

Financial Planning with Ryan Rosegarten

Candace Dellacona: Welcome to the Sandwich Generation Survival Guide with your host, Jody Argentino and Candace Dellacona. Hi everyone. Hello.

Jody Argentino: We have a great guest with us today. Sound excited? Candace, can you please introduce our

Candace Dellacona: wonderful, uh, guest today? Um, so we are happy and thrilled to have Ryan Rose Garden from UBS here in Manhattan.

Candace Dellacona: Ryan is going to give us the basics and, and maybe a little more of the basics on financial advisory services and what a financial advisor can do for you, and how we figure out how to not only save for our kids' college and also save for our own retirement. Hey, Ryan, thanks for being here.

Ryan Rosegarten: Of course, Candace and Jody, thank you so much for having me.

Ryan Rosegarten: Big fan of, of the podcast and what you got. So, uh, pleasure to be here.

Candace Dellacona: Yeah, listen, Ryan, I mean, I feel like I have to let our audience know that you're sort of a pro at this and, you know, you've interviewed some hip hop stars and celebrities along the way, and your, your group, um, has a lot of. Diverse clientele and you have the opportunity to help a lot of different people.

Candace Dellacona: So we're really happy to have you on, um, our podcast to talk to our sandwich generation members who were trying to figure out how to survive and how, how they're supposed to save for their kids' college while at the same time saving for retirement. So, um, we thought you were a great person and you're also a member of.

Candace Dellacona: The sandwich generation and I, you know, as a almost an adult child, not, not that I'm old enough to be your mom, but maybe a much older sister. Um, so why don't we start out with some basics, Ryan. You know, I think a lot of our, our, um, listeners, some are familiar with what a financial advisor does and some are not.

Candace Dellacona: So can you kind of fill us in on what a financial advisor is and what sort of role they might fill?

Ryan Rosegarten: I, I'm happy to. So, you know, the, the term financial advisor, I, I would say nowadays is really interesting because, you know, many places that manage money for clients, it's not usually one person. It, it's pretty much, you know, you have a team in place and each person on that team specializes in a different area of personal finance.

Ryan Rosegarten: But, you know, for, for simple definition purposes. A financial advisor ultimately considers a client's full financial picture and helps them create short and long-term strategies for building wealth. And I would say managing risk, right? Um, that's more of, you know, if you're taking it from, you know, a dictionary, what the definition is.

Ryan Rosegarten: But a financial advisor nowadays does a lot more than simply just investing or, or picking stocks. Uh, the world has definitely evolved, uh, as it relates to. The financial services industry.

Candace Dellacona: Yeah. And so, so, you know, for for our listeners, when, when you're sort of at a point where, you know, maybe you've gotten your first job or you've been working for a number of years and you've begun to accumulate wealth, what sort of information do you have to have assembled in order to provide to your financial advisors so that they and their team can kind of help you strategize?

Ryan Rosegarten: It's, it's a great question. I would say, you know, the more the merrier when you're working with a financial advisor or a financial advisor team, obviously the more. Information and background that you can provide that person, the, the better we could do our job. Because if we know the ins and outs of, of, you know, not only your full financial picture, but emotionally how you feel about money.

Ryan Rosegarten: You know, certain situations that you've been in in the past that maybe, you know, rubbed on, rubbed off on you, the, the right or wrong way. Um, so I would say there's no, you know, there's no checklist, so to speak. Yeah. Obviously some of the basics in terms of like. You know, if you do have investment accounts established or estate planning documents or, um, you know, past tax returns to just get a sense of what your income looks like.

Ryan Rosegarten: But I would say for the most part, it, it's more important to have an open conversation with somebody and then get a sense of, you know, what the important things that they want to address or have covered, and then kind of back into it that way.

Jody Argentino: Yeah. I have a question. It, what is it? 'cause when I hear accumulate wealth, right, my brain is like, oh, you have to be really, really wealthy to use a financial advisor.

Jody Argentino: So I guess my question to you is like, what, what level of income or asset should you have before you go to a financial advisor?

Ryan Rosegarten: That's another, you know, it's another really good question and a lot of people do approach me asking, you know, do I have enough money to work with you and your team? Or, you know, do you guys have a minimum?

Ryan Rosegarten: I would say that's like the, the word minimum is what we always hear, and, you know, every team or advisor is different in terms of, you know, the clientele that they would like to work with. You know, the dollar amount doesn't always necessarily mean just because somebody doesn't have. A lot of money accumulated at the moment is why an advisor doesn't wanna work with you.

