

# PI\_EP\_Vono&Pastore

[00:00:00] Welcome to the Perfectly Integrated Podcast, hosted by Matt Ackerman, where we show the power of teamwork in wealth management. Now onto the show,

[00:00:16] Centers of Influence. You know, I've been a fan of that phrase my entire career. The entire notion of growth begins with great relationships. And to me, that's where centers of influence are so critical. Great businesses require just amazing synergy, but how do you create that synergy? How do you find those centers of influence?

[00:00:35] And better yet, how do you foster great relationships from there. I'm joined today by two amazing thought leaders that are gonna help us kind of walk through the how, what, and why, and ultimately give us some great examples too. Welcome back to Perfectly Integrated. I'm Matt Ackerman, and I'm joined today by integrated partners, John Pastor and Steve Vono from McGowen Pro to discuss centers of influence, synergy, and making [00:01:00] great even better.

[00:01:01] So John, I'm gonna go to you first when I say centers of influence. What does it make you think of? Well, you know what, Matt, it's, it's centers of influence can be a lot of different people in a lot of different positions. But ultimately there are individuals that can help us grow our business in the way that we want to in a very special way.

[00:01:25] Meaning centers of influence to me, naturally, the first one that comes to mind is a cpa. Why? Because they have influence. They're in a trusted advisor position. And, you know, people do what, what they're instructed to do by their cpa. Uh, but it's certainly not limited to CPAs. Other, other centers include property casualty, uh, insurance providers, liability insurance owners people that serve.

[00:01:54] The end user that we want to work with. So when we talk about growth of [00:02:00] an advisor's practice, centers of influence I think are incredibly important because if they're vested in your your success, they can make a major, major difference. Steve to me and John, you really hit on it there. The magic word is influence, you know, and you work with a great CPA partner.

[00:02:21] Talk to me about how ultimately they can help influence a relationship on one side and help build a relationship for you as an advisor, wealth manager on the other as well. So interestingly I want to go back to center of influence because in my mind, Center of influence is like almost an organization.

[00:02:46] So John mentioned cpa. And there are a lot of people around the CPA who then go to the cpa, or it could be a larger organization where many [00:03:00] people have access to the center, where the center is the influence. The other thing I think about is circle of influence, and for me, the delineation is if I am the center, I have all the people around me who I.

[00:03:17] Effect by going out to them rather than them coming to me. Little difference. Little innuendo, but I think that there is this relational piece between that innuendo, if that makes any sense at all. It, it makes total sense because, you know, being a guy from New Jersey, everybody knows a guy, right? Yes.

[00:03:39] You've got, you know, it's like that se circle of influence makes so much sense to me because it's like, What we think about it as, you know, when I have something broken in this house, I'll call my father-in-law. He's, it's like that general contractor mindset, right? Where then he knows the carpenter to go to, he knows the he goes over here to the electrician to go to, and it's the [00:04:00] same thing here where a great accountant knows the right wealth manager to go to the right estate planning attorney to go to.

[00:04:06] It's that same, I got a guy mindset that makes accountants and CPAs so critical, right? Am am I on the right track? Yeah, I think you are. And to your point, I think that the cpa, in, in ma in many reports that I read, um, CPAs, the, the letters CPA stands for obviously for certified public accountant, but in the public eye, what that means is they walk on water.

[00:04:36] They know, all they have a fiduciary responsibility to take care of the people that are in their care as their client in many ways the same way as a doctor, but it's their financial health that they take care of. And so, as you said, they know a guy, so they don't do everything, but they're well [00:05:00] connected, Real quick story. My daughter recently got her master's degree in art history, and she wants to work in museums. So I work personally as a insurance broker for professional liability insurance. I work with about 900 accountants throughout the. My agency works with about 3,500 accounts throughout the country.

[00:05:23] I sent out an email blast to all my personal clients saying, This is what my daughter does. Do any of you work in the art world? Because I know that the CPAs know everybody in their community. Well, guess what? We got about 15 responses with solid. Connections that my daughter could call to say, Hey, can I just talk to you about what you do?

[00:05:53] Because the CPA knew people in the art world, the museum world, the gallery [00:06:00] world, and it was incredibly interesting. Three of the CPAs had their, their offspring, sons and daughters working in museums as curators. I'm just using that as an example. How the CPAs are so well connected within their community and that's how they influence.

