Riccardo Stewart ([00:00](https://www.rev.com/transcript-editor/shared/mEgoU3zKe4ynVcZo9iILXr8uS92dxm58PqKDCV2nAHfTVVzQq4wsg9zeiYSPe2ZEMAoCK6CFYuCYG5lyiiz-9-nqdmc?loadFrom=DocumentDeeplink&ts=0.21)):

Hey, I want to welcome you guys here to our first ever AWM Football Podcast. My name is Riccardo Stewart and my nickname's the Coach. And I want to introduce you to my friends that we have here.

([00:20](https://www.rev.com/transcript-editor/shared/wJGx-wvgHxwCoyutDDBo8aYFgmO8Pf0NFaRR9RC0PW57sNNcXcPSRFMdCfVyL9jHdtDJ8XoObbymtKxxGArJxGyUvQ8?loadFrom=DocumentDeeplink&ts=20.7)):

First, you'll see the Mayor. This is Sam Acho, and I'm a nickname person, so I got to explain how I give these guys a nickname. If you've ever met Sam or you've ever seen Sam on ESPN or any of the things he's doing, this guy has exactly what he has right now, and that's a big smile. And so with a smile like that, he gets everybody's vote.

([00:38](https://www.rev.com/transcript-editor/shared/h2ttBuyAqoPt2tCBC3_INpfQc3922DhyeaUcob_UiiGVBCCMIBJKMdQeK2zLe3AqMfDwOZbyvxzxDGzwcURGxw8M8TM?loadFrom=DocumentDeeplink&ts=38.94)):

We also have Jeff Locke. Jeff Locke himself, like Sam, former NFL player, a financial advisor here with us, was a punter and the kicker in the NFL. We call him the Professor, and you'll hear later of how he was able even to help his teammates with their finances while he was playing in the NFL.

([00:55](https://www.rev.com/transcript-editor/shared/ohi__lgHa17cc_Pv555LmCcxTo7l4YmbUCRKIyYkig_ACDBAzvFcvUncpKfIV4jzNKuA2vD4l_d-RVhN3jFpDXL-Gv8?loadFrom=DocumentDeeplink&ts=55.26)):

And then lastly, but definitely not least in my heart, is Zach Miller. NFL vet, a good friend of mine, we were college teammates, and I happened to be a senior when he first came in on campus. And from day one as a big time recruit, this dude was the Truth. And so that nickname has stuck with him from the football field now in the life of finance and so forth. And so just a little bit about who we are.

Sam Acho ([01:19](https://www.rev.com/transcript-editor/shared/9K9twwBu9-_tQ5kYQe8DBFstKJqgUMPVsnrgH-z7xIpTlpjcTxSipNU7JpTUp3RVu7icU7rkw-pGDJCDRby1o8nWKyM?loadFrom=DocumentDeeplink&ts=79.68)):

Hold on, hold on, hold on. But how did you get to... You gave us nicknames and nobody knows how you became the Coach? I mean, come on, give us a insight on how you got your nickname.

Riccardo Stewart ([01:28](https://www.rev.com/transcript-editor/shared/OJiV0ZEUnFZnHZELa9q6U8dcP-dymF8UQnqFuSolS2hjkSKUnR1HL9RCyampKnBCXAqhSj7B5oWRY4XgPMo23bLISgg?loadFrom=DocumentDeeplink&ts=88.38)):

Yeah, so that's a good question, Sam. The Mayor's always going to let the people know. I got my nickname because that's what I do, I've coached. I mean, since I got done out of high school, or excuse me, out of college, played at Arizona State, I've coached high school football, I've coached youth football, flag football, FBS college football, and now I take that role here in the financial world. So I appreciate that, Sam.

([01:51](https://www.rev.com/transcript-editor/shared/bmt-i8Ik4rfw6fxA81zy8cRoHnUNJVtbScEe69GNnHMqmUGMxiOK9TTqT4ayJBAWnsc4QDX-HADMm4_y4BjqMIo2YVE?loadFrom=DocumentDeeplink&ts=111.39)):

So hey, why don't you, Jeff, you let us know? Tell us a little bit about just a brief, our people, who is AWM and what do we do?

