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Ken Losch

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Best of success,



John Bowen
Co-founder, AES Nation

John Bowen: As entrepreneurs, we want to expand our business. We want to have tremendous success but we are caught up in the cycles of business. What I have is a remarkable individual who's going to be our guest, who has really figured out how to build great businesses while not being subject to the normal business cycles.

Ken has really from both acquiring and developing over \$2 billion of real estate. He's focused on green technology with really an emphasis on the green energy side. He's combined these in a way that, I think, you're going to be amazed not only on the lessons on real estate and the green side but, more importantly, how you can live your life as an entrepreneur to really make a major impact.

I'm John Bowen. We're at AESNation.com. Stay tuned. It's going to be remarkable.

John: Ken, I am just so excited to have you join me today at AESNation.com, how busy you are, and with all the things you've got going on. First of all, thank you for being here.

Ken Losch: You're welcome and thank you for the invite. I'm happy to share and help in any way that I can.

John: I called the mastermind groups' Strategic Coach Dan Sullivan. Together, we had the opportunity to sit together a couple of months ago and I was just blown away on what you're doing, what you're accomplishing, and then you shared with me, we'll make available later, the essays you had written on life lessons and thoughts on different areas. I said, geez, I've got to get you on my podcast. It might be a little embarrassing in which I begged you to do this but you were so kind to do that.

Before we go in to what you've been doing and life lesson's you're going to share with everyone, give us a little back story. How did you get started on all of these?

Ken: The question is on this being which part.

John: Life in general. I mean, you're extremely successful in real estate, a developer, investor, you've done these complimentary businesses that we're going to get into from the business cycle. My guess is you didn't wake up at five or six and say, "I'm going to be a real estate investor." How did this all come together?

Ken: I started off in 1980 and I'm going to date myself in technology and minicomputers and software at the early age of 20 years old. I came across an amazing opportunity and we designed a vertical market system for dentists what are called Alpha Micro minicomputers before the IBM PC, about two years before the IBM PC came out.

It was a fabulous run. I stayed with this firm until 1987. When I was 13 years old, I read a book called, and you asked me this earlier, what's my favorite book of all time. It's the Power of your Subconscious Mind by Joseph Murphy. At 13 years old, I read this book and it just imprinted. Anything that I want that I knew that I could program and I did it. I was able to program a few things.

By 1987, at 27 years old, I was born in 1960, I had made a very large goal at the time and I knew I couldn't achieve it in the current partnership, with the current company. I watched a few people that I know in real estate development, saw the wealth, saw their lifestyles, saw the opportunity and I decided to shift gears and move into real estate development from computers and software.

That really moved me forward into the ... It was goal-driven. It was very much Dan Sullivan. I didn't have his principles at the time but it was designing a very, very large future and then breaking it down and analyzing it and I couldn't do it with the current opportunity. I needed a new platform and that was real estate development at the time.

John: Let me interrupt just for a second.

Ken: Sorry, yup.

John: Because I want to get ... It's one thing you having success in one industry. I was playing with many computers writing financial software back in those days before the PC too. It was a really interesting time but, I mean, making that shift from there to real estate, it's one thing to have the goal of accomplishing some ... You see how there's much opportunity but how hard was it for you to make that transition?

Ken: I joined a firm. I learned the finance side then I joined a partnership to learn the property management side, the construction side, the development side. It was about a 15-year transition to becoming a full-fledged developer, contractor, doing all of our own work for our own account. We were a contractor for other people. The ability to control every aspect of that cycle of a project took about 15 years.

We learned how to play cycles. We were at perfect timing in 1990 meltdown, the RTC Resolution Trust. At that time, that was one of the largest transfer of wealth in America's history, from the S&L's Savings and Loans crisis as the RTC, government-formed entities started repatriating assets back to private industry.

We were able to take advantage of that, bought about a million dollars of those assets. Those were very much acquisition. Quite frankly, you could have been the least bright guy on the block and you would have made a lot of money in those days. Then we transitioned into

having to add more value by actually doing construction, development zoning construction. That brought a whole different level of skills and so forth.

John: It is. I built an office building in 1986 with a couple of guys. Each of us put up a hundred bucks and borrowed \$6 million. The bank went under as we were doing all of this so we couldn't do the take-out commitment they couldn't honor, obviously. I learned a lot about the RTC. One of the more challenging things, it ended up making money because we're able to buy the loan back and be very profitable on the transaction but it was some of the messiest things in my life.

