

KEEN ON RETIREMENT



Are You Getting Your Best Possible Life With Your Money?

Welcome to Keen on Retirement
With Bill Keen and Steve Sanduski

- Steve Sanduski: Hey, everybody. Welcome back to another episode of Keen on Retirement. I'm your cohost, Steve Sanduski, and joining me today is Bill Keen and Matt Wilson. Guys, how are you doing today?
- Bill Keen: Steve, we are good down here in Kansas City this afternoon. How are you doing up in your neck of the woods, sir?
- Steve Sanduski: Doing very well, doing very well here as we're getting toward the end of summer and kids are back at school now and things are very quiet here at the Sanduski household. We're empty nesters, two are gone, and third one's a senior in college, so it's going to be pretty quiet here for a while.
- Matt Wilson: Wow.
- Bill Keen: Oh my goodness. What are you all doing? It's hard to deal with the silence. Don't we say that sometimes?
- Steve Sanduski: It is, yeah. Everything goes through seasons, and this will be a little bit of a quiet one, but yeah. We've got a lot of traveling coming up here in the next couple of months, so we've got some things to look forward to, for sure.
- Bill Keen: Well, it's good to be back on another episode with you, Steve. This is Episode 72 of Keen on Retirement. You know that?
- Steve Sanduski: Yeah.
- Bill Keen: Not necessarily a big number that we would celebrate, but just the fact that we've been at this now since 2015, and it's getting great feedback from our

listeners, speaks to I think the effect we're having with our program. We sure appreciate your help with all that, Steve.

Steve Sanduski: Yeah, I'm glad to be part of it, and I'll absolutely celebrate 72 episodes.

Bill Keen: Okay, very good.

Steve Sanduski: Yeah. I think we've got a little bit of news coming out of Washington these days.

Matt Wilson: We do.

Bill Keen: A little bit of news these days, is that surprising? Is that different than usual? Or you mean, something relevant to our topics here?

Steve Sanduski: Relevant to our listeners, for sure.

Bill Keen: Okay.

Matt Wilson: That's right. Yeah, this doesn't have to do with any tweets.

Bill Keen: Okay, good.

Matt Wilson: Yeah. Trump just signed what's being called, the Retirement Executive Order. You hear "retirement," like, "Okay, what's that have to do with?" There's three big initiatives within this executive order, and it is, first and foremost, reviewing the required minimum distribution. Specifically, pushing back the age at which you must begin taking distributions from your retirement accounts, and/or, so it could be both, reducing the amount that you have to take out.

That's a big one, because we're seeing more and more people reaching that age. It's age 70-and-a-half, and whether you like it or not, the IRS currently forces you to take money out of your retirement account and pay income taxes on it.

Bill Keen: Whether you need to spend the money or not, right?

Matt Wilson: You have no choice, that's right.

Bill Keen: Right. A lot of our clients don't need to spend the money, but they're forced to pay the tax, and some of them, a good portion of them, just reinvested into the after-tax account. Of course, other folks are taking out the minimums or even more than what the minimums are, but this could be a potentially big deal for folks, especially giving people a little bit more time to prepare for things like Roth conversions and other things as well, wouldn't it?

Matt Wilson: It does, provides a little bit of flexibility, would have maybe some impact on some charitable giving strategies that also incorporate the RMD. There's a lot of different ways this could go, and essentially by signing this executive order, he

has asked the Department of Labor and the Department of Treasury to push forward some changes. These are what he's asking for. We'll see how far this goes, but that's a big one. Then, more so, now this is for workers, they want to look at creating pooled 401K plans.

Bill Keen: What would be the benefit to that?

Matt Wilson: Yeah, so basically having unaffiliated employers, having the ability to latch on their 401K plan with each other. That would provide scale, which would help reduce costs. Because right now, on 401K plans, there's just some up-front costs, especially as a small or medium-sized business, getting those established and going through all the reporting requirements every single year, and then getting access to investment vehicles. Those can be costly if you don't have a very sizable company that's going to have a lot of assets in that 401K plan. When we come across individuals that work for small businesses, there are many of them that just don't have access to a 401K plan. This would help the small and medium-sized businesses able to save more for retirement, and allow their employees to save more for retirement. That's the ultimate goal there.

Bill Keen: Oh, very nice. Steve, what do you think about this?

