RETIREMEET 2024

BELLEVUE, WA

FEBRUARY 24

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INSIDE:

- A History of Retirement Investing
- How Much is Enough?
- Making the Most of Your 3rd Act

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RETIREMEET 2024

BELLEVUE, WA FEBRUARY 24

Welcome to Retiremeet

I'm one of the lucky people that has a job they love. I get to meet many people, get to know them and help with them with an important part of their life (money). My retirement isn't imminent (barring a health issue or some other crisis) and I truly hope to do this for many more years (I hope my boss will be glad to read this).

However, if something did change, I can pull the trigger: I have my financial, estate, health care, and housing plans in order. I have a strategy for Social Security and my savings. I know how to generate income for whatever life my wife and I have left. Further, I also have a plan for staying involved–I have purpose!

Which brings me to the purpose of today. Retiremeet is designed to help you understand the complexities of retirement, create a robust plan, and have time to enjoy the fun stuff–whatever it might be. As someone who gets to meet many of you, I know you have plans and we want to make sure you live them.

Thank you for joining us, please enjoy the day, and make time to ask questions as you build the future of your dreams.

Tom Cock

INSIDE:

A History *of* Investing

BY DON MCDONALD

Congratulations! You are special! You're probably unaware of it, but most of you are members of the first generation of real investors. How did I arrive at that conclusion? To answer that, we need to go back in time, but not too far back, because investing is a relatively new phenomenon. We will also focus on the history we know best: the history of us—spelled U.S.

For most of America's history, the 99% did not invest! The only investing was taking place among the well-to-do. They were the only ones with access to wealth that could be tied up in early government bonds (which were far from risk-free), or gambled on all manner of business ventures. Those "regular folks" who did manage to put away a few copper or silver coins. Generally, they had to pay to keep them securely locked away in bank vaults, which charge safekeeping or counting fees. This was an early version of negative interest.

Retirement saving was unheard of, which is why American workers never retired. They died during their working years. In 1880, the average life expectancy was 42 years old, with only 30% of the population living over 60 years. Of those between 60 and 79 years old, almost 87% were still working for a living. In the 19th century, you worked until you died.

There were a few early pensions. For example, Presbyterian ministers have had pensions since the 18th century under the "corporation for relief of the poor and distressed ministers, and of the poor and distressed, widows, and children of Presbyterian ministers." Until the 20th century, pension plans were offered to very few workers; while some public employees were being provided rudimentary pensions, there were only 13 pension plans at the end of the 19th century

The good news was that there was little to invest in, even if people could. However, in the late 1800s, small stock exchanges sprang up, offering some of the upper middle class an opportunity to speculate in the very few publicly traded companies that existed initially; you could buy shares in little more than transportation, stocks, canals, turnpikes, and railroads. Then, mining stocks came into vogue after the gold rush of 1849. These were followed by oil and manufacturing firms. The stock market of the 19th century didn't come close to representing the entire national economy. That warped asset tilt is still reflected in today's anachronistic market measures, like the Dow Jones industrial and transportation averages. So, early investors still weren't real investors. They were speculators betting on a very few firms in limited sectors of the economy.

Most early investments in America were speculative, like railroads

In the 20th century, speculating in stocks became a more popular pursuit, yet a large portion of the U.S. population still wasn't participating in the market. By 1900, only 5% of U.S. households owned stock either directly or, more often, indirectly through company plans. In the early days of the organized stock market, the entry bar stock brokers would rarely execute trades for less than a round lot (for you youngsters, that's 100 shares). That meant investing in a single firm required hundreds or even thousands of dollars in an age when the average annual income was between $500 and $600.

Regular folk could only gamble on stock prices in speculative "bucket shops." Small bets were placed on stocks' short-term price movements in these store fronts and offices as someone huddled over a ticker tape machine and scrawled numbers on a chalkboard. While investing in actual stocks provided liquidity for those who directly invested, bucket shops served no purpose other than acting as the stock market version of a casino.

