

## **Emerald Connect | Meet-Tony-And-John**

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Welcome to Above the Noise Financial Podcast with the Parr McKnight Wealth Management Group, a team of four advisors separated by 10 years of experience, bringing a multi-generational perspective to the most important issues. In this podcast we help families go from anxious about planning and spooked by the markets to feeling calm and in control. Join us as we share strategies to bring you clarity, confidence, and structure. It's time to challenge what you thought you knew and cut the money noise. Now, onto the show.

Hello, and welcome to the inaugural podcast of the Parr McKnight Wealth Management Group. Today, we're going to be discussing some things, some personal questions, some business questions with two of the partners. And they are John Rudy and Tony Parr. Good afternoon, gentlemen. How are you?

Hey, Eric. We're great. Great to be here.

Great to be here.

Fantastic. OK, for the audience, we have some questions. Some of the questions are about their practice, about their business. And the last half of the podcast is about some personal questions we're going to get in a little bit. And these guys are prepared and ready to be embarrassed and just humiliate-- I'm just kidding. They're going to be easy questions. I promised them that. Are guys ready?

Yeah, we're ready.

Born ready, Eric.

Born ready. All right, so first question, really, is the fundamental one. Why did you decide to work in financial service? Tell us just a little bit about your history, guys.

Well, Eric, for me, it was about what I didn't want to do. My formative work experience was working the graveyard shift at a grocery store warehouse in Minneapolis. I worked from 9:00 PM to 6:00 AM. If I did not put 1,400 boxes on the pallets, I got my butt chewed out and had to work an extra two hours of overtime.

Now, I think there is nobility in all work. But I didn't like having lunch with the guys at 1 o'clock in the morning. And I just knew that if I didn't apply myself and find a career, I might end up doing that for the rest of my life.

And then, I got an internship at a brokerage firm in the western suburbs in Minneapolis. And the people there, they wore nice suits. They drove nice cars. It was warm in the winter, cool in the summer. I said I might want to do this. So I got an internship there.

And actually back then-- that was over 32 years ago-- it almost drove me out of the business because those guys were brokers. And they were selling stocks to people they didn't know most of the time, cold calling. And I'm just so glad the business evolved to more planning and relationships. So really for me getting here, it was that I ended up in a business that evolved into more of who I was and what I wanted to do.

What about you, John?

Yeah, for me, it really is the intersection of a number of things that I truly love. I love economics and the study of incentives, which is what economics is to me. I love keeping up with the news, and I love people.

And I think where we sit, my love of those things is not only good for me, but it's also good for the business and good for clients. When I got started, actually, when Tony interviewed me over 10 years ago, I walked into his office, and he said "This is a really difficult interview. If you want the job, you got it."

And it was an easy yes because at the time, I was a door to door salesman for DirecTV, and I was learning how to talk to people and learning how to take rejection on a day-to-day basis in the middle of winter outside in Minnesota. So frostbite was a little bit of an everyday-- not an everyday occurrence, but it happened from time to time. And so I'm just thankful to Tony for him bringing me indoors.

So are you saying that selling TV door to door in February in Coon Rapids, we were a slight step up from that, John? I'm just so honored that you joined us. It's been great.

You know, I would add one more thing. When I was in high school, I told my dad I wanted to be a teacher. And then I gained a love of economics and markets, and this job allows us to bring more clarity to clients and actually help them understand the dynamics of the market and their situation and how inflation and interest rates and all that comes together. So I get to be the teacher that I always wanted to be, so that makes the job super satisfying, as well.

Fantastic. And John, that's great that you learned that daily rejection from a job like that because that was basically my dating in high school. So I learned earlier than you.

I wouldn't wish it on anybody, but I really am thankful for the experience.

Yeah, absolutely, absolutely. Get some nice warm boots, and get out there.

No, I think you've made a good decision, and part of that decision is, like you said, talking to people, learning about people, helping people. So my next question-- who do you guys work with, and what do you do for your clients?

Well, I think-- who do we work with, we work with families and institutions. And in the institutional area, we manage government pension plans. We help foundations invest their excess cash. We help corporations invest their excess cash.