[00:06:21] And so to your point earlier now, if they are taking care of someone's financial health and they've got a guy like an ria, there you go. And they point them in that direction, like a John. Yeah. But you know, It's funny, Steve, when you say that, uh, a couple things come to mind. I, I, I couldn't agree with, with your point more.

[00:06:48] So I think advisors need those centers of influence and people with a center of influence. Well said. But I also think that they need to become a center of influence. Think about it. [00:07:00] A new client comes to town and they need. Renovations done in their house. They need a good electrician. You know, these are all people that we should be aware of and we should be the center of influence for our clients as well, because it makes them more sticky.

[00:07:16] When somebody asks you for a referral, it's a compliment. They're saying, I like the way that you do something, or the way that you think, or whatever it is, and I'm gonna ask you for your opinion and your help because I trust you so much. The person that you refer is already vet. And I think that that's something that we need to be for our clients.

[00:07:36] Remember, I have a mantra that I live by givers get. And when you, even when you're giving out a name that helps people, I mean, hey, if somebody, if their furnace breaks in the middle of the winter and you give them the, the speediest best, reliable, intelligent H V a C person that impacts their family, that matters, right?

[00:07:56] Um, but it's the same as when we give away, um, a [00:08:00] CPA referral, which are harder and harder to get right. Or if we give someone an estate plan attorney that hey, is gonna plan. Um, a document that's gonna be used on the potentially worst day of their lives. So, you know, there's just, I

think there's a lot of credibility in becoming a center of influence as much as creating a network of centers of influence.

[00:08:25] Steve, that mindset of credibility is so interesting to me because it's like, it's something you have to earn, but it's something you can lose too if you don't, treat it with care. Accountants and CPAs, they've earned it because over the years they've done all the things you need them to do so they, they trust the next piece.

[00:08:43] Talk to me a little about credibility and trust. Uh, you know, it is something in this industry when it comes, especially when it comes to money in your finances, that. Difficult to attain, but it's quick to lose too. Right? You've, that credibility is so important across the board when it comes to these centers of influence.[00:09:00]

[00:09:01] I think that, um, in many ways, credibility is earned by showing people with the amount of care that you have within the service that you. Um, that you're thinking about all the different ts that need to be crossed and the I that need to be dotted. And actually, you know, I remember being in elementary school and you do the math and the teacher would always say, Show your work, show your work.

[00:09:30] How much did you do? What did you do? Because that will also add credibility when you actually teach your client that you know the behind scenes and what is it that's going on in that regard. I always find that really interesting, and I think that when I share that information with my clients, they're like, Oh, he, he actually knows what he's talking.

[00:09:59] And that [00:10:00] adds to that credibility. And then when you, in any way that you can show you went the extra mile by showing how you cross the T's and dotted the i's or whatever it might be, or throwing out that those extra advisory type of comments and going beyond what. Uh, is just required. Go beyond what is required and do the full monty, so to speak.

[00:10:29] For me, the word proactive always jumps out when I work with both advisors and accountants. They want you to go that extra mile, like you said, give them the full Monty, uh, you know, go give them everything you possibly can. And, and then they'll go out to John. To your point that givers get. They then will go out and, and refer you again.

[00:10:51] You know, You've, you've done such a good job through the years, John, of building so many great relationships with CPAs. What is, is there a

magic bullet there [00:11:00] to relationships, to getting and, and keeping and retaining their credibility, your credibility with them through all these years? Well, I think there's some basics and Paul always talks about them.

[00:11:11] Show up on time, Be prepared. Say please and thank you. I, I just the basics, right? Really be a good person. Um, when you have the opportunity to do more, do something, be as good as you can. I mean, I, I'm proud of the relationship I have with, with Steve. You know, we go to events now. We travel around the country.

[00:11:31] And I could say he's incredibly good to me. If his plane arrives early, he's, you know, he's already picked up the rental car and he's meeting me at the, at the, at the, uh, the pickup area. Right. Hey, that matters, you know, uh, if, if I'm grabbing a coffee, I never grab one just for myself. I grab one for my, for my tra my travel partner.

[00:11:49] Right. And we're always, making sure that we're taken care of. I think that's in any relationship, you know, it's, it's showing how much you care, thinking about their problems and their challenges. It, you [00:12:00] know, and kind of getting ahead of them, you know, right now, um, our advisors can really think ahead for their partners, for their sentence of influence, year end tax planning's.

