



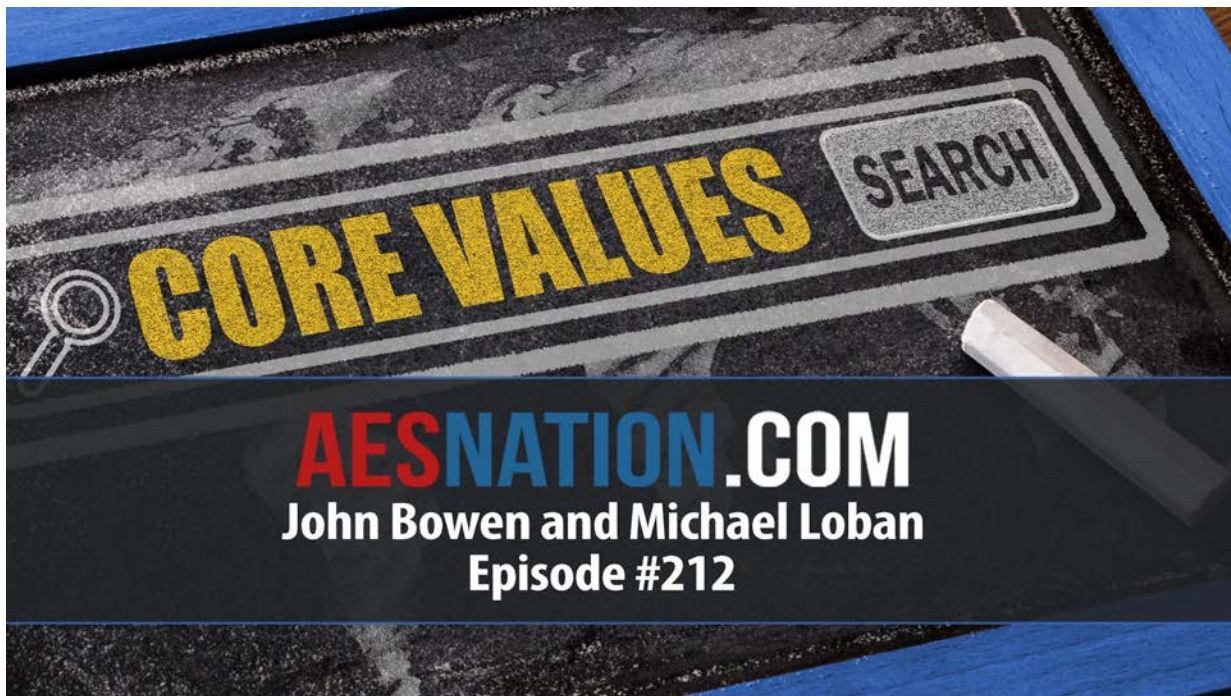
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ACCELERATING ENTREPRENEURIAL SUCCESS PODCAST

EPISODE  
**212**

**Michael Loban**

Show Notes at: <http://www.aesnation.com/212>



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Best of success,



John Bowen  
Co-founder, AES Nation

**John Bowen:** As entrepreneurs, we want to make a huge impact and many of us are. As we're doing all our transactions, we're getting tons and tons of data. What do we do with it? Well, I got to tell you, I met a fellow entrepreneur who is an amazing individual, is the chief marketing officer at his company and they do ... The review and have access in helping their clients to over two billion dollars of media spent. They are one of the few companies ... There's a lot of people talking about data analytics. I know I've talked to a lot ... Considered talking about it. Michael's actually doing it. Michael Loban is an amazing individual. I met him at genius network and I asked him to come because he really works with companies, the fortune 500, 50 and so on, but I asked him to come to us because each and every one of us as we build this data, there are so many lessons to be learned. If only we know. He will know how. Stay tuned for this. I'm John Bowen. I am the founder of aes.com, aesnation.com and I am looking forward to this conversation with Michael as well. Unbelievable insights. Stay tuned.

