

# MedTech Wealth Advisor Podcast

## Episode 13: Building Roots: A Passion for Legacy with Matthew Finley, CFP®

[00:00:00] **Voiceover:** Welcome to the MedTech Wealth Advisor Podcast, a show dedicated to teaching professionals and entrepreneurs in the MedTech field how to save more money, pay less taxes, and become financially independent. Join certified financial planner professional Matthew Nelson as he draws from years of experience and speaks with guest experts to solve the biggest challenge, aligning your money with your values while thriving in the mission-driven world of med tech.

[00:00:33] **Bill Tucker:** Hello and welcome to the MedTech Wealth Advisor podcast with your host Matthew Nelson. Matt, good to be with you again. I understand that we, we brought a very popular Matt back on the, on the podcast with you today.

[00:00:48] **Matthew Nelson:** That's right. Yeah. You know, I think we're just finishing up a topic on RSUs and we're gonna be talking about investment philosophy.

[00:00:58] **Matthew Nelson:** Which is gonna involve Matt. Oh, wow. And so I thought this would be a good time actually in between, to just find out a little bit more about Matt's background, like, uh, why he joined. Uh, what kind of makes him tick? Mm-Hmm. Um, you know, we took you and I took the listeners through my background story, even though you had to kind of drag me through that.

[00:01:17] **Matthew Nelson:** 'cause that wasn't my favorite, uh, thing to talk about.

[00:01:19] **Bill Tucker:** Well, here's a surprise for you, Matt. Yeah. most people don't like to talk about themselves. There are a few who, Mm-Hmm. There are a few who really like it, but. Most don't that.

[00:01:29] **Matthew Nelson:** That's right. And I had, [00:01:30] and I had to convince Matt the same thing.

[00:01:31] **Matthew Nelson:** It's like, look, you know, our clients are gonna find it interesting. I think it, it gives some color to listeners as they're, uh, you know, we plan this to be a long-term, you know, kind of educational show. And Matt's gonna be on here quite a bit with me as we talk about investments, uh, philosophy and. You know, the market outlook and all that kind of thing.

[00:01:49] **Matthew Nelson:** So I just figured we'd take a few minutes today and just again, see kind of what makes him tick and see how uncomfortable I can make him feel. Because, you know, that's, uh, well show, because that's the fun part. That's right. Exactly. That's right. So Matt, you know, thanks, thanks for joining us. Like welcome, welcome back.

[00:02:07] **Matt Finley:** No, you bet. Appreciate it.

[00:02:08] **Matthew Nelson:** Yes. So, you know, we're gonna just dig right into this. Um, you know, I, I, I, I think back to, um. Really when we first met in 2017, that's, that's, goes back a little bit. you know, it's, it's been a lot of fun since then. We've, we've gotten to know each other and gone from just solo practices to, uh, joining together.

[00:02:27] **Matthew Nelson:** And we talked about a little bit of, of that on, on past shows, how we kind of joined forces and, and, uh, really one plus one is now equaling two. So, I mean, sorry, equaling more than two. You eing probably four. But, you know, let's, let's just find out about like why, you know, why did you get into the business?

[00:02:46] **Matthew Nelson:** Like what, what is it that brought you to the, the financial advisory side of things?

[00:02:53] **Matt Finley:** That's a, that's a loaded and great question. Um, as I'm sure we'll talk about my track. [00:03:00] Is a little more unique. Uh, I certainly didn't go to school for this. started in a different career field that we can discuss. but at the end of the day, what attracted me to to this industry was, wanting to help people.

[00:03:13] **Matt Finley:** Uh, that's always been a, a core tenant of mine. from a young age. I wanted to be a doctor at one point in time for that reason. Different business ventures have all been based around really helping people. and so that was one of the, the core things, finances is something that I feel most people, uh, just don't know.

[00:03:31] **Matt Finley:** We certainly don't teach it in our society. Um, so if you know it, you've learned it or had, a, a parent or a mentor who maybe taught you truth about finances, and love a business, and I really. Really wanted to own and operate a business. and obviously been doing that for a while. but our partnership here over the last three years has, has been what I think all that led up to really, and, and where we're at.

