

**Ep #014: Life Planning and Driving Toward Meaning  
with George Kinder**



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**Sahil Vakil**

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## Ep #014: Life Planning and Driving Toward Meaning with George Kinder

Welcome to the Myra Wealth Podcast. Myra Wealth provides personal finance services to international and multi-cultural families in the United States. Each week our founder and CEO Sahil Vakil interviews highly successful international and multi-cultural individuals to uncover how they managed their money. And how they navigated some of the most important personal finance decisions of their lives.

Learn from these first- and second-generation immigrants just like you. And from Sahil himself on how to better manage your money and make smarter financial decisions. Here's your host Sahil Vakil.

Sahil Vakil: Welcome everyone. Welcome to the 14th episode of the MYRA Wealth podcast. Our guest on today's podcast is George Kinder. George is internationally recognized as the father of the life planning movement. The Harvard-educated George Kinder revolutionized financial advice for over 30 years by training over 3000 professionals in 30 countries in the field of financial life planning. He has founded the Kinder Institute of Life Planning in 2003, after 30 years of practicing as a financial planner and tax advisor. His books and training are all about freedom.

In his latest book, *A Golden Civilization*, Kinder draws upon 50 years of experience as a mindfulness practitioner. George was the first winner of the Financial Planning Association's Heart of Financial Planning Award, which recognizes individuals who demonstrate commitment and passion in doing extraordinary work to contribute or give back to the financial planning community. With that introduction, I welcome George

[Myra Wealth Podcast](#) with Sahil Vakil

## Ep #014: Life Planning and Driving Toward Meaning with George Kinder

Kinder to the MYRA Wealth podcast. Welcome, George Kinder. Welcome to the MYRA Wealth podcast.

George Kinder: Thank you, Sahil. Good to be here.

Sahil Vakil: It's an absolute pleasure, George, to have you. I mean I attended your life planning training about a year ago and I was just blown away as to, we as financial planners focus a lot on the quantitative side of financial planning and money. But coming out of that training that you provided just kind of recognizing the entire qualitative aspect, the connection, the human connection aspect that was missing in this financial planning space, it just changed the way I thought about the profession.

I mean, having said that, can you just quickly help me understand what is life planning for you in that sense?

George Kinder: Well, I think life planning is primarily a process of deep and reflective and respectful listening. So it's a conversation that happens between an advisor and a client where the client feels extraordinarily recognized. There's a training. I know you went to the two-day training. We also have a five-day training and a mentorship. The training is really about that listening process. What happens as a consequence of that process, I mean there are also questions that we introduce to the client and exercises we introduce. But without the depth of listening that we do, there's not a sense of connection.

So we have a profoundly trustful relationship with a client. There's a conversation that happens in the first meeting where the client goes, "Wow. That's one of the best conversations I've ever had." Because what's happened

[Myra Wealth Podcast](#) with Sahil Vakil

## **Ep #014: Life Planning and Driving Toward Meaning with George Kinder**

is we've really listened to how the client thinks of themselves and who they really want to be. If I were to say what it is, what it is for the client, life planning is a process where they feel deeply and profoundly recognized and where they arrive at with the engagement with their advisor, where they arrive at a vision for themselves and their family, their business, but mostly their life, their personal life that feels inspiring to them.

As a consequence, they are on fire. With the support of the financial advisor, they are on fire to accomplish it. There are many times where people realize that they haven't been quite doing what they really want to do. Life planning frees them up to make that happen.

Sahil Vakil:

That's fantastic. That's very profound. I mean as I mentioned before, I saw a huge, meaningful impact coming out of that training. Again, George, during this you mentioned obviously life planning is this process. But you did also mention that there are three questions that you typically ask of your clients in that sense to drive or discover this deeper value and meaning in their lives. If you don't just quickly mind walking us through what those three questions are. I think it'll be very interesting for people and for our listeners. If you're listening to this, just close your eyes. Listen to the questions that George is asking. Spend a couple of seconds, then pondering over them.

I think they'll give you some really great insights. George, if you don't mind just giving us at a high level what those three questions are and then how you came up with those. I think that'll be fantastic.