Michael, I am so excited to have you here. We're sitting about a table apart at Genius Network, Joe Polish's mastermind group, and you're a relatively quiet guy. I gotten hardly that much a chance to talk with you, but you were surrounded by people because this is one of our favorite subjects, data analytics, and really understanding it because most of us don't, so thank you for taking time out of your busy schedule to join us.

**Michael Loban:** Absolutely. Thrilled to be here.

**John Bowen:** Well, Michael before we go, I always like to get the background of how people got to where they are. Why don't you share with us a little bit? One, obviously, you've got an accent, so you're from somewhere else than the states and ... I am very observant. The second thing is how did you get into data analytics? Because it's only been ... Really, it's not a very mature business, as I think you would agree, too. I hear increasingly people ... I talked about it in the opening, talking about data analytics and I went to one conference and I feel like I know nothing at all and I knew more than most of them that were speaking. It's such a brave new frontier that's so valuable. How'd you get there?

**Michael Loban:** Sure, to answer your first question of where my accent comes from. I grew up, actually I was born in Soviet Union. Then when I was fairly young, the area where I lived became Ukraine and became independent nation and then my family immigrated from Ukraine to United States and I've lived in United States since almost 16, but it seems like that I have lived in the country now, what? 17 years? My accent proved to be too strong and so I have not been able to get kind of flawless English, if you will so-

**John Bowen:** Michael I'm going to need to stop you for a second, too because one of things I find a disproportionate amount of data research people are Russian. Come from a Russian background. Is there ... It's not that you went to a Russian University. I think you said 16 you came over. Why is that ... Are we seeing that?

**Michael Loban:** I would say in that case, I'm a complete anomaly. I don't have a mathematics background. The people that are close to me actually make fun, but anyone allows me close to their analytics or data, so I am not, if you will, a mathematics, statistical ruler. Don't ask me, but my colleague's amazing girl who's writing a statistical model, interpreting data, but I think in many ways, this is what would be good at my job is because I see analytics as more of a means to an end and I keep my eye always on what business is trying to accomplish and how we simply use analytics to get to that point. A lot of times we see that people that understand analytics suddenly see it look ... Look how powerful it is, what we have, and they don't be ... They're not very good at selling it, right? We have noticed that the incompetence knowing that ... Or having access to data is not enough but once you understand data, you still have to sell it. You still have to be able to interpret it and really do a great job at explaining the message to the executive, the management team, and I think this is where, really, my area of experience is.

As far as why many people that are very strong in mathematics are data analytics come from Russia and Ukraine, I think those countries used to have very strong schools that would focus on those areas and, probably in many ways, students that excelled. They were maybe given the opportunities to attend international universities or universities in other countries and so they let them. I don't ... I'm not able to ... I don't have the data-

**John Bowen:** Yes, it exists somewhere, probably, but Michael tell me how then you're ... To me it sounds like you're a translator of this, which to me is more valuable because you've talked to, and I've talked with many data scientists and it's sometimes hard to communicate effectively so that I can use their findings in business. How did you get to where you're chief marketing officer of the firm?

**Michael Loban:** Sure, the title does not always do justice, if you will, to what I do. A lot of my work is around meeting perspective clients, meeting the existing clients, and painting the picture of what analytics can do for their business. How I started in this field, while I was building the company I was quick to realize that I did not want to be just another marketing agency, we want to help organizations understand how they grow that customer base. How do they increase frequency purchases, how do they increase that initial value of purchases, how do they decide that ...? If there marketing was successful or not successful? He wanted to focus on actual measurement and understand to go from what exactly happens before the conversion actually happens and how do we get more customers to make, let's say, buying decisions or how to be ... how organization and share that story. That was focus. We found a better way to make organization do an amazing job by doing actual marketing, so we tell them bring in whatever it is. But there was a massive opportunity at organization to measure what they do.