Americans wouldn't have the wealth to invest in stocks for many decades. Even in the equity euphoria leading up to the crash of 1929, U.S. stock ownership hovered at about 5% of the population, and there were only 846 firms listed on the New York Stock Exchange. Most of those buying stocks were nothing like today's real investors. Most investors were already well-to-do and played the stock market for quick profits, in many cases using margin–or borrowed money–to inflate their gains.

It is estimated that by the late 1920s, 90% of the money invested in U.S. stock was borrowed. At the time of the 1929 crash, almost 40% of all American borrowing was to purchase stocks. Investors failed to recognize that margin is a sword that cuts both waves. It magnifies both gains and losses. A 10% increase in the price of a stock with 90% on margin equals a 1000% return on your invested dollar. On the flip side, losing everything only takes a price decline of 10%.

The Crash of 1929 proved that most of those participating in the stock market were not real investors. Instead, they were like a large percentage of those who play the market today, pure gamblers masquerading as investors. Sure, a few recognized that stock prices, in aggregate–because they represent the value of economies–must eventually go higher.

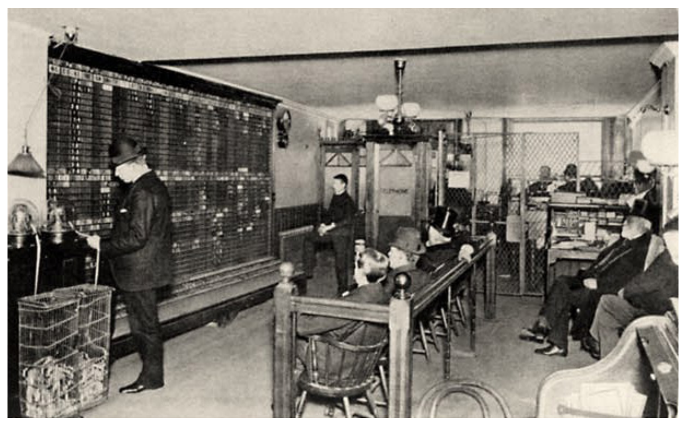
One of the most famous investors in U.S. stocks in the 1930s was a British portfolio manager–and one of the earliest investment scientists–John Maynard Keynes Destin, to become the father of Keynesian economics, Keynes managed the individual portfolio of Britain's King's College during the 1920s and 1930s. He was one of the few who recognized that the depressed post-crash stock market of the 1930s offered huge opportunities for long-term investors. Decades later, another famous investor, Warren Buffett, would emulate Keynes' approach to investing.

Just before the Crash, growing middle-class interest in equity investing led to the establishment of the first open-end mutual funds. These new investment vehicles, which pooled many investors' assets, continually accepted new shareholders, and offered daily liquidity at market prices, were largely ignored in the excitement offered by individual stock speculation. At the time of the crash, there were just 19 mutual funds managing only a few million dollars.

By 1940, the mutual fund industry had barely reached $1 billion under management, with the U.S. GDP at 1.3 trillion dollars. If today's mutual fund assets represented a similar percentage of GDP, there would only be $40 billion in mutual funds. Yet, at the end of 2022, U.S. mutual funds (and ETFs) managed close to $39 trillion, with U.S. GDP at $25.5 trillion. In just over 80 years, mutual funds (and ETFs) have gone from representing less than 1/1000th of the annual output of the U.S. economy to about 150% today.

It took 30 years for the number of mutual funds to exceed 100, as few Americans invested in them or the stock market. As middle-class wealth grew, what little investing was done was typically through savings accounts or whole life insurance policies. Wall Street brokerage firms and stock investing were still the purview of the rich.

As the economy improved and stock prices rose in post-war America, middle-class interest in equity investing grew. Given the high cost of purchasing a diversified portfolio of individual stocks–most stocks were still being purchased in 100-share round lots, and brokerage commissions were huge–mutual funds grew more popular.



During the roaring 20's bucket shops were popular

Over 200 funds were created in the 1960s as individual investors pooled their money to, in essence, hire managers to help them pick the best stocks. Back then, there were NO index or passive funds. Americans believed in the existence of skilled experts and paid dearly for both the management of the fund and the commissions of the major brokerage firms who sold them (the typical mutual fund commission in the sixties was 8.5%).

