

MedTech Wealth Advisor Podcast

Episode 30: 2024 Year in Review: Big Wins, Client Success Stories, and 2025 Market Insights

===

[00:00:00] -: 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 MedTech.

[00:00:28] Matt Nelson: And welcome back to the MedTech Wealth Advisor Show. I'm your host Matt Nelson with Perspective 6 Group, and we help professionals in the MedTech industry become financially independent. If you wanna learn more about our firm, check out our website perspectivesixgroup.com. Today I am joined with my partners Matt Finley and Jacob LaRue.

[00:00:48] Matt Nelson: Both lead advisors on the team. Now both of you make regular appearances on the show, so this isn't new to you. Um, but this is the first time we've all three been on [00:01:00] together. So, you know, hopefully we don't like, uh, break the audio or something like that. Momentous

[00:01:05] Matt Finley: occasion.

[00:01:07] Matt Nelson: Yeah, just exactly. We'll

[00:01:08] Jacob LaRue: try to keep it on time.

[00:01:09] Matt Nelson: Yes. Well, I mean, you know, we, we typically have, have plenty of teams and zoom time, so, um, this is not unfamiliar territory. Well, since we're recording this before Thanksgiving, uh, and coming into the end of the year, I thought it'd be a great time to. Just see what prospective six group has been up to as we do our work with clients.

[00:01:33] Matt Nelson: Um, I also wanna highlight a few client cases that we thought were pretty interesting and, and, uh, there was some significant tax savings or other, uh, planning technique we got to employ. And then this is a great time to hear from you, Mr. Finley, about uh, how the portfolios have been working for clients and, and adjustments that are coming up.

[00:01:53] Matt Nelson: Um, any, anything else you think we should be covering?

[00:01:58] Matt Finley: Am I in trouble? 'cause you said Mr. [00:02:00] Finley well,

[00:02:01] Matt Nelson: yes, yes, you are. Is that, is that what, uh, your significant other refers to you as when, when she's upset? No,

[00:02:10] Matt Finley: we can't say those words on, on the podcast. It's too,

[00:02:13] Matt Nelson: too

[00:02:13] Matt Finley: much.

[00:02:15] Matt Nelson: Well, as you know, be because, um, you know, listeners understand we've got two Matts on the team and so we've constantly got this, uh, Finley versus Nelson.

[00:02:23] Matt Nelson: Hm. You know, uh, I guess re referring to people so we know who we're talking to. So, yes, sir. All right, let's just jump in. So, here's the thing. We, I, I thought it'd be kind of fun to have you pull together some stats, Jacob, about what has gone over, gone on over the last year at Perspective 6. Um, we are just, you know, we're always working behind the scenes on client, uh, cases and their portfolios and phone calls and so forth, so.

[00:02:52] Matt Nelson: Asked you to pull a few things together. What did you find?

[00:02:55] Jacob LaRue: Yeah, it was quite the year for our team. It looks like. I mean, diving [00:03:00] right in here. Let's talk about how many review meetings we had with clients. Um, 256 total review meetings. So typically we meet with clients in the spring and fall, so about 128 each season there, which is.

[00:03:16] Jacob LaRue: We're doing great work. It's a lot of work, but it's, it's great to see that our clients are taking up our, uh, our meeting offerings. Um, another little tidbit on that, we've seen an uptick in Zoom meetings, so half of those were Zoom, so that's just, you know, what, the last four years have really trended towards more people doing things online ever since Covid.

[00:03:35] Jacob LaRue: So,

[00:03:36] Matt Nelson: yeah, that, that has been really interesting. I mean, we have a lot of local clients, but. You know, Hey, if you don't have to drive over here from, you know, from south of the river, why, why not? So we, we see a lot of clients on Zoom that are just local, but it, it has really changed the nature of our, of our practice.

[00:03:55] Matt Nelson: 'cause we have clients in California just as easy as we do in Minnesota. [00:04:00] That would've been a good stat to grab how many,

[00:04:01] Jacob LaRue: uh, states we work with client-wise. Now, maybe next time? Yes.

