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EPISODE  
**200**

**Michael Rozbruch**

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Best of success,



John Bowen  
Co-founder, AES Nation

**John Bowen:** Well I am really excited for this remarkable entrepreneur that I have joining us today. I want to share his messages with you and it's another one of those two for. He is an extremely successful entrepreneur and I asked him to share of the lessons on building a great business surveying great clients like yourself but also, he's a remarkable entrepreneur in that he is a tax expert and particularly in resolving challenges. All of us have challenges paying taxes along the way. I've asked him to really be prepared to dive in because one of the things about taxes, we all want it to be equitable and fair but the definitions are often wrong and the timing is not always great. You don't miss this. This is a big part and remember we have a not to silent partner. Wherever you are in the world, there's somebody that's your partner who will remind you that there is a big share that you're doing as your accelerating your success. I'm John Bowen, co-founder of AES Nation, all about accelerating your entrepreneurial success, stay tuned. You definitely don't want to miss this.

Michael, I am so excited to have you. You really were one of the earliest pioneers, maybe even started the tax resolution business and you've been one of the guys working with the IRS here since 1988 to help other entrepreneurs make a huge impact. We had good fortune in meeting at a mastermind group. Both you and I are lifelong learners at Joe Polish's Genius Network and as soon as we met I knew I had to share you with our audience. Michael, thank you for joining us.

**Michael Rozbruch:** Hey, thank you John. I'm honored to be on the podcast with you and honored to also share my message with your audience. It's my honor.

**John:** It's one of the things I do have a master's in tax and you've got an unbelievable tax background. Mine was 1985 I got it and the world's changed since then. They're still working on changing it too. One of the things that I always like to know the background ... The journey we all had as entrepreneurs and there's some where I go "Jeez, Michael, at five you may have known you were going to do this." I'm betting a lot that you didn't at five wake up and say you were going to be the pioneer of the whole industry on tax resolution.

**Michael:** Right, so I got involved in 1998. Just prior to that, I was just laid off from a corporate job. I was in the corporate world for about 18 years, CFO was my last position of a pretty large national wholesale and distributor of women's fashion shoes. I got laid off and to be honest, it wasn't the first time. This time was different because this time I realized after I was packing up my office and putting my stuff in my car that I was unemployable. I was never ever going to work for anybody ever again.

**John:** Let me just stop here for a second, Michael. This is one that many of our audience share that we were employable and then all of a sudden there's that realization that we're not. There's a big difference to know we're not employable and go into the tax side so tell me how that came.

**Michael:** As I'm driving my car from my former place of employment up to my house, I pulled off to the side of the road. I don't know how long I was there and I was thinking a couple of things. Number one was what was I going to tell my wife this time because it wasn't the first time. Secondly, I was already \$100,000 in debt and I'm living in Los Angeles, newly married, couple young kids. I didn't know where the money was coming from for the June mortgage payment and the third thing is I was unemployable. I wasn't going to work for anybody. Then a vision popped into my head. I remember watching ... I was a CSPAN nerd and I remember watching the televised Senate finance hearings a few months prior where the average American got up in front of the TV cameras and were testifying how the IRS ruined their lives, closed down their businesses, padlocked their doors. Spouses and relatives actually dropping dead from the stress.

For what? I mean these weren't bad people. They were not evading taxes, they weren't putting in foreign bank accounts, they were ordinary Americans that life happened to. With death or serious illness of a loved one, a failed business, nasty custody divorce, life happening and I decided at that time that you know what? I think I can help these people. I always like the good fight and I was always a David versus Goliath kind of guy. I'm a street kid from Brooklyn. I never back down. I decided at that time that I was going to open up a tax resolution shop and help these people. I knew nothing about ... I hardly talked to the IRS. My tax experience at that time in 1998 consisted of corporate taxes and doing some manual 1040s for family and friends but I knew that if the law was on my side, I can help these people and that's what I decided to do.

**John:** It's something that is not only noble, it's really needed. At the time, I had a wealth management in Silicon Valley, we had a very successful practice. We had a lot successful entrepreneurs and I got my masters in tax and my partner was a CPA and we had a large tax practice. I think about 1,200. I just remember a few times where services that you're talking about were so needed. They weren't bad people. Nobody gets out of life unscarred. We all know it at this point in our lives. Some scars are deeper than others and some just you can't bounce back right away. Then all of a sudden, you've got this huge liability. It is such an important thing that hopefully none of our listeners need this but we want to have you prepared so in case you do. Before we go into the tax side, I want to just get a few of the business things and Michael, you told me your dad gave you one of the life lessons. We were just talking before we turned on the camera and nobody walks and everyone's a liar. I'm going jeez, that sounds like my dad but I want to hear what your translation is.

