

Go Digital!

Social/Digital Guide with Resources & Equipment List



**Find recorded sessions from the September 16 & 17, 2020
virtual event and much more at:**

www.SocialDigitalHub.com



Building Brands | Enhancing Reputations

Ready to “up” your digital game? This guide and corresponding videos can help you do just that. Impact Communications is proud to bring you the content in this Social/Digital Guide as well as the additional videos and information you will find based on the virtual presentations that occurred in the Social/Digital Hub as part of the Morningstar Investment Conference US digital experience on September 16 & 17, 2020. The 2020 Social/Digital Hub was, once again as in years past, powered by Impact Communications, Inc.

Start by reading the transcripts and/or watching the videos. Then, review the Resource & Equipment List that starts on page 11. You will probably have lots of questions – most advisors do. After all, there are 86 links provided and every advisory firm’s need is slightly different.

Here’s how to get personalized help and advice:

1. Morningstar will be drawing one advisor’s name “out of a hat” – that lucky winner will get to work personally with Jonny Swift of Impact Communications via two virtual consulting sessions to (a) select up to \$300 worth of equipment and have it shipped directly to the address of your choice (b) do a tech check and trial run with Jonny’s help and advice. Morningstar and Impact Communications will cover all costs.

The total value of this [Go Digital](#) prize is \$600.

2. In the event that you are not the lucky winner, don’t worry. You can still get the help and advice you need from Impact Communications. [Click here to schedule](#) your first of two 1:1 appointments with Jonny Swift. You’ll send a check for \$300 for the two professional consultation sessions and simply order the equipment you need directly from an online store such as Amazon or Best Buy.

Additional tools, information and details about the Social/Digital Hub are available at www.SocialDigitalHub.com.

Inspector Gadget

A show-and-tell session where two tech-savvy Millennial dudes will show you all the cool gadgets and gizmos they are using to produce content on-the-fly, on-the-road, and in-the-office for advisors just like you.

Want to know how to take your audio/visual skills to the next level?

Colin and Jonny are coming to pump you up.



Recorded for use by Morningstar for the #MICDigital #MICUS event Sept. 16 & 17, 2020 in the #SocialDigitalHub

Video presentation: 20:41 minutes
Accessible in our archives here:

<https://vimeo.com/showcase/7545402/video/455360979>

The tools and systems mentioned in the Inspector Gadget session are shown in **purple font** in the transcript below. A more comprehensive and organized list is available in the downloads area of the virtual booth.

INSPECTOR GADGET: VIDEO TRANSCRIPT

Jonny Swift: Hello, and welcome to the Virtual Social Digital Hub for the Morningstar conference. I'm Jonny Swift here with my colleague Colin Swift of Impact Communications. And we're going to be covering some gadgets and gizmos today that will help you do webinars, podcasts, and videos better, which are obviously more important than ever in the digital age that we're living in with quarantine and everything.

Colin Swift: Absolutely, especially with Covid and quarantine going on right now. **Zoom**

meetings and webcams have definitely risen in the amount that you're going to be doing. With no end in sight of, it's probably going to be the way it's going to go for a while now. So, there's definitely a few ways you can really boost your presence, even just for a normal zoom meeting, or webcam meeting.

Jonny: Exactly. And like you were saying, it's more important than ever to show up on camera and show up on video and audio in a good way. And some of the things we're going to show today can help you do that.

BETTER WEB STREAMING

Jonny: So. First, we're going to talk about how you can do better with webinars and webcams. So, if you don't already have a webcam, that's built into your computer. If you want to get a better one, this one here is called a **Stream Webcam**. It's very nice. High quality.

Colin: It just literally sits right onto your computer here. You place it right up. You plug it into your computer, view it via USB. And then the camera and line are attached all in that one little pocket there.

Jonny: It's just a nice, easy tap to turn up the brightness and turn it on. High quality webcam and you get your light built right in. I am happy with the webcam built into my laptop. So, I just use one of these, these a simple desk clip on ring lights. And this also plugs in via USB, turns up brightness, and this really helps me in my home office to get a better lighting on my face for all kinds of webinars and presentations online.

Something else you could use is just a simple **selfie ring light**. You can clip this onto your phone and clip this onto your laptop, just as so. That's another alternative that's a little bit cheaper, a little bit easier. Here's just another nice little **auxiliary light** that can plug into your auxiliary jack on your phone, you might need a little **Apple adapter**, but this is great and very handy for going out and getting on the road and even at home.

So obviously you want to have good video quality with a nice webcam. You want to have good lighting and next comes good audio. So, you want to have some kind of better microphone than your computer audio in most cases. And a lot of times you just need something like this – a **Snowball mic**. We often just use our **Apple Earbud** headset with the built-in microphone. That's even a step up that's a little bit better or else you can use a **USB microphone**.

Colin: Yeah. The **iPhone earbuds/mic** would be a great mic to use. If you want to take just another step up in your audio quality, you could use a USB mic, something like this **Snowball mic** here. It's perfect. It can be set up to do a 180 or a 360 sound capture. So, if you're going to have multiple people in the room, it's a great mic to have. Again, it's just a simple USB to plug into your computer or whatever you're recording with and it works great. Again, it's another step up from just your basic iPhone mic or headphone mic that you get with your iPhone purchase.

Jonny: That fits great on your desk. Obviously, there are lots of different USB microphones they can use. And I'm probably gonna put a few up here up on screen for you to check out as well. The **Blue Yeti microphone** is also another popular one that people like to use. And they even use more of a **podcasting microphone** like this. This is actually our prize in the Social Digital Hub this year. We have an **XLR podcast microphone** here, but this one's actually USB (the **Maono USB Condenser Microphone Set**). So, you can use these items with your computer, for podcasting, for webinars, for all types of stuff. So, if you want to take an even bigger step up from something like this, you can go for a podcast microphone with a nice arm to clamp onto your desk, really easy to manage. And we are looking forward to seeing who the lucky winner is for this.

ENTER TO WIN THIS PODCAST MICROPHONE SET!
<https://www.socialdigitalhub.com/micugiveaway.html>



So, continuing on with microphones and better-quality audio, lots of advisors nowadays are using podcasts to reach a larger audience and to reach their clients and their prospects to continue to drip out good content. And lots of advisors I know are just using USB microphones like this. Either the **Blue Snowball** or the **Blue Yeti**, or there's lots of other options out there for good USB microphones, that capture good audio. And again, the prize that we're going to be giving away is a USB podcast, microphone. This is being **Maono USB Condenser Microphone** set, and it is great for your basic podcasts. It's not going to be absolute professional quality podcasting audio, but it's almost there and it is plenty good for advisor podcasts, and industry podcasts.

And we have an XLR version of a podcast microphone here. This is a top-of-the-line **Rode microphone**, and this is a normal microphone input. XLR is what it's called. And so, if you're going to go with this version, you have to plug into a **Zoom Recorder**, but obviously the USB Maono mic plugs straight into your computer, so that's a little bit easier.

Colin: Now, there are, there are a little more perks to having something with the XLR, with the Zoom Recorder. The **Zoom Recorder** itself does record audio by itself. It does have two microphones right here. So, it is another great way to just get some simple recording if you needed just some simple audio tracks. The other thing it's great for is it works well with if you were going to do some type of video production. The zoom recorder is a great way to have a step up in your audio for your video production as well.

Jonny: Yeah. And it just serves as a good backup audio source often and is great for taking around with you at conferences. If and when those get resuming again, great for on the go and for capturing audio, wherever you need to. And so, you can hook an XLR microphone right into it, or use it on its own. We have a nice little **handy desk tripod** that goes with it. And so that is great as well for capturing your audio for podcasts.

BETTER VIDEO RECORDINGS

Jonny: So advisors are also using video often now to create new good content to reach larger audiences and video is more important than ever for showing a personal side of yourself for showing prospects what kind of person you are and what kind of advisor you are. So, you want to be able to have stable quality video. You want to be able to have higher quality video. You want to be able to have good sound and you also want good lighting.

So, first things first, when you're capturing video is you need a tripod. So **mobile tripods** are easy to find. There's lots of different kinds out there. You can use something like this here. This is called a **Fuji Tech Stick**. It's a nice normal size tripod. It's nice, easy, and light and easy to pack up and travel with it. It's also going to fold up and function as a selfie stick. And we have an extra phone mount holder here on the side of it. But you can get a cheap tripod like this **Gorilla tripod** for about \$20 bucks. And those come in handy all the time. You can also get something more heavy duty like this guy back here. And that's a really nice and very sturdy. So obviously the sturdier the better, especially if you're going to be filming outside or anything like that. What we like to use though, and what we filmed one of our presentations earlier on there's this ring light tripod. So, this kit is about a hundred bucks. It comes with a really nice wide-based, stable tripod, and it has this ring light come with it. So, obviously when you're capturing video, sometimes you might need better lighting. Sometimes there's not good natural lighting sources. And so, something like this can really help capture better video.

Colin: Absolutely. And you know, sometimes one of the things that you might run into is a space issue. Maybe you're stuck at your desk and you need to film something at your desk. Well, they have, they also have tons of desk cameras, the same thing you're using for your Zoom recorder. You can easily attach a camera stand to it, and then boom, you have a tripod ready to go for your desk.

Jonny: Yep, exactly. So small desk tripods, if you're gonna be filming at your desk, that's great. Or you can set up a larger tripod across the room, but these **big ring lights** are really nice because you get the tripod and your light built into one. Oftentimes you have to buy an external light and set that up on a separate tripod. But these are really nice for being an all in one system. They get pretty bright and it's on a dimmer system. And so, you can center your phone mount right in the middle of here and put your phone right in the middle of the ring light. So, you're getting direct lighting onto your face or whatever you're trying to capture.

So, when you're using the ring light, one thing to be aware of is if you wear glasses, like I do, sometimes you can get a reflection and the glare in your glasses. So, if you are filming and you are going to use a ring light or an external light, it's nice to take your glasses off if you can or at least position the lighting to where you're not going to get a lot of reflection and glare. And you know a lot of times you need the external light, but if you're able to get good natural light, then you don't necessarily need it. That can be really nice and a good.

Colin: A good tip to go by when doing video production is natural light is the best light. You really want to use something like the ring light as something to get rid of shadows when you can't have natural light to really brighten up your face, naturally. Natural light makes you look the best.

Jonny: Exactly. And you know, sometimes you need to use artificial light and that's just fine. If you already have a tripod and you don't want to spring for the ring light kit, even one of these **USB microphones with built in light** is fine; you can plug it in externally to your computer and position this in a good way to provide some extra lighting for your face.

Colin: And again, the selfie light, another great thing. You could put it on your camera and right onto the tripod, no issue there. And you get some extra light that way as well.

Jonny: So now that you have gotten your tripod for stable video, and we've talked about lighting, you might be thinking about what you want to capture your video with. And a lot of people think that they need a **DSLR camera** like this, but we actually just like to use our **iPhone X's**, which have great quality video. They're easy to travel with and they produce just as good a video quality nowadays.



Colin: With everyone investing so much into their phones nowadays, you might not want to invest another \$400 or \$500 into a DSLR camera like this. Now while they are great and they are great for photos and video as well, they will up your production value immensely. Your phone will do that as well. They've been able to put such great cameras and phones nowadays. We are filming with an iPhone currently right now, iPhone X. We have an iPhone here on our **gimbal** that we'll talk about here shortly. The phone cameras nowadays have really upped their value and you can really make a professional production. It's something that you carry in your pocket.