Jeff Locke ([02:01](https://www.rev.com/transcript-editor/shared/soaC4reu-fQ83ewtmQScdeeWxXTiDb6K0ycgE82w9FpCa6_3VShPv2-X_EeNkJ2i6FqtYFbVObzmph5bfI0lg1M_wNc?loadFrom=DocumentDeeplink&ts=121.17)):

Yeah, AWM is a multifamily office. That's a mouthful. But really what we do is anything financial, non-financial in your life, we help you solve and we help you plan for your future for you and your family, and we like to call multi-generational generations of your family. We want to make sure you achieve what you want to achieve. So some people will call us just financial advisors, but everyone on this call knows that we do so much more than just traditional financial advising.

Riccardo Stewart ([02:30](https://www.rev.com/transcript-editor/shared/X3YaYv2Gtt9agoHrLU_V611D2xyihlx0CVIkxjT4e7tD7mlnsipAtEhc5kTmFiMV7vQ4AMI3trYt-5pj8ef7MmTmhWo?loadFrom=DocumentDeeplink&ts=150.93)):

Yeah, and I would even add to that, we're the only family office that uses a human-centered approach to be able to serve professional athletes. And so before we even talk about that multifamily office and so forth, I want us to get to know each other and let the world know who we are.

([02:47](https://www.rev.com/transcript-editor/shared/IfvDOplHdTePCsveFNGpdtlq1BpDomKlSDp-HG7HDyTKdQ2VuiCGKd86Wi6JSCXFmAKlBR3FU_OCW3bcIHL3Dzhq-Y4?loadFrom=DocumentDeeplink&ts=167.55)):

And so Sam, when you were 18 years old and you're leaving high school and you're going to Texas, would you ever think that you'd be a financial advisor?

Sam Acho ([02:56](https://www.rev.com/transcript-editor/shared/trud-DOQRRNPNEv0DhOtA0MEH37XHrjjDYXVqWlx7QX1a7XC2qsAk_x2FwYCDp5ZJKnGJ1kMuN-jYZp3QaPfBgSEuC8?loadFrom=DocumentDeeplink&ts=176.01)):

No. 100% no. I will say this though, so growing up I loved learning and education and words and all these things, and so I remember I got a chance to be offered by pretty much every school, write shoe boxes full of letters from schools to go play football in college. And before that, I was thinking about Harvard and Stanford and Yale.

([03:14](https://www.rev.com/transcript-editor/shared/6eaFaT79fR-vsZAhF0qiAxs0KG2GzKrE562XO56ItoCTLgSK4y8XviSLIMmzGFzmrdWR3JQ2qGe9bGEIUUJpSwrVyWE?loadFrom=DocumentDeeplink&ts=194.46)):

Well, when the opportunity came to play football, I said, "Hey, I need to at least explore." So decided to go to the University of Texas, and I wanted to go there because not only have they just won a national championship, but also they had a really good business school.

([03:26](https://www.rev.com/transcript-editor/shared/AkD80Ya5OQ9-5XPkF2K-lbOOCs6E1ezTIqJ7qPutvBFsdmlUUN__BFnfqhFaOitvBwxBlCzkTSJ19QhYVeDfFhaDsio?loadFrom=DocumentDeeplink&ts=206.7)):

And so I went to the business school. I majored in business honors and marketing. And so did that and loved it, played football while I was there. We went to another national championship and ended up getting drafted for the Arizona Cardinals.

([03:36](https://www.rev.com/transcript-editor/shared/LxUiPGUelAsC9lcl5cbKBJWc8SO9YJuKkSVcyN_3XaNYbCE-ownhIkH0lDaw5sJLYqSaKra3Q-vLHFv50ZVFeyonbkQ?loadFrom=DocumentDeeplink&ts=216.09)):

But while I was playing in the NFL, really right before that I won a award called the Campbell Trophy. So it's the academic equivalent of the Heisman Trophy, and it got named top 20 smartest athletes in all of sports, right? Peyton Manning was on that list and all these people.

([03:48](https://www.rev.com/transcript-editor/shared/o_6YEV0S2x4voh1vl7j38QwEMwTVLQystO5d80LHrM8bLYhH4CdFwYb3xkKRHUz3JWARUyyZI1vgcPA-v9Kogw42vWY?loadFrom=DocumentDeeplink&ts=228.51)):

And so anyways, while I'm playing and with that award came a $20,000 postgraduate scholarship, and so I actually went in the off season and got my MBA from a school called the Thunderbird School of Global Management, which actually is in Glendale, Arizona, and at the time was the number one rated international business MBA in the world.