But Eric, we're here to help anybody. That doesn't mean everybody's an ideal client of ours, but we love what we do, and we're happy to make time for anybody that has a financial question or a financial issue. But the tools and products and services and resources that we have lend themselves to multi-generational families and institutions. But we're happy to help anybody. We just love what we do.

Now, you brought up multi-generational families. Is that who your ideal client is, or can you give me more of a definition of that?

Well, I think traditionally this business has been 60-year-old guy talking to 60-year-old guy about the stock market. And we love the family aspect of it. We love working with couples with both the husband and the wife and creating a dialogue between them that they maybe have never had before, or go deeper than they have ever have before.

And by multi-generational, it's not necessarily getting in a hotel ballroom with a family of 26. But I recall a story, not so long ago, a client brought in his 13-year-old daughter to learn about investing. And we talked about technology, stocks, and retail stocks.

And the dad ended up giving her a little budget to invest, and she bought some stock in a company called Target. We're not endorsing that or saying it's a bad company or a good company, but now, she won't shop at Walmart. She only wants to shop at Target.

Dad tried to go to Walmart, and she said, "Dad, I'm an owner of Target. I need to patronize that store." So it's experiences like that where we can help a client understand finances and get enthusiastic about owning businesses long term. That's just a really cool part of the job.

And it might be a couple in their 60s that are looking to reposition their parents into an assisted living facility and looking at all the issues that go along with helping aging parents, or balancing the needs for retirement with the needs of putting kids or grandkids through college. So it's just fascinating to look across the entire family and the entire spectrum of financial issues, and lend the resources that we have through our firm and the collective experience of my 32 years in the business, and all of the things that we can do for them. So it's just pretty cool the way everything comes together. John?

Yeah, I think you named so many of the things we do. It goes the other way, too. I've done visits with clients in their home, and I've helped them improve their digital hygiene.

In other words, I think in today's age, it's important to have strong and robust passwords, especially if you have a lot of wealth in the financial industry. You don't want your accounts being hacked. And so, we have helped clients basically have passwords that they can't remember and just start using password managers.

Similarly, I've sat down with clients in their home, and I've brought up on their computer their financial statements, and we've exported it to a spreadsheet, and we've done a spending analysis on the spot. And I think a lot of clients have never really understood with clarity where their money is going, and that's incredibly important. And when you understand where it's going, it gives you the ability to change it if you want. Not necessarily you have to change it, but if you want to, that's really something that we are able to do, too. So just to give you a couple of examples-- I think we do so much.

Well, John, I remember when the one client called, and he was 80 years old. And he installed a new Microsoft operating system, and he lost his icon to play solitaire and the one to the link for his accounts. And you went out that afternoon to go and help him find his icon.

So the other thing I love about the business is it's not just about investing and planning. This is a platform to serve, and it's a platform to help people be happier and reduce anxiety. And we just want to elevate that client experience to do as much as we can to bring that sense of peace to clients. So it's fun.

Yeah, absolutely. And, ideally, as you look at multi-generations, multiple generations, you're working with grandparents. And through that work, you're working with mom and dad. And through that work, you're working with the kids because they see this pattern of education, of peace, right, that you're delivering to these families, to this just general well-being, if you will. But beyond that-- and we could talk about referrals all day long-- but how do you acquire new clients beyond within a family or a strong referral system?

Beyond that, I think-- first of all, like I said before, we make ourselves available as a sounding board or second opinion to anybody that is important to our clients. And we love what we do, so we're happy to make time on our calendars for anybody that has any kind of an issue. So a lot of those introductions end up being clients, but it doesn't necessarily have to be that way. We also have a lot of interaction because we're only part of a financial team for our clients.

So we have a lot of interaction with their estate planning attorneys and their CPAs, their accountants. And when those CPAs and accountants find out that we are a little bit different than your average financial advisor, they're very comfortable providing introductions to us, especially when making an introduction on the part of a CPA or an estate-planning attorney. That puts their reputation at risk, also. So we have long term relationships where they know that their clients are going to get taken care of.

And I think also we're out and about in the community at charitable events, at sporting events. And we've kind of got our radar up for who we might be able to help. So typically when I meet somebody, they come away knowing what I do, and that we're enthusiastic about what we do.