I didn't enough about real estate. I should have been involved in it. One of the things I've learned and I'm hearing from you is surround yourself by really talented people. It sounds like over the 15-year period, you had the privilege of working with some really talented other entrepreneurs. You were a student as well as working with them and you've taken those lessons.

Ken: It's like in our technology company, I'm sure you're going to ask people to transition to this at some point. I mean, we're really a material, science-based technology company. I had no idea when I signed up and wrote my check and put my dollars in shoe cans with the inventor and built the teams here. I didn't even understand what material science was. I mean, I had a sense of it but I didn't understand what it really was.

You bring the best people in, in the categories that you're in and surround yourself with these amazing talents, people that have been doing it for 10, 20, 30 years. It's amazing what comes together. Someone said to me not too long ago, 1 plus 1 or 1 and 1 adds up to 11 and not 2, that synergy is very powerful and that's what occurs.

John: Really a great example. Why don't we segment into that. I mean, one of the key elements, I think, Ken, that so impressed me with just our first meeting that, normally, if you've had success in real estate, most of the people I know had success in real estate just stayed doing real estate and they keep on doing it.

You shared with me some of the limitations and you were looking for other opportunities that would complement in. You got into green technology. I've had some friends, I mean, Silicon Valley get into green technology and clearly some of them have had some major success but others haven't.

You were sharing with me how they meld together and it was a natural progression. I think, I was a little shocked that it was as natural as you said. Maybe you'd share some of that story too of how that transitioned happened and why you did it.

Ken: I think, you talked about Dan Sullivan, a lot of his principles come into play. Peter Diamandis, X PRIZE, Singularity University, his whole organization, really understanding the difference between linear and exponential comes into play. Part of what I'll talk about here is understanding cycles. I didn't understand cycles and I had some difficulty in the '08 meltdown and one of the questions I know you asked me earlier was, what are some of your biggest lessons.

Going back to answer this question, in 2006, I came back from our village. I'm involved for 12 years with a gentleman, a family, John and Kendra in Africa. When I was in Africa, we set this very, very large goals for John, Kendra, their children, for the village, in Kafakumba in Zambia, and for Central Africa.

When I came back, I realized I wasn't up to enough and I want to impact more than a billion people in what I'm up to and building apartment buildings doesn't impact. It doesn't change the world. It doesn't make a difference.

I made a goal to make billions of dollars to empower global community. It was that specific or that general and then I detailed out what that means. October 13, 2006, I made that large goal. What I did is I reverse-engineered it like I did going from technology to real estate and I realized I couldn't do it in real estate. I had to get back into technology again.

I needed the leverage, not the money leverage, not the financial leverage like borrowing money. I needed the leverage of what technology would do in order to make those impacts. As Dan would say and as Dan does say, as a very good student of his, money allows people to make impacts in their family, community, and the world so money is good thing.

I knew that I needed to have a B in the program, being the billion, in order to make B the change agent. Long story short is, I reverse-engineered that using Dan Sullivan's principles. If you do distribute those 11 Essays, the last essay in there, Essay 11 is actually a summary of how I put that goal together, that very large goal and reverse-engineered it.

With that in light, I then learned something called linear and the difference between a linear company and an exponential company. I learned why Google became what it became and why other large companies that are linear industries became what they became.

The principle is very simple. Dan Sullivan has a quote and he says, "You get paid a lot more when you offer a transformation than you do when you offer a transaction." How do you know that you're offering a transformation is when you're a hero to somebody. When you're a hero, it's a transformation. When it's a transaction, there's no hero status.

When I was looking at being in real estate, it's always linear and there's never a hero factor. I mean, I could build a fantastic community and put lots of bells and whistles in it but really it's not transformational. It's transactional. It's a good transactional and maybe a higher level of linear.

In the transformational world, you're providing the world with solutions. In the transaction world, you're providing the world with parts. If you look at an iPhone, there's probably 20 suppliers that share \$8.00 of margin but by the time Apple's takes that same phone and sells it to the phone company and the phone company provides it to me. They never see it and they get part of my contract, they're making something over \$2,000 but 20 other suppliers made \$8.00 for assembly, for the glass, for the drive.

The point is that a parts' provider makes a parts margin and the solutions provider makes a solutions margin being exponential. That was really a big piece of selecting why I needed to get into technology. I wanted that leverage and I wanted to be an exponential world, not a linear world as real estate.