([04:08](https://www.rev.com/transcript-editor/shared/i2MbSgJJOFemTz40EWK8-a23s6ci7iU15WOvzj9Qto8PjsaxocLRNaGocCrSMdyLVMudBn0FY6YHRkcIuTV5eNWxVmE?loadFrom=DocumentDeeplink&ts=248.43)):

And so I say all that to say, while doing that we studied, we had classes like marketing and statistics, but also finance. And in one of my finance classes we went over to Hong Kong and Singapore, and we were studying Asian financial markets. And so think all the big banks and international trade and all the things.

([04:28](https://www.rev.com/transcript-editor/shared/ZDh4F1176RUHZmZ2NlPrX-sSXCMTtsaCbz7iuaE1A5IJK4mweMIF-5IpCXUw2SDPoQfmOI1lFPG9RwAhgwoZMfGKrl0?loadFrom=DocumentDeeplink&ts=268.2)):

And my professor, her name is Dr. Lena Booth, she's amazing. We're still close to this day. She lives in Arizona with her husband, Jim. Jim was a teacher as well. As we're studying Asian financial markets, Dr. Booth says, "Sam." And mind you, I'm year three in the NFL. I'm trying to play 10, right? I ended up playing nine. But she says, "You know what, Sam? You actually would be really great in the financial world." I'm like, "What do you mean?" She's like, "You'd be great when it comes to at least that client-facing asset management."

([04:55](https://www.rev.com/transcript-editor/shared/yUad5LHyiioh-0ABEE2jImFZO9TL5urxhsdFTX3irDuXliuu8J1lVF9pjVoO2vB9Td73Lc_5H4l6hsCQbq2GPlTqqU4?loadFrom=DocumentDeeplink&ts=295.83)):

And at that time I'm like, "What does that even mean?" Right? The professor would probably tell us what that mean and the Truth could tell you, but I didn't know really what it meant. But she's like, "You love people well, you care for them, but you also understand the concepts." And so to answer your question, Coach, I didn't know I was going to be doing it, but from that conversation about a decade ago led to this, I would call it a self-fulfilling prophecy.

Riccardo Stewart ([05:16](https://www.rev.com/transcript-editor/shared/8gvUposMAkh6IyiYAJIRUCDS7Qkz_0IJX6LURv4QJuAvB7QVX4MYuFpvZzh7LehWeRjgvKp_i8LiR6AYjOrDd7xyxhI?loadFrom=DocumentDeeplink&ts=316.08)):

That's very good. Well, let me follow that with this. What has been something that you personally have experienced from having financial advice that you feel like you're able to come alongside people and help with?

Sam Acho ([05:27](https://www.rev.com/transcript-editor/shared/kRPE38kFxL7TLGw0C9gL1MNYRVWjINcVIkdqn6I3-R7rXjMM2Y0VpF8-PEes3Rr2gp6e_EEvYn7B1pEOZUPcGnaWQrQ?loadFrom=DocumentDeeplink&ts=327.63)):

Well, I think the biggest thing for me is having good advisors or a good team around me versus someone or people who felt like they were in it for themselves. Oftentimes people will hire a financial advisor because I remember I had conversations with guys because our quarterback hired the guy. It's like, "Well, if you hired him, he probably good for me."

([05:46](https://www.rev.com/transcript-editor/shared/w7PE7rWJ3agw2iFKDSDX0VnLHVYA0qC3ZLaL9uRHxJZtZln9gLsCtqfsf1f0EUOFrLQYlfE2BZhOFbdgYaR2IOnQG_U?loadFrom=DocumentDeeplink&ts=346.56)):

But I didn't know anything about him or the world or that space. I didn't realize that, "Whoa, I actually need a team of people that actually work for me, not the other way around." A lot of us athletes have agents. And sometimes it's like, "Okay, our agent is cool, but who's working for who?"

([05:58](https://www.rev.com/transcript-editor/shared/rCtaf_67j-TD-lI5Xm5bI3_YemkmsoyTMELLwJwCwr6x-tEUd3FGkFC2fILzL0ADshuNygZ0igx7Bq0QsZV265tXGMk?loadFrom=DocumentDeeplink&ts=358.89)):

And so I end up switching financial advisors and found a team, a person that was really working for me. And then fast-forward, now I've joined AWM, and now I have a team that actually I feel like in a lot of ways like I'm the, quote, unquote, "CEO of my family and our finances and what we're trying to do as an individual, the Acho family household." So the biggest thing is having someone, in my opinion, that is on your team and that works for you, not the other way around.

