Zach Miller ([00:50](https://www.rev.com/transcript-editor/Edit?token=ObYyfT2fcAfyCccKetDur_WppBKOf5kfczvCt3yY48Xn17Dxizm5Y0b0RYQBa1CF8cHPZsnWrLTyoPFDZ-b04O1wLVE&loadFrom=DocumentDeeplink&ts=50.65)):

Welcome back to the NFL Players podcast. I'm your host Zach Miller. So this week is Superbowl week and I'm super excited to be able to talk about it. Being lucky enough to play in a Superbowl, win a Superbowl in Seattle. And that experience with your teammates is just something you really... there's nothing else like it in life. And as I was going through old pictures and seeing all those experiences through that year and the grind it was, and the adversity we had to overcome as a team, it's what makes football special. And so I really want to dive into the Superbowl week, what you can control, what makes it different than another week in the NFL.

Zach Miller ([01:31](https://www.rev.com/transcript-editor/Edit?token=IPSZatWqRFOIU6RKapMW2S0kCF-bFxH60vX40Etnn0L6z2C_wV5E2HyOIgJqttoyxL2d75AnDhYQbPIwYBUIRmEAlfY&loadFrom=DocumentDeeplink&ts=91.96)):

But before we get to that, I really have to mention GameStop and the meme stocks that we've seen this past week. It's just been kind of unbelievable to see the amount of investors piling in and Reddit and the whole Reddit community. The amount of subscribers that Wall Street Bets has gained this week is unbelievable. And so if you really want a great deep dive on it and really some great analysis, I strongly recommend the AWM Insights from this week. It's awminsights.com to find that, and then really just listen to that. I'll put it in the show notes as well, but they go into the market structure behind kind of what happened, what a short squeeze is, why a stock can move that much and get that far away from its valuation that it started at. And so I really strongly encourage everyone that either thought about buying GameStop or called someone and said, "I wish I would have bought GameStop."

Zach Miller ([02:32](https://www.rev.com/transcript-editor/Edit?token=FA44YFlc3kigatUFvxAvIlZhwbpjJsqOz_Sx-BF_4zVnPbKU_bFy_6wzXnv98E2GPTXl0UOYDXu8iR_ap1DyDwiPWgk&loadFrom=DocumentDeeplink&ts=152.75)):

I really think you should listen to that. And it's not just GameStop. It's AMC. It's those other meme stocks that are really getting pumped right now and it's fascinating to see in the markets. When that kind of action takes place, it generates such big headlines. I know the financial media has just been covering it nonstop because it's what people want to hear about, so they've just been hammering it day in and day out. And so it really creates a lot of around the market and for long-term investors, you have to ask yourself, "What game are you playing?" Are you playing the short-term trading game? Or should you be thinking about long-term investing and growing your wealth through established strategies that we implement here at AWM? And one comparison I think every NFL player should think about is, if an average guy off the street came in and wanted to play at the NFL level, you'd laugh at that.

Zach Miller ([03:28](https://www.rev.com/transcript-editor/Edit?token=B6svNJEOAPxJggeS4tuYRLXKvVyRd74zgBIb-bxlCUZuLO-YWUmDtikfkYtaA_9JzmnRStrj27G5OSJ2pFs9rON0tP4&loadFrom=DocumentDeeplink&ts=208.63)):

And that's kind of what's happening with investors that have never bought individual stocks before. They're buying individual stocks for the first time and if someone came and stepped onto an NFL field and tried to play a snap, whatever, run a slant route, they'd get hurt. And so I really think that's exactly what's happening to the investors that are kind of piling into GameStop at this point. They're going to be the ones holding the bag at the end of the day and it's too bad to see because you don't want to ruin an investor early in their life for having that equity exposure, that stock exposure, ownership in companies that generate value. You don't want to ruin that for their lifetime when they end up holding the bag on GameStop.

Zach Miller ([04:16](https://www.rev.com/transcript-editor/Edit?token=nyB0Hiy3Zd2ZaGyyJsBaPDF4jurV-VQrBAJdjXbIod5LeNNB-oynIAAEYuUPajt9Kw5Ar4wbhAkvwMhs6zO2N7mozcQ&loadFrom=DocumentDeeplink&ts=256.33)):

Back to the Superbowl week, getting a chance to go to New York for my Superbowl, it was just an amazing experience, amazing week that you get to go there. And obviously, this year is different. The Chiefs and the Bucks don't get the full exposure that you would normally get because of COVID and that's really too bad. We talked about this in Seattle is, treat it just like another game. And while that's true, once kickoff starts, I think you really have to understand that it's okay for it not to be just another game. The amount of media exposure you're going to get, the amount of attention, the amount of focus, the amount of family, friends that are all involved, it's okay to recognize that it's different than a normal Sunday game. And once you recognize that, you can develop a strategy to perform at the best level in that game.