John: When you said that to me when we're sitting next to each other, Ken, the first time we met, it was like so blindingly obvious and you can certainly build great wealth in real estate. You can leverage it fairly well, traditional financial leverage but it is linear. In today's world with the access and all of us felt all entrepreneurs have the technology, the value creation we can do with 7 billion people on the world by using technology.

I don't know hardly any of the part manufacturers in an Apple device. On the other hand, I do have my ... I'll just reach over and grab my smartphone. I got my smartphone here. I use some Apple products, I use some PC's, so many of those.

I mean, they're heroes to me because they made a difference that you and I can have this conversation for next to nothing over Skype, leverage it and have it go out to several thousand of our entrepreneur members at AESNation.com. It's just an amazing thing. Being a hero to whatever group, you can really grow exponentially. You've done that.

Ken: One more example is, I'm going to the airport. I decide to phone up a cab company. I'll leave them my name for now and the lady answers and says the cab will be there in 15 to 45 minutes. I said to her, "My flight's in an hour and a half and I'm 15 minutes from the airport. Do you have a cab identified for me?" She said, "No." I said, "Do you tell everybody that?" She says, "Yes." I said, "Could it be an hour?" She said, "Absolutely."

Now, we're starting to annoy her with all the questions and she said, "Look, would you like this or not?" I just had my assistant set my Uber app for me and I said, "Okay. Well, thank you but I'll find another option." I pressed my Uber app and it showed me within seconds that

there were three cars available within two blocks and I pressed it, confirmed it for \$4.00 more roughly. It was at my residence within 3 minutes.

That company and that driver was a hero to me that day because I didn't have the angst. I didn't have any stress. I hopped in. I made my flight. I didn't have to pay \$32.00 a night at the airport and I could leave my car at home and I could make calls and there was no money that exchanged hands.

There is an example of a solution so if you are going to invest in a company today knowing what you know now, would you invest in Yellow Cabs or would you invest in Uber?

John: There's a slightly different market cap.

Ken: A slightly different market cap and so why is Uber the market cap that it has is because it provides a solution. Why are the other companies fighting it because they provide a parts, style, model, a transaction and Uber provides a transformation. It's a smaller one but it makes my world better. It makes other worlds better and that's the difference between solutions and parts or transformations and transactions.

John: Really, becoming a hero too because I want to point out, Ken, when I left the meeting with you, I want to stay for the absolute last minute but I had to catch an earlier flight so I hit Uber and the second it rang, I walked out of the room. I've been traveling the last two weeks and have used Uber at every single time.

Then, you and I are both talking about it too. They wanted to be a hero to the business traveler, the Black Car series are doing it more for everyone at Uber to the extent that we can do that.

You can't be a hero really in real estate. It's hard to. I mean, it might be a small group but you can do it exponentially. It's led you to this green technology. What are some of the lessons you're learning there and how you can be a hero and the ability to exponential growth?

Ken: One of our technologies is that technology that allows diesel engine to run 100% horsepower and torque the same as the diesel engine. In fact, 2 weeks ago, we hit for the first time in industry history, diesel cycle combustion with 100% natural gas. We can run an 80 cent gallon of natural gas with less PTU flow. Call it a 60 cent gallon versus a \$3.50 to \$4.00 gallon a diesel, much cleaner. It's a clean engine, not a green engine. We'll talk about that in a minute.

How we put this together is I had a billionaire trucker in our company who has 20,000 trucks and he said, "Well, how much is the kit 2 years ago?" The same week that Dan gave me this

quote, and I said, "We'll roughly charge 40, \$50,000 for it." He said, "How much will it cost you?" I said, "We're trying to get it down to 12." He said to me, "I don't mind you getting chubby. I just don't want you getting fat."

Dan Sullivan, the same week, gave me this quote and it was quite jarring for me. It wasn't like ego. I wasn't upset. There is something there and I couldn't ... That week I realized, I did the math and what I realized is and I did some more metrics, by putting the kit in for free ... We got the kit for a truck down to \$15,000. We got the kit to put on a truck for \$15,000.

Long story short, we put it on for free, 90% of all truckers are independently-owned, 70% return home. We triple the trucker's income. Average trucker makes \$35,000 a year and \$12.00 an hour. Okay? Think of these metrics for a second. This man, 91% own homes and 78% are married, they have children, they own a home and they live on \$35,000. They own their truck and support their truck on \$35,000 and their family. Their income by cutting their fuel cost goes to \$90,000 instantly per year and we're a hero to that truck driver. He wrote no money upfront.