## **Ep #014: Life Planning and Driving Toward Meaning with George Kinder**

George Kinder: Great, Sahil. The first question is a question really about money. It's the only question here that's really about money. The question is, if you wake up one morning and you realize, wow, I've got everything I need for the rest of my life, all the money I need for the rest of my life, what would shift for you? How would you live your life? What would you do differently from what you do right now? That's, in a way, a playful question. It's winning the lottery, that kind of thing. Not that we want to encourage you to spend money on the lottery.

Sahil Vakil: This is unlimited resources. It's pretty much like if you were in fantasy land or in a dream world. How would this scenario play out in that sense?

George Kinder: Yes. You might not think that that's relevant because it's not real, but what it does is it loosens you up in terms of beginning to think about what's really important and what would inspire you or what would be just extraordinarily fun. In that sense, what's missing in your life right now? That leads to the second question and then the third. In each question, there's a deepening that goes on.

The second question is a scenario as well. In this scenario you go to the doctor feeling perfectly fine. The doctor's been doing some routine tests. But when you come in, he or she shocks you, the learning the lesson, the truth that you have a rare ailment and that, in fact, you have only five to 10 years left to live. The doctor tells you that you will live at least five years, but that you won't make it to the 10th year. You'll be as healthy during that time as you feel right now. So the question is, if you knew that you only had five to 10 years left, what would you do differently? How would you live your life?

## Ep #014: Life Planning and Driving Toward Meaning with George Kinder

This time you probably don't have all that money. The situation's like it is right now in your life. What would shift? How would your priorities shift? What would you make sure that you did or became or accomplished?

Sahil Vakil: I think this is very interesting because I think a lot of people think very short-term and they don't think in these five, 10, or even longer-term spurts. Both these questions so far that you've asked are helping them think beyond that next day, that next week, that next month, that next year. They're forcing them to think in this longer time horizon in that sense. So that's very interesting.

George Kinder: Well, I think it's extremely important because we just have this life. I mean maybe we come back and certainly in some traditions we reincarnate and everything. But right now, all we know is this is our life. If we don't maximize it in terms of who we're meant to be, who we feel proud to be, who we're excited to be, who we're ... If we don't maximize our vitality, our dynamism, our creativity, our love, our compassion, what a waste. That's the purpose of the second question, is to begin to get us to think about that short time left. What would we do?

And then the third question comes up, again, you're visiting the doctor. This time your doctor really shocks you with the knowledge that you've had an illness undiagnosed and it's come to term. The shocker is that you have only 24 hours left to live. The question is not what you would do with that time, the question is reflecting on what you'd anticipated doing in your life, what you'd long to do, what you'd look forward to.

Sahil Vakil: Is this more focusing on the regrets in that sense? Decisions, or moves you hope you had made? I mean

[Myra Wealth Podcast](#) with Sahil Vakil

## **Ep #014: Life Planning and Driving Toward Meaning with George Kinder**

regrets is a negative word, but is it pretty much focusing on that sentiment?

George Kinder: Well, the questions we use are, what did you miss? Who did you not get to be? What did you not get to do? I think there's a regret element there, for sure. This question of who did you not get to be, I think, is profoundly important because when you reflect on your death in this way, your loss of everything, all these moments that you've had to deliver something to the world, it really sharpens your focus on what you are meant to be, who you are meant to be. So this question even more than the second question or the first question will tell you and tell the planner what's most important in your life. That's what a great life plan, what a great financial life plan focuses on, who you're meant to be.

And the focus then, what it enables is that we can then use all the money skills that a great financial advisor has to put all of the systems and structures in place to help you deliver who you're really meant to be into the world and not hold back.

Sahil Vakil: That's a very interesting perspective. George, would it be incorrect to say, and I think the answer is yes, but do these questions point towards short-term, midterm, and long-term goals? Because the way they're framed, the first question that you mentioned was, imagine a life where you're financially secure and you have everything in the world. I mean it sounds like a very long-term projection. The other one you have five or 10 years to live and your doctor tells you you're going to be healthy but only five or 10 years. That sounds more like midterm. This one is more like, oh my God, it's happening tomorrow.

## Ep #014: Life Planning and Driving Toward Meaning with George Kinder

What are my regrets? Or what do I wish that I had done? It's more short-term.

Is that the right way to think about it? Or is there another angle or perspective to this?