Riccardo Stewart ([06:25](https://www.rev.com/transcript-editor/shared/9c-rk006sE4NeMhDwaRk9bkneYeZREkH6D1cBWBt84BCssV0tyF40fBkpy2tZuuqVj8pJ-3a6NI6qpmfo_5QZ6ZeUj8?loadFrom=DocumentDeeplink&ts=385.44)):

Man, I loved watching Zach Miller play football. I love watching him play in college. I love watching him play in the NFL. Easily one of the smartest, hardest-working guys that I've known.

([06:38](https://www.rev.com/transcript-editor/shared/KoyPvBZXphtdL_y1efjNldSmAiAPkxwmin736hVAkXcvoviK-aXzixm9BQ7WZQPO3SieZmXhL8F2kxSHK8b4g_UWxsY?loadFrom=DocumentDeeplink&ts=398.1)):

And before I came on the AWM, one of the partners called me and said, "Hey, how well do you know Zach Miller? Because we're thinking about hiring him." And I said, "Listen, I know him well enough, and I know that he's smart enough that he could probably do this in his sleep."

([06:51](https://www.rev.com/transcript-editor/shared/rfiNJ7Idez_-AiHwmL6JVev8NcD2TVuMB5pKY3EZZmSa3dr_Gh86pX47KUITkDrgdfyInwX7VAhvSy-KOiFhBMpw_3g?loadFrom=DocumentDeeplink&ts=411.03)):

And so Zach, I mean, how do you go from being a Superbowl champion, great dad, great husband, average dude to being in the world of finance? Let's hear your journey.

Zach Miller ([07:06](https://www.rev.com/transcript-editor/shared/AeN3NfkoYsV3DzYpl2XsgQnPTuz2lEJC5Kb4I3gKldzU1qy9cW83iaZTDp-tBKLpqC9LCylyGUKWpvnrB2eHVFQLECI?loadFrom=DocumentDeeplink&ts=426.54)):

Yeah, I definitely did not think I was going to end up an advisor, but I didn't know what a family office was. To what Sam said, when I was a player I didn't know what a family office was. I signed a five-year $35 million deal with the Seahawks, and really that's what started me down the road with even becoming an advisor because I would've loved to have a family office at that point. I mean, that's generational wealth money that if you just do the right things...

([07:34](https://www.rev.com/transcript-editor/shared/Av0yG-8ZrSQRrlexnlEip827lyOBsgRhArbTPRht9lUUfQfCCgiJEgjn_bz_KJ3U0goblcY_ctTCdBueOegR07OxyDk?loadFrom=DocumentDeeplink&ts=454.32)):

And I was 25 years old when I signed that contract. I was 21 when I got drafted. And that's so early to have that kind of money that you're just... I mean, I didn't have the skills. I wasn't equipped with the skillset to be able to manage that type of money until we say own your wealth.

([07:50](https://www.rev.com/transcript-editor/shared/gs8ot1-gCwRAczHr9qBBiyBjhzueCtoI44qmR5GClOzUsOviRIBgFNBRhRSyYVYuYaSEJeViekXioMSbyWAPPjTRx-E?loadFrom=DocumentDeeplink&ts=470.13)):

And so to be able to have that kind of structure, that team in place, is exactly why I'm an advisor now. Because I see all the guys in the locker room. I was an NFL PA rep just like Sam was. I know exactly what it's like to be in the locker room, and so many of the advisors have no idea what they're talking about, not just when it comes to football, but in particular, the NFL. They have no experience being out there on Sundays, how quick a career can change, how quick a career can end, and all of those things. And that's what really drove me down that path of becoming what the players need and what they deserve actually.

Riccardo Stewart ([08:25](https://www.rev.com/transcript-editor/shared/Y1greMEvlJOorlkryhNNvxUoPNdM-O3NzJiYWmjtw5CQT90TunTaiSEG_NSFh4VN9k-0PA8jr78iSDLiZZYMgCtwsZA?loadFrom=DocumentDeeplink&ts=505.5)):

That's good. All right, Professor. So the story is... I mean, I actually, let me step back. I remember watching Jeff play and I remember thinking, "Wow, there's a kicker who got drafted." Which is something that you don't normally see. And it was like, "Oh, all right."