[00:04:04] Matt Nelson: Yeah, maybe next

[00:04:05] Jacob LaRue: time. Um. So 2 56 normal reviews, and then we also brought on an 11 new clients, which is great. You know, that's about our average, what we try to hit for at least.

[00:04:16] Jacob LaRue: Um, and if you think about that, you know, a new client could take anywhere from three to four meetings that first year. So add another 30 to 40 meetings, that's an gets us over or close to 300 meetings total. So.

[00:04:29] Matt Nelson: Right. You know, they, and I think they both, they came from both inside the MedTech industry and outside.

[00:04:35] Matt Nelson: You know, we, we specialize with MedTech, but certainly have a lot of just retired clients from, from other inst industries as well. And yeah. You mentioned, you know, our level of service, we really can't handle more than. Two or three a month. If we were having three a month, I think our service level would fall on our current clients, and we're just not gonna let that happen.

[00:04:59] Matt Nelson: So it's, it's [00:05:00] good to keep it paced and then we'll, um, if we have a waiting period, we'll just have to implement that, uh, because we wanna make sure we, we keep our promises.

[00:05:08] Jacob LaRue: Exactly. And hiring the right people like we did this year as part of that too. So. Yeah. Um, let's see what else we got. This came kind of from the back office, just, you know, the daily things that we do that, um, an advisory practice has to do that kind of goes unseen for most people.

[00:05:27] Jacob LaRue: So, let's talk about phone calls. Our team fielded throughout the year. We have, you know, we had six team members heading into this year. Now we got eight with the two new hires, but, uh, 6,300 phone calls. Oh my goodness. That is a big number. I mean, you know, 10 minutes even on the phone at that rate is a lot of time.

[00:05:48] Matt Nelson: So that's, that's funny when you put it in that perspective. Yeah.

[00:05:53] Jacob LaRue: And then, you know, we do everyday tasks for clients, whether it's raising cash for their monthly needs or you [00:06:00] know, opening up a Roth IRA. And we track all of that in our, uh, contact management software. So we have it broken out here. Total client tasks or workflows about 5,200.

[00:06:11] Jacob LaRue: That's a big number. Um, for those of you that Might ask what a workflow is. That's kind of our checks and balances, just our steps that we have to follow to get certain things done. Whether it's processing a charitable donation for a client from their IRA as a QCD or something like that. We have these workflows in place, make sure things get done appropriately.

[00:06:31] Jacob LaRue: Um, those workflows accounted for about 1600 of those. Uh, it's a, it's a big number.

[00:06:36] Matt Nelson: just our back. I mean, so in addition to when the three of us are just talking to clients on the phone or in the meeting, the, you know. Our excellent back office team, you know, with, um, everybody on that, on that staff that just really is taking care of clients and making sure the real work happens.

[00:06:55] Matt Nelson: So That's, that's fantastic.

[00:06:58] Jacob LaRue: Yeah. Helps us, uh. [00:07:00] Remember that there is work going on back there. Right, right. You know, another thing that we really have started to do the last couple of years is just our tax analysis with our tax software that we have. Um, this year was our, our biggest year for tax returns reviewed.

[00:07:15] Jacob LaRue: Um, you know, that means we're getting tax returns uploaded to the system, making sure they're accurate, checking for any errors that might have occurred. So 143 tax returns were reviewed this year. That's awesome. That means, um. About half of the clients that came in had some type of tax review that happened as well.

[00:07:34] Jacob LaRue: Great to see.

[00:07:36] Matt Nelson: Yes, exactly. I understand. We do, we do a lot of Roth conversions and we've talked about that as a planning technique quite a bit on, on past shows. Um, how many of those did we get done and, and, um. What, did you have any insights from that, Jacob?