Jonny: Exactly. So, if you have a DSLR camera and you want to experiment and try that out and use that as well, feel free. But I think plenty of you are going to be happy with the footage you capture on your iPhone and all of these tripods that we're talking about most of them come with these phone mounts or similar kind of looking phone mounts. And so, it's easy to screw a **phone mount** onto a tripod, and plenty of systems like this, the one where you can even get an external microphone attached to the phone mounts.

So, let's move into audio. Obviously, after you capture better quality video and you have a stable video with a tripod and you have your good lighting, then the next thing is to get good audio. So, for your phones, you're going to need an **auxiliary microphone** with an inbound plug. And if you're using an iPhone, you're going to need one of the **Apple adapters**.

This is a nice **Comica directional microphone**, which is just great for pointing in whichever way that you're filming. This little phone mount allows you to connect the Comica microphone (it comes with the Comica kit); you can put the microphone right on top of your phone mount so you can have an all in one system for your phone and for your audio.

Colin: You're actually looking right now at a replica of what we're using currently to film this video for you guys. So, it's not something that we're preaching. We practice it too. This is pretty much the same setup we're using right now.

Jonny: These Comica mics are a step up from your built-in microphone in your iPhone. It has this whole kit where this thing screws off and you can use that as a grip and walk around and get mobile footage while still capturing higher quality audio. Something else we'd like to use too capture audio for our iPhone footage is just your **basic lavalier mics** that plugin via auxiliary as well. You can clip this right onto your lapel and these works splendidly too. Especially if you're going to be outside or in a loud setting. Obviously if you have **lavalier mics and an extender cable** doesn't hurt and also a splitter. So, if you're going to have two people on camera at once, you can plug two people in at once and captured both of your audio with separate lavalier mics.

So, you might be asking yourself if you're alone in the office, how do you do this by yourself? How do you start the video and end the video? Well, a lot of the tripods come with these little **Bluetooth remotes**. If it doesn't come with one, you can buy them separately. They're very cheap and you can start and end the video right from this remote, sync it up to your phone via Bluetooth and that is a great way and a little handy way to do it by yourself as well.

Colin: Absolutely. The next thing you can do, if you have your camera and production and you still want to take that next step up, the next great thing to do would be to add another camera or a second angle. And there's a way to do that as well. One of my personal favorites that we use here is the **gimbal**. Basically, this is for footage on the go. It's not on right now, but if you turn it on it, it is a mechanically-balanced camera. It allows you to hold it and you're able to move and reduce any extra shock. It gets your production a little bit more up there.

Jonny: It's great for on the go. Whenever you're moving, no matter how fast or how hard you're moving, the gimbal captures stable footage. So, if you want to get some action shots, if you want to get some panning shots, that's another nice feature to add to your video.

Colin: Absolutely. And the other thing you could do is also add just a second stable angle and we have another great camera for that too. That's the **Mevo camera**. So, this is a more of a wide angle. This is something that we tend to put in the back for a conference. We'll put it in the back of the room so you can get the entire room in there. This is also all **controlled remotely from your phone**. You can connect it through Bluetooth on your phone. And then again, everything is on your phone. You're shooting, you're controlling your other camera, and doing it all from your phone.

BETTER POST-PRODUCTION

Jonny: So, once you've captured all of your great video footage, you might be wondering, what do I do with it now? How do I produce this? We capture most of our stuff on iPhones. We are big Mac users and a lot of **Apple software** built in right to your Mac is great for producing audio and video. For podcasts, I actually just use **Garage Band**, the free software, obviously for audio editing and production. And for video, we mostly use **iMovie**.

Colin: iMovie is a great base for a video production as well as Garage Band for audio. And again, those both come standard if you buy a Mac. I'm not too familiar with Windows myself, but I'm sure with the laptops and computers coming out today, they'll have some type of similar software available to edit as well. The point I think is that you don't need to go spend hundreds of dollars on some large production software. Again, like your phone, you have that with you ready to go already.

Jonny: Right! PC users out there, you can **Google free video editing software** and there's going to be some options there for you. iMovie and a couple of other of the free ones they're very user friendly, very easy to use. They have cuts and drag and drop, and it's not too hard to learn and do some basic cuts and edits and intro and outro slides.

Colin: It's very easy to learn the other and the other positive with those two programs is there is a lot of help out there on the internet. If you are stuck somewhere with an iMovie or Garage Band you're going to be able to go to **Google or YouTube** and really easily find what you're looking for, which is another, another great thing to use those for since it's easy to find.

Jonny: If you don't want to do the work yourself, or you want to step up the production quality and make it a little bit more professional, you can hire different services. You can go into places like **Fiverr and Upwork** and hire professionals that are going to use something more like **Final Cut Pro** or a more professional video editing software. But I think that you'd be surprised looking at some of those videos side by side and seeing how good of quality iMovie can really produce and its very user friendly.



So if you're looking for more help and tips, advice on any of this stuff, especially video stuff, make sure to go to **AdvisorThoughtLeaderSummit.com**, which is a yearly event that Impact Communications has been doing it for the past few years. That focuses on video skills, capturing video, being on camera, and performance skills. You can find out when those dates are going to be this fall. That will be another great resource for you can learn more about being on camera and capturing good quality video.

So, you know, years ago, when we would go to conferences, we used to bring these little **FlipCams** with us. And we thought these were very cool at the time, very handy and portable. They captured decent video and you could export it to your computer via USB, but these used to be cutting edge and just seeing how far we've come, all the great tools that we have at our disposal to capture higher quality video and audio is really fascinating to see how far we've come.

Colin: It really is amazing how much of this stuff, as I said before, can fit in your pocket. So much that you can do a solo and by yourself and really get that professional production out of it.

Jonny: One last plug for our giveaway and we are giving away one of these **Maono USB Podcast microphones**. So, make sure click the link below to enter your name into the drawing for this awesome Maono microphone that can be great for webinars, podcasting, and videos as well. <https://www.socialdigitalhub.com/micugiveaway.html>

So, Colin thank you and thank you all for joining us today in the Virtual Social Digital Hub at the Morningstar conference. We'll see you next time.

###



Social/Digital Hub

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Resource & Equipment List

Podcast Resources

Podcast Recording Solutions:

1. Zencastr: <https://zencastr.com/> – Cloud-based, online, high-quality audio recording platform, as well as postproduction
2. Descript: <https://www.descript.com/> – Cloud-based, online, high-quality audio recording platform, as well as postproduction, editing, and transcription
3. GoToMeeting: <https://www.gotomeeting.com/> – Application-based meeting software that also works pretty well for podcast recording (audio and video), many plans include transcription
4. Zoom: <https://zoom.us/> – Application-based meeting software that also works pretty well for podcast recording (audio and video)

Podcast Hosting Solutions:

5. PodBean: <https://www.podbean.com/> – Podcast hosting, recording, stats, and distribution with profile page
6. Libsyn: <https://libsyn.com/> – Podcast hosting, stats, and distribution with profile page
7. Buzzsprout: <https://www.buzzsprout.com/> – Podcast hosting, stats, and distribution with profile page
8. Blubrry: <https://blubrry.com/> – Podcast hosting and stats with profile page
9. SoundCloud: <https://soundcloud.com/> – Podcast hosting and stats with profile page

Podcast Editing Solutions:

10. GarageBand: <https://www.apple.com/mac/garageband/> – Audio editing software
11. Audacity: <https://www.audacityteam.org/> – Audio editing software
12. Descript: <https://www.descript.com/> – Cloud-based, online, high-quality audio recording platform, as well as postproduction, editing, and transcription

Where to Publish:

13. Submit to Apple Podcasts (will also submit to Castro and Overcast):
<https://podcastsconnect.apple.com/>
14. Submit to Spotify Podcasts: <https://podcasters.spotify.com/>
15. Submit to Google Podcasts: <https://play.google.com/music/podcasts/publish>
16. Submit to TuneIn: <https://help.tunein.com/contact/add-podcast-S19TR3Sdf>
17. Submit to Stitcher: <https://partners.stitcher.com/join>
18. Submit to Deezer: <https://podcasters.deezer.com/>
19. Submit to Pandora Podcasts: <https://www.ampplaybook.com/podcasts>
20. Submit to RadioPublic: <https://podcasters.radiopublic.com/>
21. Submit to iHeartRadio: <https://www.iheart.com/content/submit-your-podcast/>
22. Submit to Radio.com: <https://www.radio.com/podcast-submission>
23. Submit to Pocket Casts: <https://www.pocketcasts.com/submit/>
24. Upload to YouTube: <https://www.youtube.com/>
25. Upload to SoundCloud: <https://soundcloud.com/>

Podcasts Mentioned in the ‘Podcast Wizardry Video’:

26. NAPFA Mindset Mastery Podcast: <https://napfamindsetmastery.libsyn.com/>
27. Practical Wisdom from ACP Financial Advisors Podcast:
<https://soundcloud.com/practicalwisdompodcast>
28. Financial Finesse Podcast from Cathy Curtis: <https://financialfinesse.libsyn.com/website>
29. Wealth Management Today Podcast from Craig Iskowitz: <https://wmtoday.com/>
30. Top Advisor Marketing Podcast: <https://topadvisormarketing.podbean.com/>

Additional Podcasting Resources:

31. Top Advisor Marketing (complete podcast management services):
<https://topadvisormarketing.com/>
32. Equipment to start your financial podcast from Top Advisor Marketing:
<https://topadvisormarketing.com/equipment-to-start-your-financial-podcast/>
33. Podcasting Resources from Top Advisor Marketing:
<https://topadvisormarketing.com/podcasting-resources/>

Equipment List for Better Podcasts, Videos, and Webinars

USB Mics for Podcasting and Webinars through computers:

34. Blue Snowball USB Mic (Desktop): <https://www.amazon.com/Blue-Snowball-Condenser-Microphone-Cardioid/dp/B014PYGTUQ/>
35. Blue Yeti Premium USB Mic (Desktop): <https://www.amazon.com/Blue-Yeti-USB-Microphone-Blackout/dp/B00N1YPXW2/>
36. Fifine USB Mic (Desktop): <https://www.amazon.com/FIFINE-Microphone-Recording-PS4-Headphone-K678/dp/B085WRN1VD>
37. Fifine USB Mic (Podcast arm/kit): <https://www.amazon.com/FIFINE-Microphone-Adjustable-Instruments-Streaming-T669/dp/B07Y1C6GDS/>
38. Maono USB Mic (Podcast arm/kit): <https://www.amazon.com/Condenser-Microphone-MAONO-Professional-Home-Studio/dp/B088FH47ZS/>

39. Rode Premium USB Mic (Needs arm and mount sold separately): <https://www.amazon.com/Rode-Podcaster-USB-Dynamic-Microphone/dp/B000JM46FY/>
40. Rode Premium USB Mic (Desktop): <https://www.amazon.com/Rode-NT-USB-Versatile-Studio-Quality-Microphone/dp/B00KQPGRRE/>
41. Jounivo Gooseneck USB Mic (Desktop): <https://www.amazon.com/Microphone-Condenser-Indicator-Gooseneck-Recording/dp/B07N2WRHMY/>

XLR Mics for Podcasting:

42. Rode Premium XLR Mic (Podcast arm/kit): <https://www.amazon.com/Rode-Anniversary-Cardioid-Condenser-Microphone/dp/B002QAUOKS/>
43. Maono XLR Mic (Podcast arm/kit): <https://www.amazon.com/Condenser-Microphone-MAONO-Professional-Home-Studio/dp/B088FH47ZS/>

Zoom Recorders:

