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Voiceover (00:00)

Welcome to The Breakthrough Advisor Podcast. In this podcast, we inspire advisors with ideas and pathways to break through barriers and build a thriving retirement income business. We will interview innovative technology developers, business leaders, and successful advisors, then help you organize and execute these ideas to move your business forward.

Jack Martin (00:34)

Hey, this is Jack Martin. I'm the virtual CMO for InsureMark, and I want to welcome you to the Breakthrough Advisor podcast. This is where advisors from all over the country are coming to get caught up on how they can level up their practice in 24 and 25. And today, couldn't be more excited to have Jeffrey Levine. Jeffrey, welcome to the Breakthrough Advisor podcast.

Jeff (00:53)

Thanks so much, Jack. It's great to be with you again.

Jack Martin (00:56)

Awesome. Great to be with you. So for the two or three people who are going to listen to this who don't know who you are, can you give us a little introduction, a little level set on what Jeffrey's all about?

Jeff (01:07)

Yeah, I mean, if we want to go to the very highest level, I'm just a big nerd who loves financial planning. You know, that's really what it comes down to. And I try to be the biggest of the biggest nerds. That's really my goal. And the way I do that right now, I have a number of different titles, if you will. So right now, I guess the three biggest roles you might might say are chief planning officer for Buckingham Wealth Partners. And then in addition to that, I also serve as the lead financial planning, lead financial planning nerd.

for kids this dot com and i've also been working on a project for the last year and a half plus with the american college to help advisors level up their tax planning game so the brand new tax planning certified professional program that's going to be launching here in the next month or so i'm the the lead subject matter expert for that as well

Jack Martin (01:56)

Yeah, that's awesome. Yeah, for those of you listening, my DNA is financial advisor. So three decades CFP, RIA, ran one of the largest branch offices at now OSAIC, cash out of that. And interestingly enough, had a long-term relationship with Buckingham before it was Loring Lord, when it was Reinhart Werba. So John Bowen and I have been buds for a long, long time. And in fact,

Jeff (02:17)

wow.

Jack Martin (02:22)

Last year we cashed out of the last 12 families that we were managing within that platform just in time to see Alex retire. you know, it's very consequential, our relationship. So it's great to have you on board from that perspective. So we're sitting.

Jeff (02:37)

You know, it's a big business, but a small world, right?

Jack Martin (02:40)

You're 100 % right. Yeah, you've got to kind of be careful of that, right? **So we're sitting here a month or so away from the election. And so clearly, that's going to have some consequence with respect to tax planning. So what should advisors be thinking about on the run up? And then, you know,**

**It's, I know we can't predict who's going to come out on the other side, but I think there are some common threads that we can pick up, right?**

**Jeff (03:13)**

**There are, so mean, obviously the biggest issue here, and I think probably unless you've been living under a rock, and I think even if you have been, probably the announcements are getting under the rock as well, but the current tax rules that we have here are set to expire largely for individuals at the end of next year. And we're only about a year away as we sit here from that deadline.** So the Tax Cut and Jobs Act, when that was passed,

Republicans basically who had at that time control of the White House, the Senate, and the House of Representatives, they set themselves a limit, right? They didn't want to go above what was an estimated trillion and a half dollars of additional debt over the next 10 years when they passed the law. And as they did that, when they decided upon the corporate tax cuts that they wanted to enact, the personal income tax code tax cuts they wanted to enact,

if they had made everything permanent, it would have gone above that trillion and a half self-imposed limit. So they had some choices. Either they could say, you know what, we'll make the personal side permanent and we'll let the business stuff expire. We'll let the business stuff expire and we'll let the personal, excuse me, we'll let the business stuff be permanent and we'll let the personal income tax stuff expire. Or we'll just sort of shave down what we really wanted to do and not do it in its fullest, right? Do half of what we want and make it permanent. And ultimately,

They chose that second option where they made the business changes permanent and the overwhelming majority of the changes to the personal tax code from the doubling of the standard deduction to the changes in the tax brackets to the changes for AMT to a doubling of the child tax credit. I mean, we could go on and on and on the QBI deduction. All of those things are set to expire.