What happened, bringing together those two different people, Dan Sullivan and this billionaire trucker who said I can only get chubby and not fat, it actually had us ... I mean, I'm literally thanked him. I have downstairs in the boardroom right now his attorney because they're now wanting to get our kits and he's downstairs right now getting an update, the same billionaire trucker's representative to get an update.

The point is, that we went from charging for the kits to putting it in for free and splitting the fuel savings. Our model is that we only rent the system. We never sell anything and we split the value creation. The trucker doesn't care that my payback of my kit is 50 days and he doesn't care that we \$227,000 over 5 years on our contract on \$15,000 worth of equipment. All he cares about is for the next 5 years, he's going to make more than \$90,000 a year. I'm a hero. Our company is a hero to him and his family.

John: This is one of the things I love, Ken, when I was talking with you. The ability to be a hero. I may just encourage every entrepreneur to think of finding the right group that you want to be a hero to and then being creative. Sometimes, we got the prices that we get, get a return right away and taking that longer vision. I'm doing some projects like that too. I mean, the lifetime value of the client is so high and you're a hero to them. Ken, I don't know if you notice, there's a lot of truckers in the world.

Ken: There is, and 90% of them make \$35,000 a year and we completely changed their world.

John: I may go back to Uber just for a second. You and I have ridden a lot of Uber cars. Those drivers loved it. They're more than happy to pay their percentage to Uber. It's really

just simply an app using technology today. It's an amazing thing they've accomplished. The lifetime value of each of those relationships is huge. You're just doing that same thing. It's amazing.

Ken: Then, we take that same trucker in 18 months and we have the trucker simply burned the hydrogen out of the natural gas so now the trucker turns completely green. He's got a green truck. He's cleaning the air and we take the caravan and we turn the caravan into higher value durable goods.

Stage 2, is we add even more value. When he's running a much cleaner truck, he's going to get more business. When we move him to purely green where the truck is cleaning the air as he's driving around regionally on the highways and purely burning hydrogen out of that same fuel and the caravan is being turned into durable goods which we've now perfected that technology, we got this second value added for him and his family. His income goes up again and his business will further increase.

Yes, we'll do business with billionaire trucking firms, however, I'm not going to be in a room or be in business with someone who says I can only get chubby. I'm not allowed to get fat.

John: Yeah. I mean, finding the right group who wants you to be a hero or he can be a hero too and then you can monetize it. Ken, one of the things that I want to ask and this is something you and I have talked about in the past too is that you had this vision, this vision that you wanted. You're in real estate. You're having a lot of success. You want to make a bigger impact. You want that future to be much larger. You want to be a hero to a much larger group. You have the change, you made that transition as you shared.

You said clearly you didn't have the knowledge and the space but you put time, energy, and money. You put that flag into the ground that we're going to do this. How do you go from having this commitment to really making this happen?

Ken: Number one is it's confidence. You've got to have the confidence and know that you can attract the people, you can attract the resources, you can put the time and energy. In one of my essays, and that there's a little chart in there and it talks about complexity. Most brains get really confused by how to execute something. If you look at real estate development and you look at construction, you break down a building into its components.

You break it right down to the very first thing that you do. After you get your zoning and pull your permits, you go out and you clear the land and then you dig your footings. Then from the footings, you figure out your path and your foundations and you put in where your lines are going to go, your plumbing and your electrical. Before you pour the concrete, you've got everything laid out in there and then you lay the concrete.

Life is really the same thing. All I've done is taken those principles and what I call it is complexity to simplicity. The secret for me is to take very complex situations and break them down into simple chunks because complexity is not actionable. What's actionable is simplicity. To get other people on your team and get them enrolled, it's taking simple chunks of the complex, bigger picture and then executing those. That's what I believe creates success.

John: I totally agree, Ken. I mean, with my experience, I always call it to get on to the right side of complexity. That's simple. We start out, we're simple because we're ignorant, we don't get it. Then, we deal with all these complexity, those entrepreneurs who can really reduce that complexity to a simple process, executes and gets that results.

Ken: Right. It's actionable. It's all about actions. Nothing in life gets done without an action and as soon as you can break it down to ... You'll notice you take something complex. As soon as you break it down, it automatically turns to an action as soon as it gets down to a simple enough chunk, it's already an action. Anytime it isn't an action, it's too complex. I call it complexity, simplicity, the actionable equals success. In my Essay 7, which the importance of-

John: We're going to go to resource. I'll just put it up on the screen so they can see it, the formula, if you're on the video side. If you're not, you can simply go to AESNation.com. We're going to have all the links of everything Ken and I mentioned during this, the resource. I got to tell you, his essays, I kept getting blown away with so many things that you're doing, Ken, because you've taken it to the high level.