Steve Sanduski: Well, those sound like good benefits for workers and also for retirees, that if you've got plenty of money and you don't need to take money out of your retirement plans to live on when you're 70-and-a-half, it gives you an opportunity to keep it invested and let it continue to grow tax-deferred or tax-free for some additional period of time, maybe give you an opportunity to leave a bigger legacy as well if you don't need that money.

Bill Keen: That's interesting how I think some of these rules, and we'll probably see something around social security too and extending full retirement age, but as we are living longer, there's no way around that. Eventually some of these rules potentially get adjusted for that. We'll see what happens. Hopefully doesn't steal this order off his desk, right Steve?

Steve Sanduski: That's right. You know who I feel sorry for in this whole thing?

Bill Keen: Who, Steve?

Steve Sanduski: The IRS.

Matt Wilson: Oh.

Bill Keen: Oh. We don't hear that very often.

Steve Sanduski: Because they're going to get less tax money, because if we don't have to automatically convert at age 70-and-a-half, when that happens, then who gets

the money? The IRS gets it. Now if we get to delay that, well, the IRS gets less money.

Matt Wilson: If you feel bad for them, you can donate some of your BitCoin to ...

Steve Sanduski: There you go.

Bill Keen: Right.

Steve Sanduski: Would you stop talking about that? I don't want them to know I've got that.

Bill Keen: Okay.

Steve Sanduski: All right, got it. Hey guys, we are going to talk about something today, this idea of return on life. I think we're also going to start off with a few, I don't know that I'd call them trivia questions, but there's some questions that I think the answers to which may surprise some people. Shall we start with the first one?

Bill Keen: You know, Steve, before we go through these trivia questions, I wanted to share with you, we recently sat down with someone in the firm who was referred into us for some retirement planning help. This gentleman had been a 40-year veteran of the banking industry, even spent some time with the Federal Reserve Bank, and was in a high position at one of the most prestigious banks around, and came in to sit down to make sure that he was financially on-track to retire. He had a pretty good idea that he was financially on-track to retire because of his financial acumen, but he still knew he needed help understanding the tax planning, the social security integration, the investments, withdrawal rates, all the things we talk about in our podcast and that we council folks on here on the specific planning aspects of things, and then the investing as well.

Understood that he needed help with that, didn't want to do it himself, sure didn't want his wife to have to do it if at some day it was just her, if he pre-deceased her. He said, "Bill, I know you've been doing this 27 years, you've seen a lot of people transition from working to retired," and the thing that he really wanted to gain knowledge on and/or experience on was right up the alley of this return on life concept. He wanted to know, "What are people doing as they get on that glide slope to retirement, a year out, two years out, how are they thinking about what they will do each morning, what they will wake up and be excited to do?" Right, Matt? What will inspire them? What will their days look like? Will they still be happy in this new phase?

Most people we deal with are pretty well-adjusted to their, yes, a lot of their identity is around who and what they were in their career, but most people we work with can detach from that when they retire and move into the next phase reasonably easy, but he had some very legitimate questions about life satisfaction and the overall integration of emotion and psychology, with he and his wife, around his retirement.

When we talked about this return on life, and a lot of folks might think, "Well, that's interesting because we talk a lot about return on investment," but what about the concept of return on life? What does that actually mean, and how will that work? The work we've been doing together, Steve, you're a long-time professional in this business, 30 years plus a CFP, a consultant to this industry, one of the reasons we asked you to be on this with us, and also just an all-around smart and very nice and humble guy, you've been helping us put this together. We thought it'd be a great time to roll that out today and really talk about these concepts. Thanks for letting me set that up there for you before you headed into the facts that we were going to talk about today, or the questions, I guess you would say.

Steve Sanduski: Yeah. I think that's a great set-up there, and then this idea of return on life is about helping you live the best life possible with the money you have. It's really about making smart decisions with your money, because as we talk about it, money is just simply a tool. It's not the end goal, it's not the objective. It's just simply a tool that we use to help us live the best life possible, and through the work that we've done, it's really about helping people ask questions of themselves and really help them figure out what it is that they want to be doing in their life that's going to help them live that best life possible. Some of the things we're going to talk about here today, I think might spark some ideas and some thoughts with our listeners. Then we also have a tool that's been created here, Bill, that you have available that's going to be on your website and we'll mention that here shortly, that people can go through and they can complete this, we call it, the ROL index.

Bill Keen: Yes.

Steve Sanduski: They'll get this assessment, they'll get some pretty cool results out of it. Yeah, this will be exciting to talk about today.