My job, whether I'm speaking at a conference, I'm speaking as the group of executors, the group of clients or prospects, it truly is painting the picture of what data can be doing and how it can be working and promoting analytics. It seems like everyone should be doing data analysis. Every organization should be doing the data intelligence that is data but is much easier a cycle than that. Yes, every organization has as line item that say, "we're going to be more data driven. We're going to spend that much money on analytics." But we have yet to see a lot of organizations doing that at all.

**John Bowen:** Let's talk about, Michael, how do we do it effectively, because one of the challenges is we are getting a lot of data. In today's world there's, even the smallest businesses are getting a lot of data transactions, whether they're an online or whether they're brick and mortars and how, I mean, we're getting a flood of data and there ... Most of us, it's so easy to get overwhelmed. Are we collecting the right data? How do we analyze it? How do we make smart decisions where particularly as were advertising, and advertising online? This can be, for many people, the difference between and exponential return on investment to a failure.

**Michael Loban:** I would even say, further, when you say failure, going out of business. Look at how many organizations said that since they've been in the business for decades, going out of business or not being successful, right? Past success, past marketing success does not really indicate that you will be successful in future just because of how easy, right now, this whole new company is set to enter the market place. We'll talk a little bit about that in a second. To answer your question, how do we do this, well, let's actually take a step back from analytics and let's imagine that it's January first, right? The day after the New Year and we have a list of new resolutions and one of our items is, "You know what, I'm going to get in shape. This is my year of where I am really going to -"

**John Bowen:** I've had that more than once.

**Michael Loban:** Many of us resolution, so January first you show up at the gym, many people are obviously there, and you look at all of the equipment and you are trying to figure out, "Do I start with squats? Do I start with bench press? Do I go run? If I go running do I run for 20 minutes at normal pace or do I run for five minutes extra fast?" There's so many different options and you're a little bit overwhelmed but you are excited, and you do this, this, this, and this and you stay in the gym for two hours because you're motivated, right? Next day you don't feel very well, but you're still right there in terms of motivation, so you go back to the gym and you do it again. Maybe day three you still do it and then day four, day five, you feel, "Oh, shit. I'm tired. This is too much. Maybe I need to take a few days off." And all of a sudden you realize its end of January, it's February and you haven't been to the gym in quite some time.

Analytics in many ways follows the same pattern. There's so much data. Just as much equipment as you have on the gym times 100 and we believe that there is value in it, but we are overwhelmed because of how much of it there is. What I call this is, instead of going to the gym or going to the data once or twice and becoming hopeful for success, is we need to develop analytical fitness. It's not just how do we win these analytics, what are the data rituals or practices that we need to adopt that will allow us to start using analytics data, analytics data on daily basis. Sometimes it can be as simple as asking yourself at what touch points do I need to recognize my customers? How do I collect data about those touch points? How's my data compared today versus yesterday? Versus the same day last week? Last month? What is the transcript every week? Why are there changes? Why do I see that less people are buying or more people are buying? What are the products that people are buying together?

On daily basis you start answering those questions and that's a lot more important than kind of this big bang approach where let's invest a lot of money but people. Yes, you have the right resources, but you're still clueless in terms of how to do that. The way I recommend looking at it is in terms of six Ps. The first P is the purpose, right? We need to define why direction we need someone of analytics. You can make a market in that, ten thousand dollars that you want to spend. Just spend it in the CO. Spend it in the and just get more people, right? Analytics by itself is not going to get you far. It's the analysis and putting that information into action that's going to get results. You have the Ps.

The next of the three Ps is then show how to change habits. You have your platforms or tools that you're going to use. You have your people or who's going to be responsible for that and you have process. Those are the three things that are necessary to make any type of change within the business and the last two Ps is what you can expect as the results. It's the payoff. The amount of money that you can make as a result of using analytics and its pace. Pace is the very important one. Don't overlook it. Pace is using analytics. How quickly can you put your data in traction? Because if something, let's say you're selling the product today and then you get access to your data and generalize it 60 days later, well think about it. It took you 60 day to analyze your information and then it's probably going to take you another 30 days to put your analysis in traction. 90 days. You can't wait that long.

