

Ep106: Tim Seifert of Lincoln Financial Shares Key Attributes of a Great Leader

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PATTI BRENNAN: Hi, everybody. Welcome to “The Patti Brennan Show.” Whether you have \$20 or 20 million, this show is for those of you who want to protect, grow, and use your assets to live your very best lives.

Hey, everybody, I got Tim back. Tim Seifert, from Lincoln Financial, is joining us again, because the prior podcast with Tim was so invigorating and so interesting, and he has so much to offer.

Tim, thank you so much for joining us again.

TIM SEIFERT: It’s great to be back, Patti. Here we go again. You have those dates on your calendar?

PATTI: Yeah.

TIM: Here comes another one, like “Let’s go.”

PATTI: Here comes another one. Oh my goodness. He is unbelievable. You know somebody is something special when no matter what they do, they’re really super successful. It’s not necessarily measured in financial terms, but more in terms of the impact that they have on other people. Tim Seifert came from very humble beginnings.

Feel free to listen to our prior podcast. It’s really interesting. He grew up with an amazing mom, one of three boys. She was a single mother, worked two jobs as an intensive care nurse. We share a little bit in common there.

He started with those beginnings, and little by little, he joined a firm called PLANCO, was super successful there. Then he goes to Prudential, super successful at Prudential. Now he’s at Lincoln Financial running a retirement division and coming up with unique strategies for people like us to be able to improve the lives of our clients.

There’s just something Tim, because of the impact that you’ve had on other people, you have become super successful. What a privilege it is to have you on our show again.



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TIM: It's great to be back. We share that, Patti, and you know that. It's the saying, "Enthusiasm excites, but passion persuades", and our passion that you and I share is helping others. I'm humbled to be here once again. It's always fun. Let's have some fun.

PATTI: Absolutely. Let's start off with the basics because, Tim, some of the people that are listening to this show, they may be just starting out, right?

TIM: That's right.

PATTI: Let's start out with some of the basics. You and I didn't start out where we are today. We were learning as we go. Hopefully what today's podcast is going to do is save them from some of that learning curve because there are certain attributes, there are certain things, that great leaders, great people do.

TIM: That's right.

PATTI: Let's talk about that. What are the basics?

TIM: It's great. Patti, as you said, I run the retirement division at Lincoln, but my true passion is training and development, and it's really training the future leaders of Lincoln to leave that legacy of leadership. When you talk about the basics...I mean, we're going to get down to the basics, so how about a little two-step. You and I have been to the dance floor together...

PATTI: Yeah, baby.

TIM: ...so we'll do the two-step. Number one is what is the one thing that all leaders must have to be deemed a leader? It's not a tricky question, it's pretty plain for you.

PATTI: You know what? To me all great leaders have followers.

TIM: That's right.

PATTI: Right?

TIM: You nailed it. It's like, "Follow the leader." In fact, I had this conversation a little bit ago with a young developing leader. I asked him, "How was that leadership going?" and he says, "It's going great."

I'm not quite hearing that, and it's because you have no followers. You've got to have followers. We could talk a little bit about that, what does it mean to be a great follower? That's step number one.



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TIM: It's that simple.

PATTI: Can I ask a question?

TIM: Mm-hmm.

PATTI: That's a tricky thing, isn't it? You can't just say, "Follow me. Follow me." It's something you must earn.

TIM: You earn it. You absolutely earn it. Then the two-step, the two is the two questions that leaders ask themselves every day. Question number one is, what am I doing to develop myself to grow as a leader in the skill sets of great leadership? What am I doing to grow myself?

A lot of people say, "Tim, that's kind of selfish, right?" I said, No, it isn't," because we can't give, Patti, what we don't have. We can't.

Number one, we've got to develop ourselves, and I know you are a continuous learner. I know you are a reader. Leaders are readers, and readers are learners.

Question number two is, only once I've learned and I've developed, and I think about that question every day, then what do you do to develop your followers? I know at Key Financial, you set the path. There's nobody studying as hard as you are, improving the skills set as far as you...

Every one of your followers around this great office see that. They see Patti's work ethic record because nothing works until you do, but it's what are you doing to develop yourself, and then what are you doing to help develop your followers?

PATTI: Development can come in many forms, can't it?

TIM: It sure can.

PATTI: Let's talk about that a little bit. When you have these conversations with the people that you work with, your followers, where does that conversation lead in terms of what they're doing to develop themselves? Is it focused on their professional life? Where does that go?

TIM: Let's talk about this. This is really great work from the academies. I learned this from a mentor, Coleman Ruiz. He teaches at the Naval Academy. He was a Navy Seal. They're developing leaders. What they determined is they don't do a good enough job teaching followers.