We've typically found out a little bit about them. And then, I'll drop a little bit of information in the mail to them for sometimes years. And oftentimes those people end up becoming clients because we're actually providing them more value as not being their advisors as their current advisor is.

Yes.

So those are some of the ways that we've brought new people into our family of clients.

Yeah, and I know it's important to have that family of clients. But to service that family of clients, you've got to have a family within that office. So who is on your team, and what do they do?

Oh, we've got eight people on the team. And there are four financial advisors. Three of us are certified financial planners. One of them is a CFP in the making.

Two lovely ladies, Patty and Barb, who are our senior account administrators-- they work with our families. Allie is on the team. Allie acts as a concierge to our institutional clients. And then our Director of First Impressions is Katie. Katie greets people when they come in, but Katie does so much more than that. She makes sure that we have customized preparation for every client interaction that we have.

And Katie also manages our calendar. And that's especially challenging thing because most of the time, when we meet with clients either in person or on the phone, there's two advisors present. So to coordinate a client's calendar and two advisors' calendars, that is a priceless task, which Katy does for our team.

So four advisors, Barb and Patti work with our families. Allie works with our institutions. Katie works at the front desk, and does so much more. And I tell you, these people-- it's just a joy to come to work every day because we would all run into a fire to save each other. And that's the kind of workplace that I am just super proud to have developed over these 32 years in the business.

Yeah, absolutely. And that is a incredible philosophy for how to run an office. Everybody needs a Katie, right? I mean, that's the bottom line is that when you talk about her, specifically, I can tell that she is there really, really to be that first line of defense and really care about the clients themselves.

And that says a lot about your office. So I love that. I always love meeting the Director of First Impressions because that really does kick off what that experience is going to be like.

Yeah, and just as important as that, Eric, is the fact that we've got call and meeting rotations programmed in the computer, so nothing falls through the cracks.

Nice.

We know certain clients like to meet two times a year. Other clients like to meet four times a year. There are phone calls programmed in so we just never lose touch, even if it's just to call someone up and say, "Hey, how are you doing? How is your family? How is your health?" Just a little touch base, and then give the client the opportunity to bring up anything that we can be of service for.

Got it. Now this is the last question in this section about business. Then we're going to get some personal stuff. But this almost bridges between these two sets of questions. What is your guys' financial philosophy? And John, I'm putting you on the spot. I want you to go first on this one.

Yeah, I think the first thing that comes to mind is we really want to be helping clients achieve clarity with their financial situation because if you don't know where you are, you really can't start off in a direction anywhere. And so I think operating from a position of financial clarity is absolutely important. Once we know where we are, then we start to have a conversation with clients about what they're after in life, where they're going, how much they're saving, what they'd like in terms of an investment return over time, how they feel about fluctuations in the market.

And we think it's important to have a plan tailored to each individual, not to maximize returns over the long term, but to get them where they want to go with the least level of risk possible. And I think clients are not just interested in meeting their goals. They're interested in having an enjoyable life and a comfortable ride in the market.

And John, you did a great job with that. I'm just going to offer a couple of bullet points because I wish our financial philosophy was a simple paragraph. But I like things like dividends and rising dividends and having income from your investments. That's an important philosophy.

There's so many ways that companies can massage their accounting. But when they have to write a check to their investors four times a year with a dividend, that is a real tangible expense. Then if you can identify companies that have a tendency to pay higher dividends every year-- although there are no guarantees-- that's a wonderful approach to investing.

I like being a contrarian. There was some banker in the 14th century that said buy when there's blood in the water, even if some of it's your own. We don't like to get bloody with portfolios, but the fact is there are severe dislocations in the markets from time to time. And if you can have cash and you can have courage and you can have a little conviction-- that's Warren Buffett, that's not me-- but if you can have cash, courage, and conviction, you have an opportunity to profit more than the average investor who's running for the sidelines and taking shelter during times of storm.

I also like having Noah's Ark money, right? Noah's Ark money just means stuff happens from time to time, and you need to have an available pool of liquid assets to draw on if a balanced portfolio should get out of whack because of market conditions. And you find people that have a nice moat around their portfolio of Noah's Ark cash.