The question is almost on daily basis, how can you analyze information? How can you put and apply this information that same day? That same week? That same month? That's what's important. What differentiates companies that do analytics well is they have these processes they have this resource of where they do this on a daily basis and the organizations that tend to be not successful are the ones that kind of decide, "Well, over the next year, we're going to become analytics driven." They don't invest money in this, but they didn't have the processes to do it the right way.

**John Bowen:** Michael, I would say I'm one of those guys. I've spent some money. Hired some data scientists along the way, got a lot of data and have made some mistakes. Where they're really ... Found some things out six months later when the world changed type thing. What I'd like to do, if you're okay with this is, why don't we just go through and each of ... Think of small mid-sized companies, not the Fortune 50, because they're already embarking. They may be doing it wrong and they can use you for that. To correct that, but let's go through each of the six if that's okay and really, in a small, mid-sized entrepreneurial business, how do they do it?

Let's start with purpose. Let's start at the top. When you're talking about purpose, you gave a little bit, but give me where you would see, and really Genius Network would be a good sampling. Where we're together, there are 60 fellow entrepreneurs. You have some nice businesses, some emerging, some that are really successful. What would be their purpose if you were helping coach them through the six-step process.

**Michael Loban:** Sure. Well, your purpose is as your customer, right? When you talk about analytics, it's all customer data. Right? Think about your customer and think about the types of experience that that customer has. There's your business line. Do they buy products from your website Do they buy products from your mobile application? Is it easier for them to go through that process? Right? Your purpose may be something as simple as when people want to buy this type of product, whatever type of product you sell, how can they use my analytics to understand their experience and make their experience as flawless, as easy as possible. Right? Don't begin this, "I want to use analytics to lure the customer position." You are thinking too much about yourself. You need to think about your customer.

Think about the organizations that you love buying online. Right off, Amazon comes to mind. Bonobos is a much smaller company, often comes to mind and many other organizations. What is about that experience that you enjoy. They tell the story about the check-out process that tends to be flawless. It seems like they thought through how to present that product. A good purpose for this type of project can be is, how do I understand what my customers want from the online experience? How do I develop a process where it is easy for them to engage with me and engage with online? How can they use that data, not just to understand it, but to improve it along the way?

**John Bowen:** That's great. That's really helpful. Getting that ... Thinking of it as that experience really, that's what differentiates us. I mean, as you said, Amazon and I can think of a whole bunch of companies that just, they make it easy to do business and I love doing it with them. Frictionalists are very close to that.

**Michael Loban:** They often think that while I'm not able to compete with large organizations or I'm not able to offer products cheaper than somebody else, it ... I have enough data to tell

you it's not always about the cost of the product. People, and I'll use myself as an example. A lot of times I will pay more for the product just because on one website, the shopping experience is just that much more pleasant. On one side, it seems like I know the brand, I like them, I have the type of connection with them and so I'm ... I will only pay a certain amount because it seems like they get me. Right? They understand me. Where others, it seems like the product is cheaper, but the whole experience, I just do not want to be spending money with them.

**John Bowen:** When I just ... I bought something for my wife and it was ... One of them I bought from, I went back to Amazon, it was actually a fairly significantly more, but I knew I could return it if she didn't like it and it's that overall experience. I'm going to argue that smaller businesses, we can make out experiences much better without ... Usually we've got smaller markets that we're working with niche or a higher price and it's easier to do but let's go to the second thing. Platform. What are we talking about here, Michael?

**Michael Loban:** Sure. Yes. Platform is your technologies and I believe, actually, I have blog ... A column, sorry, on Forbes.com and on one of them I talked about technologies types, so there is more information on investment platforms, but basically these are the tools that are needed to better measure the experience that your customer has. Whether finding your product online or engaging this organization on the website or mobile application, Facebook, whatever that is. I would say that there are few that are absolutely necessary. One is just analytics for your site or your mobile application. You can use something as Google analytics, which is a phenomenal product and is a free product and that for small can give you once if it's properly configured, it can give you everything you need.