Bill Keen: Yeah, for sure.

Steve Sanduski: Good, all right. Hey, let's ask a few questions here. The first question is, are people happier today than they were 40 years ago? This is based on some research that we've come across here. The research dates to 2014, so we're looking at the 40 years ending in 2014. Matt? Bill? Do you think people are happier today than they were 40 years ago?

Matt Wilson: Hmm.

Bill Keen: Now, I would say, should they be happier? That's not the question. With all the technological advancement and our standards of living have continued to increase, but I think that you're setting us up for the fact that people probably aren't happier than they were 40 years ago. Maybe all the complexity around the technology and some of the things that are happening could've caused that, and I guess we could do a whole episode on what does happier mean, what's

the definition of happier? My answer is going to be that, it's probably trending down. Matt?

Matt Wilson: Yeah, so I was going to just say yes. Based on all the data, people should be happier than they were. Global poverty levels are at the lowest they've ever been, technology's helped increase our quality of life, people are living longer than ever. I would say they are happier.

Steve Sanduski: You know, you'd certainly think so, but if you look at the data, and this is based on the General Social Survey, so this is a long-running survey, basically, people's level of happiness, it basically fluctuates between 30 to 35% of the population is happy at any given point in time. Basically, if you look at over the past 40 years, it's exactly where it was 40 years ago. Despite all the positive things that have happened in society, we're no happier today than we were 40 years ago, but it does vary by country. One of the happiest countries is the Netherlands. One of the least happy is Japan. The U.S. and the United Kingdom are basically exactly the same level of happiness, Canada is a fair amount happier on balance than the United States. Yeah, so there's some interesting dynamics going on between different countries as well.

Another interesting question that came out of this survey is, are people happier in marriage today than they were 40 years ago?

Bill Keen: Okay, so I got the first one wrong. We kind of bookended the first one, didn't we Matt?

Matt Wilson: Yeah, we took opposites there, yeah.

Bill Keen: Yeah, and then he came right down the middle at us, so we both were wrong. Goodness, gracious. I think I'm going to stick with my first trending answer and say that marital happiness maybe is slightly lower because of all the complexity. I just maybe think that that could be a possibility.

Steve Sanduski: Yeah, yeah.

Matt Wilson: I guess I can go with just my best guess that it's similar to what it's been in the past, like the previous answer.

Bill Keen: Oh, he's going with that now, okay.

Steve Sanduski: Well, Bill, you're right. Actually, it's slightly declined. I wouldn't say that it's necessarily a material decline, but it has slightly declined over the past 40 years. Again, just like the previous question, it's in a range. Now, what's interesting about this range is that marital happiness fluctuates between 60 to 70%, meaning 60 to 70% of people who are married say that they are happy. I guess that's good, nearly two-thirds.

Bill Keen: That's good.

Steve Sanduski: Let's call it roughly two-thirds of people that are married said that they're happy in their marriage.

Another question. Let's get a financial question. Are people happier with their financial situation today than they were 40 years ago?

Bill Keen: I'm sticking with the trend, because I think, again, I keep going back to technology, social media, those kind of things. You click on Facebook, and I hear now the kids aren't on Facebook as much anymore, but now the adults are coming into Facebook more.

Matt Wilson: They're taking over.

Bill Keen: We're all connected. Yes. It's so easy to compare your insides to everyone else's outsides, so to speak, or Facebook is basically the promotion of all the good times that everyone else is having, the vacations, the cars, the new houses, the family events, the weddings, the you-name-it. I think it could be tempting at least to try to compare yourself to all those good things that are happening.

Matt Wilson: I'm going to go with no, but my basis for that is just based on the items that we've discussed on the podcast in the past. This is just data in America. Most Americans don't have enough money saved for retirement.

Bill Keen: That's right.

Matt Wilson: Coupled with the 24/7 access to financial news, and the fact that it's just interfaced all the time, I think people are more on-edge and worried about financial things that they didn't have to in the past, because back, call it, 50 years ago, 401K plans didn't exist. Two, retirement was kind of taken care of by your employer, and now it's on you. I'm going to say most people aren't, because it's on them now and they're not prepared.

Bill Keen: Right.

Steve Sanduski: Yeah. Financial satisfaction has just slightly dipped over the past 40 years, but just like the previous questions, it does fluctuate in a range. The range here is about 25% on the low end, and 35% on the high end. Let's call it roughly one-third of the population, at any given point in time, is satisfied with their financial situation.