Zach Miller ([05:12](https://www.rev.com/transcript-editor/Edit?token=bfhr8P8eGKV_hTqlFfFFTzvFZUmeXQGmoCpl2RQvNK1Azx43Upb0SLGBUqYz-1xPxwIBvd4c2pv8a3fRsyj-_kg1hYQ&loadFrom=DocumentDeeplink&ts=312.78)):

And so I would say, go ahead and do everything, do your routines, implement all the strategies you usually use to perform at such a high level and the mental focus and the preparation, because it's all about the preparation when it comes to the Superbowl. Obviously, you have two weeks to prepare, so it's another detail you can really hone in on, just a little bit of extra work you can get in the film room. Those all matter so much in this game. And so really go back to what got you to the Superbowl, rely on those fundamentals that got you there and that's when you can perform well as a team to win the Superbowl.

Zach Miller ([05:53](https://www.rev.com/transcript-editor/Edit?token=7dXNptzU2FjXRjZ15XGqNAx05xHjZv0ec9w6tomehkqsUNZPhHumX1-4nfKUiru0wmre_R9noPskq1dt8eJqXa_ZLp4&loadFrom=DocumentDeeplink&ts=353.79)):

On another note, I have to say so much of the media focuses on Brady vs. Mahomes, but it's more than that. There's so many other parts of the game, whether it's the defenses, how well they can play against those quarterbacks, whether it's the protection from the offensive line, being able to give those guys time in the running game. If you can have a good run game, you can keep the ball out of the hands of those quarterbacks, so it's the whole team. The special teams will come up big. People always ignore it, but it does come up big in all the big games. So you'll see that on Sunday and for those that are in free agency already or approaching it shortly here, if you have a chance to be on a team that has a run at the Superbowl man, I just think about there's...

Zach Miller ([06:40](https://www.rev.com/transcript-editor/Edit?token=D7svfQGReTBrPojILUx3axbD0lHuP_1clBr2etWjdFrX-dNhJG0Yr7fMSq9FCFqvhdcbzkujAuKmvdwoLIKM5g5CMQI&loadFrom=DocumentDeeplink&ts=400.54)):

Never getting a chance to win a championship growing up. I didn't win one at the high school level or the collegiate level, so really to be able to win the big game, the world championship at the NFL level was so special to me because it's something that you can only win as a team. Every individual has to make the sacrifices, has to take a step back and do what's best for the team, not always what is best for themselves. And so I think that is what makes it so special. And it's not just winning the game, it's the journey and getting a chance to really fight all that adversity through the season that that comes up. And in my particular situation, I played through a broken rib for four weeks, had it injected with a local anesthetic just to play during the games.

Zach Miller ([07:28](https://www.rev.com/transcript-editor/Edit?token=3_GGlMrm2NqCutV7sfX7xi2tzBcufSK_cG-eoAp8YFcaO-N8PIiLqC4GWua_gVcEqElat6L0L_pgTI_ZLdHLYPtDnuk&loadFrom=DocumentDeeplink&ts=448.73)):

And so it's those sacrifices that once you win the Superbowl, it makes it so much more worth it to know that that sacrifice was rewarded in the form of a Superbowl ring. Actually, I'm wearing it right now. I'll show it to the video if you're listening on the podcast, but the thing about the week two is it's so easy to kind of over-focus on the fact that it's either win or lose. And so, the following year in Seattle, I saw what it was like to lose a Superbowl. So I think the perspective is there that just getting a chance to play in the game is a reward in itself. As much as you can fight your pre-game jitters, I know I was out of breath the entire first quarter just from the excitement.

Zach Miller ([08:18](https://www.rev.com/transcript-editor/Edit?token=l1YHwJ1LuUnpEmI0GmhmDIeq24amfFUCFYGFEBv0CLigRGLIZNp9v65HqhINh61PQhxrq_szlLNXmRfq1Pncum6A5g4&loadFrom=DocumentDeeplink&ts=498.3)):

So use all those breathing techniques, use all those strategies to kind of calm yourself before the game. Whether it's investing, whether it's your financial life, you can only control the things that are in your control. You can't worry about doing another guy's job. You can't worry about making a play that's not within your ability. So you just focus on what you can control. You operate within what you know how to do and I think Pete Carroll always really explained it well to us, and the fact that you don't have to make anything up. There's nothing that you have to do that you're not capable of doing, so you don't have to make anything up. You don't have to guess. You don't have to try to do more than what you're already talented enough to do.