When you go into that, there's really a couple of steps, I would say. Patti, I'll go through



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these five quickly, then you can say, “Let’s talk about some.”

PATTI: I’d love that.

TIM: These are the five characteristics of great followers. This is from the Mission Critical Institute at the University of Pennsylvania, Coleman Ruiz .They’ve got a great podcast themselves. Number one is they take responsibility. That is being prepared. It is responsibility, it is respond with ability.

Two is serve others, the other people in the team. It’s not all about your great followers, or part of a great team. It’s serving each other.

Number three is, you and I love this, participate actively in change. The world is not sitting still. We’ve got to develop our skillset. You’ve got to be ability to change and be adapt to whatever it is.

Number four, take action. It’s not what you know that counts, it’s what you do with what you know that counts. Massive action. You and I are, “Take action, take action, take action.” If you fail, it’s OK. This is a safe place. We have a safe environment. We’re going to learn.

The fifth one is participate in the transformation. For who? The benefit of our clients. We must transform. Who would have ever known that two years ago, we got sent home and went into a virtual environment? I know you are active still in the office here.

All of a sudden, we had to change, and we’ve got to meet our clients where they want to be met, not where we think they want to be met.

They are the five standards of being a great follower. That’s what we have to counsel and teach. Again, that’s the one thing all leaders must have, in order to become a leader, you’ve got to be a follower.

PATTI: It’s interesting because when I was having that conversation, my child said, “In order to be a great leader you have to be a great follower. I don’t get that.”

My response was – not nearly as articulate as yours was – “Yeah, because, when you’re a really good follower you kind of understand what it feels like to be the follower, what you’re looking for in your leaders, and you learn from all the different people.”

I love that response because that just says it all, the ability to take it all in, to take responsibility, and to work on getting better. I love what you said about the failure part too. I’ve always believed that failure is a label that sometimes people take on, and I’ve never liked that. I’ve never accepted it.



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People are not failures. Failure to me is just feedback. It just says what you did didn't work. Let's try something else. It's all part of the growing process. To your point, and I know you do this, is for people to feel safe in doing that. Otherwise, they're never going to take a chance.

They're never going to do these things. They're never going to be part of that adapting, thinking forward because they don't want to look bad.

TIM: You and I had this discussion at one of our conferences around this topic. I think we both came to the agreement that when we took a look back at our careers, not only did we have great mentors, we were we great mentees.

On this idea of failure, when you change your relationship with that world, that word rather, failure... When you change your relationship with failure, your life changes. We have a saying around our household, and you know my boys, Anna-Marie, right?

PATTI: Absolutely.

TIM: We're siphons. We don't lose. We either win or we learn, so please, learn more. We learn a lot more. We learn and we learn and we learn because we're not winning, but we are learning. That's a mindset.

It's a mindset of, "take risks." Not risk that's going to hurt yourself in a way, but take what we call safe risks with your career. That is, what are the little things that you are willing to go out on the edge and dare to be different, dare to something new, where it's a safe fail? We have those going on at Lincoln all the time. We do because it's part of our mentality.

PATTI: That's how innovation occurs. That's how you become who you are. Some of the things that you've come up with for long term care, nobody had ever done any of that stuff. This is actuarial science here.

It's amazing what Lincoln has done and were the first out of the gate and have improved, improved, improved, improved and are making a difference in the lives of everyday people. That's a big deal, but it takes that culture of safety to innovate to say, "I think nobody's ever done this. No big insurance company has ever done this. And I think it could work."

Sure enough, fast forward, it's incredible to be able to do that for all kinds, whether it'd be in financial products, and things of that nature, it's interesting to me.

TIM: Safe environment. Remain curious. What if? You and I asked this question all the time, "what if?" and then we said, "How?" Once we start getting there, then we say, "How do we become a virtual host?"



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Are we asking that question of ourselves before we ask our followers? What if we did this? How would you go about doing it? Some of it works out, some don't, but you're able to have that environment to move forward. It's really good, be curious.

PATTI: It's interesting. I'm reminded of a quote, something my team always knows, "Don't let the tyranny of 'How' get in your way."

TIM: I love it.

PATTI: "Don't let the tyranny of 'How' get in your way." If there's something that you think could be different, could be better, we're going to figure it out. It's just the important thing for people to feel safe.

TIM: Safe because, Patti, you've created the trustworthy environment. It's something that we think about all the time, is that if you take a look at some of the most successful leaders, they build trust and we could spend some time on that.

They build processes. They build simplicity into the process while elevating the client experience, always right there. I know you talk about that. We don't rise to our high scores, we fall through the process.