Then you can use solutions like Google optimize, that allows you to optimize it. That allows you to test different elements on your website and it's very important that you know that when you talk about even testing, when you talk about site testing, people often think that we do that to test the color of the background or we use testing to check the placement of the headlines. Although, that is what we often do, it's not test. What you want to test is your assumption about your customer. If I'm testing my landing page with your, my assumption is that my customer won't understand the landing page. They don't understand this type of headline. That they won't click on this type of button and they want you to test if I'm correct in my assumption or not or if it was possible, a better subject line that will communicate to my customers or with my customers. You test your understanding of the customer needs and wants.

**John Bowen:** This is great and let's continue it because one of the big things I struggled with, I go, "I want to start doing it." I took three years of statistics. I don't remember much from college, but I did take three years of it. I was a finance guy. Math major type and I've got all this data and I'm going, "I've got to be able to see ... Geeze. How can I have somebody look



at this ..."? Because it's not the how. I don't want to learn how. Most entrepreneurs want to know who, but who the right people that are going to take this ... They get a clear understanding of what I'm looking to do. The purpose. The platform and actually run with it.

**Michael Loban:** Yes. In terms of people, obviously you want somebody who has a general understanding of the Google analytics or the solutions of how to do that analysis. But one is you can easily hire people like that. The problem is that a lot of times they sort of live in their data lake. In their data tube and they will give you the report that says, "You know what, the conversion rate on the website has increased by two percent and the bounce rate on the website has decreased by five percent and the on the website increased six percent." They give you the information, but you are sitting and looking at this report and you're trying to, "So what? What am I doing with this?"

When I interview people, and I often interview people for our clients when they are building their opportunities. They invite them to interview potential hires. One thing that I look at is curiosity. At the end of the day you want people that are curious. Everything else you can teach them but unless people, unless the person has this type of desire to understand why is this happening? What happens if you change this? What does this mean? Why has this changed? Why do I see these types of trends or I don't see this type of trend? This is what you want. The person who is curious, the person who has the business acumen to understand that the type of experience that you are building, visual customer, they will be able to pick up the technology.

We often do it the other way. We feel like, "Well, I need somebody that can do the number crunching for me." And they do, but they are not a quoting and actually translating that data into what we as business owners want and that's why you need somebody who is more like ... Who is curious to connect those two outside of things. You can hire a company that will do this for you. There are many organizations that specialize and work in the business, but you need to have clear where you get them to report right on what they're doing so they can provide you with their own reports upon week over week how they're type of work has translated to your bottom line.

**John Bowen:** Yeah and I think starting out clearly right from the beginning is just so important with them because I made the mistake of hiring brilliant data scientists, but we never could use it. Then I love the curiosity. We had one group that was doing some pretty heavy analytics for us, but he was able ... Stuff I wasn't asking. He was just curious. He kept on running it, mixing it with other data and found some really ... Where we could locate our future client to help them through our experience. But let's go to process. What are we talking about, Michael? What are your thoughts on processes because this is so important to have. A process repeatable on this because it's so valuable.

**Michael Loban:** Sure, so the process, my key thing when I talk about processes. In every organization it has to be similar to using my work out analysis. Imagine if you are committed to something in your life. Whether it's exercise. Whether it's work. You made a commitment and you say, "Every week I'm going to read one book." And you do that. That's a process, right, that you have. You cannot picture it any other way or you decide every day I'm exercising, and this does not change day over day. You don't stop. That's what I mean. The processes in this fashion means that we have our data, we collect information, we do our analysis, we document our findings, and then we test our findings. My findings can be based on their analysis, I can see that ... I'll walk you through the example.

I do the analysis and my findings are that over the past month, I noticed that people that are going through the check-out funnel, the number of conversions has decreased by five percent. I notice that specifically people drop off from page X. Now, analyzing for the page X, it seems like the greatest number of drop offs happen from mobile devices. Looking further, it happens on mobile devices because after we made the change to the mobile site, this is what happened on that page. My hypothesis is that this element or having this on my website on the mobile device does not look quite right, hence less people are progressing through the check-out funnel.