at the end of next year and revert to effectively what they would have been in a pre-tax cut and jobs act environment. And so, you know, the big question now is what's going to happen? Now, what's interesting here is both Democrats and Republicans are kind of on record here saying they don't wanna have a full sale, you know, repeal or sunset of this. There are things that each group

likes as part of it. problem is they don't like everything together, right? Which is not surprising. So ultimately, really, I see three paths here as we come to the election season. One possibility is Democrats rally and they win control of the White House, the Senate, and the House of Representatives. And if that's the case, they're going to be able to move through the things that are most important to them relatively easily. So that would be things like keeping the standard deduction high.

keeping the current child tax credit doubled or maybe even going beyond that. Probably expanding some other things for low, middle and even upper middle class taxpayers, but probably seeing a rise of the top tax rates once again back to 39.6. Probably phasing out certain tax benefits for others above 400,000. That's sort of a line in the sand that Democrats have drawn recently. And of course, for those with larger estates,

almost certainly we'd see that a state tax exemption stay at its projected seven-ish million dollars per person in 2026. Now the other possibility is that Republicans might rally here and also have the White House, the Senate, and the presidency, in which case you might expect largely wholesale extensions of the current law. I say largely because there are definitely things that will still be different. For instance,

there's still a big debate about the salt cap, right? That state and local tax deduction. And the current feeling is that there's not gonna be enough willpower in Washington to see that extended further. That there's enough pushback between Democrats and folks on the Republican side that collectively it won't be able to be extended. Which means if you wanna keep things somewhat revenue neutral, you gotta find other ways to cut. What will that be? That's where that question comes in, right? So there is...

some infighting within the Republican Party, but largely what exists today would likely be carried forward. The third possibility and what is at least probabilistically the most likely outcome is that Democrats have at least one of the House, the Senate and the presidency and Republicans have at least one control over one of those. In which case, man, Jack, I'm just, I'm kind of dreading next year and into even the following year because

This is going to be a real fight to the death. We have a timeline here that is ticking towards the end of next year with huge changes and both parties like elements of the current way that things work, but they like very different parts. So I think it is going to be, if we have that scenario, a real clash to see what happens. And I would not be surprised.

if we weren't into 2026 before we had clarity about that, even early into 2026 before we knew. So as we get to the end of next year, November, December, we may still not know exactly quote unquote what we should be doing with clients because we'll be in this wait and see scenario. And one more thought and then I'll make sure to take a breath here and see if there are any other thoughts, but this is not unprecedented.

back in 2012, the tax law was expiring at the end of that year, notably the $5 million estate tax exemption was set to go back to $1 million in 2013. And there was lots of fighting and pushback and ultimately they compromised, but they didn't do it until January 2nd of 2013, which meant if you were worried about someone, you know, an estate tax exemption getting lowered, it wasn't until after the fact that you actually knew what happened, which makes it.

planning really, really hard and that's probably the big takeaway. Guys, it's gonna be a really, really difficult year with all likelihood next year in terms of planning for clients.

Jack Martin (09:30)

Yeah, I think we need to stay nimble, right? So what is the playbook you're giving advisors that you're coaching up for Q4 this year? What are two things, three things? Hey guys, make sure you check these. Make sure you're on top of this with your clients.

Jeff (09:33)

Mm-hmm. That is, yeah, great advice.

Yeah. Yeah. So let's go like, like for most of our clients and then let's go for the select few that are at the top end. Right. So for most of our clients, it's still business as usual doing what you can while you can with rates where they are. you know, if we believe that rates are lower today and you have an opportunity to either accelerate income through things like Roth conversion planning or whatnot, that's still like bread and butter type of situation. But what I would remind advisors,

is that just because rates are potentially lower today doesn't mean your client's rate is lower today. For instance, even if we go back to the way things were, depending upon your estimates, anywhere from like 60 to 80 % of taxpayers will have higher tax bills if we revert to the pre-tax cut and jobs act changes. But if your client is working today, but they're gonna be retiring in five years, the brackets and all the changes may be higher.