Lastly, it's just outstanding communicators and when we talked about that. How do you communicate? You?

PATTI: Listen.

TIM: Yeah. We talked about that last time.

PATTI: You listen actively.

TIM: We don't have to get into that.

PATTI: I know Lincoln is very big into research. You guys will drill down, do surveys, do a lot of research. Tell me about the research that you've done on super successful human beings, people. What are the characteristics that you've found, time and time again, in your research?

TIM: It's really five key elements, that makes great. You can do it in athletes. You can do it in financial services, the great human beings. Number one, the way they think. They think abundantly and they think win-win. You and I are big believers in the law of reciprocity. There's another one we can drill down.

Number two is the way they prepare. We talked about learning, but it's prepare. It's



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practice, it's process, but it's the way they prepare. For anything in life, they prepare.

Next is the way they show up at work. High passion, high enthusiasm, high energy. That's why I look forward to being here. When Patti and I get together, it's energy, "Let's go."

Next is when you follow through. It's that when you make a commitment, I hold to that commitment and I follow through. You teach that throughout this in our entire team. We will drop anything to serve our clients and serve them well.

Lastly, it's something that we believe in, whether it'd be nursing, or my mentor, mom, is the way you live. You live with humility and being that humble person. As mom always said, there's only ever two doors that open up any room. The first door is, please and the last door is, thank you.

Remember the two doors that open up into any room, so live humbly. We both come from humble beginnings.

PATTI: Absolutely. At least for me, it gives me such a perspective in terms of the things that people think about, things that they worry about because I get it. I was there. You were there. As we've had our families and our kids have grown up, some of that stuff never leaves.

To understand the human element of things is not about people's money. It's about their lives, and to live their best lives.

TIM: That's it, and then what? Can I give another? Mom, can I give another part?

PATTI: Yes, tell me.

TIM: I know your customer cares. I'm drawing a blank on it, but it's your client concierge, your service answers, but you care. You have the wisdom, but here you really, really care. You're right about anxiety. You're right about fear, Patti, it's greater today than it's ever been.

So, this is a bar visitor, and she said...It changed my relationship with the thought, and that is, the presence of anxiety is unavoidable. Everybody's got an anxiety.

You and I talked about being a young mother in the business. I can't wait to have you at Lincoln to talk to our people or young people, but the presence of anxiety is unavoidable. The prison of anxiety is a choice. It's your choice.

I was going through a really tough time, and mom reminded me of the quote because we all go through tough days. We all have a hard day.



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I said, “Mom, how do you get out of prison?”

She goes, “You have to remain calm.”

I said, “Well, that’s easy. What do you mean?”

She goes “No, Tim, it’s not actually calm, it’s C-A-L-M.”

C, count your blessings. You and I are big attitude of gratitude. You start day with gratitude and count your blessings. A, and I know you are big into this, ask Patti Brennan for help. The greatest four-letter word in the English language, help, “Patti, I need your help.” What do you need right now? I’m there, so ask for help.

Next, the L was, leave it. Leave it. Ask for help and leave it with them. Then M is make chocolate chip cookies.

PATTI: Who doesn’t like a chip? Mom said, “Get away from it.” My mom is famous for chocolate chip cookies. It’s that the presence of anxiety is unavoidable. Don’t put it in prison. Don’t put it in prison.

TIM: It’s really great stuff. Isn’t it powerful?

PATTI: Wow. That is so powerful. So many people need to hear that message today, Tim. Your mom is amazing. Yes, I’ll come to Lincoln, but your mom better be there because I want to meet Barb.

PATTI: That is for sure. Wow, that is so interesting. It’s so important. Anxiety can stem from a lot of different issues.

TIM: It sure can.

PATTI: I think about all of the things that you’ve done. I think about if there is one thing that everybody says about you in terms of what you’ve done, it’s that people, they love you, and they trust you. How do you develop trust? How do you do that, Tim?

TIM: We talked a little bit about this on the last podcast. I would urge everybody to go back and maybe take a quick listen. It’s this philosophy of others. It’s a philosophy of really caring about others. It’s the ROCC theory. Have you heard of the ROCC, be the ROCC? Have you heard about that?

PATTI: Tim, I have never heard it until you brought it up. Tell me more about it. What’s the ROCC? I think I know.



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TIM: You display it every day, you and the team. It's R-O-C-C. The R is be reliable, is do what you tell people you're going to do. The O has to do with asking great questions and listening. It's being open. It's being honest. It's bringing your authentic self to your leadership. It's admitting mistakes when you have them. You and I talk about that. We make mistakes.

PATTI: You bet.