George Kinder: Well, in a way it is. At the same time you could say that the reverse is true, that the monetary desires are more short-term and that the five to 10 years makes you think about what is. What is my mission here? What am I meant to do? Which is more long-term. The third question is most profoundly long-term, what you care about most in life. I think often what comes up for many people is their families. That is often the number one thing that comes out of this. But often also there's a creativity component or a spiritual or values component. There's a component that has to do with community and a component that often has to do with the planet, with the Earth, or with the place you're living and where you really expected and wanted and longed to fulfill yourself, where you want to be.

Sahil Vakil: George, we deal at MYRA Wealth, we deal with first, second-generation immigrants in the United States who have been here in the country for maybe 10, 20 years. Very commonly, I actually use your questions in our goals discussion conversations. Let me give you an idea of what they typically discuss during some of these questions. The one where, the third question which you brought up, the one where tomorrow is your last day, what would you wish you had done. I'd say, a lot of times what comes up over there for us has been, "I wish I had spent more time with the family," especially because these immigrants have parents or family members in a foreign country.

[Myra Wealth Podcast](#) with Sahil Vakil

## **Ep #014: Life Planning and Driving Toward Meaning with George Kinder**

They have moved to the United States to pursue more prosperous jobs or live a better lifestyle or educate themselves to a higher degree. So the one thing that comes up is, "I wish I had spent more time with family," typically the family that's outside of the United States. The second thing which shockingly has been coming up very consistently has been an entrepreneurial dream or drive. "I wish I had started my own business." That is just so amazing and so deep because if you look at our economy today, 40 to 50% of all startups are run by entrepreneurs, big names like the Elon Musks or there's tons of immigrant entrepreneurs that are running very successful startups, which are now large organizations in that sense.

I just want to pause and get your thoughts on is that also a common theme you have seen in general across the United States? I mean these are the two main things that come up for that third question for us on the immigrant side.

George Kinder: Yes. Very much so. The family is typically the number one thing. The second most common thing actually has more to do with values or something spiritual. But often one of those values could very well be that, "I should have lived my own truth rather than someone else's truth and started my own business." I usually think of the entrepreneurial drive as being more connected with the third. I call these, they're five things, the third of the five pursuits. The third one that is also very, very powerful is what I have called creativity, but it's just as much about innovation. It really is not just about creativity in the arts, film, but it's very much this passion to deliver something unique into the world in a business way.

## **Ep #014: Life Planning and Driving Toward Meaning with George Kinder**

The entrepreneurial drive is very much part of that third image, that wanting to really deliver something that's uniquely theirs, what they have created themselves. The life planning, one of the things that I think we do I call this whole flavor, it's described in my new book as entrepreneurial spirit. I think that's really what is delivered in a life plan because if you deliver the life plan well, the client is launched to delivering greater meaning for themselves into the world. They find a way to spend more time with their family outside the country if that's where the passion is. They also find a way to start that business and really go for it.

The financial advisor is prepared, knowing the financial risks and the budgetary requirements and all of that, the sacrifices that have to be made. After all, financial advisors are often entrepreneurs themselves. The great thing about life planning is we support those.

Sahil Vakil: I want to discuss now the second question and give you the immigrant perspective on that. When we have spoken to our clients, primarily again first and second-generation immigrants, and we've told them, "You have five to 10 years to live. You're going to be extremely healthy. You don't have an unlimited resource, what will you do today for the next five to 10 years if you knew that this was the situation?" The top two or three things that always come up is, one, I want to travel the world. Even though they moved from their home countries to the United States to relocate their entire life and live here for the long run, in the short run, when they know they only have five or 10 years, they're like, "I don't want to stay here anymore. I want to go and travel the world."

## **Ep #014: Life Planning and Driving Toward Meaning with George Kinder**

It's a very interesting dynamic that plays out. The second thing they always say, "I want to set my family up for success in the future." I think this comes from a very deep cultural nuance where immigrant families more than any other in general have this very multi-generational mindset where if you think of even the actions they take, as an example, in Indian and Chinese cultures there's a passing of wealth from generation to generation. In the Indian culture your parents will pay for your wedding and for your education, and basically you're expected to do the same for your next generation in that sense. Again, this whole mindset of setting your next generation up even though you have only five or 10 years is a common theme that comes up.

