

Ep #03: Making Your Mark with Rob Vaka



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With Your Host

Crystal Cooper

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Welcome to Net Worthwhile, Do More with Your Wealth, a podcast designed to explore financial topics from a broader perspective than just the numbers. We'll look at the emotional impact of financial decisions and how you can use your wealth to live a great life. Thank you for tuning in.

Crystal Cooper: I'm sitting here with Rob Vaka, Director of Player Engagement for SignaturePRO, which is a community within SignatureFD.

Hi, Rob. Thanks for joining us.

Rob Vaka: Oh, Crystal, it's awesome to be here.

Crystal Cooper: And if you're not familiar, SignatureFD has these initiatives within the firm. So essentially there are these client communities that cater to the specific needs of clients, and SignaturePRO caters to athletes.

If you want to talk a little bit about that, Rob, kind of what SignaturePRO does. And Director of Player Engagement is your official title, and that's kind of interesting for a wealth management company. What does that mean?

Rob Vaka: Well, first of all, I'm wildly passionate about athletes and the athlete persona and the athlete journey. Having played college football myself, having continued to be really passionate about the sport of football and other sports, having a son who plays eighth-grade football and a daughter who runs track and cross-country, and having known professional athletes for at least a decade, I'm personally very, very passionate about what happens to these young men, particularly after they're done playing. And in many, many cases, that's three, four, five years.

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And so you have 28-year-olds that have 50 years of life ahead of them without perhaps a solid roadmap and plan.

So player engagement means how do you bring together things like wealth, identity, relationships, business, philanthropy, and your life going forward, as opposed to just focusing on how to manage your money.

Crystal Cooper: You know, here's what I love about that, and this anchors back to Net Worthwhile, which is what we focus on is wealth beyond your portfolio, wealth beyond numbers. And that's why I wanted to touch a little bit on your title. It's, you know, wealth isn't just your money.

And to your point, these athletes, they enter this field, and there aren't a lot ... What I'm hearing from you is there aren't a lot of options afterwards. It's not like if you were ... You know, myself, I'm in marketing, and you can kind of just go around and touch on these different types of marketing fields. They need a mentor to help them figure out what their brand is beyond the field, so they can keep their brand going afterwards. Is that kind of what I'm understanding?

Rob Vaka: Yeah. Look, this wasn't a hunch. This wasn't a hope. This whole process, the concept of the athlete engagement or player engagement title and mentor program really came from hundreds of conversations, hundreds, with professional athletes, current and former, over the last decade. And in particular, we sat down, starting about two and a half or three years ago, with 30 marquee athletes, some of which had been out of the game for two, three, four years, some of whom were still playing, and some of whom had been out of the game for a substantial amount of time, 10 years or longer. And almost to a man, we heard the same thing. "My identity got wrapped up in what I did, not who I am. I focused on one role, not multiple roles. It was very, very difficult to leave the game, unplug

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myself and realize that I had 30, 40, 50 years of life ahead." And so, all of this is a culmination of real facts, real experiences, and what these players and their families told us.

And I think we're uniquely positioned to help in a lot of different areas because at the end of the day, your money is only going to carry you so far. It's relationships, your ability to engage others, your ability to feel like you have a worth because you're making an impact, the ability to manage certainty and uncertainty in your life, the ability to relate to your family and people that you love. And all of this stuff is an ingredients set for success, happiness and joy. And when you're void of a bunch of those, which a lot of pro athletes wind up being, bad things can happen, and we don't want to see that for anybody.

Crystal Cooper: Yeah, and SignaturePRO has actually just launched your own podcast that SignatureFD has on its website. And it's on the same channels as Net Worthwhile podcast. And you guys are talking to athletes about ... It's called Making Your Mark. And it talks a little bit about, essentially building your own Net Worthwhile, but their journeys in doing that. And I imagine there's some quote-and-quote cautionary tales of what happens if you don't have those mentors on your side.

Can you talk a little bit about what happens if after the stadium lights turn off and you do not have the right people on your side to have helped you do this along the way?

Rob Vaka: Yeah, so obviously I've said we're passionate about it. We have experience and firsthand knowledge on these topics.

The first two podcasts from Making Your Mark, the initial one was John Brenkus, the 1,800 episode-producing, Emmy Award-winning host of Sport Science, which was on ESPN for 11 years. And the second episode with Dante Robinson, a former first-round draft pick of the Houston Texans out of Athens,

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Georgia who went to the University of South Carolina, played in the League for 10 years and was just a superstar.

And I'll touch a little bit about what Dante said with regard to this concept. And what Dante said is he became an outstanding football player. And that role in his life was wrapped up in a lot of work, a lot of reps, a lot of blood, sweat and tears, a lot of cycles of energy between he and his family. Everybody's vested in this thing. And he successfully has been able to transition and take that energy and translate it over into what he calls the important roles in his life, which include father, husband, philanthropist, and somebody in the community who really wants to make an impact.