[00:03:57] **Matt Finley:** And, you know, ultimately my passion exists in creating a legacy for. well, when it comes to business, uh, building a firm that lasts beyond me, lasts beyond you and I as our partnership. That's, that's part of the core of what we're developing. the impact that it makes on not only our clients' lives financially because of the field we're in, but really all the people we employ.

[00:04:20] **Matt Finley:** Yeah, absolutely. And you know, when I wake up in the morning, that's what. That's what makes me feel really good is I know all our employees are taken care of and their families, and as we [00:04:30] continue to grow the firm, we will impact more and more families that way as well. And positive in society. Yeah, that's, I think you mentioned it in a past podcast about, the core principle or vision of who we are and what we feel business is about, getting that order correct.

[00:04:45] **Matt Finley:** and, and I think we really share that. Passion and cause.

[00:04:48] **Matthew Nelson:** Yeah, I, I agree. And that's, that's where we kind of connected just instantly when we first met. And, and I think it's, it's continued today. I, I somewhat wonder, as I hear little bits and pieces about your background, I somewhat wonder how maybe your formative years, Created kind of that sinking up of our, of our personalities. So let me just back up 'cause I, I, there's a few things you said in, in there that I want to dig into. So tell me, you know, just briefly, like where you grew up and kind of what your house was like, and, and, uh, maybe how you got introduced to, some of the, some of the work ethic that you bring to the table here.

[00:05:22] **Matt Finley:** Sure. So, uh, grew up, grew up in Minneapolis, um, area, southern metro area. both my parents grew up on farms in southern Minnesota, south of Rochester. Uh, my father was a Marine during the Vietnam era. and then, uh, parlayed that into working in the semiconductor industry. And so hence moving up to the cities.

[00:05:44] **Matt Finley:** And then I moved around quite a bit. Junior high and high school years. Um, his companies would either get merged into, bought out, or just simple career changes. So, lived in San Diego for a few years, lived in Austin, Texas Wow. For a few years. but [00:06:00] you know, I grew up in a, I would call it a pretty humble household.

[00:06:02] **Matt Finley:** My parents never had. A ton of money and certainly didn't have the financial habits of, you know, being great savers. they're the type of people who, I think show affection through, through things, not necessarily Sure. Generosity. Yeah. Through generosity would be the right way to say it. Right. And so they always wanted to help if they could, and a lot of times to their personal disadvantage.

[00:06:26] **Matt Finley:** Yes. Um. From a really young age, I knew that I didn't want to have that financial strain and stress in my life. Um, as I got older, had a family of kids and, and so forth. And so, I guess I was always searching for, ways to improve that, whether it was self-education or through business and so forth.

[00:06:46] **Matt Finley:** Mm-Hmm. Um, now you said a grandfather. Yeah, go ahead.

[00:06:49] **Matthew Nelson:** Yeah, I was gonna say, you, you were bringing it up. I think you mentioned a grandfather that, Was kind of influential,

[00:06:54] **Matt Finley:** correct I have, um, I have a grandfather who's still around. He is almost a hundred, but um, wasn't really in my life much. And then I think I was 13 where I had a chance to go and spend a couple weeks with him in Colorado and really found out who he was.

[00:07:10] **Matt Finley:** he was wealthy, uh, had no idea. was actually a, a long haul truck driver as a career. He saved every penny he could, bought real estate, bought stocks, so by the time I actually knew him, mm-Hmm. Um, he was, uh, a seven figure person with real estate assets that he [00:07:30] rented out. And um, so my first influence on the stock market as an example was we'd wake up in the morning and we'd read the paper and he'd show me how he looked at the paper and Fantastic.

[00:07:42] **Matt Finley:** You know, looked at a stock and its price and you know, the PE that was in there and so forth, and he'd call his broker and buy a stock, right? So that was my introduction to it. And, but more importantly, I saw

this person who found a way to not have financial strain in his life, and I wanted to know more.

[00:08:01] **Matthew Nelson:** Sure, sure. Yeah. I mean, what a wonderful, you know, influence you can have on, parents, grandparents, teachers have on formative years. Right. Um, that, that's, that's great. I had same influences with, with Grandfa grandfather and so can very much, uh, appreciate that. Well, what happened as you were looking forward to, to school?