The third thing we hear I think, which I think is a more ... Most of the clients we focus on are in their mid-30s to early 40s. They're Millennials/Gen X kind of client base. The third thing that comes up is, "We want to focus on experiences versus on material purchases." They will not want to buy a home, but will be happy to Airbnb and live in luxurious places or Airbnb locations across different cities across the world in that sense. Again, I want to give it back to you and get your perspective on if these are the common ones you've seen as well. Travel the world, focus on experiences, and plan for your family.

George Kinder: Yeah. I think those are actually common throughout cultures and throughout whether you've been here for a long time or you've just landed. These are very, very common, Sahil, yes.

Sahil Vakil: Excellent. And then just going to the first question, I think here where you have an unlimited resource and you can

**[Myra Wealth Podcast](#) with Sahil Vakil**

## Ep #014: Life Planning and Driving Toward Meaning with George Kinder

do whatever you want, I think this sometimes again goes back to that startup idea or launching your own business piece because it seems like most folks are working the job, the 9:00 to 5:00 to earn that paycheck and to make ends meet, not make ends meet, but to live their lives. But if they had the option of an unlimited source of funding, they would actually start their own firm. This whole concept of a legacy starts coming into these conversations.

I would love your perspective on what you have typically seen as a goal that comes out of these conversations.

George Kinder: Yeah. I mean certainly with question number one, we see that, no question about it because if you've got all the money, then it's easier to imagine actually becoming entrepreneurial. It's tougher with a five to 10 years frame. It can come up again in the third timeframe. But again, we see innovation and creativity as being the larger holding of those things. When I do these exercises, what we emphasize in designing the life plan is we use all three of the questions. But it's what's in that third question that is the most important because it's a life or death response that the client is giving to you.

We might sprinkle the life plan with experiences and traveling the world and that kind of thing. But the tremendous focus if their two things at the end are family and entrepreneurial activity, those are the two things that we're going to focus on, whether it's family, setting them up for the future, or family visiting in a foreign country and that entrepreneurial drive. We're going to make sure that those things happen.

## Ep #014: Life Planning and Driving Toward Meaning with George Kinder

Sahil Vakil: That's fantastic. I think that's a great prioritization exercise. It's funny because when I get into this conversation with my clients, the first thing, the response I get is this weird cringing like, "You're a financial planner. You're supposed to talk numbers and show me graphs and charts. Why are we doing this touchy-feely, emotional conversation?" They look at me weirdly and they're just like, "What's going on over here?" I mean in that sense, I know, George, you're a mindfulness teacher as well. Is there an intersection of client relationship skills, mindfulness, life planning, all these different kind of areas of expertise?

George Kinder: Well, I want to say first of all to the client who has that thought that you're supposed to be just talking about money and figuring out the money, if you were just to address the money issues for them and they had not thought about what is most important to them and oftentimes what we find is that they haven't. That's one reason that life planning is so successful with clients, why clients love it so much is because it really grounds them in who they are and who they want to be. Your classic financial advisor, stockbroker, whatever they call themselves is just focused on products and numbers and spreadsheets and all of that. The client goes away and it's kind of a ho-hum relationship.

They don't feel a great connection with the person that they've been with. They feel that the money's okay. But it's not the feeling that comes out of a life planning experience where you feel the money is on target toward who I want to be. It's going to make me the person in my family, the family that I want the most to be. There is no other way to do financial planning. I can't imagine. If

## **Ep #014: Life Planning and Driving Toward Meaning with George Kinder**

you're just focused on the numbers, it's superficial. One of the things we talk about is how important it is to be a fiduciary for the client. If you have a financial advisor and all they're focused on is the products and the spreadsheets, they are not a fiduciary for you.

The only fiduciary that is there really for you is one who listens well enough that you as a client moved by the relationship and you see that they're really on your side for what you want to make happen in your life. That wasn't what you finally asked me. You asked me about mindfulness and I will come back to that. Would it be all right?

Sahil Vakil: I just want to comment on that saying ... I just want to close and say clients do walk in with this feeling of, what am I getting into? Why are we doing this? But to your point, when they get out of it after that hour-long conversation, they feel like, "Wow, I have never done this before, and I wonder why I never did this till today." Most of these folks are in their mid-30s, early 40s and they haven't done it for 40 years of their lives. They thank me after that meeting. It's the only meeting I get thanked for. No matter what return projection I show them in another meeting, this is the only meeting I actually get thanked for.