**Michael:** Right, so as I talked to you about, I'm a second-generation Holocaust survivor. I was always in my father's retail businesses at a very young age, like nine or ten I started working at his businesses. He had many. He had a women's clothing shop in Clifton, New Jersey. He had delicatessens. He had restaurants. He even had a hotel in the Catskill Mountains. One thing he told me that I learned was nobody walks and everybody's a liar. I

took that into my business dealings. What that means is when nobody walks is this, when anyone ever walked into my father's stores, they did not leave without the cash register ringing. That meant that if someone was coming into see me for a consultation or over the phone, I was not doing my job unless I was able to help that person and get retained. That's what I mean by nobody walks. If they were coming in, they were leaving, there was an exchange. It was an exchange of services, an exchange for their credit card or their check. That's number one.

Number two was everybody's a liar. When people said they had no money to hire me, that meant they did have money to hire me because if they were coming in to a professional's office. I'm a CPA and a certified tax resolution specialist and their discomfort and pain was large enough, they were expecting to pay for professional fees. I can't tell you how many times people would come in and by the way a lot of CPAs and attorneys don't do this work because they think that how can somebody pay me who owes thousands of dollars, hundreds of thousands of dollars to the IRS. Well the answer is in advance of course. I learned early on, I had to find the money for them and sometimes they found the money themselves. If they said they had no money, that just meant I didn't do my job good enough to convince and persuade and influence them to hire me.

**John:** Now, this is great. I always think of when nobody walks, this is kind of the quiet, confidence that you have and then your fellow entrepreneurs who are successful because we know we can deliver value. If somebody's coming to us that we can serve, then we're doing them a disservice by not doing the business. In fact, I mean I used to when I was working as a financial advisor I would tell them we're going to make a huge difference and then if they said "John, you're not the right one." I would apologize because I wasn't communicating effectively the impact. There's so many other advisors in your specialty and in mine, I'm going to call them pretenders, that they're well intentioned. We're going to give them the benefit of the doubt they're well-intentioned but they're not good at what they do. They're not knowledgeable and everyone's a liar. I'm thinking back, Michael, there's a couple times where we did take some of those clients and didn't take it initially in advance and I did learn that one. The missed fees were one of the challenges. Let me stay on the business tack. One of the things that you said that I think is really important is getting out of your comfort zone and I'm big on that. You took it a little further than I did and you said making fear your friend, what do you mean by that?

**Michael:** Well, think of fear as the following. It's a mile high, a mile wide, but paper thin. All you have to do is poke your finger through it and you're on the other side because 99% of what our brain tells us we're fearful of never materializes. Fear's based basically in two categories, losing something you already have or not being able to obtain something you want. If you think about your fear, it really comes down to those two categories. When you think about it that way, it's so much easier to punch through it. That's what I mean by making

fear your friend and getting out of your comfort zone because for me, we all as humans, like to do things we're comfortable with. We like to stay in our box so to speak. The real growth, the real success, the real financial success comes when you come out of that and you're out of your comfort zone.

**John:** Yeah, no, I couldn't agree more on both points. Yeah, getting out of your comfort zone, I didn't realize as a pilot in the Navy, get out of your comfort zone, that's just kind of you don't even think about it because you've never flown before type thing. Then when you get into business, it's so easy to kind of settle in and things are changing so dynamic and if you're not uncomfortable, you're not going to be growing. Fear, so often the fear is ...

**Michael:** It holds us back.

**John:** It's really holding us back and I love the analogy of just pushing through it and its paper thin because so much of its mindset.

**Michael:** Yes.

**John:** As entrepreneurs, we have to protect our mindset so much. I mean this is so easy, Michael, to have that kind of challenge along the way but a lot of times it's people that cause this. I love when we were talking you said kind of this never hold on to resentment and pray for your enemies. You always go a step further than me. I'm a big believer in never hold on to resentment because it does you more damage but I don't know that good Catholic boy that I am, I'm not sure I'm praying for my enemies. Tell me what you mean there.