Now, what I find pretty fascinating about all this stuff is that, and you touched on this here just a moment ago, Matt, is that, when you look at what's happened in our economy over the past 40 years, our GDP or the size of our economy has nearly tripled over the past 40 years. The stock market, as measured by the S&P 500 index, when you include reinvested dividends, has

risen more than 9,000% over the 40 years, ending in December of 2014. Average household income in the U.S. has risen by one-third after inflation, and that's over the past 30 years, and then of course we've had all kinds of improvements in healthcare and technology and our standard of living.

Even despite all those things, still we're not a whole lot happier, we're not a whole lot more financially satisfied, and not a whole lot more satisfied in our marriages as well. It's really interesting how, despite some of the gains that we've made in our economy and financial situations, that there's just not a lot more happiness, which really gets to this whole idea that we're talking about today, which is, how do we get this better, quote, "return on life?"

We know it's not about money. You know that old saying, "Can money buy happiness?" It can, to an extent, but I think what we really want to focus on here today and with this little tool that we're going to make available to everybody that's listening, is to help you think about your money, to help you make even better choices about how you are using your money, what you're spending it on, whether it's things or experiences, that are going to bring you the greatest satisfaction. We're really excited, I'm excited for you, Bill and Matt, that you guys are able to make this tool available to your clients and your listeners.

Bill Keen:

Well, I think it's important to further this conversation and help folks think about these things, because a lot of folks, they are on the fringes of thinking about these. Then they just go back over into simply the financial factors, the details, the numbers. Again, sitting down with so many folks over the course of a long time, we see this issue being front and center with folks.

Steve Sanduski:

Yeah, and I was at a funeral earlier this year, it was for my next-door neighbor when I was growing up. He was 91 years old, I think, when he passed away. He was a World War II veteran, he was on Omaha Beach on the day of D-Day. He was actually dropped on the beach a couple of hours prior to the landing, and he was a radio operator, so he was underneath the wall there kind of guiding the ships in as they were coming in, just a horrible, horrible situation, but he ended up getting injured. They thought he was going to die, but lo and behold, he lived to the ripe old age of 91. I was really, really happy that I was able to get back to Omaha to go to his funeral.

Anyway, so I'm talking to one of my neighbors. He was telling me, I was asking him about his son Tom, who is just a couple of years younger than me. I said, "How's Tom doing?" He said, "He's doing fine, but he just hates his job." I said, "Tell me a little bit more about this." He said, "Every time he tells them that he wants to quit, they keep throwing more money at him, and so he stays." I said to this guy, "You know, that is such a terrible situation to be in, because you feel like you're trapped, in that you hate the work that you're doing, but you're just making so much money that it's just hard for you to quit."

I share that story with you because of this idea of the return on life. I like to think of money as simply a tool. You might think of this visual. Let's say you're on a treadmill, for example, and somebody is holding in front of you on a stick a whole bunch of money. You're just running and you're running and you're running. You're trying to get to that money, but you're not getting anywhere because you're on a treadmill. That's just a horrible feeling, versus, if you think of maybe a sailboat. Let's just think of the sail as made out of money, for example. The sail in that case is just a tool. It's helping you navigate and it's helping you get to where you want to go, but it's not the end objective. It's not the result of what you're trying to accomplish.

This whole idea of the return on life is about helping us keep money in perspective and to help us understand what the money is for. I think that's a fundamental question that we all need to ask ourselves as well is, what is the money for? Sure, we want to save money, we want our money to grow, we want to invest our money, but ultimately, what is the money for, and are we using that money to make the best decisions possible to give us the best life that we can right now?

Bill Keen: That's great, Steve. That was a really nice way of putting it.

Steve Sanduski: Yeah. All right. This tool that we have today is what we call the ROL index, and it stands for "return on life index." It's a series of 20 questions. These 20 questions are broken out into 10 different aspects. These 10 different aspects are different areas of life that we might want to try to improve. I would encourage all of you that are listening to go to keenonretirement.com, and right there on the homepage, you'll see this index that you can take. It'll just take you a few minutes to go through it and answer the questions. Basically, with the 20 questions, it'll ask you to rate your answer on a scale of one to 10, and then after you complete all 20 questions, it'll give you a nice report back and give you some scores in some different areas. Ultimately it's going to help you identify the areas in your life today where either, A, you're feeling really good about that aspect of your life, or B, it's an area where, "You know, I'm not feeling very satisfied in that area right now. That might be an area where I might want to improve."