Zach Miller ([09:07](https://www.rev.com/transcript-editor/Edit?token=dP8kg0c7NbZb1uKIKF_g4L4B086yZcvf_tHhVYEZlGqD9bFmanG2AMJ12Y3RpfeOXbBKaLUNIIwBj02zT8nHd8UhWzw&loadFrom=DocumentDeeplink&ts=547.16)):

And that always I think gave our team the ability to understand that we're good enough to win a Superbowl. All we have to do is just perform like we know we're capable of. And I will say in that game against Denver where we ended up winning 43 to 8, it's a good feeling when the the other team has to kick an onside kick to start the 4th quarter. So obviously with two evenly matched teams, it's a very tough to get that kind of lead, but I was catching the onside kick to start the 4th quarter and I thought that was one of the coolest experiences is I've never caught an onside kick that early in a game before, and to do it in the Superbowl was just amazing.

Zach Miller ([09:52](https://www.rev.com/transcript-editor/Edit?token=oTo6kYLfzFbMgoydWgyY18lrAofaYQossV3NAefH4XPHaq6iuvkEZNkuXwkluHcid6EyMyCex2VSJpaXmYMJizw2PZQ&loadFrom=DocumentDeeplink&ts=592.97)):

And I think obviously, a couple notes I will say is if you do get a chance to win the Superbowl, make sure you get your teammates to sign the game helmet you wear and then try to snag a game ball from the game if you can get it. I got the helmet signed, but I did not get a game ball from the Superbowl. So make sure you try to do that. And then as we enter into more off season type planning stuff, I'm going to really go high level next week on that, but just in a normal Superbowl week, there's a lot of parties. If you're not in the Superbowl, there's a lot of parties to go to. There's a lot of events. There's even more with COVID. There's been a lot of lockdowns, So now that players are in their own element, they're going back home, going back to their cities, whatever that may be. There's a lot more partying. There's a lot more doing other things besides football.

Zach Miller ([10:49](https://www.rev.com/transcript-editor/Edit?token=gxILZ5I1HomW-sFNjK_m5g3YMAUJ98YefIOdfAqU_R8_KrnUBoGHpylSasUEfsnbndPZ8EQNjOrrgGqjkK5CfHx-das&loadFrom=DocumentDeeplink&ts=649.5)):

So I think just make sure that if you don't already have a personal umbrella liability insurance in place, make sure you have one. In this day and age, it's a litigious society where anyone wants to sue anyone and you can easily Google who you are and people know who you are, so you're a target out there. And so, it's a relatively inexpensive thing to have an umbrella policy. And that protects you against any liability that will come up if someone wants to sue you for something that really is not valid. You want to protect that net worth of yours. And if your advisor doesn't do that or says that's insurance responsibility, I recommend you find a independent fiduciary advisor with relevant experience working with athletes and knows your situation because the average person doesn't have to have the same umbrella policy you do. You have to have one that's written for athletes because you're at a higher risk. You're publicly known, so that makes your risk higher and an insurance company could deny a claim if you don't disclose that.

Zach Miller ([12:03](https://www.rev.com/transcript-editor/Edit?token=uEpDuOZYc4nYXh-BcJwQN-x3gK1pvYYAKnPtcjM6sZGKuSnrMxiFTMX56TpK9ajGgrLdiHdt732xtfrX2Sx-h-3l_eU&loadFrom=DocumentDeeplink&ts=723.73)):

And so you really got to make sure. I mean, I would find a CFP certified financial planner that knows the situation and really understands what comes along with being in the public eye, with the risks out there. I mean, you can make all the best investments in the world, but if you get sued for your entire net worth and you don't have an umbrella policy, there goes your whole wealth, so I just recommend looking into that. Ask your advisor. If he doesn't know or he doesn't want to do it, just start asking around for other advisors. And with that, next week we'll know who wins the Superbowl. I'm excited to watch the game and can't wait to see you guys next week. I will say, rate the podcast. Give me some reviews. I really appreciate that. And till next week, we’ll see ya.