([08:38](https://www.rev.com/transcript-editor/shared/SfRWqAocYYgAt34Z9pEDQ38jPNuMF-t8SWQSDnW0RNy3wmyx9cQqarNq7zNtaQJ_cYgsLNviGYSi3uU7tsgjhYBDdHY?loadFrom=DocumentDeeplink&ts=518.49)):

And then being someone who watched Arizona football as a whole lot, didn't grow up here but been here since college, Jeff's a big deal here in Arizona when it comes to the kicking community.

([08:48](https://www.rev.com/transcript-editor/shared/lXfnBdTFBdCGWvh9rBKmIByj-I9yh329gzdkTh7mL0aoDqi4mmYYSa5WH4j8hGgS2DGVH_RaiHFvIV26uexKDzET9_Q?loadFrom=DocumentDeeplink&ts=528.06)):

And so know you from an NFL player and then we were able to bring you on. I mean, I was super excited because quite honestly, Sam is an incredible dude, Zach's an incredible dude. So are you, Jeff, but you feel like the most financially set. If I walked in to meet with an advisor, I expect to see someone like you. Why?

Jeff Locke ([09:08](https://www.rev.com/transcript-editor/shared/u4cLVRfXmkYZgXcYYCy75uEUXC7kEtP4p3fHFZuxnxI3JSA2fOHmlqOWHskVJMKlAbQ11vccpYNB08SHq2IA_6AXm2I?loadFrom=DocumentDeeplink&ts=548.46)):

That's a great question because I didn't want to be an advisor at first. I went to UCLA and thought I was going to be a chemist. I was literally in-

Riccardo Stewart ([09:15](https://www.rev.com/transcript-editor/shared/Xobw8eYqYSnsUbtk5K97CT1m4RVgf2Z2mD-GeaqXmyIhoHjLR0cNL7hm9Ced5Hi9HwqCg4w1XkR45AwFP2X-_ogrnD0?loadFrom=DocumentDeeplink&ts=555.45)):

Breaking Bad chemist or?

Jeff Locke ([09:17](https://www.rev.com/transcript-editor/shared/Y-_VOJBdz3Rccrz6FTKoMeGbgZKmOdJLNGW4bPiRaCoNnrKzqoOd175e6xyandEVs-Q2CB0Vs-ih1RaEQyTEC30BuqI?loadFrom=DocumentDeeplink&ts=557.04)):

I mean, I wasn't taking that kind of stuff yet. That's the secondary plan when you can't do the first plan. But yeah, I literally was a chemistry major until I had to take a final the day after the USC game my freshman year. And I'm like, "Nah, this ain't going to fly. I ain't taking finals on Sundays and sticking in chemistry."

([09:35](https://www.rev.com/transcript-editor/shared/YoRLLx1Ul8a5TNim8rV3-CXVtlNO1EH66IgmZdXm7YMulWrzz2cgqkwvY9lCFdFvNJRlqMzUrR2EBlVJgfQbZFQOE4o?loadFrom=DocumentDeeplink&ts=575.28)):

So switched to econ. Really what triggered me to want to be an advisor was in college I hooked up with the National College Players Association trying to help players across the country with their rights as athletes before all the stuff today. And this was back in the day when you barely had enough money in your scholarship check to actually get by. So my first taste of this was actually helping my teammates budget their scholarship checks.

([09:58](https://www.rev.com/transcript-editor/shared/xvE2mc8x00FEi5d9FGd8JzUmJXdHB9nWwhEb5IYJLpV-Y4JiIHRoWbZUcnOwzChaLSpSfC63mkfj2nRd0GtMWtZOPS8?loadFrom=DocumentDeeplink&ts=598.56)):

And then once I got to the NFL, very much like Sam went and got his master's, I went into internships at an investment company and a venture capital firm, learned that I had to change my advisor also, because they had no idea what they were doing to service an NFL player.

([10:13](https://www.rev.com/transcript-editor/shared/MDocBj4dwVegH7K_0D3zDQs3pwPFudSvEpADym9VGuM8XcAhfA-_qKacZpHCuuLwC7nn7eS_S1GFgN6S-wHVPVJzFh4?loadFrom=DocumentDeeplink&ts=613.59)):

And then luckily, from what I learned in those internships, I was able to go back to the rookies on every team I played on and actually deliver financial education to the rookies from somebody that was in sweatpants with them sitting in the locker room.