44. Zoom H4N Recorder/Mic (necessary to use an XLR mic, or can use on its own): <https://www.amazon.com/Zoom-4-Channel-Recorder-Windbuster-Attenuator/dp/B01GOTUBLS/>
45. Zoom H1N Recorder/Mic (no XLR plugin, for use on its own): <https://www.amazon.com/Zoom-Windscreen-Headphones-Energizer-Batteries/dp/B08249B1RC/>

Auxiliary Mics for Videos & Podcasts through phones or DSLR cameras:

46. PowerDeWise Lavalier Lapel Auxiliary Mic (comes with extension cable): <https://www.amazon.com/Professional-Microphone-Omnidirectional-Recording-Conference/dp/B01AG56HYQ/>
47. Lavalier Lapel Mic Extension Cable: <https://www.amazon.com/Movo-PM10EC6-Microphone-Extension-Smartphones/dp/B00X85S7EA/>
48. Lavalier Lapel Mic Splitter (for two mics): <https://www.amazon.com/Splitter-Cable-Headphone-Y-Splitter-Microphone/dp/B01BNGAHCA/>
49. Comica Directional Auxiliary Mic: <https://www.amazon.com/Comica-CVM-VM10II-Directional-Microphone-Smartphone/dp/B074DWJ6C7/>
50. Comica Directional Auxiliary Mic Kit with Desktop Tripod and Phone Mount: <https://www.amazon.com/Comica-Smartphone-CVM-VM10-K2-Filmmaker-Microphone/dp/B078KNHTJF/>
51. Comica Directional Auxiliary Mic Kit with Grip Handle (screws into any tripod) and Phone Mount: <https://www.amazon.com/Smartphone-CVM-VM10-K4-Filmmaker-Shotgun-Microphone/dp/B07DFB12D1/>

Lighting for Videos and Webinars:

52. Selfie Ring Light: <https://www.amazon.com/Auxiwa-Selfie-Rechargeable-Battery-Camera/dp/B01MCZ2WY8/>
53. Small USB Ring Light: <https://www.amazon.com/Reading-Brightness-Protection-Flexible-Gooseneck/dp/B083NLX9NH/>
54. Small USB Ring Light with Phone Mount: <https://www.amazon.com/Ring-Light-Phone-UBeesize-Brightness/dp/B075ZLCSGP/>

55. Medium USB Ring Light with Phone Mount and Medium Tripod: <https://www.amazon.com/Summifit-Bluetooth-Lighting-Streaming-Photography/dp/B085N2BHW9/>
56. Large DC Ring Light with Phone Mount and Full-Size Tripod: <https://www.amazon.com/Neewer-Dimmable-Lighting-Portrait-Shooting/dp/B0784SSRZS/>
57. Standalone USB LED Lights with Tripods (2): <https://www.amazon.com/Neewer-Portable-Photography-Lighting-Adjustable/dp/B07YFY7H7J/>

Tripods:

58. Large DC Ring Light with Phone Mount and Full-Size Tripod: <https://www.amazon.com/Neewer-Dimmable-Lighting-Portrait-Shooting/dp/B0784SSRZS/>
59. Full-Size Tripod with Phone Mount and Swivel Head: <https://www.amazon.com/Extendable-Compatible-Digital-Cameras-Silvery/dp/B07JQC8C84/>
60. Wide-base Medium-height Tripod with Phone Mount and Swivel Head: <https://www.amazon.com/UBeesize-Adjustable-Smartphone-Bluetooth-Compatible/dp/B07QJVB3YF/>
61. Fugetek Medium-height Tripod / Selfie Stick: <https://www.amazon.com/Fugetek-Integrated-Professional-Lightweight-Bluetooth/dp/B075WQYN3B/>
62. Desktop Mini Tripod: <https://www.amazon.com/Manfrotto-PIXI-Tripod-Black-MTPIXI-B/dp/B00D76RNLS/>
63. Desktop Flexible Mini Tripod: <https://www.amazon.com/UBeesize-Phone-Tripod-Wireless-Compatible/dp/B07837W5NX/>

Webcams:

64. External Webcam with Ring Light: <https://www.amazon.com/Angetube-Streaming-Adjustable-Advanced-autofocus/dp/B07RXYG295/>
65. External Webcam with Ring Light and Tripod: <https://www.amazon.com/Streaming-PA552-StreamCam-Studio-Like-Microphones/dp/B08D7CVDD8/>
66. External Webcam with Microphone: <https://www.amazon.com/Microphone-FUVISION-Recording-Widescreen-Rotatable/dp/B0897HG7FC/>

Additional Accessories:

67. Phone Mount for Tripod (most tripods come with one): <https://www.amazon.com/AILUN-Rotatable-Adjustable-Compatible-Camcorder/dp/B072KNBV21/>
68. Alternative Style Phone Mount for Tripod (most tripods come with one): <https://www.amazon.com/Manfrotto-Universal-Smartphone-Version-MCLAMP/dp/B0169SORDW/>
69. Bluetooth Remote for Phone/Tripod (most tripods come with one): <https://www.amazon.com/CamKix-Wireless-Bluetooth-Shutter-Smartphones/dp/B00PJSIIES/>
70. Lavalier Lapel Mic Extension Cable: <https://www.amazon.com/Movo-PM10EC6-Microphone-Extension-Smartphones/dp/B00X85S7EA/>

71. Lavalier Lapel Mic Splitter (for two mics): <https://www.amazon.com/Splitter-Cable-Headphone-Y-Splitter-Microphone/dp/B01BNGAHCA/>
72. DJI Gimbal Stabilizer with Tripod: <https://www.amazon.com/DJI-OM-Handheld-Smartphone-Stabilizer/dp/B08CMVGVQY/>
73. DJI Pocket Gimbal Stabilizer with Built-in 4K Camera: <https://www.amazon.com/DJI-Stabilizer-Integrated-Attachable-Smartphone/dp/B07LHC91QC/>
74. Mevo Start Live Event Camera for Streaming and Recording with Tripod: <https://www.amazon.com/Mevo-Start-Live-Event-Camera/dp/B08BG6N3LL/>
75. Mevo Plus Live Event Camera for Streaming and Recording: <https://www.amazon.com/Mevo-Plus-Camera-Compatible-Android/dp/B075P5QHHL/>
76. Mevo Boost Power Pack Battery for use with Mevo Plus: <https://www.amazon.com/Mevo-Boost-Charging-camera-battery/dp/B01LWN4T3C/>

Software Resources:

77. Audacity (Free audio editing software): <https://www.audacityteam.org/>
78. GarageBand (Audio editing software for Mac): <https://www.apple.com/mac/garageband/>
79. iMovie (Video editing software for Mac): <https://www.apple.com/imovie/>
80. OpenShot (Free video editing software): <https://www.openshot.org/>

Additional Links:

81. Social/Digital Hub Website: <http://socialdigitalhub.com/>
82. Advisor Thought Leader Summit Website: <https://www.advisorthoughtleadersummit.com/>
83. Impact Communications Website: <http://impactcommunications.org/>
84. Marie Swift's Blog: <http://marieswift.com/>
85. Fiverr (Freelance services): <https://www.fiverr.com/>
86. Upwork (Freelance services): <https://www.upwork.com/>

Instant Authority

An interview with **Haleh Moddasser**
and Host **Marie Swift**

Haleh and Marie talk about what's hot (ESG!),
what's not (no snoozefests allowed),
and why a book might just (still)
be the ultimate calling card



Recorded for use by Morningstar for the #MICDigital
#MICUS event Sept. 16 & 17, 2020 in the #SocialDigitalHub

Video presentation: 29:54 minutes

Accessible in our archives here:

<https://vimeo.com/showcase/7545402/video/452960544>

INSTANT AUTHORITY: VIDEO TRANSCRIPT

Marie Swift: Hi everybody. It's Marie Swift and I am joined by Haleh Moddasser. Haleh is a partner at Stearns Financial Group. She runs the marketing for the firm. She's a rock star when it comes to consulting with her clients and working with them, whatever they're going through as a wealth advisor, and she's just written a brand-new book and it's called, "Women On Top: Women, Wealth and Social Change." And so, I wanted Haleh to join us for the Morningstar virtual version of the conference. Gosh, I wish we were all together at the McCormick Center in Chicago, but who knew COVID and all of that, and Haleh was going to join me there, but Haleh I'm so glad you could join us today from your home in North Carolina.

Haleh Moddasser: Well, thanks for having me. I too wish we were in Chicago, post-Covid.

Marie: Yeah going to the House of Blues and doing all that fun stuff in the exhibit center and

the social digital hub, but this is the next best thing.

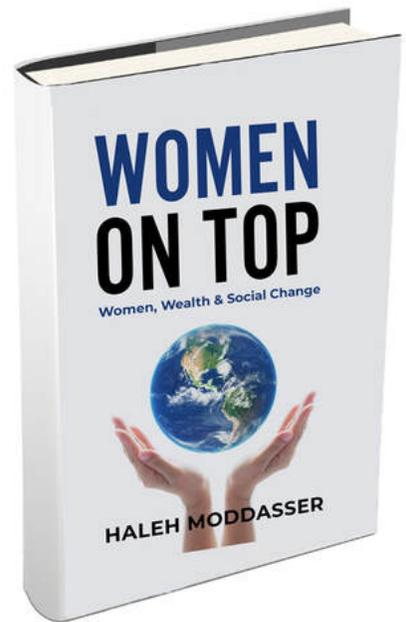
Haleh: Yes. And I'm honored to be here with you today. Thanks for having me.

Marie: So, let's talk a little bit about books. You know I've been in business for 30 years as a marketing and PR professional, and it was always this idea that not everybody can write a book cause it's a lot of work, right. Now that anybody can publish a book, or they can have a blog or a podcast. Is a book still the way to go? I know you've written two so, talk to me about why you wrote this book and why other advisors would want to write their own book?

Haleh: Okay, well, this book as, and you mentioned is about ESG investing and it came about primarily because I work probably with 95% women clients. And I find that the higher the net worth of the woman client, the more inclined she is to actually want to make a difference with her wealth to leave a legacy. Studies show that women in general are concerned with the greater good. And so, there was more and more demand for, you know, more than just return. I mean, yes, everyone wants to be financially secure. Everyone wants a good return, but this is sort of a triple bottom line effect. What can I do to make a difference and leave the world a better place for my children? And the more I started researching this, the more I learned that women were tired of just giving money to philanthropy. Yes, they still want to do that, but they want to do more and ESG emerged as something that they could literally put the power of their wealth, a hundred percent of the power of their wealth behind the causes and social changes that they wanted to see.

Marie: So, this book just came out and it's on Amazon. It's on your company website, you have an author website, which we're going to show some of that in just a minute, but can you show us the cover of the book? What does this look like? I'd love to just let our audience today. See what women on top looks like. So, you know, it's kind of an interesting topic, and a title for your book. How did you come up with the imagery? The hands, the globe, the title?

Haleh: "Women on Top" — it seems somewhat provocative, but I specifically chose that because it's about women's empowerment. And I believe that, and my survey results show it, too. I did some original survey work for the book that women don't recognize that they actually own the majority of the nation's wealth right now. So, they own probably somewhere between 60 and 67% of the nation's wealth, which is north of \$20 trillion. But when surveyed, Boomer women who are the ones that actually hold these assets, think they control about 30% of the nation's wealth. So, the overwhelming message here is that women are already in a position to really move the needle on causes that they care about. The imagery, the hands holding the earth is because I actually



believe that in a country like ours, that's capitalistic. you know, money is power, and women have that power to impact things beyond legislation and beyond philanthropy. I think the pandemic has shown us all that the way that companies behave toward their employees and toward their consumers. It's really important. And these aren't things that can always be legislated, that, that we as shareholders are actually stakeholders in the way that companies behave and want more of a say potentially in ensuring that they behave in accordance with our values.