[00:07:51] Jacob LaRue: Yeah, 35 total Roth conversions this year. So just remember, that's IRA money paying tax today, converting it to Roth so you can grow it [00:08:00] tax free, pass it on, tax free later on.

[00:08:02] Jacob LaRue: So 35 clients use that this year and a total of \$1.3 million made it into Roth IRAs from those conversions. So that's gonna be very beneficial for those clients moving forward. Um, and hopefully we can just keep, keep doing that year over year.

[00:08:17] Matt Nelson: Shield debt from taxes. Yep, exactly. All right. Very good.

[00:08:21] Matt Nelson: Right? I think there was a couple of fun stats you kind of pulled together. Yes. Um,

[00:08:27] Jacob LaRue: this one might not, this might have been a little down this year because Abby was on maternity leave and, you know, she's a big coffee drinker. But our, uh, consumed coffee for the team this year was about 1400 cups of coffee.

[00:08:40] Jacob LaRue: And that's, wow. That's crazy to think about. Means we're running on, uh. Extra caffeine. Oh my gosh. Okay.

[00:08:47] Matt Nelson: So, so here's the thing. This is sort of an inside joke. We gotta let the listeners in on this. So, when we moved into this new office space a few years ago, I, I sprung for a Jira machine. And if, if anybody knows, [00:09:00] doesn't know what that is, you can go look it up.

[00:09:01] Matt Nelson: But super fancy Nancy, uh, you know, coffee machine that makes anything you want. We pretty much just use it for regular coffee and espressos. But, um. The team loves that. That's like the, everybody is using the the Jira coffee machine and it actually has a coffee cup counter on there because you have to main maintain it and all this.

[00:09:22] Matt Nelson: And so we thought we'd pull together like how many cups of coffee do we actually drink? And there's only. Like you said, Abby wasn't even

here, three of those months, so she probably, when she's here, she probably drinks half of those. Let's, let's be honest,

[00:09:36] Jacob LaRue: I think the team was joking when we were pulling this stat together that Abby was, uh, responsible for about 30% of that.

[00:09:41] Jacob LaRue: So it's very good.

[00:09:42] Matt Nelson: This one I want to bring up, uh, so this. This is episode number 30, and this is a kind of a milestone, um, 30 episodes. Yes, exactly. Thanks for the applause. Uh, so we're, we're coming up on about a year of, of doing the show, and so that's a pretty big deal for, uh, what we've been up [00:10:00] to as a group.

[00:10:01] Matt Nelson: Um, wanting to just, you know, communicate with the MedTech community as, as well as our clients. Um, do some educating, help people get better. It's really forced us to get better and I think, I think we've all had to improve our communication skills. Uh, take, take information and presentations that we would just do face-to-face with clients and learn how to put those into something that's communicated in 20 or 30 minutes.

[00:10:27] Matt Nelson: And so it's been very good and we'll continue to do it. Um, one, one other one before we move on. Is the amount of CE hours. And I asked you to pull that together. I was kinda surprised at this. So tell me what you found.

[00:10:41] Jacob LaRue: Yeah, so this is just a number for the three of us here. You know, CE we have to do every so often to make sure our certifications are up to good standing and plus it's just good learning for us.

[00:10:52] Jacob LaRue: See what out, what's new in the industry, things like that. So, um, just between the three of us, we've spent over 80. Plus hours, um, [00:11:00] of continuing education. So two full weeks essentially. That's awesome to see. Um, hopefully we can just push the ball forward with some of the things that we're learning. Um, clients might not see that yet, but someday in the future they will.

[00:11:13] Matt Finley: Right. And usually at the last minute. Right.

[00:11:15] Jacob LaRue: Don't say that.

[00:11:17] Matt Nelson: That's the ones that were counted. Well, very good. I, I. I appreciate you pulling those together. We've got other stats that we could look at, but just thought we'd kind of throw out a few, uh, interesting tidbits and, um, I, I really want to. To move into some, some of the excellent work we've done for clients.