but your client's income may be so much lower that even with higher brackets and so forth, their rate is still lower in a bunch of years. So you've really got to focus on your client's personal projected tax rates over times. And yes, that does mean you have to do a little bit of guesswork. It does mean we have to make some assumptions about future tax rates and brackets and what they will be. But the point is simply,

just because the brackets are gonna be changing or tax rates will be changing and rules will be changing so that on average people will have higher tax bills. If a client's income is going to be dramatically lower in the future, that might offset any changes in the law. So definitely look to accelerate income where we can if we believe we're in a low income environment or low income tax environment. know, the things like the QBI deduction are scheduled to go away.

So if we can pull forward some business income while we know we have that deduction, that makes a lot of sense. But we want to be careful about over pulling forward income if we believe that income for that client will drop much more in the future. Now that's kind of the more, you know, mass affluent, the, the every man, every woman taxpayer. Let's go to a higher threshold. Now let's talk about estate planning and

You know, one of the big issues for higher net worth individuals is, as we mentioned, that exemption amount is set to half by next year, at the end of next year. So right now it's like 13 and a half million dollars roughly per person. With inflation, by the end of next year, that would be like $14 million going into 2026. But if it expires, the current law, we'd go back to half of that per person. So about $7 million is what we might peg the exemption amount for.

in 2026. Now portability will still be a feature of the law. So that still means married couples will have collectively $14 million between them, which still covers the overwhelming majority of folks. But for those who are concerned, right? I've heard a lot of people say, okay, well, we're going to wait until next year to begin to figure this out because we want to see what plays out. Well,

Jack, just share with you, might go well into next year, in fact, even further before we have an answer. And there are a lot of problems with waiting. There are very strategic problems and also some tactical and operational problems. For instance, if you wait until September of next year, because now you're like, we're only a couple of months away, I guess I should start doing this planning. Do you think you're going to be able to find an attorney at that point? I mean, they're going to be busy. You and every other person in this country

who's in that situation is going to be looking to doing the same thing. So **acting sooner and getting your plan in place is key just from a practical operational perspective of getting time on a professional's calendar. But beyond that, there are also technical challenge with doing that as well. For instance, one of the greatest inventions from a tax planning point of view in the last couple of decades or so is the SLAT, the Spousal Lifetime.**

**access trust. You can effectively think of it as a credit shelter trust that's funded during life as opposed to after death. You're using someone's exemption now. And the idea when you give something away, if you want to move it out of your estate for estate tax purposes, it's gone. It's not yours anymore. And so you generally lose access. But people want to have access to their money. The slat is probably the single**

**best way to have your cake and eat it too, right? To give money away and still be able to access money.** For people who aren't aware, effectively as I mentioned, it's like a credit shelter trust funded during life. So let's just say husband and wife are married. She will take some of her money, use her exemption this year up to roughly 13 and a half million dollars and put it into a trust outside of her estate. So it's irrevocable, it's outside of her estate.

and now she's used $13.5 million worth of exemption amount. But that trust can be used to support her husband, who maybe if he likes her, right, which is the hope, will use some of the money that he gets to take care of her. So it's kind of circular. But again, at the end of the day, it's like having your cake and eating it too, as long as those dollars are used for that purpose. Well, for some very high, high net worth individuals, sometimes they think about doing what you might call

his and hers slats, right? Where he puts money into a trust for her, she puts money into a trust for him. And theoretically, if those trusts are different enough, they've got different trustees and different provisions in there enough, it might be fine. But there's something called the reciprocal trust doctrine, right? Bottom line here is, and also there's substance over form, and there's lots of technical ways that the IRS can say,

You guys are really giving money away. You're just shuffling money around. And one of the best defenses to that is time, time between those two transactions. So a lot of attorneys I know who are advising clients thinking about this sort of thing are saying, you better do that first one before the end of 2024 so that we have two very different time periods on record. know, one now as we sit here today, Jack, and maybe one a year from now.

Time is an incredible defense for that sort of IRS attack if it were to come in the future. So waiting until next year, not a good idea.