They're the ones that travel through the inevitable dislocations a lot easier than those that are fully invested at all times. So those are just a couple of elements of our financial philosophy. But like John said, it's really customized towards each client and their needs and cash flow requirements and goals and values and long term dreams. All that goes into our plan with them.

Outstanding. All right, we're moving into the second half of this podcast, and it's all about personal questions. You guys ready?

Yep, ready.

All right. When you're not working, what do you guys do for fun?

For me, I have a wife and two young kids. J.J. is three and a half, and Nelly is 10. And I think I'm entertaining them when I'm not here.

And if they're not around, then I am doing the day-to-day activities of home, which is the dishes and the housework and stuff like that. But I actually enjoy those activities because I usually have my Apple earbuds in, and I'm listening to a book on Audible. And right now, it's a book on habits.

But I like to study. A lot of spiritual reading. I like economics. I like news. I like personal development. So I like to read a ton.

In the summers, we also have a family cabin that I like to get away to. And I like to spend time on the dock and on the water. And in the winter, ice fishing I think is something that I enjoy quite a bit.

Nice. You know, Eric, life is so cyclical. I remember being John, and I've got a lot of respect for John. He's just an Energizer Bunny at home and at work, and with a three-year-old and a young baby, as well. It's incredible, the energy that he puts in here at the office, and then he goes home and does the same thing at home.

I asked him when he gets some downtime for himself, and he said, well, if I get up at 5 o'clock in the morning, I've got a half an hour before the kids get up. And then if I get the kids down to bed by 8:30, I've got a half an hour before I collapse at nine. So it's cyclical.

I've got a little extra time on my hands right now because our kids are grown up. And one of the things that I like to do, I like to ski. We have a client who is 75 years old right now. He used to be a World Class Olympic-level skier.

Wow.

And he introduced me to skiing big mountains. I love the aesthetics and the athletics of skiing. I like to stay in shape, and I like the energy that working out gives me. I'm with a trainer on Mondays, Wednesdays, and Fridays without fail.

And my favorite thing, perhaps, to do is spend time with my best friend, my wife. We like to cook together, which typically means she does everything, except I cut the cucumbers for the salad. And then just have a glass of wine and have a wonderful conversation over dinner with my wife.

I also enjoy camaraderie with men. And that doesn't mean going to the bar every Friday at 7:30. I'm part of a Bible study which I lead sometimes. And that is just priceless time with my guy friends.

There's 30 of us that's split up into two groups. Aside from that, I spend a lot of time reading, as well, but I don't read 800-page tax books like John does. I tend to snack on news headlines so we can stay abreast of all that's going on in our crazy world in the markets.

Yeah, that's fantastic. It's funny because I'm kind of a mix of both of you guys. I have a four-year-old J.J. myself, but he's my grandson. So it's kind of a mixture. And then my men's Bible study is at 6:00 AM on Fridays, and yeah. We love it.

Mine's during the school year at 6:30 on Wednesdays.

Beautiful.

Yeah.

John does that also, amazing.

My wife insists I do that.

Yeah.

[LAUGHING]

Why? Is that a behavioral issue, John?

No, I think that's a great wife. Push them out the door, get them to a Bible study. That's fantastic. All right, guys. Who's your hero?

Oh, John, you take this one.

Oh, sure. I think one of the people that I miss hearing from regularly is Wayne Dyer. He passed away a few years ago, but he really got me on the path of personal development. When I was in high school, I took some of my hard-earned money-- I don't know what I was doing to earn it, I think chores around the house or something. But I went to Barnes & Noble and bought *The Power of Intention* at a bookstore. And I listened to that several times, and it was a CD set. And the message was you're not your stuff.

You're not your job. You're not your things. You're not your achievements. You're much more than that. And I think that is core and central to just my life philosophy, that we are spiritual beings living in a body, not having something else.

So that's one. Tony Robbins is another. I love his energy, and he really taught me what I needed to know about goals and motivation.

I also, growing up, was a basketball player, and really love Michael Jordan because he is who he is. He had a lot of failure early in life, and he still seemed to become the best player. And I think he had some innate talent, but it certainly was a lot about his practice and perseverance and just getting after it and never giving up.