([10:26](https://www.rev.com/transcript-editor/shared/HhltjNbKugQJtd8OvKU4YG8AJvY5WgjkyXCFlxiQblgOq6YjcSZkan7_sQB_d61o8V5d4rtLDAN7qUCVsvtwLh5-etI?loadFrom=DocumentDeeplink&ts=626.4)):

And after that, I just literally fell in love with doing this. This is my passion and I want to just help as many players as I can, that next generation, so they really just flourish.

Riccardo Stewart ([10:37](https://www.rev.com/transcript-editor/shared/RAdKewsKbz7PrfMxYWJy9G4EdZI6FaksPFPkXhYYdFXJjKdu6fJtGz-pjguXjuRybHH69q9TgGpLGhNX-GmEfwkn6j8?loadFrom=DocumentDeeplink&ts=637.95)):

That is good. I guess I should even give my journey in that too. So I've known about AWM the 14 years it's been existing. So Erik is one of the partners. When they started it we were pretty good friends. He played baseball at Arizona State at the same time I was playing football.

([10:52](https://www.rev.com/transcript-editor/shared/rO_F-Wk3FqQSStIEvQfXqU4XD-RrPHhGLyWGk8H2NLWS0VUILJgYv4VwKY2zEdPdzUQN1V-YD-McILGvtlCqozpfOzY?loadFrom=DocumentDeeplink&ts=652.38)):

I was pastoring a church, which all this is going to kind of tie together, and I had a friend who came to me and said, "Hey, a good friend of mine just got drafted to the Arizona Cardinals. I really would like you to meet him." And I remember the Sunday that Sam Acho walked into our church. I mean, it was pretty obvious who was the football player there. At the time I was the biggest football player in our church and then Sam walked in and I just became just the pastor guy.

([11:15](https://www.rev.com/transcript-editor/shared/uVVLUBoMFbTrdpWORc2sLfTZ78kCzyYXfSZQPlNu6uIYFzTE2fLP8fY1XlSZirTACSm1_CMvDePFyKEocW_B84kChh0?loadFrom=DocumentDeeplink&ts=675.72)):

But the thing I remember most about Sam and my first introduction of him was after service was over, there were so many people who wanted to just shake his hand. And he stood there for at least an hour until everybody was gone, and engaged each person and asked them questions about their life, which was phenomenal.

([11:33](https://www.rev.com/transcript-editor/shared/9Nj_61fK2fa0aqzbWB9IBY5haUahSgsojtkqdHGMC7HCc8KE0L4Ykq-GVwNNya4UzknyND5pOIR2LLvxb3x73cPNN0s?loadFrom=DocumentDeeplink&ts=693.93)):

Okay, fast-forward. I would get a call from Erik saying, "Hey, I want you to come work with us. I want you to come work with us." I got done being a pastor, I was coaching college football, and I wanted to bring two things together.

([11:44](https://www.rev.com/transcript-editor/shared/DcDAyKjFav1ftg_8MXxfRaqFJDcFH2LC4LKhTH-NUFnmNZ3vqpIhLqNtmL5WQGykE1nSHPxvsh0hSlafWqLbBkXwUGQ?loadFrom=DocumentDeeplink&ts=704.46)):

What I loved about being a pastor was caring for people. I love being involved in people's lives and watching them reach their goals. And the other part of it is I love ball. I love talking ball, I love watching ball, I love analyzing ball. I love things that are around ball, and so forth.

([12:00](https://www.rev.com/transcript-editor/shared/xdIOqJEYQcn4vkUO0M5jg54MthDsYOK7oluL1ObSzZLML13TKPdmv2CR8bQvuBQ7LrLXB9X2F8uNGPCByebMKN1cuOA?loadFrom=DocumentDeeplink&ts=720.51)):

And the two of those things were married in this. And what you'll see with the four of us on this screen here is that at the end of the day, we want to help athletes, and particularly NFL athletes, achieve not only their financial goals, that's just the means. That's just the means. They achieve these big goals in their lives and the lives of their kids and their kids' kids' kids. And we do believe that we're part of a solution that is going to be pretty good for people that we get a chance to serve and so forth.

([12:27](https://www.rev.com/transcript-editor/shared/uD4Kioeq0RdNfygGMwU6YIT9kv1rdjPsyHktbmDiDJUdlOfJ6oXRRTRlmE1JP1rXArXU7b86cxWLCF6WblF7j81MfIU?loadFrom=DocumentDeeplink&ts=747.57)):

And so I got a couple more questions. First for you, Sam. If you were just talking to our listeners, one reason why they should even tune in to the rest of these podcasts, what would you say?