Bill Keen: Sure. What a great way to quantify the thought process around these things.

Matt Wilson: Yeah, and it's great too because there's a record that's kept, and we can see how that index has progressed over time.

Steve Sanduski: Yeah. That's one of the things that I think is nice about this tool that you guys are making available here, is that it does allow you to track that over time, and you can see if you're making some improvements in these areas.

Just to give you some examples of the different areas that it will measure, have you guys ever met someone who is making a lot of money, but they don't have any time to enjoy it?

Bill Keen: Oh, for sure.

Steve Sanduski: Yeah, I'll bet you.

Bill Keen: I mean, I don't know if you would enjoy going to the gym, I don't know how many people enjoy it, I kind of do, but I prefer not to if I can still be healthy without it, but so many of our clients, Steve, come in and I'd say the majority say, "We have not paid attention to our health like we would've liked to, because we've been too busy working." One of the things that the majority of folks do when they retire is, they're able to start focusing on their health and doing things to provide that quality of life too. That's just one example.

Matt Wilson: Sure. Well, another one that people say too is, "I've got all these savings because I don't have any time to spend it."

Bill Keen: Right.

Matt Wilson: They look at retirement as, "I get to start enjoying this too."

Steve Sanduski: Yeah. It's great you mentioned that one because one of these 10 aspects is leisure. If you want to get a better return on life, hopefully you've got some time in your life to have leisure and enjoy your leisure time. Yeah, if you've got a whole bunch of money but you're spending all your time working and no time for leisure, that could be an issue that you want to deal with.

Another one is that, maybe you're making a really good living, but you feel like you're a slave to your schedule, that you don't really control your time. The research has shown that this idea of autonomy, having the ability to control your time and control what it is that you do, is an important aspect of feeling like you're living a fulfilling life. That's one of the 10 areas that we're measuring here too.

Another idea could be, maybe you have a whole lot of money but you don't feel like you're secure yet. Maybe there's some mental roadblocks that might be causing you some concerns that by having a conversation with Bill or Matt or one of the folks at Keen Wealth Advisors can help you really think through that and make you feel better about your financial situation. It's really fascinating to see some of the results that come out of people who actually take the index here.

Bill Keen: Steve, while you're listing them, can you go ahead and walk us through all 10 of those? I think we've hit on two or three or maybe four of them here so far, but it'd be great if you could walk through all of them.

Steve Sanduski:

Yeah. The way the index works is, as I mentioned, you have 20 questions, and then you get a score. After you answer all 20 questions, and each one is on a scale of one to 10, you get an overall score, which is called the ROL index. That is scaled down to a scale of one to 100. That's your overall return on life index, just a numerical number that's easy for people to understand. Then we further break it down into three broad categories that we call well-being, progress, and freedom. The belief is that, if we want to have a greater return on life, we have to have a feeling of well-being. Well-being consists of leisure, so are we enjoying our time? It consists of health, do we feel like we have good health, are we working toward that? Then relationships, we all want to have good relationships in our life.

The second broad category is what we call progress. That is that, we want to feel like we're making progress through life, that we're continuing to grow and feel good about that, and so there's four aspects that cover that. One is work. One is residence or where we live, our place. A third is achievement, that we feel like we're achieving something through life, that we're continuing to move forward. Then a fourth aspect there is learning, and I think all three of us are big believers in the idea of lifelong learning.

Then the third category is freedom. We all want to feel like we've got freedom in our life. That consists of purpose, that we've got a reason to get up in the morning, where we feel like we're making a contribution. The second is autonomy, I mentioned that here just a moment ago. Then the third is security, which I also mentioned as well. Those are really the 10 there. Leisure, health, relationships, work, residence, achievement, learning, and then purpose, autonomy and security.

All those make up what we call the ROL index, and as I mentioned, it'd be wonderful for all the listeners to go to keenonretirement.com, that's K-E-E-N onretirement.com. You'll see it right there on the homepage. Take a few minutes, go through it. You'll get your results right away, and yeah. We'll look forward to that.

Bill Keen:

Oh, very nice.