Jack Martin (16:38)

Wow, there's a lot to unpack there. So the good news is that we don't have to guess and we don't have to learn all of these nuances because we have software to do this now, right? So we're big, and in Suremark, we're big fans of Holistiplan. So if you want to learn more about that, hook up with one of our advisor development consultants and they can walk you through what all that means. But that makes it so much simpler. I mean, to essentially scan the tax return, have it go up into the cloud,

Jeff (16:51)

That is true.

Jack Martin (17:07)

come back and there's a report that's branded to you that calls out some of this stuff and lets you do a little bit of scenario planning, right? So what if it's extended? What if it isn't extended, you know, in 26, that sort of thing. you know, some flexibility there, right?

Jeff (17:22)

Absolutely. Yeah. You know, that's really why we've seen the rise of advisor driven tax planning. And I think, you know, it's worth just pausing for a moment and making that distinction that tax planning and tax preparation are two very different things. Tax preparation is still the realm of the CPA, the enrolled agent, the registered tax preparer. And look, certainly advisors can do both. There are certainly a lot of CPA financial planners or

other advisors who have gotten their EA or otherwise do taxes, that's fine. But that's a separate service from tax planning. Tax planning is part of financial planning. That's why if you look at any major designation for financial advisors, there are huge components of it related to income taxes and estate taxes. **We don't teach that so advisors don't talk about it. There's been this taboo for a long time around tax planning, like, I can't do it, not a CPA.**

**you know, not a tax professional. Well, that's not true, right? There are some things you can't do. You can't represent the client in front of the IRS. You can't write an opinion letter that says, yes, you are more likely than not to get this deduction or to be able to receive it. But you can do Roth conversion projections and say, if you do this, it looks like we'll save you some money over time. Or if you utilize this estate planning strategy, it might have this benefit. That's purely within the realm of the financial advisor.**

**And I would say for those who aren't doing it, you should look at what the research shows. The recent studies out there talking about what consumers want from their financial advisor, tax planning is at the top of almost every one of those lists.** And I wanna be really, really deliberate and just reiterate one element there, not what do consumers want, right? Not just a general statement, what are people looking for as a service? It's what do people want from

their financial advisor. So you have to ask yourself, if I'm not doing this, and this is the number one thing that people are asking for, where are they going to go to get it, right?

Jack Martin (19:32)

Yeah, 100%. I mean, so folks, this issue has been litigated. So three decades ago when I passed my CFP, tax planning was there. So practicing tax planning with my clients all this time has been right in the heart of what you do as a financial advisor. So seriously, no issues there. But I'll tell you that each time we do a webinar about tax planning, someone asks a question. Isn't it illegal for me to do tax planning? I mean, I kid you not, we'll get one of those during your webinar, I promise you.

Jeff (19:56)

You

Jack Martin (19:59)

So something interesting, so literally, before we jumped on here, I got an email that said, hey, get some more information about the American College Tax Certified Professional Program. And so A, that's more about why tax planning is okay, but B, I think you said at the top of the show, you're engaged with them to do some work around this. Is that in the heart of what you're doing or is that adjunct?

Jeff (20:25)

No, mean, well, at the heart, adjunct, always very difficult to say. I feel like, you know, there's lot of balls in the air at all times. But yeah, this has been a passion project for the last year and a half or so I've been working with the American college. to me, you know, looking at the industry landscape, there are two things I've thought for a long time. One of them is that we have way too many designations, right? Like there are just way too many designations. Most of them don't mean anything. But

I said, we don't have anything that's really meaningful in the tax planning area, and this is such an important part of what advisors do today. How can we change that? About a year and a half ago or so, I had a meeting with my friends at the American College, and I said, what do you think about working together to bring something like this to life so that we could really impact advisors across the country who could then take that information back?

and deliver it for their clients. we did, we did some, know, the American college did some great background research and said, you know what, we agree with you, there's demand here. We think that this is a important thing to devote our resources to as well. And so collectively, we've been working on this for the last year and a half or so I've been sort of the, what you might call like the editor in chief of the content that goes in there.