Ryan Rosegarten: You know, there are certain strategies or investment solutions that require minimums. So, you know, it, it's really, there's a lot that goes into it. But I would say, you know, there are different routes that you can go when first starting out. You know, you can go to kind of a, a Dewey yourself, um, you know, a robo-advisor as some people call them, where it's more of a plug and play type of approach that, you know, this is when you, you're just starting out.

Ryan Rosegarten: You have a little bit of, uh, money to save above and beyond what you're using for your living expenses. And that's more of a, you know, you wanna get started investing and understand the landscape, but you know, you're not quite ready for, you know, the guidance that maybe a financial advisor and a, and a team provides.

Ryan Rosegarten: This is more of a, a macro approach. And then I would say once you start accumulating enough money where. One, it's getting in the, in the way of your, your day to day, right? Like most people allocate responsibility to financial advisors and teams because they simply just don't have the bandwidth to do it themselves.

Ryan Rosegarten: Um, and your life just gets more complex as you make more money. You know, we're all too familiar. You know, your expenses start to creep up and there are other factors that come into play. So that's when I typically see people transition to wanting to work with a financial advisor and a financial advisor team.

Ryan Rosegarten: I. That they simply are just not willing to make the commitment to manage their money on a daily or weekly basis. And you know, they wanna start taking on professional guidance. So, to answer your question, I don't think there's a specific dollar amount where it makes sense. I think it's a culmination of factors.

Ryan Rosegarten: Obviously, you know, as an advisor you're not gonna manage somebody's last \$10,000 because you know, you have to account for everything else that comes, you know, comes into play. But. Um, it's more of a, you know, you take a, a more personal approach and depending on, you know, where, where you're at. At that juncture.

Candace Dellacona: Yeah, no, that, that actually makes sense, Ryan, and something that you said, um, really resonated with me and probably with Jody in terms of our clients, right? The emotional piece related to money and how you feel about money and how much that can really factor into the advice that you're receiving from the advisor and how well they're listening to you so that they can provide that advice that you're looking for.

Candace Dellacona: Can you give us sort of an example of, of why an emotion or your. Maybe your attitude towards money could play into how you guide someone.

Ryan Rosegarten: Sure, sure. So, you know, money is a, is a tricky thing. And it's not only, you know, money is tricky because everybody's interaction with it is different. Some people are raised or, or brought up, you know, not really understanding the ins and outs of money.

Ryan Rosegarten: And it's not simply like spending it, it's, you know, establishing a checking or a savings account or just simply managing a budget. And some people historically don't have, or haven't had an easy go with it, you know, depending on their socioeconomic background or their upbringing, you know, money was not something that they, you know, were really in tune with.

Ryan Rosegarten: So it's really important as advisors to, to listen, to ask the right questions and. Really, you know, understand what makes a client tick, you know? Yeah. Come up at night. What are the things that are important as advisors for us to know on the emotional side? Sure. The actual money management, that's one piece.

Ryan Rosegarten: And I would say, you know, understanding the emotions or how people feel about, you know, investing or balancing a budget or, you know, paying taxes or all these, you know, variety of things. It's important as advisors to know how people feel about that. So. I would say the emotional piece is crucial because if you don't really understand, you know, what the client's intentions are, you know, what really makes them feel the way they do, like how could I really provide, I don't guidance totally.

Ryan Rosegarten: And guide them totally.

Jody Argentino: Because something like if someone grew up, um, impoverished, right? And they've worked really hard to save every penny and now they have enough money to invest, they're gonna be really risk averse I would assume. Um. Right. And, and that's sort of the thing we're talking about, how advice would, uh, sort of pair with background.

Ryan Rosegarten: For sure, for sure. I mean, it, it's, it's background and, you know, historically what you've, what a person's been through is gonna help dictate, you know, where they are now and where they see things going. And it's our job to, you know, articulate in ways that is, you know, speaking in plain English, you know, creating recommendations that are actionable for people to.

Ryan Rosegarten: Follow through with, and at the end of the day, you know, I, I always say this as advisors, like the clients that we work with, it's their money at the end of the day. So, you know, we can provide as much guidance or, or do everything that we can in our power to make somebody feel comfortable and confident in working with, with us, or, you know, more broadly with an advisor.

Ryan Rosegarten: But you know, a person's gonna make the decisions that they feel most comfortable with at the end of the day. So for me, it's about providing the best guidance that I can, or that my team can. So, you know, that person feels like their best self with what they have accumulated and what, you know, what's to come.