My hypothesis is that we need to make the following change. You test the change and then you see if the number of people that drop off has changed. If potentially the number who continue through the funnel have increased. If it has, actually, it appears your hypothesis was right so everything that you've done was right.

When I talk about process it means that this type of flow, this type of exercise, you're doing this information analysis on daily basis, on weekly basis, on monthly basis. That's what you want to get in the habit of. Few companies run on something that we know. They say, "We have a quarterly report." They put together that quarterly report and then they put together a plan that they're going to change over the next quarter. Many organizations don't have the luxury to wait over the next quarter. Imagine this. Imagine if you're doing this on a quarterly basis, would this be the same as there is a group of people analyzing the data absolutely annoyed with our website experience and instead of fixing it, they're going to wait, they're going to make them wait for another three months.

Like, imagine that what you're basically doing to your customers, you're basically telling them, "Look, I don't have a way to fix this, so I genuinely actually don't care about your experience and you have to suffer through this over the next two months." No wonder business goes out of business because customers just don't go. The customer says, "Well, if you're not going to fix it, I'm going to go and shop somewhere else." And thankfully there are plenty of options.

**John Bowen:** Yes, there are a lot of options. We do it weekly, I'm going, "Maybe we should do it a little more often than that." But it's just the technology today, the ability to test this stuff with the insights and the returns is just huge. Number five? Was it tale? I didn't capture that.

**Michael Loban:** Number five is payoff.

**John Bowen:** Oh, pay-out. Okay.

**Michael Loban:** Payoff. Payoff is at the end of the day, no one is going to investing on analytics if I cannot, or you cannot demonstrate that all of these technologies that we buy or people that we hire, that this work does not help us generate more revenue.

**John Bowen:** Yes.

**Michael Loban:** The naturally quality because there is a reason why our clients pay us, will retain us or hire us for large projects because with many of our clients have documented, we have documented case study work we can show them for the dollar that you're going to spend is also analytics, we are going to increase your revenue by this much. We have key studies where we were able to increase online revenue for our clients by 100%. Without increasing their market and budget. How is it possible? What it shows that you've had so many inefficiencies in your process that simply by addressing some of the things that you've been ignoring and by servicing your customer better, you can generate that much more revenue.

**John Bowen:** Well, and ... Oh, go ahead. Well, I was going to go to the last one you were going to say, too. I think you now corrected the problem and the ability to speed it up pace, number six. This is where you start having exponential growth that only technology allows us to do.

**Michael Loban:** Exactly right. Pace means that I'm not going to wait until the next quarter. I am going to be using analytics on daily basis. That's what I find most successful organizations do well is that they are able to use analytics every single day.

**John Bowen:** Michael, we're running a little out of time, but I want to go to one area that you just wrote an article in Forbes. You're part of the Forbes communication council. I'm going to pull it up. It's 'Subscription Analysis: Every Business Metric You Must Know to be Successful.' One of the things that's going on is increasingly of the businesses are moving to a reoccurring revenue model subscription and it is ... It not only sounds like a great business model; the evaluations are amazing. But it's a very different business and there's a lot of data generated, and I do have a fairly significant membership group as well and I've never found something that is so good but is a lot of work. Why don't you just comment on your thoughts on that?

**Michael Loban:** Yes, absolutely. Let me paint a picture, if you will. Earlier this week I was in Paris for service parts and I was walking to my hotel after meeting and I see a line of people on the street and immediately I think, if I did not know where this was. I happen to know they are extremely well. You would think, "Well, this is the line to museum. Maybe this is a line to eat somewhere world-famous croissants." Whatever that might be, right? But no. It's actually not. It's the line to Louie Vuitton's store. Where people stay in line for an hour, so they can go in and potentially buy a bag for two or three thousand dollars or whatever the product might be. Why am I telling you this story?