Marie: So, let's talk about, about that a little bit more. There's a lot to unpack there. You know, we're living through a historic time. I think when we look back, we're going to see this as a really difficult time. And many people, you know, are having a more difficult time than others for health, for financial reasons, just emotional wellbeing. So, there's that. We also have the social unrest that's happening. We have a highly charged political election year that we are traversing through. So, all of that coming out with this book right now when women and anyone who really wants to make a difference should consider, could consider ESG. Let's talk about how you see ESG helping with putting the values in alignment with your money.

Haleh: Well first, let me start by saying the fact that the book was published in February with completely serendipitous. I was writing this book over a year ago. It happened to be published in February of this year. And lo and behold, the pandemic occurred. My initial thought was this is a disaster. We can't really publicize the book now because everybody is focused on the pandemic and we're going to have to put everything on hold. But as it turns out, um, the focus started shifting to companies and the way that they were treating employees. And were they providing a safe work environment? Were they providing paid leave? Were they providing ongoing health insurance? Were they making protective equipment or not? Were they complying? Were they not? And so, I have found in the last several months that the interest in ESG and busting has gone up over a hundred percent. And so, it turns out that the book while it was unintended is very timely right now, especially with an election coming up and with people often feeling divided and disenfranchised. This method of investing allows one to leverage their voice, have another route to social change other than just politics, work philanthropy, both of which by the way, are extremely important. And I'm encouraging all women and all people to stay involved in those. But this is yet another way.

Marie: Yeah. So, recently you were interviewed for an article. I think ValueWalk is the name of the publication and it had to do with the Vatican and some other religious organizations basically saying to their members, please divest of these types of stocks sometimes called sin stocks, like fossil fuels. And you have had an interesting approach when you talked to the journalist. So, tell us about that. Is divesting the right way every time?



The screenshot shows a webpage header for ValueWalk with navigation links: PREMIUM, FRONTPAGE, TOP STORIES, BUSINESS, TECHNOLOGY, and VALUE. The main headline is "THE VATICAN MANDATE, SMAS AND ESG INVESTING" dated Jun 24, 2020, 10:47 am. The article text reads: "Last Friday morning, the Vatican put out communications urging Catholics and the private sector to 'progressively and without delay' divest from fossil fuel producers and other entities that perpetuate climate change. The pope called on Catholics to avoid 'support for companies harmful to human or social ecology,' such as weapon makers and [abortion](#) providers, as well as the fossil fuel industry."

Haleh: I don't think so. I think it's certainly an option. And if, if consumers and investors feel that strongly, that they want to do that by all means they should do that. It's an option. I wondered though how effective it is when we live in a world that's dependent on oil and fossil fuels. So, divesting your stocks simply means that someone else buys it by definition, you sell, someone else buys. Over 6 billion shares are traded a day. The company has no idea whether you sold your shares because you were rebalancing your portfolio, or you were taking a stand against something that they were doing.

I think in that case the better approach might be to actually own shares of company stock that you may not even agree with their philosophy. That perhaps you're offended by the way that they're doing business. And as a shareholder pool, your vote together with other people potentially participate in shareholder resolution, use your proxy vote. These things are shown to really work. That gives several examples in the book of major changes that have occurred just by having a shareholder resolution that never even went to vote. Generally speaking, companies, they want their shareholders to be happy, obviously. So, if you ask, they will often do what they need to do to make you happy. They will give the people what they want. And so, it's a matter of people recognizing, investors recognizing that they do have a voice. If they use it, exert it, leverage it, they can bring about change that's actually often more expedient than legislation even.



<https://www.esgclarityus.com/3-questions-haleh-moddasser/>

Marie: I'm thinking about the other findings in your book, which by the way I've read. And the research that you did is really fascinating. Are there any other statistics or findings that stand out?

Haleh: Well, I think the most shocking statistic for me, the really blows my mind as a female financial advisor, working with women is that the rhetoric out there is that women are, not very good investors. You know, they're more timid; they're more conservative; they're not willing to take risks like men are. The actual studies show that women outperformed their male counterparts by at least a percent because you're not obsessed with it and they have a long view and they're focused more on security than they are a financial return; however, what really blew my mind was the statistic that only 13% of Boomer women think that men are better investors than they are while at the same point in time, they delegate their investment management to either their husbands or their male advisors. So, I don't exactly understand that disconnect. I thought that maybe Boomer women actually believed that men are better investors, but it turns out that they don't. So that kind of blew my mind.

Marie: A lot of women don't even know that there's this thing called ESG, right?

Haleh: Yes. This was the other finding that I stumbled over this because if you read the rhetoric on ESG, it's a movement that's driven primarily by women and millennials and every study I've ever looked at says that 80% of women who were interviewed are interested in ESG. So, the long and the short of it is that Boomer women are the ones currently holding the wealth. The millennials don't have that wealth yet. So, when I interviewed over 500 Boomer women from across the country who had investible assets of 500,000 or more, I found that 80% of them didn't know what ESG was.

So, it may be true that women at large are interested in ESG, but the women with the assets who could actually move the needle, don't know what it is. And I think a big part of that is you're just not being educated either by their advisors and they're not reading about it and they just don't even know the power that they have. And that is the point of the book is to help empower women and educate them that they actually can make a difference with their wealth.

Marie: What was the other finding about men and their propensity to use or not use ESG?

Haleh: So, it turns out that about 53% of women advisors are currently using or offering ESG investing to their clients with the other 47% saying that they would consider it or likely to use it. But, when it comes to male advisors, which by the way, make up about 80% of all advisors, there's 26% that say that they don't use it and they would never even consider using yet. And so, there's, really sort of a resistance toward ESG we're finding by male advisors. And I think a lot of that is driven by the prior iteration of ESG, which was dubbed socially responsible investing, which was exactly what the Vatican is now dating, is that you should exclude entire segment of the market from your portfolio. So, whether it's energy or sin stock or alcohol, tobacco, and in doing that will obviously cause tracking error in the portfolio.

In prior years before 2005, those socially responsible funds did underperform. They had higher expense ratios. They didn't track what the rest of the market. And so, I think that for those advisors who were adamant against ESG, I would encourage you to take a second look at what the current research shows, which is that at least 90% of the time an ESG portfolio is either equal to or outperforms and unconstrained portfolio. Even Blackrock is stating that and admitting that it reduces portfolio risk. And so, I think for purposes of reducing risk in a day and age, when social

The image is a screenshot of a ThinkAdvisor article. At the top, there is a navigation bar with a search icon, social media icons for Facebook, Twitter, LinkedIn, and RSS, the ThinkAdvisor logo, and links for Newsletters and Sign In. Below the navigation bar is a horizontal menu with categories: INVESTMENT PORTFOLIO, WEALTH MANAGEMENT, RETIREMENT PLANNING, LIFE/HEALTH INSURANCE, PRACTICE MANAGEMENT, COVID-19, TECHCENTER, and MORE. The main content area features a large, bold title: "ESG Investing: Not Just for 'Tree Huggers' Anymore". Below the title is a small circular profile picture of Jane Wollman Rusoff, followed by the text "By Jane Wollman Rusoff | August 19, 2020 at 01:53 PM". At the bottom of the article preview, there is a short introductory sentence: "Haleh Moddasser tells ThinkAdvisor why she thinks women should embrace ESG and why the DOL's proposed limits will hit millennials harder."

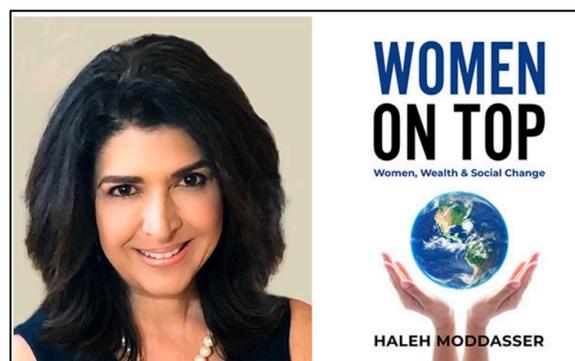
media is so prevalent, reputational risk is very important to companies. And so, we really need to monitor in addition to their financial information, what are they doing? What kind of, how are they treating their stakeholders? That really does make a difference in the way that consumers view their products.

Marie: I know you recently had an interview with Jane Wollman Rusoff who is writing a feature about you and your book and your positions. And one of the things that Jane was asking about is, in this age of where everybody has a hashtag, like #MeToo or #BlackLivesMatter, maybe there's a little bit of some nomenclature that we could devise to help. I mean, ESG is not the easiest thing to say and remember, so, what would you think about a different hashtag or way of communicating ESG?

Haleh: I would actually really like that because no one knows what ESG means. At least in this cohort of people that I've interviewed. If you try to explain it as environmental, social, and governance investing it really just doesn't tell you a whole lot more. No one understands that, but something like #dogooddowell. Because that's actually what you're doing. You're doing good in the world, but you're also doing well financially. So, it's something that the average investor and average consumer can really wrap their head around. What does this mean would be really helpful I think in, in investing with ESG?

Marie: The other thing that you've mentioned is accountability, right? So, we're all watching. We're watching these corporations to see how they're behaving. And I vote with my wallet when I go to the store, why not vote with my wallet or the way I have my votes is, you know, all of that with my investments? So, accountability matters, #AccountabilityMatters. We're watching.

Haleh: Absolutely. And that is holding companies accountable for more than just financial returns. You know, my research for the book shows that the real power brokers in our society are large corporations. They impact more than just financial returns. They impact employees. They impact consumers. They impact the environment. They impact our health and the products that they use. So yes, it's time to hold them accountable in a different way.



BENEFITS OF WRITING A BOOK

Marie: So, here we are on a hot summer day in July, getting ready for the virtual Morningstar conference in September. And we're prerecording this because we didn't want anything to go wrong, but, I want to talk a little bit about the other book that you wrote and share why you wrote that book as opposed to this book. Is there any difference? And also, the benefits that you've seen as a professional has this helped you with more credibility, building your platform? Kind of getting

to this idea of those who are watching, would have been at the Morningstar conference are now coming to the virtual Morningstar conference and they might be thinking maybe I should write a book. Should they? What benefits are there?

Haleh: Let me start by shameless self-promotion: my book on "Gray Divorce, Silver Linings" is a book about, gray divorce. And for those of you who don't know what that is, it's the term used to define divorced after the age of 50, between long time married couples. And by that, I mean, 30 years or more. Sadly, it's growing at double the general divorce rate in this country and I attribute that primarily to longevity. We are living longer and people actually see an opportunity to live longer and healthier and get a do over, you know, that used to not be an option in our parents or grandparents generation, but it is an option today.

I started writing about both of these topics, whether it's gray divorced or ESG, because it speaks to my particular clientele. I work primarily with Boomer women. I am a Boomer woman. I've been through a divorce. I'm interested in ESG. And I find that I tend to attract clients that are of like mind, which makes sense.

Obviously, you know, birds of a feather flock together. I do find that it's made a huge difference, in terms of my ability to gain credibility with women in my cohort who feel the same way. And so, it's definitely a door opener and it also puts you in a, in a position of thought leadership because by the time you get through writing a book, you've either done original research or tons of other research, probably both. And you really are a subject matter expert. There isn't much that you can't talk about. At a minimum, it gives you the opportunity to enter the conversation. Like when the Vatican, or the Pope, I should say, makes the statement like he did. You actually can have an informed opinion about that.

