzed that we fall into that status quo mentality. And that just never is good for anyone over a long period of time.

BILL BURNETT

Yeah. If you really get stuck there for a long time, you start to believe you're sort of a victim of these circumstances. And once you get on-- I mean, our work is entirely research-based. I teach at Stanford. I'm not allowed to just make stuff up. It's true that once people feel-- once they're in the psychology of sort of a victim mentality, "I can't change anything, it's not my fault, the world is stacked against me," whatever-- and there are things. Let's be absolutely clear. If you don't come from one of privileged classes in America, there's a lot of stuff stacked against you. But the question is, what can you do? To spend all of your time talking about the things that limit your possibilities, means that you aren't paying attention to what could be potentially life-giving or life-saving in some cases. So it's really about redirecting your attention. If you think about almost all of our exercises and the reframes are about the fundamental sort of neuroscience observation that whatever you pay attention to is your reality. You want to change your reality? Pay attention to different things. And it's the most positive simplest exercise out of positive psychology is a gratefulness journal. At the end of every day-- and we have a version of the good time journal. At the end of every day, write down two things that you're grateful for. Even sheltered in place, there must have been two things you're grateful for. Hey, the kids didn't get in a fight today and we found fresh lettuce at the grocery store.

BILL BURNETT

If you pay attention to negative things, you will experience your life as negative. If you pay attention to positive things, you'll have a slightly different frame of mind. And it doesn't mean that the bad things went away or anything like that. You're just controlling how much energy you spend on positive versus negative experiences. It's very simple. And it's been proven in study after study after study that it changes what psychologists call the sort of delta around your set point. I have a theory of personalities that's very simple. There's Eeyore's, there's Piglet's, there's Pooh's, and

there's Tigger's. Dave is a Tigger. He's a bouncy kind of guy and he's full of energy all the time. I'm a little more of an Eeyore, kind of grew up in a strict German family where you weren't allowed to be happy. I'm little more of an introvert and Dave's an extrovert. But I can be the happiest Eeyore you ever met. Because my set point might be kind of a-- somewhat of a glass-half-empty guy, but I can maximize my experience of the world. And I will report myself as happy as Dave looks like Dave looks like a happier guy because he's bouncing around all the time.

BILL COPPEL

I hope you'll join us for part two of today's episode as we continue our conversation. For listeners interested in learning more about Bill and his work, you can find links to his information in this episode's show description. We hope you enjoyed our conversation today. Please take a moment to subscribe to our podcast. And if you like what you've heard, please tell others about it. It helps people find us and ensures you never miss an episode. It's also a way to challenge you to think differently about your business and the role you play. And together, we can change the conversation. Thanks for listening, and until next time, be well.

Outro

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