[00:08:23] **Matthew Nelson:** Like what, what led you down the path you took in school?

[00:08:26] **Matt Finley:** So I, I really enjoyed science, um, and math. growing up I found them challenging, yet rewarding. you know, as I was trying to figure out how to not be, financially strained naturally, I wanted to look at those career paths that might pay out better.

[00:08:43] **Matt Finley:** Sure. Um, as we all, yes. And so, you know, so, and, and, and part of that's not understanding certain things, like I still had not been introduced to what business was or how business could function. and, and while my grandpa was in real estate, and that's probably where I got my real estate itch, [00:09:00] I, I didn't quite understand it as a 13-year-old.

[00:09:03] **Matt Finley:** Mm-Hmm. Um. That, that's what led me to wanting to be pre-med and, and med school, and specifically a pediatrician. 'cause I love kids and, being a doctor, I, I thought was just the right track.

[00:09:16] **Matthew Nelson:** Of course. Yeah. So where did that go? Why didn't you stay on that track?

[00:09:21] **Matt Finley:** Yeah, so fortunately, um, at the University of Minnesota, um, I have a degree in microbiology.

[00:09:27] **Matt Finley:** and the, at the time, the microbiology department. Was in the same location as the med school, uh, which was in Moose Tower. And Moose Tower has a big dining hall where all the, uh, residents and attending physicians in the hospital upstairs went down to to eat. Oh, perfect. So every day I would have lunch with med students and attending doctors and residents.

[00:09:50] **Matt Finley:** And so I just took advantage of that and, asked lots of questions. And at the end of the day, one specific doctor told me, look, it's a great profession, but you either marry being a doctor or you have a family and

you can't do both successfully. Now that was his opinion, but that hit, that hit home to me.

[00:10:11] **Matt Finley:** Sure. And, and really got me thinking, um, why do I want to be a doctor and is that more important than a life I want to have? Which, you know, I wanted to have, get married and. And, and in fact at that time I was engaged already to Yes. To my now wife. I didn't think it'd be good to go back to her and say, you know what this doctor [00:10:30] said, I'm gonna choose medicine.

[00:10:31] **Matt Finley:** Right, right.

[00:10:33] **Matthew Nelson:** Um, that's wonderful. I mean that yeah. Just the, the asking questions, the curiosity that led led you down. I mean, someone you maybe didn't intend to, the advice you didn't intend to get, maybe that changed the course of your. Your career. That's pretty interesting. And so then, does that mean then that's when you shifted to microbiology?

[00:10:53] **Matthew Nelson:** Is that how that happened? Or, or, or what?

[00:10:55] **Matt Finley:** Well, I was getting a microbiology degree because I thought it was unique enough to be on a medical school, uh, application. I see. Okay. Got it. Because, 'cause most people had general biology or, you know, things like that back then. Um, so I was trying to differentiate myself.

[00:11:10] **Matt Finley:** Instead of changing degree to what would've been business. Mm-Hmm. Uh, and going back and taking two more years of school, um, at least two more years of school, I just decided to get done. So I graduated the next semester, um, actually quarters back in the day. and on my mom's encouragement, because I had the degree, go and see if it's a field you really wanna work in or not.

[00:11:35] **Matt Finley:** Type of thing, right? Sure. So maybe a little bit of the mom guilt. so I did that. I did, uh, microbiology research for a few years. Frank, I didn't really care for it, right? It just wasn't, it wasn't fun. It was corporate world. not groundbreaking research that was probably in my heart that I'd want to do, like, you know, at an institution as opposed to a company.

[00:11:57] **Matthew Nelson:** Well, so not what you wanted to [00:12:00] do. Well, what, actually, I remember you were telling me earlier that you had some stint in, uh, small business. Is this, is this the point where you switched to that, or where, where does that come into play?

[00:12:11] **Matt Finley:** Correct. Um, through, you know, some, some circumstances, not entirely of my own.

[00:12:17] **Matt Finley:** Uh, I was. Relieved out of the microbiology career. partly my own part, not my own, which, ended up being a real blessing, you know? Sure. It gave me that opportunity or the doorway to move out and while I didn't know exactly what to do, I had an acquaintance who, worked business to business finance in the credit, uh, markets.