Yesterday I also got a call from someone else and he said, Hey, I'm looking for a financial advisor. I looked online. You're obviously smart because I see that you've written two books. Whether he's right or not in that correlation, I don't know, but it helps gain credibility. I would view it as a business card on steroids almost.

Marie: Absolutely. And I've long said that a book is the calling card. A few other people have said that too, but you know, anybody who follows my work knows that I'm all about credibility marketing and having third parties validate that you're the expert. So, you're not saying I'm an expert, trust me. Don't say that. Have somebody else say that about you. So, having a book that's published. Having this article that Jane Wollman Rusoff wrote about you. You've been quoted a lot of places. So, you've got that third-party credibility from being seen in the media and they're saying this person is credible enough, authoritative enough, knowledgeable enough to be in our article in the Wall Street Journal or whatever it is or the local newspaper. And then the books. I mean, I have to believe in, and I know this to be true, that journalists say, huh, a book? This person did original research. It must be really grounded.

Haleh: It's not a panacea, so you can't go out and write just anything and publish it yourself and hope that it's relevant and hope that you gain credibility. It has to obviously be something that you care about. There's a reason that you're doing it. If newsworthy. It speaks to trends that are happening today like rage of worse or ESG investing. We don't want the same tired story that's been going on for the last 50 years in wealth management. But, if you can find that thing that really speaks to you personally, that speaks to your client, then I think you already know it's newsworthy. People are already talking about it, they're seeking it, and you're providing answers and solutions for people. That's what it's about as an advisor is that you hear them and you're providing solutions. If you can do that, I think it's a phenomenal way to launch or further a career in wealth management.



Marie: I haven't written a book, but I have to imagine it's really personally fulfilling. Didn't that feel great to get that first book done and then also the second book?

Haleh: I have to say, I think it would be very hard for me to be an advisor if the only motivation for me were either the money or helping the already wealthy clients make more money. For me, the motivation is to improve society, improve my client's lives, utilizing their wealth to do both to help fulfill their personal dreams to help make the world a little bit better. That's what gets me out of bed in the morning. So, I'm not even sure that I could be doing the job if I didn't have that component. And I think that's what is required if you don't want your book to become a gimmick. I don't think those kinds of gimmicks work. I think consumers see right through that. You know, this is just a marketing thing and, you know, there's nothing new here in this book. This has all been said, it's just repackaged. No, it can't be that. It actually has to speak to and solve a problem, in my opinion.

Marie: I know that sometimes for me, because I'm a better writer than I am a speaker, I don't oftentimes know how to articulate what I'm thinking or feeling until I ride it. Is that also true for you?

Haleh: Yes, because it forces you to crystallize your thoughts. I think a lot of times we don't know how to articulate things because we haven't maybe thought it through as well as we would if we were now trying to assert something in written form and it's going to get published. Now you have to have evidence to support your thought. You have to have research to support your thoughts. You have to interview your clients and see if you're on target. And so, by the time you get through

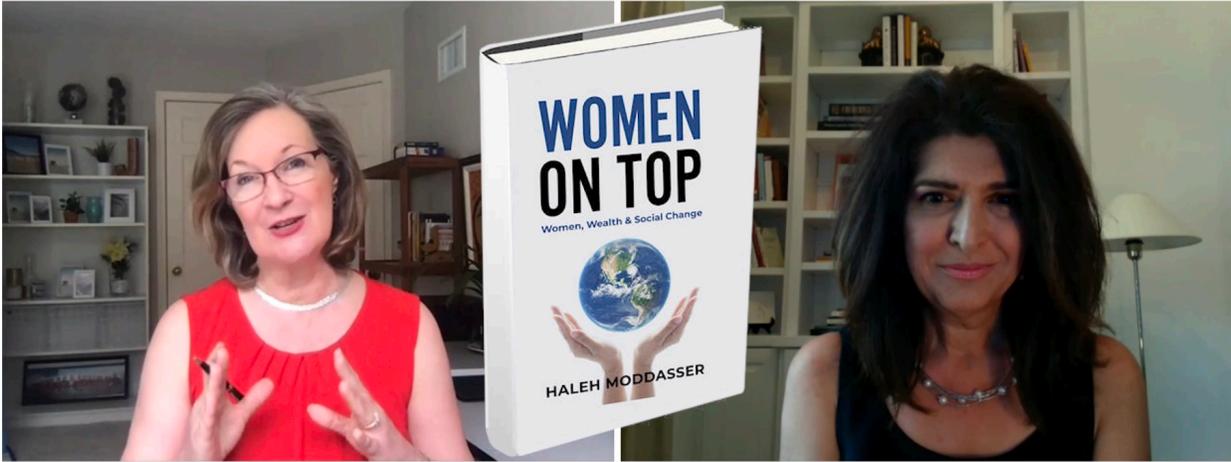
that process, you have a pretty strong conviction about what you've written about and it's been tested in the marketplace with your beta testers. It's much better than an off-the-cuff, yeah, I think this is what I think about this. That's not very credible. But by the time you get through writing the book, it better be credible.

Marie: You wrote your books yourself, right? You didn't have a ghostwriter?

Haleh: No, I wrote them myself, but I was a journalism major in undergrad and I actually really enjoy writing. I had an editor, a wonderful editor, for my most recent book, and she offered to write it for me because like all of us, I have a full-time job and you know, I try and have a life outside of work, although that's challenging at times. But I really just didn't want her to write it because I think it's very important for me that it's my voice, my voice, who speaking to my clients and my people, which are Boomer women. And so, I felt pretty strongly about that, but I know many people who've used ghostwriters and have been very successful with that. So, if writing is not your thing, don't let that discourage you. There are many people who can take your message and make it yours.

Marie: I used to ghostwrite books. It's a lot of work to channel somebody else's voice. I remember the first book I did was co-writing with Sheryl Garrett, who I adore, and the Garrett Planning Network.

 Social / Digital Hub



Marie Swift, Chief Executive
Impact Communications, Inc.**Haleh Moddasser**, CPA, Wealth Management Advisor
Stearns Financial Group

Marie: So, let's wrap up here. We're starting to come to the end of our time, and I know you're in charge of the marketing or one of the people in charge of the marketing at Stearns Financial Group. Tell us a little bit about the firm and what else you're doing through the COVID crisis to connect with your clients and your prospective clients.

Haleh: We are a \$1.4 billion dollar advisory, and we've always probably leaned into client communication more than a lot of firms whether that's voice to voice or whether it's our written chat that goes out every two weeks. We have a trends newsletter. We have a women's newsletter, but during the COVID crisis, I remember when it first hit the news, I spent all day, Saturday and Sunday and probably talked to 20 clients just over the weekend. People just panicking about the market, drop about the world, coming to an end about this virus about what's going to happen to the economy. And we just had a sense that the normal, every two-week chat wasn't enough.

And so Dennis Stearns, who's the founder of the firm, created with the rest of us, a program called "Let's Talk About It," – I love that title because the sense we got from our clients was they just wanted to talk about it. So, we started this video cast. Every Friday we had two different sessions. One was more technically focused on investment management and financial planning and all the different ramifications of that for our clients. And the other one was more focused on interesting people that were relevant.

For example, with the black lives matter movement, we had the chancellor to a school that was primarily African American come on. We've had many different types of people, whether it's, encouragement, and support, how to get through the pandemic, healthcare statistics, what does COVID mean? We have found that we have as many as 150 people come on live, and that is growing weekly, just because people are at home and they're scared and it's really tough, you know, watching the news. And so, I think that this really resonated a lot with our clients.

Marie: Thank you Haleh. It's been a pleasure. Much continued success.

###

Let's Talk About It ✕

Twice a month, Stearns Financial Group delivers a live webinar with strategic information and support as we all work together through this unprecedented period in our country.

Sessions are held at 11:00 am (ET) every other Friday.

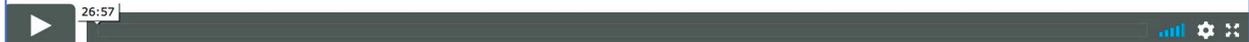


Remember, everyone's individual circumstances are different, so please call your advisor with any concerns or just to connect about your situation.

Podcast Wizardry

An interview with **Craig Iskowitz, Cathy Curtis**
and Host **Marie Swift**

This 3-way conversation is bound
to inspire and entertain you



**Recorded for use by Morningstar for the #MICDigital
#MICUS event Sept. 16 & 17, 2020 in the #SocialDigitalHub**

Video presentation: 26:35 minutes

Accessible in our archives here:

<https://vimeo.com/showcase/7545402/video/452972203>

The tools and systems mentioned in the Podcast Wizardry session are shown in **purple font** in the transcript below. A more comprehensive and organized list is available in the downloads area of the virtual booth.

PODCAST WIZARDY: VIDEO TRANSCRIPT

Marie: Well, hi everybody! We're so happy that you joined us for another special session here in the Social Digital Hub. At least we're pretending like we're in the Social Digital Hub. It would have been so great if we could have all been together in Chicago, in June, at the Morningstar Conference at the McCormick Center, but COVID and all that. So, we've got the next best thing, which is a virtual conference coming at you in September, thanks to Morningstar. And we're going to try and replicate what we would have done had I had Cathy Curtis and Craig Iskowitz with me right there in the social digital hub. So, hey Craig, where are you calling in from today?

Craig: Hey Marie, I'm calling in from beautiful East Brunswick, New Jersey,

Marie: I'm in beautiful Leawood, Kansas. And how about you Cathy?

Cathy: Hey Marie. I'm in Oakland, California.

Marie: Ok guys show your tee shirts.

Cathy: Posture!

Marie: Posture, superman pose! We are all wearing our Social Digital Hub t-shirts. We are in the spirit for Morningstar and we're doing a video about podcasting and Craig you're actually podcasting right now. Aren't you?

Craig: I'm recording. I'm recording this for a podcast. So yeah. So, this is going to be podcasted at some point later.

Marie: Yeah, we'll figure out a way to slice and dice this great content, because we want to talk about how you two are using podcasting to build your authority, to build your business, to kind of be famous, right?

Good information can come out in a podcast. People get a sense of who you are, and it could be a little bit longer format than a video. Although this video is going to be 30 minutes. So, I guess there you go.

Let's get you talking about the benefits of doing a podcast, Craig, because I know you've been using podcasting as a part of just building your presence, what are the benefits you've seen? How long have you been doing it?

BENEFITS OF DOING A PODCAST

Craig: I started last January/February of 2019. And I've had a blog for 13 years, which I write on a regular basis and that is great for marketing. I run a consulting firm called Ezra Group, so we work with banks, broker/dealers, asset managers, and lots of FinTech firms. So, getting the word out is important. And I found a blog is very helpful. Posting thought leadership content gets people to know who you are and what you can do. And the podcast seemed like a nice natural extension of that in a different format to deliver content to people who maybe want it to listen to the sound of my dulcet voice, rather than read my words.

Marie: So, talk to me a little bit about how you do podcasting and, I mean, I've seen you in action cause you and I have done some podcasting live at a conference together a couple of times now at T3. So, tell us about your equipment? Your thinking? How do you get your arms around all this?

Craig: The thinking is, it was easy since I already, I already did a blog and I was already putting some content out. But it was as we were discussing before, it was kind of on a whim where one of

my clients, Cheryl Nash from Tegra 118 said to me, while we were doing a strategy project for them and she said, “You know, you should have me on your podcast.” And I said, “Well, I don't have a podcast. I got to start one to have you on it.” So, it was sort of like, I would need to start a podcast now, so I can have people on it. So, there wasn't that much of a plan. And when you start, you don't really need any tech, any equipment at all. As long as you have a laptop and almost everyone has a laptop, use the microphone of your laptop and I just use **Zoom**, which was the, video conference technology I was using. Today we are on **GoToMeeting**, since Marie is hosting. You can use **Microsoft Teams**. Any of these tools have recording capabilities. And you're podcasting so, you don't need any special equipment.