Once again, this wave of stock investors' exuberance was dashed when stock prices plunged in 1973-74. In the wake of this two-year bear market, investing fervor didn't recover for a decade, even as the U.S. economy continued to grow. So deep was the fear that it wasn't until the early 1980s that mutual fund assets exceeded their early 1973 peak. Yet, U.S. per capita GDP grew from $24,000 in 1972 to $28,000 by 1982.

A certificate for the first mutual fund in America

While most investors shunned the market, the S&P 500 grew at an average annual rate of 6.8% from January 1, 1973 (just before the market tanked) through December 31, 1982. Even more impressive, a globally diversified portfolio of thousands of stocks would have returned an average of about 13% per year, turning 10,000 in early 1973 into over 34,000 by the end of 1982. It's too bad there wasn't a way to just invest in the market–without the middlemen.

Thanks to the decades of robust data that mutual funds generated- and the increased interest they created in investing -academia could finally apply mathematics to investment research. The study of the science of investing began in earnest in the 1950s and 1960s.

In 1974, MIT professor and future Nobel laureate Paul Samuelson challenged traditional wisdom by claiming, based on his research, that passive funds should beat the performance of the vast majority of actively managed funds. He personally challenged the financial industry to create a true "no load, no-management-fee, virtually no-transaction-turnover fund." The Wall Street establishment universally created small index offerings for their biggest institutional clients.

The year after Professor Samuelson's assertion, John Bogle, at the young, upstart mutual fund group Vanguard, accepted the challenge and set out to create a publicly offered index mutual fund. The idea was so controversial it took until well into 1976 for Bogle to get approval from Vanguard's board. When the First Index Investment Trust–was introduced to the public, the financial industry and press labeled it "Bogle's folly." Today, almost $250 billion is invested in that single fund.

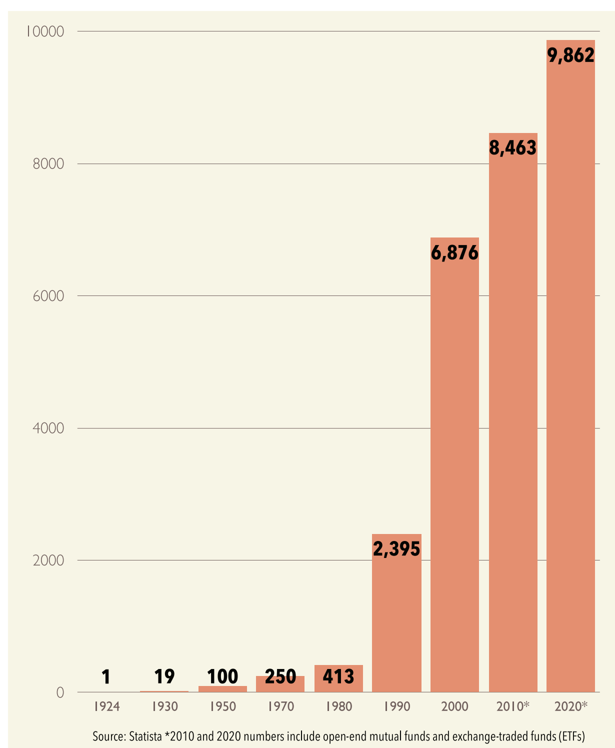
Fast forward to 2022, when over 52% of Americans had almost $29 trillion invested in open-end mutual funds or more than 110% of the annual U.S. GDP. Compare that with the tiny fraction of one percent of GDP invested in funds in 1940.

Add to that the latest iteration of the mutual fund, the exchange-traded funds (ETFs). From nothing in 1992, the amount of money invested in ETFs has grown to almost $10 trillion. Investors have only recently realized that a better way to truly invest–as opposed to speculating–is by owning the global economy (using inexpensive funds and ETFs) and letting it do what it has always done: grow.