[00:12:12] Why don't we, Hey, they've had a really busy run. They've had two years that they basically, uh, have had extended, um, Studying the tax seasons, then they were, you know, before that they were unpaid P p P consultants. Mm-hmm. and that, and this year they had a whole bunch of tax changes. Well, you know what, if you come to the, to the table and you say, Hey, I thought about what you've been through and let me help you get ready for yearend tax planning, so you have a few fresh new ideas.

[00:12:42] Does that help? There you go. Right? That that helps. Hey, you know what? I can talk to people about tax lost harvesting. You might not have the time to do it. The market is down. I can talk to people about. Roth conversion as an extension of you, [00:13:00] you know? Mm-hmm. , that's help, That's real help. That's meaningful help.

[00:13:03] So I think it's, if you approach everything as how can I help you? Um, and hey, let me walk a mile in your shoes and let me be a good guest in your house. Oh, it's hard to go wrong. Yeah, I like the saying guest in your house. Actually John shared that saying with me, I wanna be the best guest in your house.

[00:13:24] And I really thought about that. As an insurance broker myself, as a registered investment advisor, that as John is, we're working with CPAs. All of us have the ability to be the best guest in someone's house. You know, You have a party or you have dinner guests and you have folks, you know when, when it's all said and done and you're cleaning your kitchen.

[00:13:47] You, you reflect, At least I do. My wife and I, we, we invite a lot of people over to our house and there's people that we can't wait to invite back. And then there's people we're like, Maybe, maybe we'll take a pass next [00:14:00] time. Right. And maybe Steve, the people that you want over are actually helping you clean up at the end.

[00:14:05] And that's my point. They're considerate. Right. And like you said earlier, John, they do the basics show up on. Maybe they, maybe they, bring a dessert. They say, Please and thank you. All the basics. Um, the stuff that we were raised, uh, as kids to, to believe in, adhere to. And I like thinking about it that way, being the best guest in someone's house because we're always on our toes thinking about other, and that's the thing about a lot of our relationship.

[00:14:38] It's not about me. It's. Other, it's about who it is that I'm serving. It's about who it is that I'm assisting. You've got a problem, I wanna help you solve that. And in many ways, sometimes the helping you solve it might be, I have to do it for you, but [00:15:00] the relationship that I really enjoy the most is.

[00:15:05] Helping and assisting and walking alongside so that we work it out together, and that we each might have an aha moment in that process to take a nugget and learn from. So, which, you know, really talks about, you know, how can you help so many people? You, you're in associations, you're, you know, you lead, uh, regional groups but if you don't have.

[00:15:31] You're a great example of you can help because your network is so strong, right? If, if I don't have, I can't give. Right. So when you build that network and when you build the reach that Paul and Andre Becca and the marketing team, you know, Matt, you talk about as well, that reach allows you to look, look beyond the problem and say, Hey, I know some people that can help you with this.

[00:15:57] I know some people that we might want to connect you to.

[00:16:00] Uh, I mean, right now. The more CPAs, you know, the more you can help and they can all help each other. You know, they have a, a very serious problem that there's not enough talent. So there's, you know, there's helping people bring firms together and, and mm-hmm.

[00:16:16] dealing with overflow issues and high hey, staffing issues and succession issues. You know, that's our mission. Our mission is to help them. But you can't do it without, without a good network. It, it's so interesting to me because, Oftentimes when CPA's advisors, when they think about growth, they think about multiplication, they think about scale, they think about, you know, how they can, you know, do one thing and do it for many people.

[00:16:43] And sometimes they forget about addition. They forget about the mindset that you're talking about here. That giver's mindset, being a guest in your home, being considerate these back to basic. Things about proactivity, which some [00:17:00] people take for granted. In my mind, that's the difference. Between consistent growth, sustainable growth and something that's, you know, Oh, I threw a hill, Mary, it didn't work.

[00:17:12] So I'm gonna give up. And I think you're just onto so much here, which is, you know, if I'm someone listening to this, I say, Hey, make sure you start with that giver's mindset in mind. You know, speak with with that in, with that in mind, you know, talk to me about some of the ways that you are helping accountants, you're helping CPAs, you're helping advisors with everything you guys are doing at McGown.

[00:17:33] Sure. And it's really interesting that you ask that question because that's what we're all about. And so, as I said, I'm an insurance broker. We sell professional liability insurance and business related insurances. Most people. Might think of me as just a transactional based. I sell the policy and that's it.