EASY WAYS TO GET STARTED

I went and bought a microphone. So, when I started, I bought this microphone, which is a **Blue Snowball** microphone. And it came with this little pop shield, which is, so your words don't pop in the microphone. I think this was \$80 and it's got a little stand and it goes right on your desk and you're good. But you don't even need this. You can use a headset, which I've used before. Mine is a **Jabra 65 headset**, and this works great. And a lot of my guests will use this when they call in, they sound fine. So, you don't really need a lot of equipment to get started on podcasting. But the thing that you see here, this is a **Rode mic** that works well. Oh yeah, your headset from your

iPhone. This Rode mic I bought, for you, Marie, because we want it to look the same when we went podcasting together at conferences. So, this is a Rode podcaster microphone. It's about \$200 on Amazon. Then this is a **shock mount** to keep it from the desk shakes. It also has an arm here so I can move it around a bit. It's about \$100 and also an Amazon. So, all that stuff together, that was \$350, something like that.

Marie: So, that plugs right into your Mac, right? You're using a laptop?

Craig: I didn't want it to get too complicated, but you know, you don't really need this, but if you're going to buy this fancy Rode mic, you've got to buy something to drive the audio. So, I only bought this mixer because you wanted me to (laughs). I have a big **mixer box** over here and the Rode mic is an XLR connection to my computer. So, you need a mixer to boost the audio of these kinds of mics and also drive the power.

Marie: So, this is what I'm using right now, a **Maono podcast mic with a pop shield** on an arm that clamps onto my desk and a USB connection to my computer. This is like \$80 bucks. I also have the fancy one, the \$200 Rode mic that we plug into the mixer when you and I go podcasting, but we're actually giving one of these Maonos away for anybody who enters to win it as a part of the Morningstar conference. You can sign up and get all our free handouts like our equipment list as well. So, be sure you enter to win.

So, Cathy tell us how long you've been podcasting? What is some of the things that you're learning or seeing, or enjoy the most?

Cathy: I am a brand-new podcaster. I about four months now I've done, six episodes. And the reason I started is I've been blogging like

Craig for a long time. And I have a newsletter and I post on social media, but I've been noticing this huge upsurge in people's interest in podcasting. And I don't think it's dying. I think it's going even further. I mean, Michelle Obama is starting a podcast at the end of this month and I'm thinking maybe people are listening to more podcasts during the pandemic. I know I am. I take long walks at night and I'm listening to podcasts now and I'm kind of a late starter on podcast listening to podcasts. So, I thought, you know, during this pandemic, I want to try something new. I want to stretch myself. And people have been encouraging me to do a podcast for a long time.



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So, I thought, okay, I'm going to go for it. And I have a, a marketing person that has been encouraging me too. She said, "Cathy, all you need to do is start on Zoom." And I said, "You're kidding." And just like Craig, I've spent no money. It's Zoom and they make it so easy. It, it produces an audio file and a video. So, I'm doing both audio and video. I upload to **YouTube**. And I'm finding that my audience likes video. So, I think I'm going to continue doing both video and audio and see how that plays out. And I thought that was kind of interesting because I'm being able to populate my YouTube channel now, which supposedly it's good for search, right? So that's an added benefit there. I love doing video. I like to watch people's reactions and things like that. So, I'm going to continue on that level. And then I have a podcast, a friend recommended this microphone, **Audio Technica, ATR2100 USB**. It's got the little stand and I plug it into my Mac desktop. I'm using a desktop computer every time I Zoom, not a laptop. This is my home office, the red walls with this, maybe a bit much, but I think the red walls are pretty and I'm ready to go.

WORKING WITH GUESTS

Marie: So how do you pick your guests? How do you make them sound good? How do you pick your topics?

Cathy: Good question. So, I am an advisor that works mainly with women, and so I want to amplify women's voices. So that's my goal. And so, I originally started with a good friend who's a very interesting woman because basically, because I knew it would be easy for me and it was like my test run. That was so much fun. I got a lot of great feedback. She has a big social media presence, so I got a lot of listeners and I have a big social media presence. And then I interviewed another advisor. I just did a bunch of young people of color, young women, and talk to them about personal finance. So, I don't really have a particular strategy honed in yet, but except that I know I want to amplify women's voices and talk about money and their lives and how they intertwine. That's my goal right now.

Marie: So, what's the name of your podcast and where is it hosted and all that good stuff.

Cathy: It's called Financial Finesse and it's hosted on **Libsyn** and I'm on **Spotify** and, okay, this is a good one that I'm trying to figure out for the newbie podcasters, getting on **Apple's podcast platform** is proving to be challenging.

Marie: How do you get on Apple? Craig jump in here.

Craig: I can help you with that, Cathy. It's a bit of a process depending on how your podcast is posted and where it's hosted. I've got a degree in computer science, so I do a lot of these things myself, but even I have to go out to the experts when there's problems sometimes. I don't have the time or I don't, I don't know enough about certain things, but, for example, I don't know where you host your podcast, but I host mine on a website called **Blubrry**. It's 20 bucks a month and you get, I forgot how many hundreds of megabytes of space, and then they will then distribute your podcast automatically once you set yourself up on Spotify and **iTunes**



and a couple other distribution channels. I have my podcast team and they upload it right to Blubrry and once they hit publish, it just goes out. But you have to set it up first. You have to configure, go to Apple, you know, iTunes and register as a new podcast, get the information, plug it into the right places in your infrastructure. Like I use **WordPress** for my blog. So, I think Blubrry works very well with WordPress. If you don't use WordPress, you may be looking at something else.

Cathy: I do use WordPress.

Craig: So, you might like Blubrry. It's got a WordPress plugin. And we're getting really technical here. So, there's a plug in our WordPress that shows you when you, when you do your blog posts, I post the transcript to all my podcasts on my blog.

Cathy: Ah!

Craig: People like that. You are giving people lots of options for interacting with you. Some just listen on their iPhone, through iTunes or whatever podcasting app. Some can go to our website and go right to the blog and there's a little a widget. So, Blubrry has a WordPress widget that pops up and you can click, play, and play it through your computer.

Cathy: Oh, that's cool.

Craig: Yeah. So, it gives people lots of options for listening to the podcast. And then we post the entire transcript as well in that, in there. And there's a little plug in at the bottom. You click on it; it opens up Blubrry window. You pick your podcast and kind of go.

Cathy: I'm doing that!

Craig: So, one tip for doing your podcast is you can have a subcategories or sub brands of your podcast and do a little series. So, you could do an insurance series of your podcast where you just do insurance for a couple episodes. Or you might do long-term care, or you might do 401(k)s as a topic for a couple episodes. I'm thinking advisor side.

Because my company sells to banks, broker/dealers, asset managers and FinTechs, we did a **Winners of WealthTech** series. People who we felt we had made a difference in the industry. Again, we were trying to keep it 50- 50 men and women and we gave it a separate hashtag and made it like a separate brand inside of the podcast. And it was kind of fun. It doesn't cost anything, but it gives people a different reason to listen. And when we were to announce who the

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#WinnersOfWealthTech Ep 11: David Lyon, CEO of Oranj

winner of this month is, people would get congratulations, your Winner of WealthTech. Woo-who! You're a winner!

Cathy: That's great.

Craig: It's a nice little thing to get more interaction with your podcast.

Cathy: I want to add something a little problem I've been having, and Craig, you probably know the answer. In fact, we talked about this a little bit via email. I did a panel and I love panels, but it's problematic in that you got to make sure everybody has good lighting and good sound. Also the other thing I just learned is you have to tell people, keep your answers on the relatively brief side, because I don't want to go longer than an hour or you have to spend a lot of time editing, which I had to do on my last one. That took forever to do. So, those are some of the lessons I'm learning is give your people you're talking to some good parameters and then the sound thing, I'm not so sure. I was on Kitces' podcast. He actually mails a headset to you.

Craig: Yes.

Cathy: And it worked great because he wants to make sure the sound is good.

Craig: Yeah. He's way professional about it more than I am. And I've had him on my podcast twice and he always sounds great. But that's one way to do it. But that's his business, right? He's more of a media business than I am. I had considered doing that at some people cause sometimes the sound was bad. However, I think as with all things, digital and Covid has really changed that. Before Covid I did have a lot of problems with people not being on a good headset, being in a noisy room, not having a good background. When I started shooting the first half of my podcast, I didn't do video. I only did audio. And then I realized that why not do video, too, because it's another piece of content. You're doing the same thing you want to repurpose your content. Another thing about your podcasting and about anything you do content-wise is repurpose, repurpose, repurpose. It's like the old adage. What's the secret real estate? Location, location, location! With content, it's repurpose, repurpose, repurpose.

Cathy: You're spending so much time doing it. You might as well.

Craig: So, if you're going to do video and it's going to be a little bit more editing. I think more people, I haven't really found anybody that doesn't have a good background. Doesn't have a good microphone these days, depending on who you were interviewing, but we do have a standard. My daughter Elana, who's our digital content coordinator, she has a standard email she sends to our guests and it's got a whole list of things. Make sure you're in a quiet room, make sure you've got a headset and make sure you tested your internet connection, all those different things. And we, I don't like to do much prep, for the podcast. Usually I'll do some research but usually the bigger companies will want some prep. Like I interviewed Lauren Wilkinson whose head advisor tech at Schwab and their PR team was like, "Oh, we have to have a big meeting beforehand." I was like,

“don't worry, you're going to be fine. I know what I'm doing.” And it was fine. So, how much prep you need to do is what you feel comfortable with. I feel more comfortable with less prep because it's more spontaneous that way. And it doesn't sound rehearsed. I don't want it to sound like a sales pitch. I want it to sound more like a conversation.



Craig Iskowitz catches up with colleagues at the T3 Advisor Conference in between manning the T3 podcast station February 2020

Cathy: I totally agree with you. I, listen to podcasts and I don't like the ones that sound like they've been practiced and some of them maybe they feel like they have to because the information is very technical or their guests insist on it. But I liked the whole conversational aspect and you really never know where it's going to go, which is it's. I think fun for listeners too.

Marie: I have a tip: A little bit of acting is a good thing. Think about it, if you tell your signature story and you just kind of race through it, and usually people are like, “Oh, that's so profound,” but you race through it you lose something. So, have a pregnant pause every once in a while. Raise your eyebrows. Do a little bit of acting – playing for the camera – not like you're phony, but be authentic, raise your voice, ramp up your energy. Play to the audience. For instance, I'm enjoying talking to you guys, but I know that thousands of other people are going to see this. So, I think there's a little acting that's good and how you inflect your voice and your body language.

TIPS AND ADVICE

Craig: Here's another tip: If you hire a podcast person to edit for you, there's an option in Zoom that says record each participant in a separate file.

Cathy: Okay.

Craig: What that does is it creates a separate m4a for each person that you're talking to. And then your because each person will have a different level. I've got this microphone; you've got that microphone; Marie has this microphone. So, this way my personal podcast and the person you hire can see each file. And each file is just that person's voice. So, they can set the level just for them. Rather than one big file you've got to set the level once and everyone is all messed up.

Cathy: Okay. That's how to solve that panel discussion issue. That's great.

Craig: Sound like I'm being really loud on the microphone. I'm really far away or you can't hear me. So, the person who, if you give, if you use that setting and zoom each person with a separate file, you send them to the audio person, they'll line it all up in their program and then adjust the audio.