[00:11:34] Matt Nelson: And I asked us all three to pull together at least one case study, uh, maybe an interesting client case where there is a unique situation or major tax savings. And I think we each, uh, have a, a good one to share, you know, in just a couple minutes. Uh, why don't we start with you, Matt? Uh, Mr. Finley, what client did you work with this year?

[00:11:56] Matt Nelson: That that was, that was an interesting case. I.

[00:11:59] Matt Finley: Yeah, so I have a [00:12:00] client who, um, is definitely wanting to reduce future taxes. Uh, we've had the Roth conversation with them number of times they're now both retired, opened up the window for that. Uh, secondly, they really have a desire to pass assets as efficiently in to their.

[00:12:20] Matt Finley: Children and grandchildren for future. So just going through the calculations, uh, we actually did a \$250,000 Roth conversion this year, and for this specific household, we're estimating the lifetime tax savings on that one conversion to be about \$160,000, let alone obviously the Roth growth ability through the remainder of their life.

[00:12:44] Matt Finley: And we're targeting to do something similar again next year. So that's pretty significant savings for this household over time. And of course the kids and grandkids are gonna love tax-free money.

[00:12:54] Jacob LaRue: That is awesome. Yeah, it's, it's one thing to like explain a Roth conversion to the client, but then [00:13:00] when it, you find that perfect client

that it works for and they have the same or the goals that are necessary for it to really work and you can see how these numbers can just compound and that's

[00:13:11] Matt Nelson: awesome.

[00:13:11] Matt Nelson: They really can. It's, it's, and that's why we have to look at it for everybody. It's not for everybody. Uh, some, some clients we look at it and say, it's just not, let's just skip it. Um, but for those that it works, it can work really well. And, you know, you talk about 160,000 saved, um, I would say that. I would say that offsets the fees we charge them for maybe their lifetime or multiple lifetimes.

[00:13:33] Matt Nelson: So, yeah, I, I, uh, I, I really, and that's, I say that in jest, but I mean, that's kind of the goal. Like can we find enough value where any, anything we charge clients is just immaterial. Uh, 'cause we make it so good for them. Jacob, what did you find?

[00:13:48] Jacob LaRue: Yeah, I mean, this case I really like just because what we do is.

[00:13:54] Jacob LaRue: Evolving every year. And you know, we've talked about this in previous episodes, but financial planning is not [00:14:00] just like a set it in, forget it thing. So this client in particular, they had plans of starting social, social security this year and some pension income, but you know, they also are an early retiree, so they need, uh, health insurance still pre-Medicare age.

[00:14:16] Jacob LaRue: And we've talked about this maybe in a previous episode too, but, um, when you're pre-Medicare, your health insurance is all based on your income. So your income level determines the amount of premium you pay each month, and you know, social security and pensions, those are income streams. Um, and because we had a good market year, we were able to actually generate income, uh, cheaper than those other sources that I just mentioned, and therefore we were able to keep their health insurance premiums lower.

[00:14:44] Jacob LaRue: So that's value that they feel right, right away this year and, you know, we'll look at it again next year and evaluate what the right strategy is, but I just really appreciate those types of cases. 'cause like I said, it's, it's not a set and forget it thing.

[00:14:59] Matt Nelson: Very good. [00:15:00] Well, when I was looking through my calendar and just, uh, to, to decide what to talk about, it was pretty obvious.

[00:15:07] Matt Nelson: You know, we had a, a very significant advanced estate planning case, uh, that that came up. So I've, I've got a, a client that we work with that is a business owner. It's done very well for himself, um, within. Couple years of, of really selling completely the business and, and already their net worth is, you know, around \$50 million.

[00:15:29] Matt Nelson: And so what happens when you have net high net worth situations like that is estate planning becomes extremely important in order to, uh, try to conserve a lot of that estate from taxes. So. What's worked out really well with this case is having a, a, a great collaboration with the, the accountant and the attorney.