Sam Acho ([12:39](https://www.rev.com/transcript-editor/shared/kl6bry4Qm1h4BP5qW-lTjYga_K3YO-edqyMYFFofj68WlWcsVc_fYxBGXG5obhUB5IXYy1ZDbLxpVAoZhJ7G5gjbaZU?loadFrom=DocumentDeeplink&ts=759.63)):

I would say that if you care about building generational wealth, then this is the podcast for you. Why? Two reasons. And Riccardo just talked about it. The wealth piece matters. You have people on this call, but also on the team of a multifamily office like AWM, who their whole job, you have people who are chartered financial analysts. Their whole job is to check out the markets all day long.

([13:01](https://www.rev.com/transcript-editor/shared/mo5dvrvai7KiDCoNirnkKOAd5yAW8MPHOek7_3As02Fl_vK95wbsqq57DS_-72shiNmYf0T_rOaws81p_aiwCUqBeZs?loadFrom=DocumentDeeplink&ts=781.44)):

You have certified financial planners who their job is, just like you're an expert at your job. Let's say you're the star quarterback or the starting outside linebacker or the number two safety, you're a pro at your job. Well, you have pros who spend their jobs, spend their lives trying to be excellent and being the best of the best. So that's kind of on the wealth side, and that part matters.

([13:19](https://www.rev.com/transcript-editor/shared/ZfyAIQfhB8L2eUlM8hZuu9iu7Wp-bONQkbCvmrBg9x6nVgYHSbxSsKTgOu_baCmWSmxMC9-KAp8g9CEQIX_9RJqUCYQ?loadFrom=DocumentDeeplink&ts=799.95)):

But also we think about the generational piece as well. And people talk about generational wealth, and it wasn't until I was doing a podcast like this and my eight-year-old son came in. And I almost kind of stopped him from coming and I'm, "Hey, man, I'm doing a podcast." And I realized, "Nah, dude, when it comes to generational wealth, you are that generation."

([13:40](https://www.rev.com/transcript-editor/shared/9jY0PgHZrpquFKjc5bHUpLlV-0e2bvdw4x9OGitQqCpeoit1gp3YkkqOXP3rTrPp8D8AuhOqz_8jttq3Afinm9jsWqk?loadFrom=DocumentDeeplink&ts=820.59)):

So we all come from someone or somebody, right? The fact that we have our human capital, our physical capital to play football, intellectual capital, to think quick on our feet, social capital, who we know, that came from somewhere. And now we've been given a gift, it's our job to steward it well.

([13:54](https://www.rev.com/transcript-editor/shared/yqpOy6ftzkx3Y4oU6LGJ5EmjAQNYjjL7_oBjOjuEtqdelOcdZ22_tUXm-RacUVRmE9QMENbvaUpzkHGVkkxv-PD-ly8?loadFrom=DocumentDeeplink&ts=834.93)):

And once we steward our gifts well physically, intellectually, socially, emotionally, spiritually, once you steward those well, you get a chance to pass it on to those future generations, whether you have kids yet or not.

([14:06](https://www.rev.com/transcript-editor/shared/s97HwqkFEfQ5NWR2AVc8s9ZMUy1-EbDWkCNqHjYc3HHUNdkbL-bU9bJak8ow1ua3QJs_UO3zbGIO3EGw1KAx_rwgeXo?loadFrom=DocumentDeeplink&ts=846.63)):

And so I think the reason that you would want to tune into a podcast like this is we are helping you build that generational wealth. But it's more than just about the money. You heard it from Riccardo, a former pastor. He's the director of family governance.

([14:21](https://www.rev.com/transcript-editor/shared/nBdWN_C7LV_D6dw_nPYjD2yuk9-LKqp3GueCAVhXOTjfwMV9SwiWuEVClJ53iQMNOIx5KrQtiLwGcFhzY2zKDHzS3cs?loadFrom=DocumentDeeplink&ts=861.24)):

So the richest families in the world, oftentimes they lose a lot of their money because of family dynamics, not necessarily because of bad investments. And so we have people on our team who help you with those family dynamics. We have experts in the field of finance, et cetera. And then last but not least, people who have been in your shoes.