[00:17:54] We're like, Oh, no, no, no. We're so much more, Our tagline is more [00:18:00] than a policy, and I'll give you a quick example. From a risk management perspective, that's what we're all about, right? I sell a product, it's an insurance policy, but then I wanna help you not. So I give you tools to manage that exposure in risk.

[00:18:17] We work with your engagement letters, we review them for you. We do that kind of stuff, but then we're so much more in that relational piece. As John mentioned earlier, I just had a conversation with a client who they wanna sell off a portion of their business. They don't wanna do audit anymore.

[00:18:35] They're a smaller firm and they do audit and tax, but they're like, you know, We don't really have the resources for the audit anymore. Hey, Steve, do you know anybody in our area? Well, guess what? I didn't know. Just one firm I knew, seven or eight that I could connect him with because as John was saying earlier about pre-vetting, [00:19:00] I already know those firms.

[00:19:02] I know who might be a fit. That's one example. Another example. Now, because I'm risk management, I get phone calls from my clients, the CPA, and John was talking about retaining talent is a big issue. And every once in a while someone will call me and I've had multiple calls like this and they're like, You know what?

[00:19:27] We got a guy who, we have a professional, not necessarily a guy, maybe, maybe a female, but we have a professional and they're not really up to snuff. , and we're trying to work with them, but what are your thoughts, Steve, about how we might be able to do that? And I'll ask them some questions about their work, their ethic their technical aspect, and then I'll share my thoughts around risk management on how to handle that issue.

[00:19:55] Or I'll sh I'll handle, I'll, I'll share my thoughts on how they might be able [00:20:00] to handle those kinds of issues. Their clients. Do you grade your clients? You have a client, B, C, and D? Do you grade 'em? There's, it's a risk management tool to do that, and you basically say goodbye to your Cs and Ds, and then you make a choice around your B clients and how do you make them a clients?

[00:20:22] Because you can do that, right? You can help them pay their fees sooner, which is a risk management. So we talk about all those kinds of things. And I think that those are a lot of the ways that we kind of embody the whole be a giver to get, but we have the resources. The other big thing too, that we do and, and integrate is, has done such a fantastic job of it, is we provide information.

[00:20:55] That's necessary, that's timely. Steve could talk a little bit about cybersecurity, which every [00:21:00] time I hear him speak on the subject, the hair in the back of my neck stands up straight because it is, it's nervewracking. If you, if you ever went through, um, a cyber attack or any type of, uh, you know, security issue.

[00:21:12] It's, it's, it's really, it's, it's difficult. Yeah. But we do it in a format that we provide information and we give cpe. You know, our team really does a phenomenal job at integrated, making sure that we go out to the CPA community and provide them with meaningful, impactful cpe. And I know that that's something, Steve, that you do Yes.

[00:21:33] On a number of issues. We actually are NASBA approved. NASBA is the National Association of State. So both of our entities are approved by NASBA to give that cpe. So again, to your point earlier a way that we give is

we do webinar series. We do two a month from June to December. For all of our clients and our friends.

[00:21:59] And they get [00:22:00] on and it's free and they get an hour cpe. And we also have a program where if you do a certain amount of, uh, webinars, it's lost control education. Not only do you get ccp, but you get a premium discount. Well, that's helpful too cause everybody's watching their bottom line. Everybody's watching the dollars spent.

[00:22:20] So I think. The thing that I like about my partnership with John is we both understand this concept of being the best guest in the house, Being the, we've got all, we've got these tool bags and we wanna share our tools with our clients, the CPAs, to make their, their jobs more rewarding and make their their jobs more profit.

[00:22:52] That's a big issue and that's something that we can talk about as well. No, I think that's everything, the profitability [00:23:00] issue, and it's, it's about taking your expertise and being able to leverage it across, multiple partners. It's all about using that expertise and leveraging it so that you can ultimately, be an influencer to a lot of different folks that you work with.

[00:23:15] Um, you know, I, I often think of the analogy of the hardware store. You might go to Lowe's or Home Depot to buy a hammer, but you go to a hardware store because you don't know how to solve a problem. There's a, a patch in my ceiling that needs to be repaired. What should I get for that? Um, and ultimately, I imagine all of both of you gentlemen as that.