[00:15:48] Matt Nelson: And we came together and, and designed a plan where this client is gonna be able to shield. I'm gonna just round it here. So it's 13.6 million is, [00:16:00] is exact number. Um, but if we, if we just do some rounding, they will have over the next 30 years, pushed about a hundred million out of their. Estate that will be TA estate tax free.

[00:16:15] Matt Nelson: It's just, it's unbelievable. And at a 50% roughly estate planning tax, when you include federal and. Minnesota, uh, again, just kinda rounding. I mean, we're talking about a \$50 million tax savings potentially.

[00:16:29] Jacob LaRue: Mm-hmm.

[00:16:30] Matt Nelson: So when you, when you come across these ca, these cases where you can just have a amazing impact on clients' lives, um, which really, if, if

you think about it, um, they, they express to me, Hey, you know, the goal isn't really to make our kids rich necessarily.

[00:16:45] Matt Nelson: Um, but if they had a choice between passing some of that money to charity or their kids versus. The government and taxes is kind of an easy choice for them, and, and this was really, really impactful and it was a lot of fun.

[00:16:58] Jacob LaRue: Yeah, I remember [00:17:00] when you pulled us in to just review those numbers with that case, just to make sure, you know, we were all looking at the same thing and like sometimes it's hard to believe even for people who do it every day, how big those numbers can get.

[00:17:12] Jacob LaRue: Um, it's just awesome. I mean. Compounding wealth, generational wealth, that's a, that's actually exactly what's happening in that case.

[00:17:20] Matt Finley: But all three of these cases, uh, you know, definitely highlight what we do for clients that isn't necessarily. Their portfolio value. Right? And that's, that, that's a big value add in, in why we do this.

[00:17:34] Matt Finley: Absolutely.

[00:17:35] Matt Nelson: Yes. Well, that was fun. Maybe a little nerdy, but, uh, you know, it's fun to reflect back on just kinda how we make a difference throughout the year. And so before Mr. Finley, we have you give us a portfolio update. I thought I'd just interject and see if you have any, either of you have any.

[00:17:55] Matt Nelson: Traditions you do for Thanksgiving or if you have any big plans coming up.

[00:17:59] Jacob LaRue: I'll go [00:18:00] first. Uh, we don't have really big traditions, but we're gonna go to my wife's family. They live about an hour away. Um, there'll probably be 30 or 40 people there. They kind of get everybody together. Everybody's gotta bring a dish.

[00:18:12] Jacob LaRue: So I think we're bringing two sides. And yeah, it'll be a good time. All the cousins get together and have some fun. So it's a good, good time. Well that's, uh, you almost have to cater that one pretty much. That's why they make sure everybody brings something, I guess. Yeah.

[00:18:27] Matt Nelson: Good old Kentucky get togethers, I guess.

[00:18:29] Jacob LaRue: Guess, you know, they they're all related in one way or the

[00:18:34] Matt Finley: Yeah, and for us it's, uh, it's my time to, to do a formal dinner, so I like to cook so it's hard to cook every day with everything that we do. So that's my time to plan a meal, have family over. Sometimes lot. Sometimes like this year it'll just be the four of us.

[00:18:53] Matt Nelson: Now when you're, that'll be

[00:18:54] Matt Finley: a lot of fun though.

[00:18:54] Matt Nelson: I'm trying to picture you in the kitchen. Matt, I didn't know you were the cook.

[00:18:57] Matt Finley: I love to cook.

[00:18:58] Matt Nelson: Picture me. Are you, it like, [00:19:00] do you like harken back to scientific days, you got your beakers and are you like measuring everything to the millimeter or what?

[00:19:06] Matt Finley: Um, that would be baking, but yes.

[00:19:08] Matt Finley: Okay. Okay. Baking. Sure. I don't bake a whole lot. Cooking. I don't know, it's just, just fun. Someday I'll go to the Culinary Institute. They've got a week long program. That would be neat to,

[00:19:19] Jacob LaRue: I need to know if you have an apron or not.