Before 1973, most of what passed for investing was actually speculation. It has taken us most of the past 50 years to realize that building wealth cannot be consistently accomplished by gambling with stocks or other assets. We are truly the first generation of real American investors.

With investing being such an important part of our lives, the study of investing has grown increasingly critical. Just as it was postulated four decades ago that passive funds would beat active funds, there has been and continues to be rigorous academic research into investing and how you should create wealth. Science–not the modern version of financial alchemy pushed by Wall Street–must be your guide to building the wealth you need to enjoy a brighter future.

From one to thousands in one hundred years: the growth of mutual funds.



Agenda – Saturday February 24

8:00 AM – 8:15 AM	**Welcome** *Tom Cock & Don McDonald from Talking Real Money*
8:15 AM – 8:45 AM	**Investing for Retirement** *Don McDonald, Co-Host, Talking Real Money*
8:45 AM – 9:15 AM	**Creating Lifelong Income** Tom Cock, Co-Host, Talking Real Money
9:15 AM – 9:45 AM	**Navigating Retirement Risks** Jason Gentile, Director of Financial Planning & Senior Financial Advisor, Apella
9:45 AM – 10:15 AM	**Getting Medicare Right** Kevin Peterson, American Senior Resources
10:15 AM – 10:30 AM	**Break**
10:30 AM – 11:00 AM	**Evaluating Retirement Living Options** Tina Hall
11:00 AM – 11:30 AM	**Protecting Yourself** Herb Weisbaum, Consumerman
11:30 AM – 12:00 PM	**How Much is Enough** Paul Merriman, Merriman Education Foundation
12:00 PM – 12:45 PM	**Lunch, Q&A** *Tom Cock & Paul Merriman*
12:45 PM – 1:15 PM	**Your Estate** *Beth McDaniel*
1:15 PM – 2:00 PM	**Investing for the Future** *Weston Wellington, Dimensional Funds*
2:00 PM – 2:30 PM	**What's Next - It's Up to You!** *Rebecca Crichton*
2:30 PM – 3:00 PM	**Q&A** *Tom Cock & Don McDonald from Talking Real Money*
3:00 PM	**Wrap-Up**

When Is Enough Enough?

BY PAUL MERRIMAN

As a teacher regarding the most important investments decisions of our life, I am fascinated by the questions about when we have enough: Enough to retire, to spend, to give, to leave, to all the things we might measure financially.

For those of you who have not tried your hand at AI, I thought you might like to see what ChatGPT offered me when I asked for 250 words on "When is enough enough?" It happened in less than 15 seconds!

"In the hustle and bustle of our modern lives, the pursuit of success, wealth, and happiness can sometimes lead us down a path where we question, "When is enough enough?" The concept of 'enough' is subjective and deeply personal, as it transcends material possessions and dives into the realms of contentment and fulfillment.

In a society driven by consumerism, there's a constant pressure to accumulate more–more money, more possessions, more achievements. However, the pursuit of excess can lead to a paradoxical sense of emptiness. When we lose sight of our core values and prioritize accumulation over well-being, we risk sacrificing our mental and emotional health.

Recognizing when 'enough' has been achieved requires self-reflection. It involves understanding one's true needs and desires, beyond societal expectations. It's about finding a balance between ambition and contentment, knowing that relentless pursuit without pause may lead to burnout.

Sometimes, 'enough' isn't about acquiring more; it's about appreciating what we already have. Gratitude plays a crucial role in acknowledging that our lives are enriched not just by material abundance but by the relationships, experiences, and moments that bring genuine joy.

Ultimately, the question of "When is enough enough?" invites us to redefine success on our own terms. It encourages us to shift our focus from an insatiable desire for more to a mindful appreciation of the present. By embracing the idea that 'enough' is a moving target influenced by personal growth and evolving priorities, we pave the way for a more fulfilling and balanced life."

My goal for investors is to have more than enough. That desire has nothing to do with how you are doing compared to others in your slice of life, but because life throws so many curve balls that having more than enough may leave us with just the right amount!

Who do You Want to Be When You Grow Up?