I'm sitting there with you, and you're the first guy around a lot of healthy individuals but you're the first guy with coconut oil on the table. Tell me a little bit of why health and fitness is so important to you both personal and professional.

Ken: How I got into this technology company, this situation is I did a talk in early '07. I made my large goal October 13, 2006 and then I got invited to talk to about 150 entrepreneurs. My talk was on confidence. There's a few things I do and it's covered off in the essays. One of them is health and fitness. Why specifically coconut oil? That's a subset of health. Getting the right amount of exercise on a regular basis builds a lot of confidence for me. Partly because I'm doing it and partly because I make it just part of my lifestyle.

The other is healthful eating. I mean, my energy, I'm 54 and I have better energy than I do ... I've always had high energy and I have better energy than I did when I was 18, 20, 30. I found for my body type and for my world, the perfect formula of what just gives me ... I have the same energy at 5am when I wake up, 5:30 roughly in that time frame. I have the same energy at 7, 8:00, 9:00 at night as I do when I wake up in the morning.

Eating well, eating healthy food. Very seldom do I eat simple carbs. I use coconut oil to stay in what's called ketosis. I found that it's an amazing medium chain triglyceride that releases ketones into my blood stream and I really noticed that on a daily basis. In fact, funny enough before this call, I haven't taken my coconut oil, my 4 tablespoons so I just have it my a cup of tea.

Actually, one of the rare days that I forget, I was going, "I forgot something today." I just took it about an hour ago.

John: The power of rituals and really focusing on health and nutrition is just so important. I'm going to encourage everyone. I'm newer to that than you are and it's made a huge difference in my life and I can just see having that extra energy and being able to maintain the energy level, be fully engaged is a game changer.

Ken: I was in a race last Thursday. I was in a race where I was in a Trophy Truck. I started the race at about 1:00, 1pm and I got out at 3:00 in the morning. Because of the coconut oil, because of the nutrition, my focus was very close to the same as it was 1:00 the day before. I was in there for 14 hours with 850 horsepower in the Baja 1000. We had a couple of complications that got us behind. My co-driver was eating carbohydrates, was eating some gooey, sugary crap, sports drinks with high fructose score.

I could watch his brain crash, constantly crashing and be out of focus to the point where I couldn't use him for a few hours as my co-driver. I have to write my own data on my own screen at high speed. He was too far behind me. It was really a monumental moment for me because I could watch one type of healthy eating and I could watch the traditional diet. I could just see how the brain was coming in and out of focus. It was really fun to see just that position of the two eating styles.

John: I would encourage everyone to spend some time understanding that. Let me go to the next segment here.

Ken: Please.

John: This is the app of the day. You shared with me one that you liked a lot. What was that?

Ken: Audible.com. I don't get a lot of time to read books. I love reading but the time I finished my e-mails and all my business reading and so forth, and I've learned a lot from books, very, very powerful. I have a goal to read a book a week and I do it through Audible.com. It's my favorite app. I get up early in the morning, throw my gear on. It's my time. Take my dogs, go to the golf course, do a run, do a workout, and just listen to a good book.

John: Other than AESNation.com, the Audible, I used that a lot. I loved during workout to have the headset on.

Ken: Yeah, the podcasts are fantastic as well, of course. I mean, those are another fantastic learning tool.

John: We talked about we need lifelong learning and they're so readily available. Let me go to the book of the day. Here you had already ... I may just as put it up on the screen so we have the record of it, the Power of your Subconscious Mind.

Ken: By Joseph Murphy.

John: I'm not familiar with this book, Ken.

Ken: It's a book that really trains you how to program your subconscious mind right when you're going to sleep, right when you're waking up and very powerful. I read it for the first time when I was 13 years old and I saw it immediately affect my world. I wanted something. I program my mind, I stayed on it. Within a few months, I had whatever it is that I was looking and seeking. I do it every day. When I got to sleep, I'm programming my mind.

I have out of that book since I was 13, I have a little sentence and it says that the, "Infinite power by subconscious mind will make me even more healthy, wealthy, and wise." When I woke up this morning, I literally go through health, 11% body fat, and I literally visualize myself at a higher level of health and I am today. My wealth, I'll go through my goals, my wealth. Then, wise, being my wisdom, how I'm growing that and the goals there and visualizing that.