([14:36](https://www.rev.com/transcript-editor/shared/PfIT8na0LzelBHxNRJ50ZlkJvJanhF9-9Y-PZ38CwO_XRxpNKUmbF4JZK8f6mGxKLDYSsr5JdPj2Wuu_5vST4JZOpmo?loadFrom=DocumentDeeplink&ts=876.54)):

And so if you're listening, that's what you're going to get from this podcast, people who are experts in the field, best in class just like you are, but also want to see you not only flourish, but also thrive.

Riccardo Stewart ([14:49](https://www.rev.com/transcript-editor/shared/sTQnhHyG3q-9CFPAdt4wOuIXVOjTzEIFeX7MwxNLI3SQHhCagamEuqkg37IakzQRGQMW7i4pbDzzmeyIZO653xF7S5Y?loadFrom=DocumentDeeplink&ts=889.26)):

All right, Jeff, you're going to close it for me. One of the phrases we like to say is, "Always be a pro." As a pro athlete and now as a professional in another industry, what's something you would tell your 22, 23-year-old self when you were getting drafted into the NFL?

Jeff Locke ([15:07](https://www.rev.com/transcript-editor/shared/angQjsid0_4CGpIF1Z6BM9s5SkzRN2AS1Txw5Km_1vp9oDmagcBl7-1rD_eczCZgYFkZmpBURXp4NzmmR9IQyzoHWKk?loadFrom=DocumentDeeplink&ts=907.95)):

It's a great question. I will keep it in this financial element we're in right now. I looked it up before this episode, there's 300,000 financial advisors currently in the United States. Right? And as a 22-year-old you think, "Oh, cool, any financial advisor is awesome. They want to work with me. I'm really excited they want to try and help me and my family."

([15:27](https://www.rev.com/transcript-editor/shared/JvcjmLQXf1eegptMRUBmW-IIdZhG-cfQDbzv0O4kAcP7PJ06vP1vmN3dUjyBueTesWZpHKJFDmYtShTXWwzhY0bxESM?loadFrom=DocumentDeeplink&ts=927.69)):

But you just like you are an expert playing in the NFL, you have to find an expert in the field of giving you the advice you actually need. Because most advisors, I'd say 250,000 plus of those 300,000, have no idea how to give advice to a pro athlete. So got to find the expert you need. And at 22 I had no idea how the industry actually worked.

Zach Miller ([15:52](https://www.rev.com/transcript-editor/shared/ZEvtdgVerKuz5ofWAo46Gdjeh0bxZT1C68EYebbUERjdOrcYDQ7nEM02FBB29QK3RMn3yiHx_cvPBKPcXHlQ1JMMWVU?loadFrom=DocumentDeeplink&ts=952.53)):

And I'll jump in on that. And it's up to the advisor or the team to educate the player, because no one has the answers at 20 years old. Your advisor has to bring you along and develop you into a savvy business person or they're going to fail you once you're done playing.

Riccardo Stewart ([16:09](https://www.rev.com/transcript-editor/shared/czvp4pWeXp__1zPUtu3opSo-MzKtnmGP6H7UAzohG5c1RdQdTZl9C4_rcBba5lqB5HO9lEuqVXsvqs_u9L982y9137M?loadFrom=DocumentDeeplink&ts=969.93)):

So we are going to talk more about this thing, because we keep saying this family office, and I'm pretty convinced that most of our listeners have maybe, maybe not they've even heard what a family office is. And so we're going to talk more about what is a family office and why is it needed in the NFL, and how we are able to come alongside and educate the young men that are playing in the NFL. So like we said, until next time, always be a pro. See you guys next week.

Zach Miller ([16:46](https://www.rev.com/transcript-editor/shared/ewgewGHbBI0fc64A6ni9iKiWyiOJi2Wv15Wpv8Otd6DFZ5FNoefdrQcLPJjv4WJ8GQ6az-CQ04Knkx_H5FP0TVMGoZQ?loadFrom=DocumentDeeplink&ts=1006.05)):

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([17:00](https://www.rev.com/transcript-editor/shared/49vb5D_yLFMMeI5MFiL8OCHUetjePQZWPd3r6iij9SsYZFDyzMmR25MDP31OWh_tDOodzIv41g8XxEoIHBp4Q4rjios?loadFrom=DocumentDeeplink&ts=1020.48)):

To determine which strategies or investments may be suitable for you, consult the appropriate qualified professional prior to making a final decision.