**Michael:** That was a tough one for me, John. That was a tough one for me but that's when I was freed from that resentment because as I mentioned earlier, I'm a recovering addict. I've been a sober member of Alcoholics Anonymous for a number of years, many years. Alcohol was not my drug of choice; however, I was betrayed by one person in particular, a former business partner and the betrayal left a huge scar with me. For years I could never forgive this gentleman. I mean it was bad. Then I learned that in order to get out of that resentment, get out of that anger, I was always angry that I had to pray for this person as if he was sick with cancer, that he should have the same successes that I'm asking for, please give it to this guy. When I did that, all the resentment and anger dissipated. It was a really epiphany, it was a big epiphany for me. To this day, I go through a morning ritual, to this day I still pray for this guy.

**John:** It really is interesting. I had a partner, just to leave it at that, everybody has a partner.

**Michael:** Yeah, I was a partner too.



**John:** That has that long-term partner, big success together and then we kind of went in different directions. I just remember for a period of time I was so angry.

**Michael:** Yep.

**John:** I remember I've met your wife, you haven't met mine but I've got a great wife. She's going life is really good. We're in a great position. I don't think he cares that you're angry and why are you doing it?

**Michael:** I got news, you're right. He's not thinking about you 24/7.

**John:** Yeah, and it was like those aha moments that we have as business people and really just going through life and I want to encourage anybody that's going through that is talk with a fellow entrepreneur that's not involved in it, particularly that's maybe lost a little hair along the way, a number of years, because what happens is once you release that, it's so freeing. I find now because that was my big crisis. Once I've done that, it's kind of like okay, it's pretty easy to deal with almost anything life throws at you and life is going to throw things at us. Let's talk about throwing things because this is where I wanted to have you come on particularly your specialty and one of the things you told me ... I do have a background in tax, I'm pretty knowledgeable about it and built some pretty large businesses and dealt with some significant tax challenges. You told me there's a solution to every tax problem. This is where I know we've got some fellow entrepreneurs listening to us are going I don't know, Michael. Tell me what you mean there.

**Michael:** Okay, what I mean is there's a solution to every tax problem. What that means is this, it may not be the solution that you were hoping for. A lot of people come in with certain expectations on how to resolve their problem without expertise. When I say there's a solution to every problem, it means the solution may be in some instances that you're full paying the liability. Okay, that is a small percentage of my work but that's what I mean there's a solution to every problem. 99% of the time, when a tax payer comes to us with a tax problem, we're able to significantly improve their situation after they're retained.

**John:** Michael, help me out. Let's pretend, I don't have any tax problems or anything like that right now. Let's go that I have or that we know Joe, let's make it Joe. I'm feeling a little pain here with the tax problems. Joe has had something happen in his life, life intruded as we talked about and all of a sudden, he's got this big liability and he's unable to pay it currently. It's a big check and he just can't do it and the IRS hasn't showed up physically but they're now starting to mail. Joe's going you know what? I need help. If he were to walk in to your office and I know you train a big part of this industry. Kind of walk us through the expectations of ... We'll go into how to find that right guy in a little bit but they walk into the office of the right person, how does that come together?

**Michael:** Well, he probably found that right person either through a referral or through some marketing or direct mail marketing or online marketing but if the practitioner is on his game, he can provide immediate relief to Joe right away. As soon as Joe retains the practitioner, that person now has power of attorney. They fill out a form 2848 and all of a sudden, Joe no longer has to deal with the IRS. He no longer has to speak to the IRS, he no longer has to correspond to the IRS. He now has an advocate in the middle as his spokesperson representing him. That practitioner steps into the tax payer's shoes and becomes the authorized representative now to deal with the IRS on behalf of Joe. He's providing immediate relief right off the bat just by doing that.

**John:** Yeah, no, it's kind of a ... All of a sudden, they see some release of energy. You've got somebody on your side that's knowledgeable and this is I want to come into how do we find the right person but I want to go through the process assuming we have had it. All of a sudden, I feel great, we've done the engagement, you've got the power of attorney and then walk me through kind of a normal, I know everything is a little different but what would be a normal progression?

