

Don't Retire... Graduate

Season 2, Episode 10: Making It Work: Discovering New Opportunities To Build A Business At Any Age

Eric Brotman:

Welcome to Don't Retire... Graduate!, the podcast that teaches you how to advance into retirement rather than retreating. I'm your host and valedictorian, Eric Brotman. We have a very special guest today, Caitlin Pyle, who is the founder of Proofread Anywhere and Work-At-Home School. The timing could not be better with what we're going through with the COVID epidemic. In four years, she's built a multi-million dollar company teaching thousands of students how to start their own proofreading business from home. Proofread Anywhere teaches students the skill of meticulous proofreading, as well as basic marketing and how to find your own clients and keep them as a freelancer. Work-At-Home School is the second brainchild of Caitlin's, a multi-contributor product for people who know they want to work online but don't know exactly what it is that they want to do. Work-At-Home School offers at least 35 products at any given time in the work-at-home niche. Between Proofread Anywhere and Work-At-Home School, Caitlin has helped thousands of people find more freedom and a better financial future. Who doesn't want that? Caitlin, welcome to the show.

Caitlin Pyle:

Hey Eric, thank you so much for having me on, it's a pleasure.

Eric Brotman:

The timing for this show could not be better. All of us are experiencing remote work. Many of us, I should say, are experiencing remote work for the first time in some careers. There's also a wave of unemployment and a need for additional ways to work from home. There's going to be a lot happening in the next couple of months and even years as this healthcare and then economic crisis unwinds. I can't wait to talk about some of the things that you're helping folks do, but why don't you tell us a little bit about how you got started doing this and why?

Caitlin Pyle:

Well, it definitely wasn't something that I even knew of even five years ago. I'm coming off of my five-year business anniversary of incorporating into an S corporation, for tax benefits of course. But I didn't know five years ago that what I'm doing now was even possible. And so I have to say that it really all happened accidentally with something also somewhat catastrophic happening to me. I got fired in 2011. I had already put in my notice and it was just good timing really, but it still shook me up and it was traumatizing because the people I worked for were not really that nice. And so I didn't go without having some bridges burnt behind me, to put it lightly. I do write about more of that story in my book, but it was not something that I saw coming and it was something that I needed to navigate through for the first time.

Caitlin Pyle:

I spent three weeks in a funk, a little bit of a depression and went to personal training school and found out I didn't really like it. I worked at a court reporting office, so I guess I should say where I worked and where I was fired because that's quite relevant. While I was working at the court reporting office, I learned how to proofread the transcripts that the court reporters were turning in for our clients. For the year and a half that I worked there I did not know... Even though we worked with freelance proofreaders, I didn't know that I could proofread full time. I guess I knew the other people were doing it or at least proofreading part time and making money, independent of a regular job or in addition to a regular job.

Caitlin Pyle:

But I guess it was more about my mindset and didn't think that I could do it. I thought, "Max, a hundred pages max, \$25 extra a day. That's something I can fit in here and there." But being a full time, even part time freelance proofreader as my primary income source was just not something that I ever believed was possible. Yet here I was a year and a half into that job and I got fired unexpectedly and I thought, "Oh, I guess I have to go back to school. I guess I have to go and start a new career." I picked personal training because I had really gotten into fitness and I wanted to help other people do the same and figure that whole thing out. But on the side, because I didn't have any income and just gotten married and five months after getting married, getting fired was not fun, and so I started to or continued to proofread on a very part time basis while I was in personal training school.

Caitlin Pyle:

And realized once I got into personal training, that it wasn't something I wanted to do because it wasn't something I could do location independently. It'd have to be there on location and sacrifice time to earn this fake money in the system that we live in. That wasn't something I wanted to do. I enjoyed the flexibility of proofreading more, and so I just continued to follow those leads and grow that side to where I didn't need to do personal training anymore.

Caitlin Pyle:

And then the same thing kind of happened that rolled into what the business I have now is, Proofread Anywhere where I teach how to do that. Just didn't know where it would go and then just continued following and continuing going forward. Even when the lights weren't on, even when I was in the dark, I just kept going forward and here I am today. Although I'm divorced, I've been divorced a year, and that's also an unexpected bump in the road, but here I am. That's a very short version of a very long story that's still unfolding, of course.