[00:12:38] **Matt Finley:** Mm-Hmm. Um, went and did that, found that I really enjoyed. Working with people. 'cause you can imagine as a scientist, I worked with bacteria, not people. Sure. Um, and so that was a change. Um, and it was more in the sales arena and found that I really thrived on, I don't know if it was the high of closing a deal or.

[00:13:01] **Matt Finley:** Running your own show maybe. Yeah. Running your own show.

[00:13:05] **Matthew Nelson:** you're coming from corporate America the way I understand, like huge company to now. It's just you. Yeah. I mean, that's a lot. It's a big change.

[00:13:14] **Matt Finley:** Big change. and, you know, your, your paychecks dependent on your, your success, not just the amount of work, but your quality of work.

[00:13:22] **Matt Finley:** Sure. and I've always been a very. Hardworking discipline person when I'm focused and know what I want to do. Um, and I, [00:13:30] you know, I really attribute that to the discipline and strictness of my household growing up. My, my Marine Corps dad expectations don't get outta line work hard type of thing. but, you know, I was also a, a distance runner and, and a very successful high school distance runner.

[00:13:46] **Matt Finley:** And you can't get to that without intense internal discipline and drive. And I hadn't had that in the workforce until this point. Sure. And found that I really thrived on that, where other people, be real frank wilt away. Right? Yep. so anyhow, I, I parlayed that, that into, uh, an actual business enterprise, um, with a couple.

[00:14:09] **Matt Finley:** Good friends at the time, learned a lot out of that experience, uh, both Businesswise and you know, how to operate. had an opportunity to exit that in 2008, right before the great recession. And so another

blessing or, or fortunate timing. but again, I didn't know exactly what I wanted to do. and so that's how I.

[00:14:31] **Matt Finley:** Ended up making the decision that I had liked working with people. I liked the finance side of things. I had this itch from my grandpa back in the day that I never really scratched. let's see if I, I. If I really do truly enjoy the financial advising field. Got it. That's how we got here. So that's, that's how we got here.

[00:14:51] **Matt Finley:** So 2009 January, the heart of the great recession is when I started in the industry.

[00:14:57] **Matthew Nelson:** Perfect timing. That's good. Great [00:15:00] timing. That is a lot. That's very, yeah. what a great kind of meandering path to get, uh, it sounds like, you know, you, you, you got a lot of foundational. learning around how to think in the type of school you went with microbiology.

[00:15:13] **Matthew Nelson:** I mean, I, I just had a general business background. You have a completely different, approach and entry into this, and yet we're doing the same, work with clients. And I think that's a, I love how that's, uh, a balancing of each other. but, but tell me a little more about, from your perspective, how do you think that background, Causes you to think about investments and about financial strategy and, you know, just how that fits into the bigger picture.

[00:15:40] **Matt Finley:** Yeah, I think, well first of all, obviously I'm not classically trained in finance or I. financial planning, via education. And while some people may see that as a detriment, I've simply seen it as an asset because I've had the opportunity as I like to do, to dive in and learn everything I can.

[00:15:59] **Matt Finley:** And when you learn something versus being told something, you can now formulate your own. view or opinion on things, if that makes sense. Um, and then of course, my science background as a scientist, you're, you're taught a process on how to think and in real general terms, that process is, here's my thesis and I don't have a preconceived result.

[00:16:24] **Matt Finley:** Sure. You take all kinds of data. I just think of some of the studies I used to do where I'd have to [00:16:30] go and, um, read papers, publish papers, articles, um, past science and just hundreds and hundreds and hundreds of pages of, prior work and put 'em together into my thesis. And then, okay, how do I come up with a study and what's the question I'm trying to answer?



[00:16:48] **Matt Finley:** What's the result? Does that result what I thought or not? What other questions does that a, you know, bring up Mm-Hmm. That I now need to answer again? So I've taken that approach in learning the industry from day one is, for instance, what drives the markets, right? Absolutely. And, uh, especially back in 2009, I started realizing that well over 80% of the market was driven through computer and algorithm trading.

[00:17:14] **Matt Finley:** Well. That's not the classical fundamental investing approach that everybody's taught. Sure. Right. But that's what drives the market day in and day out. but does that draw, you know, does that drive the market over 10 years? So that's the stuff I started studying and researching. very good contrary to what they wanted to teach or what education teaches.