I spend 5, 10 minutes right when I'm waking up and right when I go to bed falling asleep with that mantra.

John: It's made a huge difference. One of the things that I want to bring up in the next section is all about resources. I got to tell you, Ken, I've heard a lot of success for entrepreneurs. You're really focused on making it, a big dent in the universe. Not that many of them though take time to write their, I'm going to call it "essays". I'm going to put it up but for those of you who are listening. The link is a little long so go to AESNation.com. We'll have the link under the Ken interview.

I got to tell you, you got to read this. You took all this time to do the master essays. I was reading it on a flight. That was where I knew I had to have you join me. Tell me a little bit about both the reason why you did these essays and what they're there. Again, we're going to have the link there on AESNation.com so you can download this as well.

Ken: John, the reason that I did that is it takes a village to raise a child, it takes a village to raise an injection system like our system for our trucks. My job is to harness people's and company's capabilities together and harness those and leverage that opportunity. Really what the essays do is the essays give a cultural, they give a sense of who we are and how we operate. It creates instant alignment or not depending who and how we're working together.

I think, it's just an opportunity. I think, it's good karma. Make a difference for people and also it lets people align with each other. I think, the most important thing, I think, the number one app that's missing in the market place, I just don't have time for it is everybody downloads their goals. What occurs is it's like a bump app where the goals start to line up and people can start to see where their wagons hitch together.

Really, that's my job at the end of the day is to understand capability and harness those and the other is to align with companies and other people's goals so that there's a very powerful outcome. That's what the essays, I think, achieve is for people to be able to see what those things may be and stretch mark on it. It's a calling forward at the same time for people to just get some other distinctions they may not have and vice-versa they'll share some with me that I've never thought of.

John: This has been really a great interview. Let me bring it all together here, Ken, on the key takeaways. This is for everyone. Ken, you're an inspiration. You're making a huge difference. I want to go over 3 key takeaways that are coming. Number 1 is design your life on purpose and I say that a lot but Ken took it a little further. Design your life on purpose so that you're not affected by business cycles. I think, this is one that many of us have thought about but didn't take the conscious action and Ken has done that.

Second, is have a high level of confidence so that you can attract the capabilities, those large capabilities. I'm so amazed with Ken. He put the flag on the ground. He made the commitment first because he had the confidence in that commitment that he would figure it out with a team that he had and the team that he would assemble. So many of us wait until we know how to do something to do it and you're not going attract the capabilities so you need that.

Then the third part is really don't ignore your health. I see so many entrepreneurs who aren't able to really lead a great life. Not more business but a great life and that will help you have the energy to really make that different.

Ken, I want to thank you. These insights now, it's up to us to put them into action. Our clients, our future clients, they're counting on us. I wish you all the best of success.

Ken: Thank you. Thanks for your time and thanks for the invitation.

A Second Opinion on Your Finances

A Complimentary Service from Financial Advisor Select for the Members of AES Nation

Dear Fellow Entrepreneur,

Like many members of AESNation, I'm a serial entrepreneur. In addition to co-founding AESNation, I'm the founder and CEO of Financial Advisor Select, a firm dedicated to helping successful people make informed financial decisions by introducing them to top financial advisors.

If you're like many successful entrepreneurs, you and your family already have a relationship with a financial advisor. You may even work with several financial advisors. If you are completely satisfied with these relationships and confident that your finances are on track toward helping you achieve all that is most important to you, we congratulate you.

However, you may not be entirely satisfied. You may be wondering if there's a financial advisor who is better-suited to address your family's very specific financial challenges. If so, you are not alone. In today's uncertain economic climate, many successful entrepreneurs are wondering if they have the right financial advisor.

To help you find out if you are currently being served well, Financial Advisor Select is offering a complimentary second-opinion service to all qualified members of AES Nation. Simply [contact us](#) to schedule an exploratory call with one of our personal financial concierges. We will introduce you to a financial advisor who we believe has the ability to address your particular needs. The financial advisor will then meet with you and provide you with a second opinion on your finances. There is absolutely no cost or obligation to you.

[Find out more about how Financial Advisor Select can help you and your family.](#)

Why do we offer this service? Because at Financial Advisor Select, we have just one purpose: to help successful individuals and families achieve financial peace of mind by connecting them to top financial advisors in their communities. We look forward to assisting you.

Best of success,



John Bowen
Founder and CEO
Financial Advisor Select