Lastly, I think in terms of the investment world, Warren Buffett is a popular investor. Everybody knows Warren Buffett, but not everybody knows his right-hand man, Charlie Munger. And I think his wit, his intelligence, and his way of seeing the world has really been helpful to me. And so Charlie Munger is another one.

And John goes deep on this stuff. I remember a couple of months ago, he said it's Charlie Munger Month, and then he inhaled everything Charlie Munger for a period of 30 days. And I don't know-- who is it this month, John? You got somebody. John's always reading, always on a path of self-improvement. And I think it's so he can serve his family and serve our clients better, and he's just a joy to be around all the time.

So Eric, as far as I'm concerned, you know my hero. I'm an unabashed Christian. I hold J.C. above all others. Next would be my wife who is beautiful and intelligent and kind and humble and grateful. She's just one of the biggest joys in my life. I like

Roger Federer. I used to play tennis before I messed up my back, and I think he wins with grace and dignity. He loses not very often, but when he does, he loses with grace and dignity. And to watch him play tennis-- different than Nadal, who's like a bull in a china shop-- Roger Federer, it's like he's doing ballet on the tennis court. And he's just a true sportsman, a competitor, and just a gentleman also. So I like Roger Federer.

And I also like Martin Luther King. And one quote by him in particular that I like, he says forgiveness is not an occasional act. It's a constant state of being.

Absolutely.

And I think we all need to mirror that.

Yeah, absolutely, way more often, right? I mean, it needs to be mirrored way more often than we do.

My wife's my hero, too. I just wanted to add that.

[LAUGHTER]

Uh oh, we'll keep that in.

If you didn't get that in, it would be Bible study twice a week, John.

[LAUGHTER] Exactly, that's right.

That's exactly it, huh?

What I like about you guys' answers is that there is a diverse population in there, right? You each named three or four people. And if you take each one of those people individually, they each have a story of success, but in totally different ways, right?

I mean, J.C., the success is completely different than Jordan's success, Buffett's success, Buffett's right-hand man success, your wives' success. But all leads me to one question for you guys. What is your idea of success?

I would say steady progress towards one's goals while improving along the way and enjoying the ride.

Hmm, that's very good. I'm just going to steal from John Wooden, the UCLA college coach, and he says, "Success is the peace of mind and self-satisfaction of knowing that you did your very best to become the best that you could be."

Hmm, yeah, yeah.

Success is not about the having. It's about the becoming. It's like you want to be successful. You want to become wealthy. That's great, but not for the wealth, necessarily-- about who you need to become to earn it.

Yeah, absolutely. All right, now we're on to my favorite question, and I don't let anybody skip this one. Nobody gets past this one. Tell us one thing that most people don't know about you. And remember, this is PG, guys. This is a PG podcast.

I know how to beatbox.

[RHYTHMIC PERCUSSION]

Really, that's actually pretty good.

You got to hit the effects button.

[VOCALIZING]

[RHYTHMIC PERCUSSION]

He's actually doing this.

[LAUGHING]

Oh, yes.

[INTERPOSING VOICES]

Oh, that's funny. I also love R&B gospel music, and I like to play chess a lot.

Nice, nice. All right. That was pretty harmless there. Tony, what about you?

I'm going to try and keep it PG. And so Christine is my wife, second marriage. And we were at our 30th high school reunion, and she was looking great. And I pulled her into the other room, and she started talking about some of the bad men in her life. And then she poked her finger into my chest, and she said, "And do you know what you did to me in sixth grade?"

Uh oh.

I wondered if she was with the MeToo movement, or whatever it was. But I didn't remember. And she said, "OK, let me give you a hint. It was the last day of school, and you told me to meet you in the back stairwell after the buzzer. Now do you remember?"

And I said no, because I honestly didn't remember. And she told me that I gave her her first kiss in sixth grade. And then we got married to other people for 24 years and re-found each other, and I'm just living in a state of relational nirvana right now. And so she's digging the kisses now.

Yeah, now it's OK. Something else, all right. Well, that's kind of cool. That's fantastic. Circle of life, right? Something like that.

Hallmark is picking up a movie on that.

Yeah.

Yes. I'll be the person to copyright that story.

Yeah, I'm going to rent it from Blockbuster as soon as I can.

