Over my time here at Nationwide, I have been blessed more than I could have asked or imagined-thank you!

First, I'd like to apologize for what I got wrong, especially early in my career:

- 1) I was too focused on myself and the task at hand; instead of thinking what I can do by myself to get recognized, I should have considered how much more we can do together. I needed to humbly recognize that I don't have all of the answers or possess all of the skills needed. To quote King Solomon, "One may be overpowered, two can defend themselves but a chord of three strands not easily broken."
- 2) I was too afraid to ask for help; people at Nationwide genuinely want to help. "Plans fail for lack of counsel but with many advisors they succeed." Take advantage of mentoring opportunities-formal or informal. If you're not sure where to go, don't be afraid to reach out to me.
- 3) I had too much fear of the unknown and played it too safe. Heed what Ryan Leak challenged us with last year about chasing failure: what would you do if you knew you could not fail? Become comfortable with experimentation around new ideas. Pursue low cost probes. You don't know what you might learn unless you're willing to try something new. You can have comfort or growth, but you can't have both.

Next, a few words of advice to everyone that I am leaving behind:

- 1) <u>Serve and add value to other people every day</u>. Slow down. Take the time to get to know others and show genuine concern for them. If you're truly adding value to others, you won't be bored a day in your life, and you'll have the satisfaction that you are making a difference. You'll also have a full contact list of people who have your back when you're struggling or having a bad day.
- 2) <u>Do what is right over what is easy</u>-even though the high road can be a lonely place, I have been much more satisfied when I took a stand for what is right than whan I sought to please others and went with the flow. To quote John Maxwell, "Everything worthwhile is uphill". When you reach the top of the hill, you'll feel a deep sense of satisfaction.
- 3) <u>Leadership is important</u>. If you're a leader, be someone worth following above all else. If you're not a leader, aggressively seek out good leaders and learn all you can from them, whether personally or through books, webinars, podcasts, etc. The possibilities are endless. If you want recommendations, please reach out!
- 4) <u>Don't feel as if you have to see the whole staircase to take the next step</u>. When I left Actuarial to join Investments, I had no idea how that would turn out. It definitely wasn't easy. Looking back 25+ years later, that decision was a springboard to many blessings that I could not have foreseen All of it was possible because I was willing to take the first step.
- 5) Remember those who helped you get to where you are. From sacrifice of parents to friends who were there to lend a hand to teachers to coworkers to mentors to leaders, etc., show gratitude each day for those who have helped you along the way.

Finally, a few answers to the elephant in the room question of what's next for me personally?

When I first announced that I was choosing to step away, it had to sound absolutely ridiculous to all of you. Was I forced out? No. Am I ill? No.

Why would he do such a thing? At face value, it doesn't make a ton of sense.

I am not an impulsive person. In fact, deliberative is one of my StrengthsFinder top 5, so it felt crazy to me as well.

When I announced my decision, my voice was weak and trembling, and honestly, my knees were shaking the entire time. It wasn't easy, but I knew that moving on was right for me.

Honestly, I had no idea what I would be doing on June 1st, but I knew that I needed to move away from my security to chase failure and stop going through the motions. I didn't want to have regrets later about the tail end of my working life.

So what's the rest of the story?

What has emerged is the following:
We are planning to sell our house and downsize a bit
My wife is going to continue teaching

How I am going to serve others:
Part time church administrator role at Northwest Chapel in Dublin
John Maxwell coaching certification in August
DeepRootedBelievers.com
Other small projects, etc. so stay tuned

Thus, I won't be bored as I seek to serve others more intentionally in my next season.

In conclusion, seek me out if I can add value to you in any way. I will make time for you.

Thanks for everything each of you has done for me; I will be grateful for the rest of my life, and I will be rooting for you.