BY LINDA HENRY

Those of us nearing retirement, or who have retired, may ask, "What's next?" For some, retirement can be a time to engage in activities that are more aligned with their passion. Others may decide to return to work, pursuing something familiar or finally doing what they always wanted to do.

Ken Dychtwald tells us, "When you enjoy your work, be it paid or unpaid, you tend to feel needed and productive, which adds meaning to your life." As many of us live longer and remain healthier, we have new opportunities to follow–or to find–our passion. It is up to each of us to decide how to use the gifts of this new longevity in satisfying ways.

What is passionate calling? George Bernard Shaw described it as "...the true joy in life, the being used for a purpose recognized by yourself as a mighty one." Writer and theologian Frederick Buechner adds, "A vocation is the place where your deep gladness meets the world's deep needs." It's not too late to find it.

Look through the rearview window of your life. What subject do you love learning about? What are you doing when time seems to fly? What do you do that energizes you and rarely bores you? Describe a time when you felt that you were in your passion. Most importantly, complete the statement, "I love to (fill in the blank)." What is it that you cannot not do?

Reflect on the sense of fulfillment you have found in work. Some careers may offer a high level of success or reward but provide a low degree of fulfillment.

When we engage in activities that reflect our passion or calling, we are more likely to experience a high sense of fulfilment and a high level of success and reward. Ann felt called to help others. After retiring from satisfying jobs in social work and nursing, she developed a "care team" ministry within her church.

Identify the strengths and skills that you use routinely, even if you never did them for pay. Driven by a by a desire to give back to his community, Doug remained an active community volunteer until his death at 92. His strong organizational ability was evident in all of his volunteer work.

Next, develop a plan. Here are four ways to start:

Take small steps. Maybe you love animals, but becoming a vet is not practical or desirable. You can follow your passion through volunteering at rescue shelters, fostering animals, or becoming an advocate.

Take moderate risks. Community engagement through political involvement may feel risky, but serving as a volunteer on a local commission or board can be less so.

Develop a choir of support. We all need cheerleaders who give us encouragement, wisdom, and perspective.

Slay those "you can't do that because..." messages we may carry with us.

Now ask the burning question, "How and where am I to use the talent I have been placed on earth to use?" Then, promise in advance to listen and live the answer.

Previously published in *3rd Act Magazine*

Many Happy Returns

BY DAVID BOOTH, FOUNDER AND CHAIRMAN OF DIMENSIONAL FUND ADVISORS

This past year had its share of financial uncertainty, from inflation and rising interest rates to volatile stock and bond markets. Headlines added to the unease, from the growth of artificial intelligence (AI) to the collapse of Silicon Valley Bank and other lenders to the threat of government shutdowns. So it's no surprise some people feel anxious right now. When it comes to investing during trying times, it can be easy to lose track of how well markets function. Spoiler alert: They've been working just the way we'd expect.

The reason why? Human ingenuity. Throughout history, there have been people and businesses working hard to make the world better. Solving problems can generate profits, and profits lead to market returns. That's why I say the market runs on human ingenuity.

Despite all the stressful headlines, including geopolitical crises from Ukraine to the Middle East, the MSCI All Country World IMI Index returned 21.6% for the year.[1] In fact, since the global pandemic started in 2020, that index had an annualized compound return of 8.1%, which exceeds its long-term historical return.[2]

So when taking the time to reflect on lessons from this year, make sure to reflect on markets and how they worked. Markets do a good job of processing information and incorporating it into the prices of stocks and bonds. Trying to time markets or find mispricings is a waste of time—unless, of course, you know something that other people don't, before anyone else can make a move.[3] I don't. Do you?

When I look back on this year, I'm struck that so many of the crises around the world have been priced into the market. It's not surprising to me that when interest rates went up, bond yields increased. Whatever happens, the market seeks to adjust appropriately. That's as true for the potential of AI as it is for the prospect of a government shutdown. That's what we said in the first quarter of 2020, when COVID started spreading around the world.