Eric Brotman:

That gives an incredible amount of perspective. Okay, because you're combining several different things all at once that not everyone can do, at least at the way you're doing it. One of them is having the discipline to work from home. Lots of us are getting some of that discipline now but the theory was the companies didn't want people to work remotely because, "What if they're not really working? How do we babysit them, so to speak? How do we make sure people are actually doing their jobs?" Fortunately, I think we're getting past that. The second though is entrepreneurship. For you to launch a company and to do this, it takes an entrepreneurial spirit. It takes nerve, it takes guts and it takes a passion for a why.

Eric Brotman:

And then the third thing is teaching, which it also comes down to being very mission driven. You take the working from home, the entrepreneurship, and the teaching, and I would say you've got a real trifecta going for you. You've built this into a very successful company and a brand and have done a book and have a podcast and an online course and all these kinds of things. So I don't even know where to start with you, Caitlin, other than number one, congratulations for an incredible run in a very short period of time. What advice would you give to someone who right now is perhaps either a career changer or looking for some freelance or extra income? What's the first step? What should someone do? Presumably, read your book of course, but what else should somebody do when they're looking into that?

Caitlin Pyle:

Well, it's funny you mentioned the book because in the book we have a three-step system that I've come up with in looking at my students and looking at myself and figuring out what everybody who's been successful has in common. Most people think, "Oh, well, they go out and they make money and they go out and they get clients." That's actually steps three in the system. There's two other steps that need to take place before you can ever get to where you can get clients and keep them. You might be able to get some things in short term. I tell that to my Proofread Anywhere students, if you enroll in the course and immediately you think you know how to proofread, you skip all the learning up until getting clients and you go out and you try to find work, you're not going to have the same confidence as somebody who takes their time.

Caitlin Pyle:

And so I've got two steps ahead of ever launching and trying to find paying clients. Step one is to break free from what has been holding you back. For many of us, that has been these lies that we are programmed with in our upbringing and in our schools and by parents and churches and all kinds of organizations and groups of people who [inaudible 00:08:02] some kind of interest, right? For many of us who went to the public school system, we are programmed with this idea that we get an education by going to school, we incur some debt and we get a mortgage with a regular job, and we're going to be like pretty much middle-class for the rest of our lives. That's basically what we do, we are taught to be cogs in a wheel. We're taught that money is a scarce resource and there's not enough to go around, while in the background, the government prints money and its value has gotten way, way down. And so we're all working really, really hard, too hard in fact, to make a bunch of this fake money.

Caitlin Pyle:

Identifying that, while we have been victimized by a system, we are not victims forever, and we can do something about it. There's other lies that we might need to break free of as well, lies that we tell ourselves like, "Oh, maybe I'm too old, or it's too late." Things like that. Maybe you've heard it and talked about those things on the show. I know you have. Those are maybe lies that you need to identify in yourself. And so that willingness to look yourself in the mirror and say, "You might be the one standing in my way right now. In fact, like what's behind me, I can't see?"

Caitlin Pyle:

You try to see around your mirror reflection and you just can't. You just really have to get real with yourself. And so that's step one is breaking free and identifying those lies. In order to break free, you have to identify them. That can take some time, but being willing to talk to people about it, and you might want to go see a therapist, I'm seeing one and it helps a lot. The lie you might be telling yourself

is, "Oh, I don't need therapy." Right? And so just being honest with yourself, being your own best friend instead of your own worst enemy. And then you can move on to step two, which is leveling up. This is coming straight out of my book. I've grown a lot since I wrote the book and so you're getting more of a juicier addition even right now.

Caitlin Pyle:

I haven't spoken about this stuff anywhere else, and so if you're listening to this, you're getting this from Eric fresh. Leveling up by replacing those things that you identify with truth. So those lies that you were told, those myths, and replacing them with things that are true about yourself, about the world and about your potential in it for growth and for an abundance mindset versus a scarcity mindset. And then you'll also need to identify what your current skill level is. In order to level up, you need to identify what your level is right now and adding skills, if necessary, polishing existing skills. It's really continuing step one and being honest with yourself and assessing yourself at a practical level.