[00:23:39] That essential, um, hardware store, but you've got a back office of support behind you that makes you supersized, uh, like you got Lowe's working behind you. So you just both do just an incredible job of, of that giver's mindset of being helpful to all of these different folks, whether it be a website on webcast, on cybersecurity, or all the way down to, [00:24:00] Hey, I, I, I know how, you know, getting, getting a daughter a job at a museum.

[00:24:04] It's, it's just, it's so influential. The work that you're doing. And that brings me back to that first question, Steve, which is influence. How are you ultimately helping just influence all these different communities that you're working with, these great accountants, these amazing people. It's all the above.

[00:24:18] You're just doing such a great job of it. Well, thank you. I appreciate that. You know, like a, like a Southern Baptist preacher loves his Bible and he wants to get the word out. That's kind of what we're trying to do. We have a

message. There the, there is a business environment that can be very risky to work.

[00:24:39] And hey, there are ways to minimize that risk and lower exposure to legal issues. And that's the word we're trying to get out. We do it by, we go to conferences, we speak at conferences, we do webinars, we do seminars. We visit our clients. We go from the broad of what I just talked about and we funnel it down [00:25:00] to you.

[00:25:00] Send me your engagement letter and I'll review it and I'll tell you what kind of language you should take out, what kinda language you should put in. We look at your website and we say, Hey, this is what you're putting on your website. And you know, a plane attorney might take that language and use it against you and you might wanna tweak it and change this to that.

[00:25:22] So it's very practical. And that's some of the, the message that we're, we're trying to get out. I have folks in my office who write articles for a lot of the accounting firm periodicals, like accounting. Today we were just interviewed actually, we get interviewed every year, twice a year by accounting.

[00:25:41] Today we write articles for Journal of Accountancy. We're very involved in some of the different state societies. So again, it's just to get the word out and people will say, Well, what do you, what can you bring to our organization? That's what I can bring to your organization. Mm-hmm. is the tools to help those [00:26:00] accountants and CPAs lower their risk and at the end of the day, increase their profitability.

[00:26:09] And John, armed with this, they can do that. They can armed with all this support, whether it be from what you're doing, what Steve's doing. Accountants can increase their profitability. Right. It ab Absolutely. You know what's funny is that the, a lot of the answers are increase your profitability. But I'd say this, the only thing I would add onto the front of that equation.

[00:26:30] It's not until they know that you understand their problem and understand it completely and thoroughly, that you can jump to that. I mean, let's face it, profitability fixes a lot of problems. And you know, companies with a big funnel and companies with good profit usually don't have too many problems, but.

[00:26:49] I think the CPA community in particular really needs, um, to see first they're very altruistic. They, they, it isn't all about the money, you know, they've [00:27:00] got in that trusted position because of how they handle situation. So

you really need to say, I understand your problem. This is what's changed and integrated, has done a fantastic job of evolving since the first CPA that we've brought on board so that we could make it easier for them, for the CPA community in all, in all centers of influence to say they're gonna do the right thing.

[00:27:24] To make that profit, they're gonna do it, you know, in a fiduciary standard, multi custodial, um, they're not beholden to any products. You know, that's where it really, you know, the, the synergy and the connection piece happens. You can't skip that first one to say, Hey, we've got something special. You know, you can't just go, Hey, we got, we got the profit.

[00:27:45] No worries. Because they've been burned so many times and they've been taught to look for Chardon's and they're the three headed dog that's, that's protecting the, the treasure. That's their, that's their job, right? So, What does that mean? That basically [00:28:00] means we have to show them, and that's through our capabilities meeting.

[00:28:03] That's through showing them our technology stack. That's by taking the time to show them what makes us different and special in our approach. Hey, everybody talks about how good they are. We need to show them and we need to prove it and we need to prove it every single day. Um, we need to prove it in, in the times that we show what makes us different.

[00:28:25] And all the time, uh, this has been spent creating integrated. We need to show them how we handle bad situations too, because they're gonna arise and we really get to show our character there just as well. And that's what creates that synergistic relationship. You know, speaking of the relationship, Matt, ask your question, Matt.

[00:28:44] I'm sorry that I cut you off there. No, no, go ahead. Go ahead. You dive right in, my friend. All right, so here's, I wanna add to what John was saying in relationship to the, uh, the synergy of, uh, influence. When I met John, [00:29:00] um, it was at a conference for the Massachusetts State Society of CPAs and. He, we had a conversation and he was like, Hey, I'm doing a brief presentation for the CPAs here if you wanna sit in.