**Michael:** Okay, well there's three phases of every collection case. This is not an audit we're talking about. We're talking about somebody who owes, let's say a mid-six figure debt or even a seven-figure debt to the IRS. Three things need to take place. The first is investigation where the practitioner's going to get Joe's complete tax transcripts and record of account from the IRS. There's a special division within the IRS that handles getting all that history and discovery if you will from the IRS. The second phase is compliance. Compliance means getting the taxpayer in current compliance with any and all legally required tax returns that haven't been filed and that includes 941 payroll taxes or 1040s or 1120s. Also, compliance means is to make sure that the client, Joe, from this point forward is withholding properly or paying any payroll federal tax deposits from this day forward. Forget about all the past due stuff. That doesn't matter right now. He needs to be in current compliance from the moment you're retained.

The third phase is what I call ultimate or permanent resolution and that's finding a solution to his problem which can take four different avenues. A, offering compromise which is the IRS's debt settlement program, it could be a partial pay installment agreement where you're still paying less than what's owed, it could be a regular installment agreement where you're paying full boat but the IRS is giving you 72 to 84 months to pay that, it could be a penalty abatement scenario or it could be a currently not collectable scenario if there's sufficient financial hardship.

**John:** No, this is important. I want to dive just a little bit more into each of the areas, Michael. One of the things getting current, when things start falling apart, it's like I don't want to talk to the IRS, I don't want to do anything whatsoever. The returns just stop being filed.



**Michael:** Yep.

**John:** Like that's going to help. Getting them current, how does that affect because I mean obviously there's different levels of penalties for lack of compliance and lack of payment.

**Michael:** Yes, well owing payroll taxes let me tell you is the kiss of death, okay because after you're 16 days late on filing the 941 and not paying what's due, the penalties accumulate to 33% within 16 days. Okay? The other thing that's very dangerous is the IRS being the most brutal collection agency on the planet is the only creditor on earth that can pierce the corporate veil without a court order. In other words, they can assess the individual shareholders the trust fund portion of those payroll taxes. If you're a business and you're behind in payroll taxes, also the criminal threshold bar is very low when someone owes payroll taxes because what you're doing is you're stealing the government's money because you're withholding money from your employees. You're supposed to withhold, account, and pay that over to the IRS. Check this out, your employees are getting an W2 at the end of the year for the credit that has been withheld. They're filing a tax return and taking the credit for withheld meanwhile that money has never been paid over to the IRS. The IRS can construe that as a criminal action. It's very important that if you're a business and you owe payroll taxes, you need professional representation.

**John:** Yeah, I mean it's one of the quickest ways to get shut down.

**Michael:** Yep.

**John:** Let's go a little further. We've taken care of the compliance issues, we've seen what has to be dealt with immediately, what doesn't. You've got all the information from the taxpayer, the fellow entrepreneur, one of the things that if we have a tax problem that we'd like it to do is go away. The various four settlements mean a huge difference if I've got a million-dollar liability, having an offer accepted at a huge discount and when we hear the radio ads.

**Michael:** Yes.

**John:** It's almost guaranteed I thought, and then partial and installment. How do you decide what to present to the IRS and really counsel the taxpayer?

**Michael:** 70% of people who owe the IRS do not qualify for the offering compromise, let me just say that. I teach other CPAs and attorneys that's the hook to use in their marketing because everybody wants to cut a deal. Everybody wants to pay less so that's the hook you're going to see in the marketing. The reality is 70% of people normally do not qualify for the offering compromise program because here's what it is. It's a formula driven process that

looks at the current financial position of the debtor. It has nothing to do with what happened last year. What's the current financial position of the debtor. The IRS looks at the net equity and assets. If you own a home with a lot of equity, you're probably not a good candidate. If you have stocks and bonds that are worth a lot of money, you're probably not a good candidate. If you have collectables or car collections or antiques or art, you may not be a good candidate so like I was saying earlier, in my world, bad is good, good is bad.

The more destitute you can appear on paper, the more likely you will get a really good settlement with the IRS. I mean my average acceptance rate for offers when I was doing offers and compromise was 17 cents on the dollar. 83% was written off or forgiven. I had a very high acceptance rate because I did a lot of due diligence with the taxpayer, with the debtor, before we would even submit the offer. I didn't take a case if I didn't think it would fly, I wouldn't take the case or I wouldn't submit an offer and compromise.