George Kinder: You bet. You bet. This is what's real. The more you do life planning and the more you do the five phases of evoke because the skills of listening are really profound throughout all of life planning, the more you'll get thanked more and more for all of the meetings. But this is the most profound one, I think, for people. Right on. I'm excited to

## **Ep #014: Life Planning and Driving Toward Meaning with George Kinder**

hear, Sahil, that you're doing so much of it and that you're really feeling the benefits from it.

You asked about mindfulness. I want to say that, for me, probably the most important thing in life for me and I think in my relationship with other people is freedom. I'm interested in living a life that maximizes my own personal freedom, but also the part of that for me is delivering to everyone I meet as much movement toward maximizing their personal freedom as they possibly can. To me, there are really three areas that I have focused on to do that. One of them is life planning and these questions because that's what ultimately, if you have the family experience, you have the entrepreneurial spirit, you have the travel that you need, and the experiences that enliven, you feel free is what you feel.

But there are two other kinds of freedom that I'm very interested in and that relate to life planning. One of them is mindfulness. The other one is the civilization that we live in or the democracy that we find here in America. Mindfulness in particular, it's a meditative practice and it's related to any meditative or spiritual practice that you might do or value-centered secular practice, could be explicitly religious or could be just an attention to yourself and to moments. What mindfulness really is is a training in listening. In fact, the book I wrote about mindfulness, it's subtitle is Inner Listening. That training in listening is a training that lets go of the thoughts that keep disturbing us or getting in the way of really being present and really being here.

They're the thoughts that actually get in the way of actually listening to ourselves. What we do is we learn to

## Ep #014: Life Planning and Driving Toward Meaning with George Kinder

listen to ourselves in a deeper way than thinking can deliver. We go beneath conception, beyond conception. It's that kind of listening ... The reason that mindfulness is the basis of life planning is that great life planning is delivered. The reason you get that great thanks, Sahil, in that meeting is that great life planning is delivered primarily by exceptional listening, really listening to who the client is. Mindfulness is a training in that because we learn to quiet and quiet our minds and get sharper and sharper at our ability to be alert in the present moment, which is the other thing that mindfulness practice does.

It's an extraordinary thing. I do it a lot. I do it several hours a day. I've done it for 50 years and the most profoundly meaningful thing that I do. But it also sharpens my ability to be present with my family, with my clients as I train people and travel the world, keeps you young. That's mindfulness.

Sahil Vakil: That's very interesting. It sounds like the life planning piece is more in the future. What do I want really? What's my goal? Why am I here? Who am I? Types of questions. Mindfulness is more being in the moment. Okay, this is where I am. This is who I am. This is how I should be living, kind of feeling today, being present.

George Kinder: Absolutely. You know, Sahil, what's interesting there when you think about freedom, often we think of freedom as something that's out there in the future. But when we really think about it in a deep way inside ourselves, we recognize that the only time we've ever experienced freedom is in the present moment. There are studies on this, on happiness and everything that you really are present in the present moment, you experience freedom.

## **Ep #014: Life Planning and Driving Toward Meaning with George Kinder**

It's almost automatic. We have these two freedoms that are held, one by life planning, which is the trajectory that we're moving in our biological and historical life out into time and space.

The other is the deepening and the strengthening of our ability to really be free and experience freedom just in this moment and in every moment that we exist regardless of our life plan. To me, both these layers of freedom are profoundly important as is the third layer that I'm now focusing on in my work in the world and in my latest book, which has to do with the context of the civilization that we're in and how we participate. I mean one of the things that struck me as I first heard, I was so thrilled that you wanted to interview me. When I heard that you worked with immigrants and first and second generation and people who'd been around for just a few years to 10 or 20 years, I thought, what a wonderful theme as well, that each person that you work with has also come to this civilization, this American civilization, probably partly certainly because of the virtues of it.