I believe that the key to successful investing is to cultivate a long-term perspective, where you think in decades, not days. Anxiety, not information, is trying to get you to make short-term moves. So how do you stay focused on the long term? Developing a financial plan you can stick with, built upon a strong investment philosophy, will put you in a good place to withstand uncertainty.

These principles can help you stay grounded, even in moments of doubt:

Find hope in the power of compounding.

Ask yourself, "What's your true net worth?"Make sensible connections between health and wealth and apply the long-term discipline needed to reap the benefits of improvements in both.

So when you look back at the past year, remember that people have memories; markets don't. I can confidently predict that in the future there will be recessions, interest rates will change, elections will be decided, and AI will impact your life in some way. The great news in all of this is that you don't have to make any predictions in order to have a good investment experience.

When I look back at not only this year but the previous 50 years of my career, human ingenuity keeps winning. I used to think I was an optimist, but now I think that maybe I'm just a realist.

FOOTNOTES

[1] Indices are not available for direct investment. MSCI data © 2023, all rights reserved.

[2] Indices are not available for direct investment. MSCI data © 2023, all rights reserved. The return of 8.1% is from January 2020 through December 2023. Since the index's inception in June 1994, the annualized compound return is 7.1%.

[3] Eugene F. Fama and Kenneth R. French, "Luck versus Skill in the Cross-Section of Mutual Fund Returns," Journal of Finance 65, no. 5 (October 2010): 1915–1947.

DISCLOSURES

Dimensional Fund Advisors LP is an investment advisor registered with the Securities and Exchange Commission. "Dimensional" refers to the Dimensional separate but affiliated entities generally, rather than to one particular entity. These entities are Dimensional Fund Advisors LP, Dimensional Fund Advisors Ltd., Dimensional Ireland Limited, DFA Australia Limited, Dimensional Fund Advisors Canada ULC, Dimensional Fund Advisors Pte. Ltd., Dimensional Japan Ltd., and Dimensional Hong Kong Limited. Dimensional Hong Kong Limited is licensed by the Securities and Futures Commission to conduct Type 1 (dealing in securities) regulated activities only and does not provide asset management services.

RISKS

Investments involve risks. The investment return and principal value of an investment may fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original value. Past performance is not a guarantee of future results. There is no guarantee strategies will be successful.

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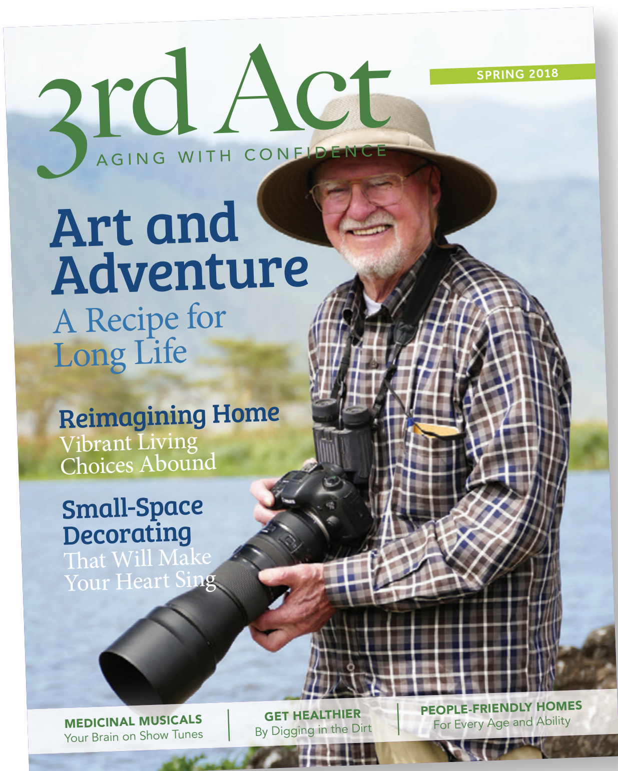
3rd Act Magazine is a bold, fresh, lifestyle magazine for older adults in the Puget Sound region. Our stories and articles challenge the worn-out perceptions of aging and offer a dynamic new vision: Aging is good, let's celebrate and embrace this stage of life, and age together with confidence.