Marie: I wish we were having an opportunity to clink our coffee mugs together. Have you got yours? A Morningstar mug!

Cathy: This is from my Morningstar Conference, my favorite coffee cup.

Marie: So I'm doing a podcast for NAPFA where I'm the host and I have a producer, he happens to be my son, Jonny Swift, go figure these millennials and technology. He recommended we use **Zencast**. We didn't want to do video. We just wanted to talk to people, but Craig, to your point, it has the two separate soundtracks. So, if I cough and we don't want to stop the person, Jonny just says, "Hey, just ignore that." He's going to cut that out. Or if a dog barks in my background, he's just going to cut that out because everybody has their own soundtrack. And then he edits using **Garage Band** – he puts on his headset and he just does his magic. I recorded the intro, you know, here it is Mindset Mastery brought to you by NAPFA the best fiduciary organization, yada yada. After their sort verbal commercial I host somebody is my guest and we talk about mindset and mastery. So, we have signature music. We have the intro and then we have the graphic. Jonny puts it out on all the usual places: **Spotify, iTunes, Lisbyn**. Check the sheet of resources for more specifics.



Cathy: I'm so glad I started this podcast. It's really a great way to build community. And in these times, when a lot of us are socially isolated, we're working from home or sheltering in place. Doesn't look like the pandemic it's going away anytime soon. It's just so much fun to be able to reach out and communicate with people and get their voice and get my voice out there and get

their voices out there. And I'm just enjoying it and so happy I did it. And if someone's thinking about doing it, don't hesitate because you think it's going to be too costly or too difficult, even if you're not technical. And I'm not technical. I'm a financial advisor. This is not what I do for a living, but I'm learning how to do it and there's so many great tools out there right now.



Cathy Curtis does a quick video at the Morningstar Conference in the Social/Digital Hub hosted by Impact Communications and QuonWarrene in 2016

<https://vimeo.com/175452821>

Marie: Awesome. Craig, final words of wisdom.

Craig: I would agree. If you're thinking about it, just do it. Don't worry about technology. Don't worry about equipment. Just record it on your laptop. Use your headset that you normally talk to your clients with or your contact with and it'll be fine. People expect podcasts not to be professionally sounding. As Cathy said, if it's too professional, it sounds weird and people don't like it. So, it's even better just to use your phone. You can record on your iPhone or your Android phone or even your computer. There are a lot of tools out there and apps that you can do that with. So, it's easy to get started. You don't need a plan; you can just wing it and see how it feels and go from there. You know, after all the time I've been doing podcasts, by now we have it way more official and we've got a part of our star marketing strategy and we've got guests and we lined things up and we've got all these other things, but you don't need to do that just to get off, you know, get off the ball. The first step in any journey of a thousand miles is it was the first step.

Marie: One thing we haven't talked about yet, and I'll just throw this out here, is if you're a dry, boring person, get a cohost, like get an Ed McMahon. Have somebody else like who's a little bit lively. For instance, I'm working with a tax attorney and he loves to talk about tax strategy. He wants to do a podcast. So, we're talking about getting the cohost who is kind of bouncy and fun who's going to help cut him off and bring him back on track when he goes into the tax code because that's for him to know and for us to know that he knows that, right.

The other thing is I was talking to Pam Krueger, who is known for her PBS specials. She did the MoneyTrack specials on PBS for many years, and now she's got this thing called Wealthramp and she said, "You know Marie, you don't have to do this forever. You could just do like three, like a series on a thing and then say that's all the podcasts in my I'm going to do." So, think about that for what it's worth.

I'll give a shout out to some people. I like **Top Advisor Marketing**, Kirk Lowe and Matt Halloran, those guys are awesome. If you're watching this and you're thinking, man, I just want the white glove service. Work with Kirk and Matt at Top Advisor Marketing. They'll do everything soup to nuts. They will get you set up on Apple. They'll produce it. They'll push it out on social for amplification. So, a little shout out to those guys who are doing great work and they only work with advisors right now. I think they have plans to conquer the universe.

This has been so much fun you guys, thank you.

###

Candid Camera

A seasoned presenter,
Marie Swift of **Impact Communications** shares
her secrets for looking good on camera.

Marie even shares a few cringe-worthy moments and
how she worked through them.

Yes, you really can win hearts and minds with the right
content, presentation and camera skills.



**Recorded for use by Morningstar for the #MICDigital
#MICUS event Sept. 16 & 17, 2020 in the #SocialDigitalHub**

Video presentation: 27:32 minutes

Accessible in our archives here:

<https://vimeo.com/showcase/7545402/video/456810817>

CANDID CAMERA: VIDEO TRANSCRIPT

Marie Swift: Hello everybody and welcome to the virtual Social Digital Hub. My name is Marie Swift, and I'm going to be talking to you today about camera skills. How to be on camera. How to win hearts and minds through video and through webinars, or any kind of medium where you're talking to people where they're not necessarily in the room, or maybe it's a hybrid where they're in the room or also watching virtually.

So, I'm here with my crew in Leawood, Kansas. Today's date is August 14th, but you're going to be watching this later is a part of the Morningstar, the big conference that they're doing digitally this year, which we had hoped to do in Chicago as is the norm at the McCormick Center, but was not to be due to COVID and coronavirus and all of the travel restrictions that we've had.

So, we're trying to replicate as much as we can. What the experience might've been like had you'd come into our big Social Digital Hub in the middle of the exhibit hall in the McCormick Center.

So, this is the best we can do right here in Leawood, Kansas. I have some of my “roadies” here with me. And later on, you're going to hear from these guys, these techno guys, about all the gadget and gizmos that they use to help me communicate better through social digital and video means.

CHARACTERISTICS OF GOOD COMMUNICATORS

So, let's get started. So, if you think about the best communicators that you know there are probably a couple of qualities that come to mind. Just take a minute and think about the best communicators you know. What is it about those people that draws you? Just grab a piece of paper and write down a couple of things about communication skills and who you admire.

Qualities of a Good Communicator



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I'll bet that every single one of you wrote down something around this idea of presence, executive presence, gravitas, authenticity, humanity, friendliness, or something about the person who they're being more than what they're saying, that draws you to them. So, we were going to talk about executive presence, not just camera skills, not just presentation skills, but what is that thing, that elusive thing called executive presence.

THE THREE L's

When you get right down to it, executive presence really hinges on the approach, the appearance, the behavior, and just that whole way of being. And I pull it down to what I call the three L's. The first L is look. The second L is language. The third L is leadership. Let's talk a little bit more about each of those qualities, the three L's.

So, the way I look, the way you look, it helps the person with their eyes to validate that your credible resource for them. The language, what you're saying, validates with the person's brain, that you're an authority that you can actually be trusted as a competent professional or a resource for them.

And then leadership. Those are the things that you do that manifest around your character, your culture, who you are as a professional, or just as a good citizen in your community. It helps people understand it, that gut level that they like you, they trust you, that they share same values with you or similar values.

So, remember the three L's whenever you're going to present, whether it's a one on one client meeting or to a big group or an audience, because presence sells. It's that eye contact, that body language, that facial expression, that authenticity, that's going to draw people to you no matter what the scenario is, no matter what the situation is.

The 3-Ls

=

Authority

- Look
- Language
- Leadership

- Eye Validation
- Brain Validation
- Gut Validation



HOW TO BE YOUR BEST SELF

So, if you think about it, you want to be your best self. You don't want to be a phony, but you want to ramp up just a little bit of acting when you're presenting or when you're trying to convict or show your conviction and convinced people of your position. And perhaps Ronald Reagan said it best that how can a President not be an actor? How can any one of us in today's world not be a little bit of an actor to draw people in and to be our very best self in public.

So when I come out to speak, whether it's through a video like this, or when I'm in person in front of a room, or even through like a Zoom chat where I'm getting to know people and maybe trying to convince them of my qualifications, of my credentials, of my authority for them. I think of myself almost like an ice skater coming out onto the ring because that's who I am, that's more authentic to me. I want to be graceful, maybe like an ice skater or a ballerina. And I've seen this play out where I've been on big stages, talking to big groups and keeping that mental idea of I'm an ice skater. I'm graceful under pressure has really helped me over the years.

I remember one time where I was speaking to a big group at the Transamerica Conference, and I had walked the stage. I knew the gauntlet. I knew who I was coming after. I was well prepared, well-rehearsed, but someone had moved one of the chairs into my path, my rehearsed path, and it was a little dark. I actually tripped on that chair. And I'm sure that on the big screens, on both sides of me, where I like larger than life, that they can see the look of oh my gosh, what just happened? Yeah. You know, I was a little bit mortified inside. But I knew that it wasn't about me, that it was about the audience, the people in that room who were looking at me with the spotlight, with the big screens on both sides. And the show had to go on. Fortunately, I didn't fall down, I just tripped, and I didn't want that to happen, but I recovered. And then there were a couple of other things that happened where my remote control wouldn't work and I had to wave it and say, "Hey, AV guys in the back, can I have control role of my flipper?"



So little things like that, you know, you learn, and you live, you get over it and you realize it's not about you.

It's about your mission, your message, and what you're committed to doing for that group. And later people did say to me, "Marie, I want to be like you when I grow up. How did you maintain your cool?" This isn't about me telling you how great I am, but I hope that you take some inspiration. If I can work through this, as you can work through this and keep doing it, and you're going to get more comfortable and better and better.

BODY AND MIND TIED TOGETHER

So, let's dive in with a couple of more specific tips around body language and how you use your hands, your face, and the whole presence who you are bringing me to the conversations. So, in body language, let's talk about the signals that you're transmitting. When you have an open body, you feel more grounded, you have more air, more diaphragm. You have more authority. People feel more comfortable when you are standing straight and have good posture. You've got an open body.

In fact, one of the poses that you can use when you're feeling a little nervous if, for instance, you're doing a big presentation, or you just don't like to be on camera, is this: Place that put your hands on your hips, and this is called the Superman pose or the Wonder Woman pose and just kind of breathe and like get into it and really open up that diaphragm, get your posture up, imagine a string going up into the ceiling and holding you up straight, and then just kind of relax into it and then breathe.

Dr. Weil has a famous breathing methodology that will help you unfrey your nerves. If you're nervous about doing anything, anything at all, breathing really helps you with that anxiety. So, I would Google Dr. Weil and learn about him method for breathing in holding that breath and then exhaling while you're thinking of something pleasant and maybe repeating something that's self-affirming for you.

I have my own mantra. I'm not going to share it with you today, but perhaps when we are together in a personal event or a live event in the future, I'll tell you what I say to myself before I go out on stage in order to calm my nerves.

The infographic is titled "4-7-8 BREATHING EXERCISE" in large white letters on an orange background. Below the title is the subtitle "Try this simple technique whenever you need to calm down." in a smaller white font. The main content is divided into three sections, each with a large number in a circle and a corresponding description:

- 4 SECONDS INHALE:** Sit up straight in a comfortable position. Place the tip of your tongue on the ridge of your gums, just under your front teeth. Expand your diaphragm and slowly inhale through your nose for a count of four seconds.
- 7 SECONDS HOLD YOUR BREATH:** Hold your breath for another count of seven.
- 8 SECONDS EXHALE:** Open your mouth slightly and exhale for eight counts, drawing your diaphragm in. Repeat the cycle three more times.

So, what you're seeing here, we should be putting a slide up here any minute around body language. You're going to see on the top row. Those are the high-power body language positions. On the bottom row are the diminishing body language positions. So, try to have that little bit more open, big body. And not a contracted small body and you're going to feel better about yourself and other people are going to feel better about you too.