Caitlin Pyle:

And then once you've done that, you can then move on to step three, which is finally launching. But the thing is not skipping those steps is so key because that's going to build up your confidence in a big, big way, that's going to make launching much more simpler, easier. If you break it down that way, it becomes accessible to anyone and everyone because... We'll talk about lies more in a minute, but I wanted to lay out the three steps. I want to lay out three steps first.

Eric Brotman:

Well, I love that and I love that I got an inside scoop, so make sure you don't tell anyone else about any of this. We'll keep it between us and our listeners. While you were speaking, I was making some notes. The note that I made was abundance mentality, and then you talked about abundance versus scarcity. I thought that was an incredibly profound pivot point. It sounds like you went through that in your life. I completely agree with you that some of the programming being done, particularly in public schools but just in general, is a dangerous phenomenon. I see very much an alignment with you on that. With our show, one of the things that we try to do is get people to break this idea, this program that you must retire someday by retreating, disappearing, and sitting home watching Oprah and playing shuffleboard, or how many rounds of golf can you play?

Eric Brotman:

It seems to me that this idea of working as hard as you can for 45 years just to pay a house down, which you might not even be able to afford to keep anyway because of taxes. You work real, real, real hard to get there, and then you're just done and you sit around and wait to die. That's not living and it sure isn't thriving, and it's definitely not an abundance mentality. Let's talk about some of the things, you called them lies, I love that. That's definitely going to create some good juice for the show so I appreciate that. What kind of lies are you talking about? What kind of things do you think we're programmed with that stand in our own way?

Caitlin Pyle:

Well, one specific to this particular audience that is wanting to retire, but not retire in the conventional way is that a fixed income is not unfixable. You can fix that problem because a lot of people, they write into me and they're in that demographic where they're getting ready to retire and they say, "Well, I'm on a fixed income, and I just can't afford to invest in training and blah, blah, blah. I need that savings for

later." Well, inherent in that statement is the assumption that they're going to stay fixed forever, even if they add new skills. The thing is when you add new skills and your confidence grows and you realize that you're living inside a box that you've created and then a lot more exists on the outside of that box if you're willing to open it and look outside, poke some holes, maybe shove an elbow through the ceiling of the box, set it on fire. Anything that you can do to get rid of that box and realize that that fixed income is not the solution you thought it was. You need something new and better that's going to solve the problem of the fixed income.

Caitlin Pyle:

Because it's clear in the emails that I see that are saying that a fixed income is the reason that they can't invest. It's also the reason that they can make more money. And so that's literally a prison cell that they've constructed. That's a big example of a lie that's very relevant to this audience.

Eric Brotman:

Well, it's true. A fixed income is not fixed, it's actually eroding.

Caitlin Pyle:

Yes.

Eric Brotman:

Because the cost of living adjustment that comes on some of those things, whether it be social security or a pension or other things, it tends to be a lot less than the actual inflation rate that people face, especially seniors. Because seniors spend money on three things, and none of them, none of them are subject to the same type of inflation rate as groceries, for example. The three things seniors spend money on, if they're healthy, it's leisure, which is not something that goes up by one or 2% a year. If they're not healthy, it's medical and healthcare, which we know is escalating geometrically. And then a lot of seniors wind up spending money on education because parents can't afford to educate their own kids and grandparents are helping. We know that that has escalated out of control. So fixed income is really a... It is a decreasing lifestyle. With people living longer, it is a recipe for poverty.

Caitlin Pyle:

Yeah, absolutely and-

Eric Brotman:

Why would anyone sign up for that?

Caitlin Pyle:

Yeah, exactly. I just am helping my dad out with things as well, he's 72. I guess I could add to the list of things seniors spend money on, in his case it would be scratch-off lottery tickets, but he hasn't won yet. But we've partnered up on some things, financially, just to make sure that he's going to be okay. He's on social security and of course I can support him, but he's very independent and I want him to be comfortable. Yeah, just helping him out with that. But it's absolutely true, there's so much out there that is still feeding seniors this lie that you can survive on a certain amount. It's just not true, you've got to look outside the box and realize that you don't have to sit and play golf or Mahjong or gamble or whatever.

Eric Brotman:

Right.