Candace Dellacona: I think, I think, Ryan, you know what you just said about. Making sure that they understand it too, because there's so much anxiety surrounding money, right? Because money can be love, money can be power. Money can be something you've had a lot of and people have, you know, you know, used it to control you or not, or whatever the case is.

Candace Dellacona: So as an advisor, and maybe as a lawyer too, you know, I think. What makes you a good one is being able to explain something and not having someone feel spoken down to. Um, and, you know, being able to really sort of translate what could be rife with all of this emotion and anxiety. Right,

Jody Argentino: right. Yeah, I agree with you, Janice.

Jody Argentino: We definitely have to do with that and I can't, um, you know, most of the things that people fight over right, are their children are money. Yeah. And so definitely in your world, Jody. As a family law attorney, and so when I'm hearing this, I'm like, wow, it's really awesome that you actually are like, oh, well, it's not just about the dollar, right?

Jody Argentino: It's about the person behind the dollar, and it's about really considering what that person's needs are and where they're coming from. That's like heartwarming. 'cause we don't, I'm sorry, but we don't think that when we think when like someone does financial advisor. Right? Like I, I don't know that we think there's your new

Candace Dellacona: motto, Ryan.

Jody Argentino: He's the advisor with the

Candace Dellacona: heart.

Ryan Rosegarten: Exactly. I'm gonna make t-shirts. Uh, so the one, the one thing I will just chime in, Jody, 'cause you, you said something that was of interest to me is the, the person behind the money and. You know, in, in my view, how could you really make, and even as attorneys, like how can you really make recommendations or, or, you know, put forth your best effort with somebody if you don't understand the emotional side or how somebody is feeling about money.

Ryan Rosegarten: And I think a lot, a lot of the time that is overlooked as it relates to, you know, either working with a financial advisor or an attorney, or a CPA. It's, you know, really understanding who that person is before you just. Make recommendations on, you know, the money that they've worked so hard to, to earn or, you know, it, it's such an important piece.

Ryan Rosegarten: So I I like that you, you did bring that up.

Candace Dellacona: Yeah. I mean, that's sort of like the heart of our topic too, right? We're talking about things that are important to us and how we save for them. So, you know, as people who work for a living, one of my goals is, is to not work anymore one day. And, um, likewise, I've built a family and I have three kids.

Candace Dellacona: You know, I am, you know. About to enter my fifth decade. Every time I say it, I wanna have a panic attack. Um, and, you know, at the same time I have, you know, these three kids with big brains in their heads. And, um, you know, as Ryan knows, the college thing has been sort of hovering over the de laona household for quite a while, as long as I've known him.

Candace Dellacona: And, um, you know, I, I really think a lot of my peers, Ryan, are in a position of like, okay. We're hopefully gonna retire in the next 10 or 15 years, and we also have to get these three people, people, two people through college. So we wanna hear from you as the advisor. We'll start with retirement. When do you start for retirement?

Candace Dellacona: Is there a, is there a an age where you're like, the year that you better, you better get going?

Ryan Rosegarten: Sure, sure. So I think, you know, in, in my opinion, the sooner the better.

Candace Dellacona: Okay.

Ryan Rosegarten: Knowing that, and, and, and there's a, there's a few things you want to consider, but, you know, retirement at a young age especially is, is hard to think about.

Ryan Rosegarten: Right. Knowing, uh, that you have decades before you're gonna even be retiring and, you know, I have more in front of me than I do behind me. It's hard for me even personally to think about retirement, but you know, I do work in financial services, so I'm, I'm eat in on what needs to be done at this. Your old soul.

Ryan Rosegarten: Exactly. Um, but I would say, you know, the sooner the better if you are in a position to, you know, make contributions to a retirement plan and you have it available to you either through your employer or if you're self-employed, you have the ability to set up. A retirement plan, you know, as, as a sole proprietor.

Ryan Rosegarten: I think it's really important that you do that. Um, I would say, you know, most people that we deal with. When they establish a retirement account, it's somebody who is just getting started in the workforce. Maybe somebody just graduated college and they want to know what their options are. And especially as it relates to some companies who, who have 401k plans, you know, they could offer an incentive, you know, like a match or you know, you wanna obviously get to understand what your.

Ryan Rosegarten: Your retirement plan is within your company, but there are tools and resources like that that you can leverage at a really early age and, and I think it's important that you do so. And again, it's hard to get excited over retirement when you're young and hungry and looking to, you know, get started, but you're gonna be very happy that every year you were diligent about.