Professional photographer and retired University of Washington professor **Charles Sleicher** on the 2018 photo safari he led in Tanzania at age 93.

Retired and admired Tacoma teacher **Madonna Hanna** started running when she was 57. At 69, she's breaking records and winning gold medals.

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3 Ways to Protect Yourself from Fraud

BY HERB WEISBAUM, CONTRIBUTING EDITOR AT CHECKBOOK.ORG

1 Check Your Credit Files: Identity theft can go unnoticed for months, or even years. Visit AnnualCreditReport.com at least once a year to get free copies of your credit reports from the big three credit bureaus: Experian, Equifax, and TransUnion. If you find accounts you didn't open, names or addresses that aren't yours, or records of late payments you didn't make, you could be the victim of identity theft.

2 Freeze Your Credit Files: This prevents criminals from doing things with your stolen identity that require a credit check, such as applying for a credit card, opening a bank account, getting cable or cellphone service, or trying to rent an apartment. You must do this at each of the three bureaus: equifax.com, experian.com, and transunion.com. Freezes do not affect credit scores and you can thaw your account quickly should you need to apply for credit.

3 Pay with Credit Cards: When you use a credit card, you're automatically protected by the Fair Credit Billing Act. This federal law gives you the right to dispute unauthorized charges and payments for products (or services) that were unsatisfactory or not delivered. Most debit cards offer dispute resolution protections, but the fraud protection guaranteed by law with credit cards is more robust. Also, with debit cards, the money spent on disputed transactions is gone from your bank account unless the bank reverses the disputed transaction.

You can reach Herb via his website, ConsumerMan.com.

Acknowledgments

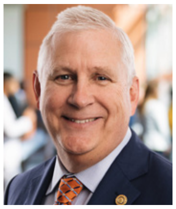
Retiremeet is a massive undertaking done by a relatively small number of people. To host, entertain, and educate 350 people in person and another 1,000 online is a large task. But adding a dozen speakers, a live broadcast, and keeping Don McDonald in line isn't easy. So, here's a shout-out to a few of the people who make this happen.

First, thanks to the financial support supplied by our partners. A few of the people who made this happen include the irrepressible Meghan Rodger, "Rock Star" Ricki Tacdol, and our marvelous marketing folks, Michelle Margo and Keleigh Sharp. "Eager" Eric Paine makes us look good on camera, and, to keep my job, I need to thank my boss, "Judicious" Jim Scanlan.

Finally, the show wouldn't be here if it wasn't for the idea! Retiremeet was Don McDonald's proposition more than a decade ago. Don, thanks for being such a smart, creative, and fun business partner all these years.

–Tom

Speaker Biographies



Tom Cock has been in financial media for more than 35 years. He has also served in executive leadership roles at 2 large financial advisory firms. He was nominated for an Emmy as host of the television program, Serious Money. Currently he co-hosts the radio show Talking Real Money, every Saturday at Noon on KNWN Northwest News Radio in Seattle, and also a top 1% podcast. In 2009 he founded Vestory with Don McDonald. Together they created one of the fastest growing Registered Investment Advisory firms in the country before joining Apella Wealth in 2020. Tom is currently a Regional Director at Apella Wealth and is responsible for offices in Bellevue, Olympia, Portland, San Francisco, and Dallas. Apella manages approximately $3.5 billion dollars in client assets.

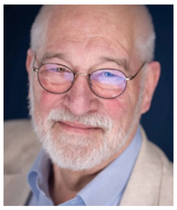
Rebecca Crichton, Executive Director of Northwest Center for Creative Aging (NWCCA) brings wisdom and purpose to her work with the aging community. She retired from a 21 year career at Boeing as a writer, curriculum designer and leadership develop-ment coach. Her Encore Career uses her knowledge and experience to offer pro-grams and resources related to Creative Aging in the Seattle area. She facilitates Wisdom Cafes for the King County Library System and writes a regular column for *3rd Act Magazine*. Rebecca has master's degrees in child development and organizational develop-ment and is a Certified Coach.