but there have been amazing contributions from incredible tax specialists and experts from around the country. So from estate planning attorneys like Alan Gasman to folks that everybody has probably heard of before in this, you know, in our end of the business, Michael Kitsis and, you know, Ed Slott and just, I mean, the list goes on and on. And then obviously the college has some incredible faculty as well. Sophie Adufi, Michael Finca, et cetera.

who have all graciously contributed towards this program and more. So **it's going to be a three course designation that advisors will move through. And it's structured where you're looking at tax planning in different phases of life. So as opposed to looking at tax planning for like a specific person, the way we did it to get it into three classes to make this a palatable type of course to move through for folks is,**

**It's separated into three phases of life. There's tax planning during the accumulation phase. There's tax planning during retirement. And then there's a third course, tax planning at death and some special situations as well. And it'll be, again, students will have the ability to take each of these courses individually, but collectively if they pass all three of them, which is passing with a, there's a final exam at the end of each course.**

**So there's no, at this point there won't be a cumulative course exam, but at the end of each of the three courses, there's an exam for that course, pass all three courses, and you will become a certified tax planning, excuse me, a tax planning certified professional.** So really looking forward to that. That's set to launch here in just really a few short weeks, American College will be taking registration and students will have access to the course about a month or so after.

Jack Martin (23:36)

Hey, thank you very much for that. That's a huge need. Certainly consumers need that help because the tax situation is getting way more complex. mean, it's prudent to think about things like asset location, tax diversification, right? But when you start to talk about that with clients, it's not one of those rules of thumb situations. You do have to get a little bit into the weeds and do a little bit of analytical work. so...

You know, having all of that knowledge behind you and training and experience behind you to be able to do that just makes the clients much more comfortable with what you're doing. you know, kudos way to go. Good thinking. So did you have another thought you want to share?

Jeff (24:19)

I'm just gonna, I'm really excited about that and I appreciate the incredible feedback there. **What I would say is like my dream down the road, right, is that folks have, there's four designations that they know. And I realize this is a very, very lofty gold jack, so it'll take decades probably to get there if it ever happens. But I would love it in the future if there were four designations consumers knew. They knew the CFP for general financial planning, they knew a CPA.**

**was that trusted resource for accounting and tax preparation, et cetera. And the JD was that person you go to for legal issues, but that there was a fourth designation for tax planning and that consumers really saw a tax prep as a separate service from tax planning and that they work with a tax planning certified professional to make sure they get that done. Too often I see people like, CPAs, they know about taxes.**

**Actually, a lot of CPAs have no idea about taxes. Most CPAs are in like the accounting world or the financial reporting world.** That's right, they got blinders on. Back when I was seeing clients more regularly, I had a number of clients who were CPAs and we did all their tax work for them because they said, I don't know this stuff. I do corporate accounting. This is not what I do. So a CPA even may not have

Jack Martin (25:25)

Hehehehehe

Jeff (25:44)

a sound understanding of tax planning. So having something that is specifically targeted towards that and Jack, I'll share with you one other thing. The number one question I've got since this news of this designation has been out there has been, I'm thinking all these years about going to get my EA. What should I do? Should I do my enrolled agents exam or this? And my answer is very simple. If you want to be engaged in tax compliance and there's nothing wrong with that. If you want to do tax returns or represent folks in front of the IRS,

then by all means the enrolled agent is the course for you. But if you're really looking more about a planning, a forward looking type of thing, that's not what those types of courses focus on. Those are really compliance driven courses. So a question on an enrolled agents exam, for instance, might be, hey, if you've got a client who's got qualified 1202 stock and you want to qualify for the gain exclusion, how long do they have to hold it? And your answer on that test would be five years. But in our program,

We're gonna share those rules, because they're important, but the focus is going to be more on the lines of, hey, your client comes to you three years into that five-year hold period and says, I just got a great offer to sell my company. What can I do to potentially still get some gain exclusion, or how do I deal with this in a way that minimizes taxes, right? It's that here's the rule, but here's now what we deal with this in a real-world scenario when a client comes to us and how we actually take this into practical, actionable advice.