Caitlin Pyle:

You can grow. You can grow and become something that you never thought possible because things exist now that make things possible that never were even 10 years ago, and my job wasn't possible 10 years ago.

Eric Brotman:

So you're saying retirement could, in fact, be a graduation to the next phase of your life. I'm so glad we connected because-

Caitlin Pyle:

Yes.

Eric Brotman:

... we're definitely on the same page.

Caitlin Pyle:

We are.

Eric Brotman:

We've had guests on the show in their eighties who are talking about ways that octogenarians can start businesses or do things, not necessarily even because they need the money, but because they want to stay active and plugged in and engaged. If we've learned nothing from the currently six or seven weeks that a lot of us have spent in our basements, I can't think of nothing worse than 30 years of being idle. Having a reason to get out of bed every morning matters. You've got two distinct businesses, correct? One is specific to proofreading as a freelance and a work-at-home opportunity. The other is a school with lots of different ways to work from home. Is that a fair assessment?

Caitlin Pyle:

Mm-hmm (affirmative), yeah. Proofread Anywhere is much more specialized. In fact, there's some of the program in Work-At-Home School. Work-At-Home School was designed for people because I realized there's a lot of people that just proofreading wasn't a good fit and so what about them? That's how I got into affiliate marketing, which is a way that anyone can earn money online. But then that evolved into having networked with all of these people who are also course creators like me. We put our heads together and created Work-At-Home School. It's got 35 people contributing to it right now. That leaves us at a great price point for people or is accessible. Instead of spending what would add up to \$7,500 on all of our instructors material, they're paying less than 500. That makes it way more accessible for folks with fixed income and even those who are like, "Okay, well this might not work out. If it doesn't, it's only \$500." It really hits all the bases.

Caitlin Pyle:

But what we are seeing is that people are choosing and finding it easier to get started because they don't have to spend so much time looking for what's legitimate, what would work. They're finding

people who are already successful that have great content that can help them be successful too, in many areas. It gives them an outlet to figure out what works for them, which didn't really exist in this way before, with support and a community that they can plug into to make friends and to have support when things get tough. Because a lot of seniors are also at home alone, whether it's in quarantine or it's because maybe their spouse has passed away or for whatever reason, the kids moved out. There's so many different things that could be going on.

Caitlin Pyle:

It's so important to have a community and so that's a big that we pride ourselves in at Work-At-Home School is just having a community of people where people from all age groups come together to share wisdom and what's working for them and their successes, even failures, because failures are just lessons. I think a lot of people are afraid of failure, but failures are just lessons. I think the older demographic really gets this actually more so than our millennial and the baby boomers even, although those are, I guess, overlapping now.

Eric Brotman:

But you realize millennials were the folks who first got participation trophies. None of them know how to fail or lose at anything.

Caitlin Pyle:

Right. Right. Yeah. I'm fortunately on the edge of both of those eras and I can see so much evidence from my upbringing of how that was progressing towards everybody gets a trophy thing. It's nuts.

Eric Brotman:

Yeah, no, that's a serious issue. And so you are probably a Gen Xer. I don't know how old you are and I don't ask because I know [crosstalk 00:19:56]

Caitlin Pyle:

I'm definitely a millennial, but I'm an older millennial. I was born in '87. I think it's after 1980 or before 1980 are Generation X. But I'm older, and so the newer millennials, younger millennials I should say, definitely, totally different group of people. I don't identify with that crowd at all. People who grew up with social media are the younger millennials. Although some of those are Generation Z now.

Eric Brotman:

Yeah. Yeah, they are. Gen Z is going to be completely different than millennials. I think some of it is actually being shaped right now by the current state of affairs. You've got all these contributors with their own online courses that you've put together almost into a clearing house, like a course catalog where folks can sign up for the entire school and then they can take any of the programs they'd like to take, correct?

Caitlin Pyle:

That's absolutely correct. Perfect.

Eric Brotman:

How do you vet your content? How do you vet your contributors to make sure that your own stamp of approval/quality is on these courses? What do you do, not only to vet the folks who are contributing, but to make sure that they're contributing something that's legitimate and helpful and that they're not perpetrating a scam for somebody? Because I think there's a lot of hesitation to online content sometimes, otherwise.