Jason Gentile is the Director of Financial Planning for Apella Wealth and a Certified Financial Planner. Over the last 20 years he has spent most of his time helping people reimagine their financial futures.. His time is spent trying to simplify complex financial challenges, unclutter people's financial lives and provide a clear path to achieving goals that may seem out of reach. When Jason is not at work he mostly chauffeurs his chi-dren to sporting events and complains about the Red Sox.

Tina Hall is the Business Development Manager for Era Living, which is a locally owned collection of 8 premier residential retirement communities in the greater Seattle area. Tina has worked in the field of Senior Housing and Care for nearly 20 years, both at retirement communities and as an Eldercare Advisor, educating and helping older individuals and their families understand the various types of housing and care options available, and how to access appropriate care services and resources for whatever stage of life they are in.

Beth A. McDaniel is the principal of the Law Offices of Beth A. McDaniel, PLLC, a law firm established in 2002. The firm's primary office is in Renton, Washington with a satellite office in Bellevue, Washington. Beth practices in the areas of estate planning, special needs planning, probate, and trust administration. She is a certified elder law attorney as accredited through the National Elder Law Foundation and has the rating of Washington Super Lawyer for the years 2020, 2021, 2022, and 2023. In 2023, Beth was elected to the Council of Advanced Practitioners of the National Academy of Elder Law Attorneys. Beth lives in Newcastle, Washington with her husband and two teenagers. When she is not at work, she enjoys being a baseball, swim team, and dog mom.

Don McDonald Back in 2009, around my kitchen table, Tom and I sketched out our vision for Vestory. In 2020, Vestory joined Apella Wealth, and today, I cannot be prouder of what this firm has become. As a Colorado native born in Boulder, I got my start in the financial business as a stockbroker. I began broadcasting at a local Colorado radio station and was soon doing my own call-in financial program on a national network.Now, I am the guy who helps create stuff at Apella. I helped design our websites and printed materials. I also co-host Talking Real Money with Tom on KNWN radio. And we crank out a popular (Top 1%) podcast every weekday, which I produce in my home studio.



Paul Merriman is a nationally recognized authority on mutual funds, index investing and asset allocation. After retiring in 2012 from Merriman Wealth Management, which he founded in 1983, Paul created The Merriman Financial Education Foundation, dedicated to providing investors of all ages with free information and tools to make informed decisions in their own best interest and successfully implement their retirement savings program. Paul is author of eight books, including, We're Talking Millions! 12 Simple Ways to Supercharge Your Retirement.He writes a regular column for The WSJ's MarketWatch.com and produces a multi-award-winning weekly podcast, "Sound Investing," named by Money magazine as the best money podcast.

Kevin Peterson, a licensed consultant, has been with American Senior Resources, a Connexion Company, since 2008. He's built a strong reputation in the community as a Medicare expert with strong ethical standards and has earned multiple designations as a top producer for several regional Medicare carriers. He can often be seen conducting educational seminars at wealth management events, local clinic systems, and employer groups' offices. Kevin is an avid golfer and proud graduate of Washington State University. He lives in Mukilteo with his wife Heather and two daughters.

Herb Weisbaum, The ConsumerMan, is a Contributing Editor at Checkbook.org, a nonprofit that helps consumers get good service and low prices. He also hosts Checkbook's Consumerpedia podcast. Herb is an Emmy-award-winning broadcaster, and one of America's top consumer experts, who has been protecting consumers across the country for more than 40 years. Herb graduated Manga Cum Laude from the Newhouse School of Communications at Syracuse University. He's a passionate animal lover who supports various pet rescue organizations in Western Washington.

Weston Wellington, a Vice President with Dimensional, is one of the firm's market research experts. He works withfinancial advisors in the US, Canada, Europe, and Australia, showing them how a research-based "equilibrium" strategymay be a good way to pursue investment success and why their clients are unlikely to hear about this approach from theusual sources of financial advice. One of the firm's most engaging speakers, Weston also is an accomplished writerwhose column, Down to the Wire, appears regularly on Dimensional's client website. He holds a BA in history from Yale University.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