**John:** This is great, Michael. Let's go because this is grown since 1988. It's a big industry.

**Michael:** 1998.

**John:** Oh, 1998, I'm sorry I wrote it down wrong. I take it came out of the Reagan tax reform act era.

**Michael:** Yes.

**John:** What happened is as we do this, one of the things I want if any of our fellow entrepreneurs are there now or have these challenges down the road, you see I hop in a car and it seems like almost anytime I'm in a car listening to the radio I hear somebody advertising this.

**Michael:** A lot of those are my members.

**John:** How do I tell who is good and who isn't because this is oftentimes tens of thousands, hundreds of thousands, millions of dollars?

**Michael:** Yes. Well, several things. You as the consumer, the tax payer, need to get three or four major questions answered. Okay, the first question is how many offers and compromises have you submitted? How many were accepted? I mean just that answer alone will tell you a lot about the practitioner. How many penalty abatements have you submitted and how many have been successful? What is on average the savings per each client? I know my situation may be different but give me an average based on a more likely than not scenario given my particular circumstances, what could I expect? That person should also have ... If you're looking them up online, they should have a dedicated devoted tax resolution site. Okay?

If they're a CPA or an attorney and it looks like a CPA or attorney website, which most of them suck by the way sorry to say, but if it looks like that the taxpayer needs to know they arrived at the right place. The website's got to be 100% devoted or dedicated to tax problem resolution. What I used to do is I used to have my score card published on my website. Of course, I wouldn't use the taxpayers name but I would have a grid. This is the amount they came to me with, this is the amount I settled it for, this was the percentage of savings and this doesn't include the fee. I had a score board over 16 years because I saved people well over \$100 million through offer and compromise program.

The second question they should ask is are you a certified tax resolution specialist. We assume that they're a CPA or an enrolled agent or an attorney but they should have that second designation certified tax resolution specialist which is given out by a non-profit organization called the ASTPS, or the American Society of Tax Problem Solvers which I'm also involved in.

**John:** This is great. You're saying three questions, that was two. We went ahead and we went and really looking that they've actually done this.

**Michael:** Yes.

**John:** So, they haven't read one chapter ahead of you and we say that jokingly but unfortunately there's a lot of people that will, with good intentions, take you on because they're willing to learn at your expense. Don't want that. Second is we want to make sure they're specialists. Is there anything else Michael we should be really watching out for?

**Michael:** Yeah, if you walk into that person's lobby, their lobby should have success stories or case studies, like a testimonial binder. My lobby, I had a video loop playing with client success interviews, I even had framed offer and compromise acceptance letters from the IRS. I would redact the tax payer's name but in red going across diagonally I'd put amount owed, amount settled. I would frame those letters and stick them up in my lobby because they knew when they walked into my office I was the guy.

**John:** I mean that's so important. We've all, as we're hiring people, I've had so many times where he's a really nice guy but he's not the guy type of thing.

**Michael:** By the way, one of the things I would tell clients. The first thing I would tell a potential client who walked into my office and this is how the first few sentences went. "Hey Joe, look, I don't know if I'm the right guy who can solve your IRS problem. I don't even know if we're the right firm who could solve your IRS problem but to see if there's anyway we can help, do you mind if I asked you some questions?" That there is the biggest takeaway in the world. I'm

a big believer in takeaway sales but not only that, you're now having a conversation with your neighbor Joe. He's thinking you're going to high pressure sell him or he's thinking you're going to hammer him. Now you're having a conversation, by the way people are a lot more honest with the information you're going to get from that point forward.

**John:** I love that and I'm a big believer, yeah, I called it the discovery meeting where we're exploring whether we're the right firm to serve you and if we're not, we'll point you in the right direction if we can.

**Michael:** Exactly.

**John:** Because you're not right for everyone. Michael, let's go to resources and I know you're training so many of these tax resolution specialists.

**Michael:** Yes.

**John:** We'll pull up your website, maybe describe your business to our fellow entrepreneurs.

**Michael:** Okay. What I do now, so for 16 years I actually owned, operated, and ran one of the largest most reputable tax resolution firms in the country. I exited that business a little over three years ago to basically train people to do this work ethically. Most CPAs and EAs and even a lot of attorneys are struggling. If you take out the east coast and the west coast and just look at the country in between that, a lot of these professionals are struggling financially. I wanted to show them that not only can they persist fortunes in this business and what I teach is value pricing so there's no limitation, there's no cap. Also, there's so much more demand than supply. There's so many more people in trouble with the IRS than there is supply. I want to mint if you will practitioners who can help these taxpayers like I first started doing. That's what I do now. I train them with info products and online seminars and webinars and live events and coaching and masterminding and basically an information marketing model where I coach train and consult.