TIM: It's our authentic self. I bring my whole self. Open, honest, and transparent is the O.

The C is competent. You're an outstanding planner. You build your team around outstanding people that, remember, come to work every day and ask their self the question, "What am I doing to develop myself?" That's competence. You've got to build the competence in what we do for a living.

Then the last one is the C. The last C is care, we really, really care. It's on all your logos. It's care. When you do that, you practice those four disciplines every day, guess what happens to trust?

PATTI: Yup.

TIM: All right?

PATTI: Yup.

TIM: I trust Patti Brennan. "I trust," I hear that all the time. When we say why, they'll tell you about all the great things that you and the team have done. Right?

PATTI: Yeah. I know that for me it's important to follow through. There's a certain basic level of service, we have taken that to the nth degree with our concierge approach. The most important thing to your point is to be reliable. Follow through and do the things that you say you're going to do. To be open, to listen, to be competent. It can't be all fluff.

I say that all the time to people here. I've I especially say it at industry conferences. You heard me say it on the stage, "Enough of this fluffy stuff. You guys got to know what you're talking about. Otherwise, people aren't going to trust you. And then you've got to care."

I think caring, for me, is the thing that drives everything because that's where the motivation comes from, to really care. When you really care about another human being, think about our kids. Think about somebody in your life that you really care about, you'll go through a wall to help them. That's powerful motivation. Right?



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TIM: It is.

PATTI: There's something else that you talk about, which I think is so interesting to me. You talk about "Hall of Fame leaders".

TIM: Right.

PATTI: What's "Hall of Fame leaders"? What's that all about?

TIM: It's HOF, the Hall of Fame. We all have those leaders in our lives, and I am so big in being a mentor. I'm big in my mentors. I am honored to be a mentor. I'm a mentee. When I think about those people who are most influential in my life, and there are so many of them, is they provided a young kid from Norristown with hope.

Number one is hope, right? Hope for a better and greater tomorrow. Coming from where I came from, and my driver was that I had two brothers who were in the autobody business. I was like, "Who's going to take care of mom?"

I went on to the financial services business because I wanted to make sure that she was going to be OK. They gave me hope.

PATTI: That's so interesting. I'm so sorry, Tim. I just have to point that out. I just know you as a friend. That says it all right there. That was your purpose. You wanted to give to your mom what she gave to you.

TIM: Exactly.

PATTI: You want to provide her with some sense of security. You saw her working two jobs as a nurse. Made you hot breakfast every single morning before you guys went to school.

Boy, I think about your mom. I think about Barb - and this stuff is not taught to nurses. Yet, intuitively, she just understood the values that would make you the successful person that you are. Yes, you're successful in business, but I'm going to tell you and all of you listening.

Tim is a successful human being. He successful as a leader in our community, church, and with his family. You're amazing. You've done it all - successfully. Maybe not all the time, but you've had your challenges.

TIM: Absolutely.

PATTI: We all have, and I think about your mom and the impact that she's had in your life and so many other people. OK, that's hope, what's the next one?



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TIM: Optimism, right?

PATTI: Yeah.

TIM: Optimism. You have this idea of glass half-full, glass half-empty. Half-full is abundance. Half-empty is scarcity. I believe, I choose, I decide to look at the glass half-full. It's that optimism. Not some kumbaya fake, it's real optimism right into the future. That's right, I choose to look into the future that way with optimism.

The last one is faith. I talked a little bit about this, but it's just not faith from a religious standpoint of view. It's looking someone in the eyes and say, "Patti, I've faith in you." That's where it gets here.

PATTI: That's big.

TIM: It gives you the courage. I believe in you. I have faith in you. I have faith into the future, and you give them that courage. Patti, you got my back and you're willing to do those things that others just aren't willing to do when you have that. That's the Hall of Fame leadership – hope, optimism, and faith.

PATTI: Can I add one word?

TIM: Love it.

PATTI: You said it, love. I have one of my favorite quotes. If you went into my office, it's plastered right in front of me when I'm on the phone or on my computer. You guys have probably heard me say this before. It's John Ruskin's quote, "When love and skill come together, expect a masterpiece."

I think about hall of fame leaders – hope, optimism, faith, and love.

TIM: That's right.

PATTI: When you combine all four of those, there's just no end in sight for what people that you work with, what they'd be willing to do for you, with you. They know you have their back and it's just a beauty, it's a masterpiece.

TIM: It is.

PATTI: Again, love and skill. You got to do the work. You got to have the substance. To your point when you have that leadership, that person who believes in you that you can, even when you don't think you can do it yourself, oh my goodness, that's so powerful.