Ryan Rosegarten: Putting some money aside towards your retirement and letting that grow over, you know, many decades before needing to touch it. So yeah, to answer your question, I think the earlier the better. You know, as soon as you have the means to put some money away and you know, start to learn about your options, I would say take advantage, uh, as soon as possible.

Jody Argentino: So what do you do when, I don't know, say you're like 47. Um, and you haven't done that because of various life circumstances and you're, you know, similar to Candace sitting there with the three kids that are also looking at college. But, um, I, I appreciate Candace that you're like, oh, I'm gonna retire in 10 to 15 years.

Jody Argentino: I'm like, I gotta at least 30. So I, I can't imagine retiring before like 75. Right? So, um, yeah, that's thir, that's 28. Okay. Just doing my math. Um, but. What do you, how do you catch up?

Ryan Rosegarten: Yeah, it's, it's a really good question. And you know, we've seen, obviously, you know, when you, when you work with clients, you, you meet and, and work with people from all walks of life and some people, you know, early on didn't get that education or didn't, didn't know if it even made sense to do that.

Ryan Rosegarten: Along the lines of retirement is so far away and. Then you pick up, you pick your head up off the pillow and all of a sudden, like, you know, you're thinking about at some

point I do wanna retire, and where did that, you know, where is that nest egg that I need? So, you know, I would say it's important to, at that point, if you have an output money away towards retirement, you know, it's important to really get a grip on your expenses and where money is going.

Ryan Rosegarten: You know, depending on if you have a family and things get more complex, it's important that you really have a grip on. Your budget and your expenses because, you know, if you could afford to on a monthly, quarterly, or annual basis, peel off a portion of, of your income or money that you've saved up and you know your market towards more longer term goals, you can start to do some, not only mental accounting, but you know, putting your thoughts to paper on.

Ryan Rosegarten: Bucketing and, and saying, this money is earmarked for longer term goals. And you know, the hope is that I'm not gonna need to touch it and start to, you know, work from there on accumulating that bucket. The other thing is if you're still working and you do have a 401k plan, or you have a retirement plan that, that you have access to, you know, I still think making contributions to it or learning more about it.

Ryan Rosegarten: Could make sense because, you know, as a, you know, there are different options as it relates to a 401k, but you know, there are tax benefits, you know, considering what, you know, which one you go with and, you know, over the long term you're gonna be happy that you put anything away. So I think, you know, obviously the earlier the better.

Ryan Rosegarten: But at any stage, if, if you're willing and able to put money away, I would say it, it's important that you, you know, you, you control your own destiny and, and do so.

Candace Dellacona: Yeah, I mean you're, you know what, Ryan, I think too, we are gone of the age where there are pensions, right. And I think a lot of the responsibility of.

Candace Dellacona: Saving for retirement really lies in the individual these days. And while those company savings plans are terrific, um, and, and certainly they give you plenty of tax benefits that we could probably talk about for, for a whole episode, I think it's really important to talk with an advisor about. Things like your budget so that someone like you could say, well, you know, you, you don't have money to save for your retirement, but I'm looking at your expenses and you're spending \$230 on average a week going out to dinner.

Candace Dellacona: Like maybe that should be money that you could set aside. So is that something that you can sort of sit down with a client and help guide them on, on how maybe they can sort of reallocate their resources?

Ryan Rosegarten: Yeah, so, so it's a good question. You know, usually when working with an advisor as it relates to a budget.

Ryan Rosegarten: We'll look at a budget in context with a more formal financial plan, which is a probability analysis. You know, it's a way for us to take inventory of, you know, the assets and liabilities a client has, what their goals are, how much risk they could afford to take on with their investments and still achieve their goals.

Ryan Rosegarten: So. We look at a budget as it relates to that process. Right. You know, in terms of like the nitty gritty, as you mentioned, you know, you're spending X, Y, Z on dining out. You know, that is something that when looking at a budget and trying to find ways to either save more or spend less, you know, that could be something that comes up in conversation, but solely looking at a budget and, you know, telling someone how to spend their money is not something an is a will typically do just because Yeah.

Ryan Rosegarten: Again, this is at the end of the day, it's the client's money and you know, they, they, it's their prerogative to do what they wanna do with it. All we could do is pro, uh, provide advice and guidance based on, you know, previous situations that we've dealt with. And just understanding, you know, generally speaking, you know, how savings and, and, you know, accumulation over the long term, you know, works.

Candace Dellacona: Yeah.

Ryan Rosegarten: Uh, so.