[00:17:34] **Matt Finley:** So I think that's what I bring to the table is I don't have a preconceived notion on this economic data point means this result. I'll study what it meant in history in the past. So for instance, we just went through and we're still in this crazy inflation cycle. Yep. So what did we do going into that?

[00:17:52] **Matt Finley:** I studied the last time that happened and how the markets responded to it. Not that that was how it was going to respond this time, but it gave us a [00:18:00] roadmap. And I really think approach that helped us in our investment philosophy and more importantly in our communication to our clients on what to expect as inflation gets a little hairy.

[00:18:11] **Matthew Nelson:** Yeah, no, that, that totally explains why, why we have the discussions we do about this in the background. Right. Do you think because of that, that has, um, did you gravitate toward any particular type of client, like, uh. A specialty area of planning or what do you think?

[00:18:27] **Matt Finley:** you know, because of where I started, I think that that was my first imprint.

[00:18:31] **Matt Finley:** Um, we had a lot of, disenfranchised clients, um, if you will, that had maybe not the ideal client for an advisor, so they were shipped off to our group type of thing. So I had to. Earn trust, but also educate and teach. maybe a less than highly educated financial person was my core business that I worked with the first few years.

[00:18:55] **Matt Finley:** Mm-Hmm. Um, lots of widows as an example. and just not super sophisticated clients. So I think I endear myself to that a little bit, especially with my, passion to. educate people a little bit in finances. Sure. and, you know, so I, I obviously today I work with a lot of, uh, you know, a mix of

clients, but I work with a lot of the, retirees and, and certainly a lot of widow clients that just need somebody to shoot 'em straight Right. And tell 'em what it means, and most importantly, help them feel comfortable with where they're at.

[00:19:28] **Matthew Nelson:** Absolutely. You know, I've found [00:19:30] it's what I like about, you and I will get into discussion that might get into the, to the weeds, but, um, I've found that you're able to keep a lot of those weeds to the side.

[00:19:39] **Matthew Nelson:** Usually when you're talking to clients, they don't need to know all the nitty gritty details, but they, they appreciate, you know, how that works. Right? Yeah. I, I think you're, you're excellent with that, uh, that demographic. That's, that's very good. And it certainly brings it to the table as we're pushing into the med tech community and just the medical space.

[00:19:58] **Matthew Nelson:** We just understand a little more what's what they're dealing with. Right. But, you know, as we kind of come forward, let's talk a little bit about, you mentioned you are a runner. I'm not gonna let you get away without talking about that. Mm-Hmm. So what, um, in, in high school you did a lot of running, did you do some running in, in just high school or college?

[00:20:16] **Matthew Nelson:** Or where, where did that career go?

[00:20:18] **Matt Finley:** Yeah, so I was, um, distance runner in high school. pretty competitive, lived in San Diego, for most of that. So it's a major sport out there. Sure. Loved it. I was pretty fast, you know. Mm-Hmm, uh, 15 minute 5K as a junior in high school. PR a little under that. but again, that competitive thing, I've got this in internal real com.

[00:20:40] **Matt Finley:** I might come across as a quiet. Introverted, nice guy, but I am really competitive inside. Yeah. And um, so running allowed me to have that over the course of a 15 minute race, you know? Yeah, absolutely. Um. I did not pursue that after that. But I did have goals, like I wanted to, know, check marathons [00:21:00] off my list.

[00:21:00] **Matt Finley:** And, uh, when I was younger I wanted to, you know, qualify for Boston Marathon. That's a pretty big deal for a distance runner. series of knee surgeries and injuries and just life. I mean, it takes a long time to train for a marathon. but I did run two marathons and, uh. Pretty much haven't run since, so.

[00:21:19] **Matthew Nelson:** Got it. Well, well, it could be. I'm gonna let you off the hook a little bit there. Tell me, tell me about your family. 'cause I think you have a few things going on in your family and an aspiring, something that's taken a bit of your time there. So.

[00:21:32] **Matt Finley:** Sure. So, uh, lovely wife Julie. Um, we met in college.