Because in subscription services, one of the metrics, in my opinion that rules them all, if you will, is the customer lifetime value. It's understanding how much money a customer that is a fan, a customer that will stay in line, the customer that is a die-hard fan is going to spend with your business over a lifetime and this metric is very, very important and unfortunately, I see it every day that subscription businesses don't pay enough attention to that metric. It's when they talk about the position, they think about, "This is the amount of money that I can spend to acquire somebody based on the amount of money that they can generate on their first transaction. Maybe on the second transaction." Not over the lifetime. If you're running a subscription business, there are a couple of things to really focus on.

One is who is my die hard? Who are the people that I am building this for? One you identify those people, over their lifetime garner how much money can I expect to generate and then using that lifetime value model, and there are different ways we can calculate that that we can go to, if anyone has a question, I'm happy to provide the information. Actually, I have a webinar, a couple of webinars on customer lifetime value analytics. Then using the information you think, "Okay, how much money can they spend on and how long will it take them to recoup that position?"

**John Bowen:** Yes, it's ... You know what I love about it is it gives you, if you can get your retention rates up, which so many businesses don't pay attention, which is that maximizes a lifetime value, you can have a huge competitive advantage in advertising. This is really ... Michael, I appreciate you very much coming on because really what we're talking about, our fellow entrepreneurs is giving them an unfair competitive advantage. legal. You own the data, you have all this stuff, but so many people are saying they're doing it, but not doing it and they're missing the opportunities. Let me go ... I'm going to just summarize really quick. Oh, go ahead Michael.

**Michael Loban:** No, just one last thing to say. Sorry. You said that unfair competitive advantage. I think right now the organizations that do this well are able to generate that unfair competitive advantage, but I would say as we progress, simply saying, "Well, we are doing analytics." Is going to adjust the price to be at the table.

**John Bowen:** Yes. Yes. Table stakes as if in a poker game. I totally agree, and I think that's ... If you don't do it, you don't get to play. We go back to the bankruptcy side. Let me do the key take aways because this is a really important one and it's one that's easy to not do anything about and cause yourself a huge amount of pain. Not only do you miss the opportunity, but then you don't get to be at the table anymore and all of us want to make a huge impact. But I would encourage you to go to ... We have the video on our website, [aesnation.com](http://aesnation.com), to end, it'll be the transcript, the show notes, all the links and Michael's company ... I'm going to pull up your website, Michael.

Anything on infotrust.com that they ... If they want to learn more about the business, where would they go? I'll hit the button for cookies now, too, on data.

**Michael Loban:** Absolutely. We have a great company culture. We've been recognized in many organizations as the best place to work so you can read more a little bit about that culture. If you're interested in some of the resources, our resource section, our block section has tons of free content. I've done webinars on customer lifetime value. You can see ... Actually, Vlogger has a lot of information that are key studies. We often organize different webinar shows, there's an endless supply of good content that talks about analytics. That does ... That goes into a lot more detail. If you found the past half an hour valuable, our website probably has 300 hours of sub content. Whether it's webinars, whether it's videos, whether it's resources. Check that out.

If you're looking for more specific advice or guidance, just email me and I will point you in the right direction. I'm always generous and happy to help some information that I've come across after doing this for years and just help out if I can.

**John Bowen:** Michael, I want to thank you and, again, encourage everybody to go to [aesnation.com](http://aesnation.com). Michael, this is a lot of your valuable time and a huge amount of insights and I've talked with a lot of people about data analytics and I think you were the most in sync that I've ever talked with. I do want to say this is ... You got the opportunity now for an unfair competitive advantage. You can see some of the major players. Nobody's going to argue that Amazon, Google, and we could go on and on have an unfair competitive advantage. Later on, if you're going to wait a while, it's going to be table stakes and to be able to play, your clients, your future clients and all your future strategic partners are counting on you. Don't let em down.

We wish you the best of success.

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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.

We look forward to assisting you.

Best of success,



John Bowen  
Founder and CEO  
Financial Advisor Select