[00:19:20] Matt Finley: I do have an apron. I don't always wear it.

[00:19:24] Matt Nelson: All right. That is, I'm gonna talk to Emily.

[00:19:27] Matt Nelson: We might have to have a Christmas, uh, candid picture there with Finley and his apron. There you go. Yeah, we, we, my family is, uh, about an hour away and um, so we'll just drive up there for the day and, and have, have, uh, dinner with just a very small gathering of us. Probably only about, maybe six to eight of us, but it'll be nice.

[00:19:49] Matt Nelson: And then, um, you know, hopefully it's not too cold. I can get one more bike ride in before, before the snow starts flying up here, before December, but looking forward to the weekend, so [00:20:00] That's good. Well. Matt, we've had a good year in in the portfolios. I mean, the market's been very helpful, very friendly to investors this year.

[00:20:12] Matt Nelson: Uh, but why don't you just give us a couple of stats you, you found as we're on this theme of like, stats this year, and then just let us know what to expect and um, and we'll close it out.

[00:20:21] Matt Finley: Yeah, absolutely. Uh, so the S&P 500's up about 26% as of this recording. Uh, US bond markets actually down.

[00:20:31] Matt Finley: On the year a little bit, uh, which, you know, as many of you know, leads to our portfolio stance that we've had had for the year. Um, pushing into the, the equity side of the market, which has been great for our clients. Uh, we've averaged very strong double digits returns for our firm. Most clients are up. In the 20 or, or maybe a little under 20% range, depending on their risk and what strategies we have.

[00:20:57] Matt Finley: Um, certainly a [00:21:00] outsized gain year from what we project out, uh, on a year to year basis, but we'll take it. Um, our assets under management are over 250 million now. Uh, so that's a kind of a neat little check mark for us as we're, we're marching into the future. Um. Neat little stat. Over the last six months, we've done over 16,000 trades.

[00:21:22] Matt Nelson: 16,000.

[00:21:24] Matt Finley: 16,000. And that's just the last six months. Um, so we have, you know, a combination of things that go into that. New money coming in. We're investing, we have to raise cash for clients' needs on a, on a regular basis. We did some minor rebalancing and some direct, um, security changes this year, but we didn't do a whole lot of rebalancing yet.

[00:21:46] Matt Finley: Uh, so most of that is just client needs or new money allocations. That's still a lot. 16,000 trades.

[00:21:54] Matt Nelson: It is. I mean, when I first hear that, it sounds like, ah, we just must be flipping. [00:22:00] Security's every day just around. But yeah, it's just, I guess when you put it that way, when you have, you know, as many households as we work with and each of those households have so many different accounts we have to work with, and there's all these different needs, it just, it adds up a lot.

[00:22:13] Matt Nelson: It's no small thing.

[00:22:16] Matt Finley: Yeah. Pretty, pretty crazy when you actually look at that six month number. You know, it even shocked me. I didn't think it was that high. Um, yeah. The other big add on this year is we continue to drive down cost in portfolios. We, some of those swaps I just mentioned were to swap out, uh, some positions we had prior that we found equivalent, uh, or maybe even better positions, but at lower internal fees.

[00:22:41] Matt Finley: And that's a direct savings to our clients. Uh, roughly probably 15 or or 20 basis points or 0.15% internal fees. For the client and we'll continue to do that as, as investments evolve and change as the industry changes a little bit, [00:23:00] we stay researching, make sure we find the best thing for both return and cost to our clients as we move along.

[00:23:08] Matt Nelson: That's been a really big change over the last 10 years. I feel like it's accelerated, maybe even the last five, but it used to be that a very typical

portfolio would be. Over 1%, the internal costs, just of the mutual funds. 'cause everybody's using mutual funds. If you work with an advisor and, and then mutual, then the advisor would layer a big fee on top of that.

[00:23:30] Matt Nelson: And you know, what's happened with these new products is we've been able to constantly sift down and get things just ultra cheap and shift some of that work back to us and keep the, keep the savings for the clients. Really, it's, it's been a very good thing. It's powerful.