Jack Martin (27:12)

So as we're kind of winding down, and I know this may be a little bit out of your realm, but what kinds of interesting things do you hear advisors are doing to promote themselves around this service? What kinds of things are they doing to reach out to clients or prospects to say, hey, if this is something you're looking for, here I am. I mean, I understand, hang up a shingle and put it in your newsletter and that sort of thing. But are you hearing any interesting ways that advisors are doing that?

Jeff (27:42)

Yeah, it's a great question. And you're right, it's not the area I focus on, but I do hear a lot from advisors about how they're going about doing this. I think there are number of ways. One of the best ways to let people know what you do is to kind of to shout it in a way that is meaningful for them. So I've seen a lot of advisors get much more involved in tax planning, educational, whether it be webinars or seminars or whatever you want to call it, right? Where historically, again,

As advisors, we may have shied away from that sort of thing and said, you know, maybe the CPA should do it or I'll invite the CPA to have this discussion. I've seen a lot more advisors regularly engage in this sort of thing. And the beautiful thing about tax planning is it's so broad, right? You can have a different type of educational discussion each month of the year. know, January can be, hey, let's talk about, you know, what you should do as a business owner. February can be, let's talk a little bit about estate planning.

you know, March can be, let's talk about capital gains management, et cetera. And I've seen advisors sort of break this down into very small bite-sized components for clients and begin to educate them and ask them to bring their friends or their family and others who not are interested in a sales job, but are interested in learning more about something. And then of course, know, Jack, you know what that leads to, right? It's like, Hey, my financial advisor doesn't do this or boy, I've had that question for a long time. Can you help me with that? So.

You know, that is a fantastic way to do that. And then, you the other thing too is working better with centers of influence. You know, I think advisors, a lot of them would tell you their gold standard, right? The number one center of influence they'd love to work with is a CPA. The CPAs have the most trusted relationship. They have all the information, right? They have like the keys to the kingdom. And a lot of times if a CPA says, you know, work with Sally, she's great.

It's done, right? The client is gonna work with Sally. Nothing else needs to be said because the CPA has that level of trust. What I'd say is if you wanna do more work with centers of influence, particularly in this example, CPAs, you gotta know how to work with them, right? And part of that is you've gotta help them out in ways that actually help them. I sometimes meet with advisors and say, but I've referred five clients to the CPA, I haven't gotten any return. Well, yeah, because you just referred five.

1040 clients that the CPA didn't even want that they're gonna have to slave through during, you know, tax season. And it's going to be, you know, it's not actually generating that much revenue for them. You wanna help the CPA, save them time, help them deal with their existing clients better, put together a great packet of information in January of each year that says, hey, you know, over the last year, as you know, we have, you know, Mrs. Smith in common. And here are the important things you should know that we did.

that impact Mrs. Smith's tax return so that you don't have to go out and hunt for this information or ask her to bring it in and she takes two more weeks to get it back to you you can't close up the return. Do that. That's helpful. Or, Jack, you travel around the world ever?

Jack Martin (30:48)

a little bit.

Jeff (30:49)

Okay, you ever been to a country that speaks another language?

Jack Martin (30:52)

A couple, yeah.

Jeff (30:54)

I have, right? Yeah. And like if you're in Spain, like when I travel, I traveled to Spain for my honeymoon years ago. And when I was there, when I said hello to people, I didn't say hello. I said, hola, right? Cause I was in their country. I was trying to speak their language. It's a way to help, you know, make a better bond even initially. So if you want to work with CPAs, you may not have to know everything about this form and that form and where it gets reported and

boy, line on this feeds into this form, which goes to that. No, that's not important, but you at least want to be able to speak the language, right? You want to be able to say, lot to the CPA effectively. And so having a sound understanding of the rules so that you can have coherent, meaningful conversations between two professionals is really critical as well. That will help bring that to the forefront. And finally, it's doing the actual work. know, Jack, you mentioned to list the plan.

which is something I've been involved in and helped to create over the years, help them with their tax engines. And they've taken what was started and they've continued to work on that in incredible ways. My friends who are still over there, they are doing great work, but they are just one of many new tax software programs for financial advisors that have been released in recent years. And it's a whole category that people have access to now. **There are a number of other,**