[00:21:38] **Matt Finley:** I got married pretty young, waited to have kids a little bit, but we're, it'll be 27 years of marriage this year already. which is. Awesome and crazy. she went to St. Thomas marketing degree, and then she decided to, or we decided that, uh, she wanted to be a stay at home mom when we had our first child.

[00:21:56] **Matt Finley:** So my oldest is 20. Um, he's a currently a junior in college, marketing degree himself. I've got a. Daughter who is 17, a junior in high school, and then my youngest is a 14-year-old son, baseball player, golfer, baseball player. Oh, wow. Is kind of how that settled out. my oldest played, baseball's first year of college and then decided he.

[00:22:20] **Matt Finley:** I wanted to move on. Um, my youngest is still pursuing that and my daughter is currently in the recruiting mix and she will certainly get, um, she already [00:22:30] has some amazing offers to play Division one golf, so. Sure.

[00:22:34] **Matthew Nelson:** Yeah. No, so you let yourself off the hook a little bit there on the running 'cause you've got, you've got a, a family with a lot of goals and you, you've been a hugely supportive dad from what I can.

[00:22:44] **Matthew Nelson:** What, what I can gather there. So that will be well served. but I'm gonna get on you after your kids are outta school to, to get back into some of that. You're gonna have to start biking or something with me. I don't know what it is, but maybe biking. Um, well just as we wrap up a few, just a few more minutes here, I want to, throw out a couple of, uh, maybe rapid fire questions at you.

[00:23:04] **Matthew Nelson:** Sure. Um, you know, so kind of along the same lines, when you aren't working, what do you do for fun? I.

[00:23:10] **Matt Finley:** Well, um, being that I live in Florida now, spend a lot of time outdoors, uh, still spend a lot of time with my daughter on the golf course. I don't golf as much myself, but, help her out a lot and enjoy spending time, of course at baseball fields with my youngest son.

[00:23:25] **Matt Finley:** but you know, honestly, it's, uh, it's relaxing reading books, going for walks, enjoying the Florida weather most of the year. Trying to have a peaceful life is, is what, you know, it's pretty chaotic with kids and I've, I've just mentally been trying to be more at peace with life and so a lot of reading.

[00:23:42] **Matthew Nelson:** Yeah. That's very good. Is there, I if you run into someone who's asking you for advice, maybe younger, you know, kids in college that you run into on the golf course or whatever, young people in the industry, is there something that you like to tell them that, Becomes maybe a mantra or how you view success?

[00:23:58] **Matt Finley:** Yeah. You know, it's, [00:24:00] that's a, that's a really good question. and if I ask the same question of you, I'm sure 20 years ago, Matt to 20 to today is a different view on that success, right? So Mm-Hmm. Imparting some of that wisdom on the younger generation. I believe that. Working really hard towards something that you, are passionate about, whether you love to do it or not, but you're passionate about it, you're making an impact.

[00:24:23] **Matt Finley:** but doing that in proper balance is the key. in doing some business ventures in my younger years, uh, I ignored my oldest son until he was probably seven or eight. 'cause I just was never around. And while I don't regret setting the example of doing what I have to, to support my family, if I could go back, I would, um, wanna strike a little more balance in life.

[00:24:48] **Matt Finley:** 'cause he can't get that time back. Right. And he's, he's an amazing young man. Um, I don't think it affected him in a, in a bad way necessarily, but it, it, uh, it weighs on me a little bit.

[00:24:59] **Matthew Nelson:** Sure. Sure. Putting that's, that's, that's excellent. That's excellent advice. Putting things in perspective as we Yes. We've come to know that, that word, you know,

[00:25:09] **Matt Finley:** but not using that as the excuse to not pursue something in life.

[00:25:13] **Matt Finley:** 'cause that's what I find. unfortunately most people do because they have a 3-year-old at home, they won't pursue a passion. Right. And I think that's worse.

[00:25:23] **Matthew Nelson:** I think you've been a good example to, your kids and to, many of the staff around here of trying to cut that [00:25:30] balance of paying attention to your family and working hard at the office.

[00:25:33] **Matthew Nelson:** And we're just, we're thrilled to have you around and part of the group. I'm super happy we got to kind of like expose you a little bit to the world and get, uh, you know, some of those things out. So, I, I look forward to talking with you more as we have, you know, like I said. bill, the next, um, next episode we have coming up is about our investment philosophy.