[00:23:46] Matt Finley: Yeah, we've shaved near a three quarters of a percent off of our client internal fees in the last five years.

[00:23:53] Matt Finley: Wow.

[00:23:54] Matt Nelson: Yeah, just, just because of technology and certain product availability, [00:24:00]

[00:24:00] Matt Finley: which just helps the returns by a quarter, three quarters of a percent a year better.

[00:24:04] Matt Nelson: What do we expect maybe for this coming year?

[00:24:06] Matt Finley: Well, that might be a different podcast coming up, but yeah. So nutshell, you know, we've had two really nice years back to back this year was.

[00:24:14] Matt Finley: Excellent so far with a month to go, we don't see that ending by the end of the month here. I would expect maybe high single digit returns next year, low double digits for the markets. There is a lot of ifs out there, but in general, the economy continues to be strong and we think it's gonna continue to strengthen corporate earnings, continue to improve.

[00:24:37] Matt Finley: We think that continues, and of course, the entire. US economy, maybe global economy is gonna be driven by the evolution of AI. And, and that's to me is gonna be akin to the internet of the late nineties, early two

thousands, where it just transformed the entire world's life. And so that creates opportunities and it.

[00:24:58] Matt Finley: Also create some things [00:25:00] that might not work great moving forward.

[00:25:02] Matt Nelson: Couldn't agree with you more. We're already seeing the, just the helpfulness on the financial planning side and the tax side with ai, let alone on the, on the investment side. Uh, just being able to get research quicker and, and better information.

[00:25:14] Matt Nelson: So it's, it's gonna be incredible to, to. See this unfold over the next, uh, you know, couple of years, but a lot of good things since When are

[00:25:23] Matt Finley: you gonna hire our first robot? Yes.

[00:25:25] Matt Nelson: Well, you know, maybe by 2026 we'll see. Yes. A lot of great things have been happening at the, at the firm and so happy to, uh, have all of our clients that have put their trust in us and, and, uh, be able to be part of their lives and make a.

[00:25:39] Matt Nelson: Make an impact. Uh, love to give advice to anybody who, who would like it. So if, if you want a second opinion, certainly, uh, give us a call if you're not a client now and, and you, you want us to take a look at your situation, but I, I think we'll just leave it there. I mean, we we're calling this the year end wrap up episode, uh, just as a quick check in.

[00:25:59] Matt Nelson: So, [00:26:00] um, anything else you want to add? It's been a good year.

[00:26:04] Jacob LaRue: That's for, yeah.

[00:26:05] Matt Nelson: Uh, been a, been a good year. That's right. Happy holidays everybody. Thanks for spending time with us today. You know, if you're a fan of the show, leave us a review. It really does help out. Uh, let people know that, that, uh,

that you like what you hear, and give us some ideas of what you wanna hear for topics on the, on the podcast.

[00:26:24] Matt Nelson: Um, for a takeaway, I would encourage you to go to our website, Perspective6group.com. There you can go to our resources section, check out our blogs and podcasts, uh, sign up for our newsletter. That would really be the the action item for you. Sign up for our newsletter and you'll be updated when we publish new information to keep you on top of everything.

[00:26:45] Matt Nelson: Uh, so until next time, remember, financial freedom is more than money, so find your purpose and live your life well. If you need any guidance, we're here for you. Take care of each other out there.[00:27:00]

[00:27:00] -: 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.Perspective6group.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.

[00:27:27] -: 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.

[00:27:45] -: 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 insurance and [00:28:00] financial planning services. Offered through Focus Financial Inc.

[00:28:03] -: 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 Oaic Wealth. Hey, sorry for the interruption. I know you are listening to The MedTech Wealth Advisor Podcast and we are so happy you're here.

[00:28:25] -: If you have any questions, please head over to prospective.sixgroup.com or the show notes to find out how to reach us. We would love to hear from you.