I mean we can all see a lot of weaknesses in it and we're fearful about those weaknesses. It's one of the reasons I'm doing this work on A Golden Civilization right now. We come and we value America because of the democratic freedoms, the freedom to vote, the freedom to speak, the freedom of the press, the freedom to have our ideas, the freedom in markets, the freedom to be entrepreneurial and not be blocked by excessive regulations and all of those things. To me, that third area it's good not to take it for granted. I mean too often, I mean I've been here. My family. obviously we immigrated as well centuries ago. I mean we were one of the early families here.

**[Myra Wealth Podcast](#) with Sahil Vakil**

## **Ep #014: Life Planning and Driving Toward Meaning with George Kinder**

But when we immigrated, it was the same thing. We see this vision of freedom here. One of the things that I think some of us are concerned about right now in America is that we've let our concern for that civilization and our care and our participation in the democracy that it offers to us, we've let it slide a bit. We've taken it for granted. It's easy when you come over from someplace else just to dive into the economics of it, of the freedom. But that economics is dependent on us having a really healthy, participative democracy. The work that I'm doing, my newest book is called A Golden Civilization and The Map of Mindfulness. And then we're actually inspiring conversations all over the world, not just here but back in ... I've taught people in 30 countries on six continents.

We have conversations going on in many of those countries right now, directed under a website called [agoldencivilization.com](http://agoldencivilization.com) that is really just trying to stimulate participative democracy, not my ideas, but find out what your ideas. I think that's the third thing that I would say to your clients is that very important to pay attention to all three layers of freedom. Don't let go of how important the societal structures that deliver freedom to you are, and participate. We're glad you're here.

Sahil Vakil: Absolutely. For our listeners, just be sure to go to [myrawealth.com/podcast](http://myrawealth.com/podcast) and find the episode with George Kinder. We'll be sure to have links to A Golden Civilization. We'll also have links to George's other books, which is The Seven Stages of Money Maturity, as well as his latest book that he's writing on the golden civilization. We will also have links to his LinkedIn page as well as the Kinder Institute of Life Planning where George talks about all these questions that we have discussed as well as

**[Myra Wealth Podcast](#) with Sahil Vakil**

## Ep #014: Life Planning and Driving Toward Meaning with George Kinder

some of the methodologies and the three freedoms that we just discussed as well.

George, I think just coming to a close on this podcast here. I would like to ask you, you've trained 3000-plus individuals in this space. Where do you learn from? Where do you find inspiration?

George Kinder: I find it, I mean I hate to be kind of oblique about this, but I find it in the wind. I find it in the movement of the leaves. I find it in the bursting of the buds in springtime. I find it in the aromas coming up from the earth as I walk along. Partly, I find it from just being alive. It's just an incredible thing. To me, that's the most amazing thing. I find it very much in the moment. And then I think the second thing is that I've learned mostly from wise teachers of the past. I go back to great teachers, great Indian teachers, great Chinese teachers. Confucius is a major teacher for me, Japanese teachers, people who've been extraordinary.

I've learned a lot from Vincent Van Gogh because he really dedicated himself to being who he wanted to be and lived a unique life. I go back to people who lived extraordinary lives. I think that's what inspires me most. I suppose the other thing is my children of course. Who cannot be inspired by the great discoveries that our children make as they grow up and share their creativity with you?

Sahil Vakil: Fantastic. That's just amazing. Any final tips you want to leave our listeners with before we go? Again, this is a podcast on immigration, on immigrants and money and personal finances. Today, we've had a very qualitative discussion on a very quantitative subject which is unique

[Myra Wealth Podcast](#) with Sahil Vakil

## **Ep #014: Life Planning and Driving Toward Meaning with George Kinder**

in that sense. Any final tips that you would like to leave our listeners?

George Kinder: Yeah. I think the final tip has to do with this question of meaning and money. Your clients come to you, Sahil, because they know that you have experience with money. That's absolutely fantastic. But I think it's really important never to put the money over the meaning in our life and always to put this question of how can I maximize my freedom and the freedom of my family and the freedom of other people in the world, how do I maximize freedom in the world? How do I maximize my vitality, my creativity, my love, my compassion, my kindness? That's the first question in a great financial plan.

Sahil Vakil: Thank you so much, George Kinder. It's been an absolute pleasure having you on. I'm sure our audience will find a lot of meaning in this conversation.

George Kinder: Great. Wonderful to be here with you, Sahil. Thank you so much for inviting me.

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