**John:** Michael, how would your fellow entrepreneurs, one of the things you've done and I've done, I grew up as a top financial advisor wealth manager, sold a couple of the businesses and then decided to really help other wealth managers be more successful by serving the right clients and making a huge difference in their lives. We're on this journey together.

**Michael:** Yes.

**John:** Would you just make a comment on what I find so many fellow entrepreneurs asking me about and I'm sure they ask you too is okay, I've been successful in my industry. I've been top, maybe a great, I'm going to say technician. They have really learned the art of what I do

well and I want to expand it a little bit and really make a bigger den in the universe. I want to expand that. How did you go about doing that?

**Michael:** Well, I learned early on that the two most important things about any business, especially professional practices, there's only really two things that move the needle and that's marketing and innovation. I gave marketing or I made marketing the overarching umbrella to everything I did in my business. Okay? I knew I was a good technician. I knew I was really good but my deliverables really are secondary to the marketing because the savvy marketers in any professional practice are the ones that rise to the one to five percent top of the profession. When people ask me what I did for a living, I tell them two things. Number one is I tell them I was an emergency room for people that had IRS problems. Number two is if they ask me well, what kind of company do you have? I said I have a marketing and sales organization that provides professional services. That's how I thought of my business because without the marketing, without the innovation, you're not going to grow. You're just going to be stagnant.

**John:** I couldn't agree with you more. Let me go over the key takeaways, Michael, that I'm walking away with is the number one thing, nobody walks. I'm going to keep that in my mind now totally and everyone is a liar. I'm going to be thinking of your dad and you on that. I think that's really good framing because I do like that quiet confidence that we know we can deliver tremendous value and each of us as entrepreneurs, we've got to get that. Second, getting out of our comfort zone and making fear your friend. I mean we've all been uncomfortable as entrepreneurs. A lot of times people think entrepreneurs are good risk takers. We're not. We're trying to minimize it as much as possible but it is, you got to step out of the box as Michael was saying. It's really big and then I think one of the best life lessons for me and it sounds like for you was never holding onto resentment.

**Michael:** Yes.

**John:** We are going to get scarred along life and there's going to be people with the knife doing it to us type thing and praying for the enemies, I'm going to try that one. I haven't done that yet but I've always wished them well. My former partners have all done well. We've all been able to make a difference and this is something that once we've let that go, it's just so freeing.

**Michael:** Yep.

**John:** Then taking it to the tax part, there's a solution to every tax problem. One of the big things I think, Michael, you would agree totally is just face the problem and deal with it. Don't let it fester because it can get really ugly.

**Michael:** Yeah, one of my marketing taglines, I did my own radio spots, was be a man. Man up, get your head out of the sand, belly up to the bar and take care of it.

**John:** Yeah, because if you don't, somebody will and it's not going to be you.

**Michael:** Yes.

**John:** It's going to be ugly so deal with it and then how to find the right guy. I mean just some really key things that we want somebody that's got experience, they're a specialist, they're recognized, they've got a reputation with other professionals for making it happen. Then kind of we finished up on which I think is really powerful and we do a lot of research on every profession whether it's financial advisors, attorneys, accountants, other specialists, I got to tell you the biggest differentiation of success is not talent.

**Michael:** Right.

**John:** There's so much hidden talent out there. Now there's a lot of incompetence too but hidden talent but it's that expert talent and it's really what you talked about, Michael. They're out there, they're marketing, they're doing the innovation so to be successful, you got to have that as a major focus. Michael, thank you so much.

**Michael:** John, thank you.

**John:** Yeah, there's some great life lessons. I've got the website above, aesnation.com. If you're not there watching this or you're listening, go to aesnation.com. We've got the transcript, the show notes, links to everything that we talked about and definitely if you've got a tax problem, man up as Michael said and put these life lessons in place. Your clients, your future clients, and your strategic partners, they're going to love you for it. Don't let them down. Wish you the best of success.

**Michael:** Thank you, John. Thank you everybody.



## A Second Opinion on Your Finances

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

Dear Fellow Entrepreneur,

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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 can 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