[00:29:15] I said, Okay, fine. Um, I wanted to hear what he did. I wanted to hear a little bit more about what integrated was all about, what's John all about? Nice guy, but what's he all about? And I sat in and he had a guest in his, uh, little session. Turns out his guest was a CPA who was a client of. And that

particular guest shared a story about what John's RIA services was able to do for his CPA firm, and it was a small firm.

[00:29:52] And then he talked about not only all the good ways that Sean helped his [00:30:00] clients, right, but the revenue. That he generated through that relationship, and I was like, Holy cow. Because one of the things that for me is important is that if my clients, these accounting firms, I want them to continue to be a viable entity at all times until the day that they no longer choose to be a viable entity through retirement or merging up or whatever it might be.

[00:30:34] That now. Now I'm, I'm listening to the story of a CPA who happens to be my client and that CPA happens to be a client of John's, and now he just showed me. You didn't just talk about it, but kind of showed me through a story about an actual event and the, the power of that story was [00:31:00] striking. And the thing that got me excited was that I now have a resource to show my CPA clients how they can better themselves, better their clients, better their, their business.

[00:31:14] And you know, there's a. Of talk right now. Well, actually CPA consultants when you, There's a lot of conversation right now around what CPAs need to be doing in changing with the times. Okay. And a lot of them talk about wealth management and working with RAs to help grow their business. And if they're.

[00:31:43] Talking about that, um, they're missing out. These are a lot of well known national CPA consultants that are having that conversation. So now I have a resource to point my clients to and I feel great about it. Absolutely. So in a world of show over tell, [00:32:00] you guys have done some amazing things, and this has been a great conversation.

[00:32:03] I always end a conversation like this, you know, great conversation about influence with a question from my 11 year old son, cj, before every podcast. My son and I talk about the theme of the podcast and I was talking to him a little about influence. What does it mean to be influential? So he wants to know, uh, who is from both of you guys, you know, the most influential person on you, your life and your career.

[00:32:26] He said, You're not allowed to pick your parents. He said, That's a cop out answer. This is from an 11 year old. And so he wants to know. So John, I'll ask you first, who has been the most influential person on your, you, your life and your career, and you're not allowed to pick your parents? See, he does the easiest question in the world.

[00:32:44] It's, it's the person I trust the most and respect the most. Paul Sa agony. Um, you know, I, I, I've learned everything from him and, you know, you're just lucky if the person that leads your organization leads it in an integrous and honest [00:33:00] way. Um, because you know what? You get five years in. And then you find out, and it's, it's, it's, it's devastating.

[00:33:07] But, uh, since day one and I've been here, you know, pretty early in the group, um, that guy just keeps evolving. That guy keeps showing what he is made of and I just think that I'm lucky to know him. Calling my friend, call him the godfather of my son. Uh, he's the greatest, and I would follow him into a fire.

[00:33:23] Nice. Steve, what's your answer? Who has been the most influential person on you, your life and your career? Um, I'm fortunate to say I have many. If I were a wealthy man, uh, if I were to measure wealth, it would not, it would, it would be in my friendships and my relationships. There was one individual, his name was Dave.

[00:33:49] He's probably about 15 to 20 years older than I am, and long time ago I went real through a real rough spot and he [00:34:00] became my mentor. And, uh, it helped me out in so many ways and I really looked up to him, um, until the day of his death a few years ago, and he had a huge influence on my life and in all the ways that I look at things and, uh, I will never forget him.

[00:34:22] Dave, It's all about great mentors, great influencers, great centers of influence, amazing synergy. Gentlemen, thank you both for a great conversation. Steve, John, thank you both so much. Thanks, Matt. The pleasure. Matt. Thank you. Thank you, Steve. Thank you, John. And of course, thank you to our amazing audience here at Perfectly Integrated.

[00:34:43] This has been another incredible episode. Uh, if you have any thoughts, comments, questions, don't hesitate to reach out to us again for Integrated Partners, Matt, er.

[00:34:55] Content in this material is for general information only and not intended to provide [00:35:00] specific advice or recommendations for any individual. All performance referenced is historical and is no guarantee of future results. Securities offered through LPL Financial Member F I N R A S I P C, investment advice offered through integrated partners, a registered investment advisor, and separate entity from LPL Financial.

Steve Vono is Senior Vice President of McGowan Pro and is a separate entity and not affiliated with Integrated Partners and LPL Financial.