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That is what keeps people “working for you, working for me.” This, we talked about the great resignation or we’re doing just fine, right?

TIM: Right.

PATTI: Now everybody’s happy. We’re doing our thing. They know that. Everybody is a professional here, they come and go. It’s not a prison. It’s wonderful. It’s just the coolest thing.

I got to tell you, for me, the most beautiful thing, and I know this is for you too, is to see the growth in the people. It’s just to see them trying doing something and then getting better and better. It’s just pretty. It’s really the greatest thing in the world.

TIM: I love it. That’s so powerful.

PATTI: Tim Seifert, thank you so much. Is there anything else that you’d like to bring up in our podcast today? Anything that we haven’t talked about, whether it’d be climbing Kilimanjaro, which is unbelievable to me?

I saw you working out. You’re working out to climb this...It’s just incredible. I think about fear and the amount of fear that you might have had, and the fact that you overcame that and how, what a great lesson that must have been.

TIM: Such a great lesson. So many lessons on the mountains. There’s a couple of different people that you meet on the mountain. You meet the quitters. You meet the campers. A camper is just not willing to go at summit. Then you meet the climbers. The climbers do that, they take that step. It’s based in fear.

Then the greatest thing in the world is what helps you do that is your guide. I had one of the greatest guides. He’s a legend in the climbing business, David Hahn. No one’s ever summited Everest as many times as David Hahn.

I guess the last thing is, we talked about followers. Patti, I know you do a lot of mentoring. You and I talked about this earlier is that you’ve got to be a great mentor, but you also have to be a great mentee. Maybe just a little bit on that, we’ll go over just real quick.

TIM: Let’s do it real quick.

PATTI: Let’s do that. I’ll love to do that because everybody talks about leadership, culture, and all that kind of stuff, but what does it take to be a good mentee? There are certain things. People will call me. Sometimes if they’re not walking the talk, if they’re not willing to come up, do these things. It’s like, “I’m kind of busy.” We’re really busy. It takes time to



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do that for people.

TIM: Sometimes you have to put it into money terms, for some of these folks, in other words, a half-hour of my time. This is like you writing a check for me for X dollars. They go, “What?” and I go, “That’s how important this is,” because time is our most precious asset.

I always give them the guidelines. This is the guide – Number one is, coming in with a possession, a teachable spirit. Make sure that you’re a learner, are you and I talk about this, leaders are learners. Leaders are readers. Possess that teachable spirit.

Number two is, always come prepared with questions. 24 hours in advance, send me an email, “Tim, these are the three or four things that during our half-hour together, I would really find beneficial,” but a lot of them are life experiences.

It’s just not about work. It’s about life. It’s simple, that’s the agenda. Then set the agenda. We always set the agenda. “We can’t hit these four. Let’s hit these tools. These are the two things we want to do is demonstrate.”

You’re actively listening by taking notes and sending an email. Tim, “This is what you said, this is what I heard. Would you like to add anything else?”

PATTI: Beautiful.

TIM: Lastly, is demonstrate that you’re actively implementing the ideas that we talked about in your career or in your life and a lot of it is life stuff. Like Kim, how do you handle this to manage? If you follow those, it’s great.

Then the last one, Patti, is there are so many times during these sessions, guess who the student is? Me. This is humble, I want to learn.

A lot of them are younger than me because I’m an old guy like him right now, but is technology and some of these skill sets and these apps and building simplicity into my life? They teach me.

I always ask, “How do we make Lincoln better? How do we make the situation better? Give me guidance.”

They’re like, “Tim, you want me to make a recommendation to you?”

I’m like, “Yes, please. I’m a learner. I’m the student. You’re now the professor. Teach me.”



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When you put that five to six characteristics into it, that's a great session.

PATTI:

That's powerful. Again, going back to something you said earlier, that's win win. You're both winning. That's fantastic. You're listening to it and taking it all in. That's fantastic stuff.

Thank you so much for that. I'm going to implement that one. We're going to have the transcript. I'm going to highlight that part. You've taught me so much over our friendship over 25 years that I've known you and boy did I learn a lot today.

Thank you for that. Thanks to all of you for joining us today. I hope you got as much out of it as I did.

Tim Seifert is phenomenal. He is so well versed on so many subjects it was hard to choose which ones we were going talk about today. Thank you for joining us. This is your time, your energy, hope you got lots of notes.

If you didn't, if you're listening to this in your car, go to our website, we'll have the transcript, you can print it right out. Let us know what you thought. Let us know if it helped you, how it helped you because we want to make sure that we're providing content that makes a difference in your lives.

Thank you so much for your time today and I hope you have a great day. Take care.



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