[00:25:51] **Matthew Nelson:** And Matt, and I'll go a little bit back and forth on that. So I think that's gonna be, this is a great foundation for it.

[00:25:57] **Bill Tucker:** No, that'll be interesting and, and it'll be made all the more interesting because I love it when financial advisors come to their profession through A wandering path almost as it were, because I think it gives them a better perspective on people and what it takes to achieve a measure of financial success.

[00:26:21] **Bill Tucker:** It's not, it's not a book anymore. You know, you, you've learned a few things along the way. You worked yourself through some small businesses and everything else. And it's funny, Matt, you mentioned your grandfather. When I was a kid, I, my grandparents lived in southern Arkansas, uh, out on a farm.

[00:26:36] **Bill Tucker:** And, uh, every morning when we got up there was the radio with the farm to market report. I. Sure. I did not understand at the time the influence that would have on me, but I got used to hearing all the, prices, the future prices of, you know, where the soybeans, where the rice, where the corn, where everything was.

[00:26:55] **Bill Tucker:** And I'd ask my, you know, my grandmother and my grandfather about it and they would tell me what it [00:27:00] was. and it gave me a deep appreciation. Like it gave you Yeah. And it gave me an interest in, in, in the financial field. And more than that, I think it like your grandfather who was a long haul truck driver made well in in, in finance, it gave me an understanding that financial knowledge is not for the elite educated people.

[00:27:26] **Bill Tucker:** Right. You know, so I loved hearing that story. Thanks for sharing your story, Matt. That was interesting. That was great. You bet. As for investment philosophy, I'm looking forward to that. I always like hearing

how people approach markets, what they see in them and, and how they make decisions about the map.

[00:27:40] **Matthew Nelson:** Yeah. Yep. I think that'll be good. Yeah. So until next time, you know, just, you know, if you want to go check us out on our website, if you need to ask us any questions, I'll give you that address. It's perspective six group.com. It's a number six. You can always call us nine five two two two five. Zero three.

[00:27:59] **Matthew Nelson:** Three three. And, uh, happy to answer any, any questions you have, you know, a second opinion, uh, whatever you need. But, uh, until next time, um, thanks for joining us.

[00:28:08] **Bill Tucker:** Yeah, thank you both. Matt. Thank you very much. Matt. Matt squared. Thank you so much for this episode. For those of you who are listening who are not subscribers yet.

[00:28:17] **Bill Tucker:** Why not? It's easy. There's a subscribe button right there. Hit subscribe. That way you'll be notified when a new edition of this podcast comes out. You won't have to set your calendar or think about when, where, or whatever. It'll be [00:28:30] just delivered to you if you like it. What we would love you to do is share it with other people.

[00:28:34] **Bill Tucker:** Spread the word about the podcast, let people know that you find this interesting and useful as well. On behalf of Matt and Matt and everybody at Perspective six, thank you so much for taking the time to listen and remember, don't wait. Go out today and make it a great day. Thanks so much for listening.

[00:29:00] **Voiceover:** Thank you for listening to the MedTech Wealth Advisor podcast. Click the follow button to be notified when new episodes become available. Visit our website at [www.prospective six group.com](http://www.prospective-six-group.com) or give us a call toll free at (888) 591-9770 or locally at 9 5 2 2 2 5 0 3 3 3. And don't forget to click the follow button to be notified when new episodes become available.

[00:29:28] **Voiceover:** The views expressed are not necessarily the opinion of Oaic Wealth Inc. And should not be construed directly or indirectly as an offer to buy or sell. Any securities mentioned herein. Investing is subject to risks including loss of principle invested. Past performance is not a guarantee of future results.

[00:29:45] **Voiceover:** No strategy can assure a profit nor protect against loss. Please note that individual situations can vary. Therefore, the information should be relied upon when coordinated with individual professional advice. Investment advisory [00:30:00] insurance and financial planning services offered through Focus Financial Inc.

[00:30:03] **Voiceover:** Securities offered through Oaic Wealth Inc. Member FINRA slash SI pc. Oaic Wealth is separately owned and other entities and or marketing names, products or services mentioned here are independent of OSA Wealth.