Candace Dellacona: No, it makes sense. I mean, it's almost like you're a counselor in addition to that. Right. And the same way we are, Jody, right? Where we can give the best advice based on the law. Sometimes our clients

Jody Argentino: follow our advice, sometimes they do not. Right. And I, you know, generally when my clients follow my advice, they have a much better outcome.

Jody Argentino: Imagine that. Um, but like you were saying about budgeting, really, uh, hit me because one of the things I do with my clients is literally go through their budget sheet, you know, for matrimonial clients and. Because I know what judges are gonna flag as too much in a spending category. 'cause Right, you're taking one household, you're dividing it into two and it's never gonna cost the same.

Jody Argentino: So it's like, where can they cut back? And I, I've literally seen a judge go, yeah, you know, you could have, you used to spend that on vacation, but you're not gonna now. So, um, we're just gonna cut that right outta your budget or that's too much for groceries. Shop at ShopRite instead of whole food. Right.

Jody Argentino: It's sort of that shaving down. It's something I see every day. So, um, so I was, I was struck by your question, Candace, 'cause I was like, oh yeah, that's \$232 a week. But there's also living, right? Yeah. Like there's also, you have to enjoy your life.

Candace Dellacona: Yeah. I mean, the other part of it, and I think it's like a good segue, so, you know, you talk Ryan about it's never too early to start saving for retirement.

Candace Dellacona: And I'm gonna, I think like the upsetting news for many of our, our listeners is it's probably never too early to start saving for our kids' college.

Ryan Rosegarten: College, college is another thing that, you know, those are when, when working with a new client, you know, those are clearly somebody who does have children or even that doesn't have children, but plans to.

Ryan Rosegarten: Yeah, that's a really big, uh, checklist item. And, you know, as it relates to college, some people ask like, how do I prioritize retirement to college? Or, you know, should I be putting one in and forgetting the other, or vice versa. So I think there's a place for both and, oh,

Candace Dellacona: okay. That's good to know.

Ryan Rosegarten: Yeah, I, I think there is a place for both.

Ryan Rosegarten: I think you know it. The challenge with providing guidance is on a more macro level, is that everybody is different and everybody has their own specific set of circumstances, and it's important as an advisor to, to tailor your advice and guidance based on that person's. Situation. Yeah. So, you know, in some cases maybe it doesn't make sense to contribute to what's known as a 5 29 plan, which is a college savings plan because of somebody, you know, based on somebody's net worth or based on somebody's overall objectives.

Ryan Rosegarten: You know, in some cases it does make sense. Um, so I, I think. There is a place for both. And again, I similar mantra as if somebody, you know, has children, as soon as they do, you know, it's important to start thinking about saving for college. It's a long time away. Or, or not only college, but private education.

Ryan Rosegarten: You know, there are, there are only rules that, you know, a 5 29 could be used for. Yeah. Uh, so it's important like out the gate. Something that you wanna, you know, consult with a professional that you work with or do your research, you know? Yeah. Ask around in your community or your family or friends, like how did you, you know, when you had a, when you had a child or multiple, you know, what were you doing?

Ryan Rosegarten: How did you send your, like, information is power. And I think, you know, the stigma around money, just getting back to what we talked about is, you know, sometimes people are afraid to ask or they're afraid to bring things up because it's a sensitive topic to others. I think if you do it in a way that's, that's, you know, genuine and you're really just seeking guidance and you respect somebody that you're asking, I think it's important to, you know, reach out and ask for help and not feel like you have to tackle everything on your own.

Ryan Rosegarten: So,

Candace Dellacona: yeah, I mean, what, you know also, Ryan, I think one of the themes in all of this, and, and I know certainly from, from us working together. Is that it is never one size fits all, and, and much of what you talked about today is there isn't blanket advice that it, the details really determine the path and the advice that you give because if I tell you that, you know, maybe my child.

Candace Dellacona: Has a disability and college may not be for him or her. You're certainly not gonna rec, recommend a 5 29 plan. Um, you know, there are other options. Maybe that would make more sense, right? So it's so important that you sit down with a person like yourself to get advice that's specific to you. Don't look at what your neighbor necessarily is doing because they have a totally different set of circumstances.

Jody Argentino: But Candace, we deal with that all the time, right? People are like, oh, but my, well at least I do. Oh, but my neighbor got divorced and this is what happened. I'm like, well, that's great. That's an entirely different set of circumstances. Yeah. Actually not thought about financial advising in that same sort of way.