Steve Sanduski:

Bill and Matt, one of the things that we like to do with the ROL index is, sure, it's nice to have the information and it's nice to know that, "Oh, my ROL index is a 68, or it's a 75," but it's like, what do you do with that? All of us are just all about helping people live a happier, a more fulfilling life. When you take the ROL index, what I would encourage people to do is, when you see those 10 aspects and you see a score next to each of those 10 aspects, I would look at those and I'd ask yourself, is there one or two areas where you say, "I'd really like to make an improvement in that area?" If so, all you need to do is, if you just click or tap on that particular item there, it's going to pull up a few questions that you can ask yourself to help you think a little deeper about that, but then also, I would encourage you to identify one specific action that you can

take over the next 24 hours that will help you make some progress on improving that particular area.

For example, let's say it's work. Let's say that you scored low in work, and for whatever reason, let's say maybe you feel like you're not getting paid enough. What's one specific action that you could take toward trying to improve what you're getting paid? Okay? I'm just going to throw this out, maybe one would be, over the next 24 hours, you could spend some time doing some research and just see what the research shows as the pay range for the type of work that you do, so that you can get some data to see just how underpaid you actually are. That might be a simple step. What we've found is that the research shows that, if you want to make progress, if you want to improve something, that you need to start with very small steps and you need to do it right away. Take that first step, and once you take that first step, it's going to give you some momentum to take the second step and the third step.

Matt Wilson:

Based on the example that Bill shared earlier with the individual that we sat down with, he was very satisfied with his work and his financial situation. His big issue was really understanding his purpose as he goes into retirement. We went through these questions with him, and asked him about, "What would you do with your free time? What do you like to do right now outside of work," and just had him list off the different things that he likes to do, what those hobbies were and the charitable organizations that he likes to participate in. As we went through this process, he even said, "Wow, I'm getting excited about retirement." Just in the conversation that we had over the course of an hour and a half, that even changed his mindset significantly on just thinking about what those things are, getting conscious of them, and then as you mentioned, Steve, listing them out and taking a little bit of time to dig a little bit deeper on it. He said, "Hey, this is something that I can get excited about getting up in the morning."

Steve Sanduski:

Yeah. What this tool does is, it helps shine a light on those areas where you may not feel like you're at a point where it's where you wanted to be in your life. As an advisor, Bill and Matt, what you guys do when you facilitate a conversation like this is, it's not that you're there to fix people or you're there to tell them what you need to do, A, B, C and D, if you want to get your score up. It's not about that at all. It's about opening up the dialogue, it's about opening up the conversation. It's helping people get to the core of what it is that would help them live a happier life, and then it's up to the person themselves to decide how far they want to go with that, but at least we're shining a light on those areas, and we're helping facilitate that conversation that they can decide just, what are the specific actions that they want to take to move forward and make some progress there.

Bill Keen:

The other thing that I like about this too is, look, everybody's different. When we sit down with folks on the traditional financial planning side of things, we say, "Hey, this is your life, these are your resources. What do you want it to look

like, not what some financial firm tells you your life should look like, or not what the culture tells you your life should look like. What do you want it to look like?" Yes, we all would probably want to score high on all these segments that you mentioned, but if someone makes a conscious decision and they are aware and they're truthful with themselves about, "We're going to let one of these slip so that we focus more on another area," and that's intentional and they're conscious of it, that's okay. Like you said, we're just trying to shine a light and help people, give them new tools for thinking. It's interesting because, not many places do we have tools for thinking about these things. I think the traditional financial planning focus is just on numbers. Yes, it's great to have the numbers right, measurement, those kind of things. This provides a baseline and a way to measure these things in a way that each person wants to design their own life for. I think that's important to talk about.

Steve Sanduski: Great. Yeah, well, I'm excited that you guys have this available for your clients. Again, everyone listening, you can go to keenonretirement.com, right there on the homepage, and you can take a few minutes and complete the ROL index. Guys, any final words you want to share here today?

Bill Keen: I think this is a great thing to do if you're married, to do it with your spouse and compare scores, because a lot of times, there might be some differences. It's a great baseline for discussion, because a lot of folks are in positions where they think one thing is happening, and the spouse has a little different take on it. I might mention, I think we've set this up so that it's accessible via the smart phone. Right, Steve? Folks can do this on their smart phones as well, pretty easily.

Steve Sanduski: Absolutely, yeah.

Bill Keen: Yeah, okay.

Steve Sanduski: Great.

Bill Keen: All right. Well, thank you, Steve. It's been a great episode yet again. We look forward to talking to you on the next one.

Steve Sanduski: Sounds great. Thank you, guys.

Bill Keen: All right, sir. Thanks.

Matt Wilson: Thanks, Steve.

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