Caitlin Pyle:

Yeah. There are a lot of scams out there. I talk about that in my book too, how to spot a scam, how to avoid becoming a scam. Because there are people who go out there and they want to make more money, but they expect something for nothing. And then they're the scam, right, they're just accusing other people being scammed because they're not magic products, right, they're not magical. And so I do address that in my book at a much greater detail. But in terms of how I vet my staff, everybody's connected to me before I ever put them inside Work-At-Home School, before I put my seal of approval, so to speak. "I don't put my money on junk," is what I like to say.

Caitlin Pyle:

First, contributors are people that I had been an affiliate for already, and so students on my mailing list and non-students who just have been following me through my blog, that had purchased through the affiliate links and given them feedback. I'll give you an example. Transcribe Anywhere, she used to be called Zoom Transcription. In fact, I believe she still has her business open as Zoom Transcription. She and I partnered back in 2016 to create Transcribe Anywhere, to follow the footsteps of Proofread Anywhere. It's since become this pretty big brand in the field of transcription. We already had a relationship and she's a contributor inside Work-At-Home School and there's Horkey Handbook. She's always got something going on and we're very good friends as well and have promoted each other. Because we're just friends, so my friends that I trust already that have products make a good base point. And then they know people and then their students... Our students, my students, have recommended people that we've connected with. And then of course we always dig through the content ourselves to make sure that it's legitimate. I have very high quality standards because I'm a proofreader, and so yes.

Eric Brotman:

Yeah, that's important. I'm not sure everyone in our audience knows what affiliate marketing is. I have a pretty good sense, but for many, many years, the big scams were around network marketing and everyone wound up with a garage full of skin cream because they wanted to sell things to their friends. Fortunately, I think some of that is going away, mercifully.

Caitlin Pyle:

Yes.

Eric Brotman:

Can you talk a little bit about what affiliate marketing is for those who maybe are only anecdotally familiar?

Caitlin Pyle:

Yeah. A good example of affiliate marketing that you'll go, "Yeah. Okay, I've seen that," would be if you are reading a product review on a blog and it could very well be a sponsored post in which the affiliated content or the blogger behind the content is just a blogger and she's not an affiliate, she's just getting

paid maybe \$300 or \$3,000 depending on the blog and its [inaudible 00:23:57] to post that content and share about the product and do the review. But in the case of online content like mine, some of the reviews you read about my products are people who have taken the course and are also bloggers, because a lot of bloggers work as virtual assistants and proofreading is a virtual assistant skill. And so they are working as virtual assistant, wanted to learn the skill of proofreading, loved the course and they have readers that are also virtual assistants or stay-at-home moms or whatever their blog is about.

Caitlin Pyle:

They might write a review about Proofread Anywhere and their experience with the course and maybe share some screenshots and really go in-depth on the quality and what they got out of it. In so doing, other people who are investigating this whole proofreading thing and want to know if I'm legit might Google something like Proofread Anywhere review and it'll come up with all the people who have written reviews. People will click through that and inside that post, doing the review on Proofread Anywhere, would be some links over to learn more, over to proofreadanywhere.com or whatever. We have a whole portal set up for our affiliates that they can send traffic to, something for free. We have an amazing workshop on how to figure out whether you've got what it takes to become a proofreader. It's been really successful. It's really valuable workshop and that's free.

Caitlin Pyle:

And so our affiliates send traffic. When I say traffic, that just means send their readers, people who are reading the blog over to that workshop and they can sign up for it. Most of the time they can watch it right away because we've got a replay up if people don't want to wait, and they can get started. If they ended up enrolling in one of our programs, then whoever's link they clicked on that is the affiliate, would get paid a commission. I think we're offering 30% for commission right now, because we're really exclusive program and 30% is generous, especially for an academic program moreover.

Eric Brotman:

Very, that's really high from what I've seen.

Caitlin Pyle:

Udemy I think does less than that. But I know that there's like Coursera that does 10%. And so we try to be competitive in that range. Some of our top affiliates have earned a higher commission over of a good couple of years relationship. But yeah, that's probably the easiest way to describe what affiliate marketing is. There's so many different ways to do it, but that's just one of them, is writing reviews for a product.