Candace Dellacona: Yeah. I mean, Jody, if you look at us even, right? We, people would, would maybe put us in the same bucket in our lives in, in many ways, couldn't be more different and, and divergent, right? So the advice, Ryan and his team at UBS. Would be giving to the decons would be different than what they'd give to the Argentinos.

Ryan Rosegarten: Yeah, for sure. And and one thing to even just mention, you know when I say ask the people around you or family or friends, it's not for the purposes of mimicking, it's more for the purposes of just getting information. What worked, what did totally. And I think that's the important, and, and Candace, exactly what you said.

Ryan Rosegarten: It's not about, you know, doing what somebody else did or does. It's about taking in that information and figuring out how you can or can't use it to the best of your ability. And that's where I think information is power to just learn, you know, the do's and don'ts from, from other people's experience.

Candace Dellacona: I think that's really great advice, Ryan, and, you know, as a member of the sandwich generation, but maybe you'd be like the bottom piece of bread for the, for the visual.

Candace Dellacona: You know? Do you have any, Jody, you're laughing at me, but I, you know, I, I do think it makes sense and you know, from, from your perspective, Ryan, like you have this. Sort of you're keyed into this demographic of people where younger people aren't thinking about retirement, aren't thinking about the far away things, and you're in that generation and yet advising.

Candace Dellacona: So what's the best advice for your peers, for our listeners who are trying to get their adult children? To either save or make the right decisions. Is there, is there sort of like this universal advice that you could give as a member of the, the sandwich generation to any of our, our listeners here?

Ryan Rosegarten: Yeah.

Ryan Rosegarten: Yeah. I lo I love this question because it, it is true, you know, I'm amongst that generation, but I'm advising that generation and it's exactly, it's interesting the juxtaposition of, of, you know, at least hearing sometimes when, when somebody makes money and you know, they, they really. I think this all ties back to the education.

Ryan Rosegarten: I think providing financial education and guidance from somebody like me at an early stage, I think is, is helpful and useful for somebody among my generation. And what I mean by that is I think a lot of the younger generation, you know, sees their parents, sees their grandparents, and how they've navigated personal finances.

Ryan Rosegarten: And they kind of go, you know, along for the ride and assume that's the right way to do it, or that's the way it should, should be done. That's 'cause that's all they know. Right.

And that's, that's to nobody's fault, right? If you're surrounded, you know, amongst a community that does something only one way, or you're gonna probably follow suit.

Ryan Rosegarten: So it, you know, the advice that I would give is, is you know, try to find ways to educate yourself above and beyond. Just solely, you know, looking at what. The people around you do because everybody's situation, and tying back to this again, is different. Yeah. Your goals and objectives or what's important to you may be different than what is important to your parents or your grandparents.

Ryan Rosegarten: And in no way am I saying like, don't do the opposite of what your parents or grandparents. No,

Candace Dellacona: it's great advice though, Ryan. Really create,

Ryan Rosegarten: create your own, you know, create your own kind of financial backbone and. Lean on people that you think could be helpful or a resource for you. So, you know, what I see most is, you know, people come to me and ask, you know, the most basic of questions to, you know, complex topics.

Ryan Rosegarten: That, and, and it's a wide range and. It all ties back to, you know, speaking in plain English, you know, getting a client the answer that they're looking for, but conveying it in a way that they understand it. And if they don't, like, why don't you understand it? Let me help you understand it. Like, yeah, so many things, you know, it really is education.

Ryan Rosegarten: It's, that's the difference is, you know, empowering people and educating people from a young age. So as they go through life and things change, like they can make decisions on their own and.

Candace Dellacona: I love that though, Ryan. You're right. And, and you know, just because your parents and grandparents did it may not be exactly right for you.

Candace Dellacona: So get that information and we're so happy that you were able to join us today. I definitely learned a lot. What about you, Jody? I absolutely did. I think you'll be talking offline, Ryan. And you know, for all of our listeners, we're gonna put up Ryan's contact information, he and his team at UBS or. Great resource, um, to those who are looking to educate themselves as Ryan has so definitely pointed out.

Candace Dellacona: And so we thank him so much for your time today, Ryan.

Ryan Rosegarten: Of course. Thank you guys so much for having me. And you know, one thing I will mention is I think platforms like this are really important. And again, in this digital age where everybody has an iPhone and an iPad, like it's easy to just hop on and listen.

Ryan Rosegarten: So. Appreciate what you guys are doing and, and you know, I'm, I'm, I'm a fan now and, and going forward, so

Candace Dellacona: thanks for the shout out Mike.