**wonderful software providers out there as well. Advisors just have to do the work and software will help you do that. But if you're going to say we're quote unquote holistic planners or we do comprehensive financial planning or we're your quarterback, well then you actually have to do it. So, you know, at the beginning of the year after the client files their return, you got to look at their return. You have to ask them for it. Bring it into the office. Can I please review your return to see if there's anything that**

**doesn't look quite right to me. You find something, boom, there's somebody who's gonna shout your name from the mountaintops forever. If it's the end of the year, you gotta be looking at the end of the year tax planning. Should we be accelerating income? Should we be deferring income? Should we be selling capital gains? Should we be trying to bring in capital losses? What are you supposed to be doing? You have to do the work, which is hard, but software has made it so, so much easier.**

So figuring out how, whatever level you want, you're going to integrate this into your practice. You know, those to me are the three things that advisor's doing really, really well. Like if they're doing those things well in this area, those are the people who I'm seeing have the best results so far.

Jack Martin (33:32)

That's awesome. Great admonition. And you're absolutely right. mean, think of this as ROI. If you want to return on investment, you've got to make the investment of time. And this notion of presenting a team kind of approach to clients where you're linked arms with their CPA and their estate planning attorney and you're all working together, hugely powerful, hugely powerful. Thank you very much for that. That was great stuff. Hey, before we check out, so what are a couple of things that

Jeff does when he's not being the planning nerd and helping with the developing tax planning designation, that might surprise our listeners.

Jeff (34:11)

Yeah, I'm really into sports. I love many sports, but my number one passion for playing since I was a kid has been soccer. So I play in a couple adult leagues. Unfortunately, I had a couple of injuries this year. I actually had a compound fracture of my thumb earlier this year from being in goal where I ended up with my bone sticking out of my thumb halfway through the game. Then I tore my meniscus. I'm actually, right now as we sit here, I'm 10 days out from knee surgery.

So, you know, it's been a little bit of an injury riddled season, but that's been awesome. I also coach, I have three boys, I coach two of their teams right now. And that's been awesome. I think I was mentioned to you even before we got on air here, as soon as we're done, we're headed off to Nashville for a soccer tournament there. So that is absolutely a passion of mine. And as a kid, you know, I know it's hard to believe this face, you know, here, but I was a pretty good athlete when I was younger. The thing I always share with folks is, you know, I'm 5'10".

And as a sophomore in high school, could dunk or a freshman in high school, could dunk. there was a, there was, you know, that was back in the day. That's the thing that might surprise folks, but, know, no longer now I'm lucky if I can get to the net, but, you know, I'll take it. And beyond that, I just, really enjoy hanging out with, you know, with my family. It's, I'm blessed to have an amazing family and, you know, doing the sorts of things that I get to do in this business and the

Jack Martin (35:14)

Nice.

Jeff (35:38)

amazing opportunity I've had to meet and speak with advisors kind of across the country. That does take a lot of time. So my quote unquote free time is more limited than perhaps I'd like long term. But in the interim, just having those opportunities to spend time with family, even doing little things like cheering for our beloved Steelers. I'm a diehard Steelers fan. And if it's Sunday afternoon and we don't have a soccer game, you're going to find us all waving our terrible towels, wearing our Steelers jerseys and cheering for them.

Jack Martin (36:05)

Yeah.

Jeff (36:07)

Yeah, those are the things I really love. Thanks for the opportunity to share that.

Jack Martin (36:09)

Awesome. That's awesome. All right, folks. Hey, thanks for joining us today on the Breakthrough Advisor podcast. If you want more information from Jeff, the links are where you got this podcast. It links to his LinkedIn as well as to his websites for the various organizations he's associated with. I want to thank you all very much for listening today. This has been Jack Martin, virtual CMO for InsureMark, bringing you the Breakthrough Advisor podcast.

Please like, share, subscribe to our podcast wherever you get your podcasts. Until next time, thank you very much for joining us today, Jeff, and thank you very much listening audience for tuning in. Have a great day.

Voiceover (37:00)

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