Eric Brotman:

Well, you've inspired me. My third book, Don't Retire... Graduate!, is coming out September 15th, along with an audio book and hardback and softback and so forth. But we're also doing a workbook and an online course and I have never done one before and it's going to be a financial literacy course. I'm going to, with your permission-

Caitlin Pyle:

Fantastic. [crosstalk 00:26:45].

Eric Brotman:

Yeah, I'm going to call you back because I want to pick your brain offline. At this point in the show, we need an extra credit assignment from you. You're in the school business for Pete's sake, so you should have a really, really good, not no pressure-

Caitlin Pyle:

Yes, I do.

Eric Brotman:

... a really good extra credit assignment that folks can use, that is their one call to action from having spent some time with us today.

Caitlin Pyle:

Yeah, absolutely. I bet you there are people listening to this right now who are thinking, "Yeah, I don't think that there's enough out there. I really don't think that there's availability of work or anything like that." I want to challenge you. And so if you've got a social media account of any kind and you've got any kind of network or if you know anybody, even if you don't have social media you can do this, if you know anybody who owns a business or if you have a place nearby... It's hard to do this in the quarantine zone, but when you can, and this is why online is better anyway, especially if you want to work from home, using the internet is your secret weapon, and it's not so secret at all, but connect in some way with a group of people and social media is easiest way.

Caitlin Pyle:

I know you're keeping up with the grandkids, and so you probably have social media. Go on there and make a post and just say, "I'm putting out some feelers and seeing what's out there." You can word it however way you want. But the goal of your posts is to find out what kind of problems business owners are having in their business. Maybe give them some examples, "You have problems with your website." So they know what to say to get their brain juices flowing. "Do they have problems with accounting? Do they have problems with getting their videos uploaded or not understanding social media, perhaps." Get them to talk about problems they have, get them to complain. Set up a picture of you holding a sign that says, "Complaint Department," and make it funny. Get them to participate. You want to know what their problems are.

Caitlin Pyle:

The reason why you want to know what their problems are is because that is how you're going to figure out what skills you need to solve those problems. Because solving problems is the key to making money. That's the key. If you want to make money, you have to learn how to solve problems, and that's the first step. What's amazing is that is going to show you that there's opportunity out there in the network that you already have. Once you know, maybe you even have somebody who's like, "Oh my gosh, I have problem organizing my accounting." Or, "My filing cabinet's a mess." Or, "I want to digitize everything." Whatever, some skill that you might go, "Hey, you know, that's something I can help with." That's what you're looking for. That's what you're looking for is a problem that you could potentially learn how to solve by just some training that doesn't take very long.

Caitlin Pyle:

Most of the time it really doesn't take that long to polish skills that you likely already have. That's my challenge for you, is to connect with someone, preferably on social media, because you have access to

more people. Maybe your grandkids can share the post to their friends. Ask people for help, don't be afraid. We have to swallow our pride sometimes, and I'm definitely one who needs to do that. When you're a business owner, you have to ask for help, and so think of yourself as a business owner, a potential business owner, and go talk to some other business owners and ask them about their business and see what kind of problems that you could potentially solve. That's the best way I can tell you to take some action on fixing whatever problem it is you have that's keeping you from graduating into retirement.

Eric Brotman:

That was the perfect extra credit assignment. You get an A. I'd given A-plus-

Caitlin Pyle:

Yeah.

Eric Brotman:

... but I'm a tough grader. But no, that is A work. We're wrapping up now. Caitlin, how can people learn more about you or get a copy of your book or connect with you through any source?

Caitlin Pyle:

Yeah, fantastic. You can head over to workathomeschool.com. You can find me on Facebook. On Proofread Anywhere we have a fan page. We have Work-At-Home heroes group on Facebook that's free to join. I think we've got over 50,000 members now and there's always some really interesting stuff going on. There's a lot of free resources with that as well. Yeah, and website and Google me, Caitlin Pyle, you'll find all kinds of stuff about me and my businesses on there.

Eric Brotman:

Well, we will put your contact information in the show notes. You've been an amazing guest and I thank you for joining us today.

Caitlin Pyle:

Thanks so much for having me. You've been an amazing host, Eric.

Eric Brotman:

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Speaker 3:

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