And it's actually true.

Yeah.

[LAUGHTER]

All right, guys. Getting a little more serious-- not too serious, but everybody, everybody here-- including all those heroes that you were talking about-- at one time or another, they lost focus a little bit, or they came to a difficult situation. So I'm asking you, what is a mantra or a motto or something you guys say to yourself in those moments to help keep yourself on focus and on track?

Well, I would say life is going to give you a you-know-what sandwich every once in a while. And just thinking about my mom, who-- she just got through lymphoma. She had six chemotherapy treatments, and she was just my hero throughout that because she never complained. And she's got this attitude of don't say "why me," say "try me," right?

We're all going to have trouble. Let's welcome that trouble as a blessing for improvement. And I always also say the sign of a higher mind is that which goes from, "Oh, crap" to "What's next" as quickly as possible, no pity parties.

Yep. John, that's tough to beat, man. What have you got?

It's going to be great.

[LAUGHTER]

And you can ask Tony how many times a day I say that.

20 times a day. Everything is going to be great with John. He's just a sunshiny personality. And he welcomes the good stuff and the adversity, as well, and everything is going to be great, according to John.

It's an incantation. It's a declaration. It is something I can say when I'm nervous. It's something I can say when I'm excited. And it almost always is true. Not always, but it usually is. It's going to be great.

Fantastic. All right, guys, that brings us to our last question. I am hoping that this podcast is going to go throughout the world, for crying out loud. Let's get that big goal.

This is going to be great. I've heard that before, right? It's going to be great. So the question is, why should people be listening to this podcast?

People should listen to this podcast because our team has acquired a lot of wisdom through hundreds and hundreds of meetings working with-- I don't think it's an understatement to say we've affected over 1,000 people, and we've gathered the stories and the wisdom from all those people. And I think we are in a position to share it with everybody. And so when you work with us, you work with a team that has a multi-generational approach, that has people of varying ages looking at the same problem from different perspectives. And I think when you have that, you have the best chance of getting the best outcome. And I think if you're interested in that, it's something you should be listening to.

Yeah, if you're interested in robotic-looking financial advisors with the right suits and the right haircuts and the expensive cars and shoes, we're not for you. If you're interested in candor, in humor, in a little bit of edge, if you're interested in the unvarnished truth, we might just be for you. And we're going to try and just have a lot of fun, share some wisdom, and be a little edgy in the process.

All right, hey, Tony, real quick. As people listen to this, they're thinking, OK, these guys are pretty funny. They had a good time. I could see myself talking to them, right? If people are interested in hearing more about your financial philosophy or seeing if you can work with them, if there's something that you can actually help them with-- that should be quite a bit of this audience-- how do they get in touch with you?

Fantastic. Yeah, we're open to having a conversation with anybody. You're welcome to call us at 612-324-0231. Probably shouldn't do this on a podcast, but my cell phone number is 612-987-8577. Or you can just Google Parr McKnight Wealth Management Group.

All right, that sounds great. And I know that you are two of the best financial advisors in that office out of the four. Who are the other two, because they're going to be on the next podcast? I won't tell them that I said that you guys are the best. But who are the next two that we're going to be interviewing on the next podcast?

Is this a real question, or are we just informing you?

No, I want you to tell the audience. Who are we going to be talking to next, so they can get ready and prepare themselves?

Oh, next up, you'll have the pleasure of meeting my partner Brian and Nelson, who's the youngest advisor on our team. Brian has been with me for 23 years. And he's often asked, "How have you put up with Tony for 23 years?" And his standard answer is, "I'm highly medicated." But Brian and Nelson are fine gentlemen that'll shed a lot of wisdom and share some personal things, just like John and I have talked about today. So I hope you'll tune in next time and hear from John and Nelson.

Yeah, absolutely. Guys, thank you so much for your time.

Thank you. It's our pleasure. Thanks for being here, Eric.

You bet. Hey, and thank you all for listening to this first inaugural podcast from the Parr McKnight Wealth Management Group. Here's a thing. In the words of John, "It's going to be great," right?

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For everyone at the Parr McKnight Wealth Management Group, this is Eric Johnson reminding you to live your best day every day, and we'll see you next time.

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