So, you know, think about what our mothers probably taught all of us is stand up straight, look, people in the eye, be friendly, be interested, lean in. Your mother was right. And now science proves that your mother was right.



So, there was some famous research that was done in a great Ted Talk, I believe the professor was Dr. Amy Cuddy. She did this research with the Wharton Knowledge Center. So, it's about this idea of your body language actually changes your physiology. So that Wonder Woman pose, that diaphragm, that being that grounding actually changes who you are for yourself and changes who you are for other people.

So, let's talk about another rapport building technique that works. It's called mirror rate. So, if you think about people who are in great sync together, it might be a couple, it might be politicians. It might be business professionals. If you watch them closely over time and you'll see this slide come up here so you can actually get some visuals, they actually start to naturally mirror each other in their body language. How they're sitting, how they're being, what their faces look like. Now, this

is not to say that you want to mimic people. You don't want to mimic people. That's a cheap imitation of what settled mirroring is. It needs to be authentic. People that want to feel like you're manipulating them but be in tune with mirroring. If someone is leaning in, lean in a little bit. If somebody is leaning back, maybe you can lean back. It's about matching what their comfort level is and being more in sync and building rapport. And this works great in all sorts of situations.

The screenshot shows the Wharton Knowledge@Wharton website. At the top, there is a navigation bar with the Wharton University of Pennsylvania logo, language options (English, 简体中文, 繁體中文, Español, Português, KWH5), and links for Log In, Register, and social media. Below the navigation bar is a search bar and a menu with categories: TOPICS, REGIONS, RESEARCH, PODCASTS, MORE, and ABOUT. The main content area features a large image of a child in a red cape, with a white text box overlaid that reads: **INNOVATION**
The Two-minute Power Pose That Can Boost Your Performance

Examples of mirroring



CHECK YOUR ATTITUDE, CHECK YOUR FACE

Now let's talk about your face. What are you doing with your face? So, I would challenge you to look in a mirror sometime and just relax your face and see what your normal face looks like, *your resting face*. Because most of us, when we see what our resting face looks like are not very happy the way it looks. So, I encourage you all to practice what I call an "up face." An "up face" is eyes bright, eyebrows up, a little bit of curve up on your mouth, not drooping down, but just a little bit up. That's an up face.

I was on an airplane going for one of my client meetings or a conference or something, and this popped up on my Southwest Airlines flight. And so, you're going to be seeing here in the visual, in the slide that we're putting up, what happens when people have a resting face where they think they're just being neutral and serious, but they really look unpleasant, like somebody you wouldn't trust. Like, are they mad? What's going on here?

So, to study the four people that you're seeing here on the screen and think about which one would you like to be like? Well, I would like to be like the lady in the green dress, because she's got that up face. She looks like she's not mad, she's not happy, but she's holding her composure. She's ready to speak when asked versus some of the others that you see where they just don't look like they're the kind of person that I would like to trust. They look like they're going to come out with something rather radical and perhaps not well-reasoned.

So, write down a couple of thoughts right now is to look at these two arrays and how do they make you feel? And which one would you like to emulate? So, just remember the three L's, it's your look, your language, and your leadership that's going to help people feel better about talking to you, trusting you, inviting you into the things that are important to them.

GETTING PAST ON-CAMERA FEARS

Now let's talk about camera skills. So being on video, being on camera's a totally different thing. Whether if you were in the television studio or if you're here today, like we have a makeshift studio



here right here in Leawood, Kansas, and we're actually shooting this on iPhones. When Jonny and Colin come on, a little bit later for their segment, they're going to show you some of the gadgets and gizmos that they use to make iPhone videos look great. But I want to talk about you how you're being on camera and how you come across on camera.

So, first of all, why is everybody so nervous? Why is everybody so nervous? Well is because fear, fear of the unknown. What if I stumble? What if I fall? What if I forget what I want to say?



Well, so there are a couple of things you can do around getting over that fear, that nervousness, and if you're like me, you have a little devil and an angel on your shoulders at any one time saying "you don't know what you're talking about" (on the devil side) or "you can do this" (on the angel side). There's this kind of a push pull inside of your brain. And so, you need to tell the negative voice, "Hey, I got this. Thanks for sharing." And tell the positive voice, "Yes, I'm going to go with what you're saying. I know I can do this. I've done this before. I'm well-rehearsed. I'm well-prepared, let's go." And tell yourself, "It's not about me. It's about my mission and the people in the room, or on camera."

So, planning ... think about what you want to say and write it down. What are the three things that you must say in every presentation, whether it's a video or an in-person presentation? Then rehearse a little bit. So, you really know that you can speak from your heart. Really, it's okay if you forget what to say. You know, when I talk, I never really know what I'm going to say. I just know that I know my subject matter.

Now, write down your top three fears. Really, seriously. Get out a piece of paper. Write down your top three fears. I know what mine are. You should know what yours are.

Write down top 3 fears



HERE'S WHAT TO WEAR

Now think about what you're going to wear. Really know what you are going to wear so when you get in front of the camera or in front of a room so you don't worry about what you look like anymore. You know you're ready, you look good. You are dressed to impress. You know you're going to be wearing some solids and some colors that flatter you usually – jewel tones and solids are better than boring colors (or overly flamboyant colors) and patterns. But a little bit of bling might be your thing.

Women, it's okay to wear more makeup than usual on camera, a little bit of extra jewelry, you know, just still go over the top. Be authentic and just bring your best self to that video experience. I actually had somebody here today helping me touch up my hair and makeup because I wanted to come across as my best self today in this video. But usually I just do my own hair and makeup for most videos.

Planning: What You'll Wear

- Dress to impress
- Mirror host
- Solids better than patterns
- Blues, grays, black, creams, whites
- Jewel tones or primary colors
- Makeup & hair

For those who don't normally wear makeup, a little translucent powder dusted over your face (even the top of your head if your hairline is receding) is a good idea. Just ask a gal pal or someone who is into makeup or shoots videos for advice on the best "no flashback" translucent powder / brush. You can walk into any Ulta or Sephora shop and get help.

LOOKING GOOD ON VIDEO

Now think about the stage, where are you going to be standing? What are you going to be saying? Where are you going to be looking? Now, if you're in a situation where you've got a producer or somebody who's a host, they're going to tell you where to look. So, my guys here told me where to look and I'm going to look right at that space that they told me to and I'm going to try to come right through the camera to be talking to you. I want to reach through this media and get you to feel like I'm engaging with you because I really care about how I can help you with your camera skills and presentation comfort.

If you are doing this on your own, there's either a red light or a green light or some kind of recording dot. It's okay to look at that dot. It's okay to look down at your notes. It's okay to gather your thoughts but talk straight through that camera. That's your medium in order to win hearts and minds. It's okay to pause, collect your thoughts, have some notes, smile, especially important at the beginning of the end of your video.

And to the extent that you can use natural light and a natural background. I always think that's better than artificial light and an artificial background. So, I'm using a ring light here today. I believe one of my guys who's getting some footage of me actually doing so you can see some of like the behind the scenes, how this looks, not just coming through camera that's around the camera, some of the contraptions that we have. So, you might want to use a ring light if you're feeling like I did today it was a little bit dark in this room we didn't have quite enough natural light.

Now, planning how you're going to sound – you know, annunciation, articulation. That's important. Coming out with some clear, strong way of communicating your thoughts so people feel like you are committed to communicating. No mush mouth, no mumbling. Try to stop the ums and the ahs if you can, because people, you will lose them. It's okay if you lose your thought, just get back on track, slow down, take a pause.

It's okay to slow down your breath, to slow down your speech – especially when you want to make a point. Think about your favorite story, your signature story, and maybe it's about how you got into the business or something that changed your life. If you race through that, people are going to think that you just are racing through it. And if you're not into it, they won't be into it. They're not going to get the full reason that you are sharing that story. But if you share that story with a pregnant pause, a little bit of inflection, people are going to be more engaged. So, slowing down can sometimes be good to allow for that extra emphasis.

So, planning again, that's, what's going to take away fear. Think about who you are being. It's not just what you say or how you look, it's that charisma and commitment to making a difference.

Some animation is good. Some leaning in, some hand movement, using your face and your hands and using your voice so it's not monotone. I like to get into this range with my voice right here in the chest. If I talk up here, in my nose, is a little bit too high for me. I'm going to bring it down into this registration and I'm going to have some good diagram. That's my choice. And that's how I've developed my presence.

Know what you can share. Know at the core of your being rehearse those hard questions, know your subject matter expertise, and then you really should stop being so fearful about being on camera or presenting to a group. So, here on the screen you're going to see some questions and natural responses that I'd like you to think about developing. So, someone asks you these questions you just know the answers because you're grounded in the replies. Remember, it's just a conversation. I'm having a conversation with you whether I can see you or not. I know you're hearing me, and I hope that hundreds, if not, thousands of people will watch this video and think what they can do to step out of their comfort zone into influence more hearts and minds.

Internalize answers so can natural respond

1. Tell me about your company/firm. What makes it unique?
2. Tell me about you. Why do you do what you do? Who do you serve and why?
3. How did you become a financial advisor? What led you to this place in your career?
4. What's one thing your clients know about you and/or your firm that prospective clients don't know -- but should?
5. Any interesting hobbies or passion projects to share?

Let's take a minute and just watch this short video where last year at the Morningstar Social Digital Hub I interviewed on video camera a CFP named Sheila Padden. See what you think about this conversation. (Video Plays: <https://vimeo.com/335257628>)

Wasn't that great? Sheila has really perfected how she comes across on camera. It just felt like a natural conversation, didn't it? But it wasn't always that way for Sheila and it wasn't always that way for me. And it probably isn't that way for you yet, unless you just keep doing it and doing it and saying, Hey, I can do this, and people want to hear from me. I can make a difference.



So, let's say, okay, where are you going to be on video? You're a little nervous about it. Maybe you're taking the big stage or a small stage, but it's your day is go time. So, get up warm up your voice. Get hydrated, get caffeinated. Do whatever makes you feel good. If you exercise, stretch, get that Wonder Woman pose going on. Warm up your voice, get into the right vocal tone and register, just really get that tone and tenor going, and then just breathe. Do the breathing exercise that Dr. Weil teaches us to really get grounded, grounded, and then just go for it.

And then just be yourself. I mean, really, nobody expects you to be perfect. If you make a mistake if you flub a word, just keep going. If it can be edited by all means, consider that, but if you're a geek. Be a little bit of a geek. If you're a corny person or a little bit more of a fun and flamboyant person, just be that way. Let people see who you are. If you're serious type, be serious, but try to lighten up and let people know that you are a friendly person, even if you're not always showing it with your hands and your body language and your face have a little fun with it. And you're going to find that on the back end, that you feel better about your performance or what you contributed.

So, let's watch one more video. This is a group of financial advisors in Austin, Texas, where the partners were just leaving a more of a captive environment to go more independent. And they really hadn't had the opportunity yet to be on camera much or to share the message. But they're super excited about what they're about to launch and how they're sharing this with their clients.

(Video plays: <https://vimeo.com/348488956>)



I think that what we saw in watching Austin Private Wealth and the partners and the key stakeholders at the firm share their vision and their excitement. It was really endearing and each of their personalities came through.

NOW IS YOUR TIME TO SHINE

So, in closing, I would simply like to say, practice helps. Just keep putting yourself out there and trust me, it gets better over time. Just do it.

Thanks today for being with me and I hope you'll stick around for some of the other Social Digital Hub presentations as the agenda shows when they'll be coming on to the virtual stage here and then on the replay. Thank you.

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