And what he went on to say was, look, it's easy to get wrapped up in what you do at the time, and that was football for him. But if you can really reach deep and find a way to take what got you there and translate that off the field, because let's face it, the field is a place for young men and women. The field is not a place for 40-something-year-old people. And so most of the people that play professional sports, by the time they're into their 30s, they're done. And so they've got to find a way to break down I versus R, which is identity versus roles.

And therein to me lies a massive issue, one that nobody's really addressed, and that is how does an athlete make their mark once the stadium lights die down? And really it's reaching deep, taking those skills, attributes, drive, grit – one of my favorite words, grit – and translating those into other roles. Because those other roles are going to carry on through life, and football or basketball or baseball just aren't.

Crystal Cooper: Yeah, I think this is what resonates with me. It's this idea of ... I think what gets scary with identity versus roles is that you have to define it, you know? And people get really scared about what that means. Because if you are someone who has never

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had wealth or money in any capacity and you're suddenly thrown this spotlight, there has to be a reflection period that can get really self-reflective and very scary. Because it takes time to sit down and figure out who really am I if all of this was gone?

And I think that's what Net Worthwhile does, is it sort of begs the question of "If none of this was here, what would your day-to-day look like?" That is to me what identity versus roles are. Is that kind of what you're saying, right?

Rob Vaka: It is. And I think the concept of Net Worthwhile is a very powerful one in that I see life, particularly in 2019, as a tornado. The tornado every day is swirling around us.

And I don't mean that necessarily you're getting hit with flying cows and cars every day. But I do know that in 2019, particularly for anybody who's in a position where they have influence, access, public notoriety, whether you are a CEO, whether you're a professional football player, whether you are the head of marketing for a wealth management firm like SignatureFD, you see lots of messages. You see lots of emails. Your phone is blowing up with social media. And imagine having 500,000 followers, 100,000 followers, people saying things to you like they know you but they don't, people antagonizing you. Imagine your phone, you do a search on sneakers and all of a sudden now you're getting all these messages to your phone for different shoes.

My point is we live in a world where we're just getting hit by all kinds of stuff. And it's super hard for a 23- or 24- or 25- or 28-year-old who's come into substantial money to manage all these things and navigate through these things and decipher these things without a super great team around them that's laying out this Net Worthwhile sort of process and saying, look, the money is really great. But let me tell you, when you're 40, these are the things that might matter. And if you get a

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headstart now, you build the right relationships, you leverage your platform. When you're at a team event, you don't hide in the corner. When you get a business card from a CEO, you send a handwritten note and follow up. You don't put that on your dresser at home and wait till 25 cards pile up and then throw them away. You make an impact from a community standpoint, and you find an area that you authentically gravitate to.

That doesn't mean you need to start a charity. That doesn't mean you need to be on the cover of a magazine for philanthropists. It just means you need to find what your sort of niches and make an impact there and start to build relationships. That means that you need to have a plan long-term and not spend all your money in the first two years because those two years may be the only two years you play.

So Net Worthwhile means starting early to push through the hurricane and the tornado that are swirling around you, and start to build your life as if you're not playing anymore. I know that's a hard concept for a 25-year-old or 24-year-old to understand, but the career is so short and life is long. And the concept of Net Worthwhile and making an impact and playing different roles that are really important and having influence and impact and using your platform, all of that stuff is critical. And if you have the right team around you, you can navigate. And if you don't have the right team around you, you become a shipwreck.

Crystal Cooper: Well, I think the word I actually keep coming back to is why, right? And so the team that you have, the team that we have in place at SignaturePRO, at SignatureFD as a whole ... And SignaturePRO actually just put out a really great piece of content around understanding your why. And that's essentially what we're doing, is every decision you make, every thing that

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you put your money behind, whether it's to pay for Netflix or to buy a car or to do community service or whatever you're doing, we're always tying back to why are you doing this? What was the reason you got into football in the first place? What was the reason you decided to buy this car?

If you're always tying back to that why or your purpose or your Net Worthwhile, then once you leave the stadium and the stadium lights turn off, you will feel as if you have lived a life that is aligning with your roles that you have set for yourself.

Rob Vaka: You're 100% right. There are lots of players that I know well who have a big why, which translates from a definition standpoint to purpose, right?

Crystal Cooper: Mm-hmm (affirmative). Mm-hmm (affirmative).

Rob Vaka: So you think about guys like CJ Anderson the running back, Larry Fitzgerald, Ray Lewis, Grady Jarrett, Dante Robinson. These are players who have a big why, a big purpose and aren't in the role just to be a football player, right?

Think about a guy like CJ Anderson from Vallejo, California, from the city, from a situation where his grandmother and his mother raised him, from a situation where drugs and crime were everywhere. And he had a choice to make. He goes to Cal. He chooses to build a life. He chooses to build a philanthropy. He chooses to build a foundation called Dreams Never Die.

And his whole purpose and mission at age 27 is not necessarily to go back to the Super Bowl for the fourth time in just five years. But his purpose is "I don't want any kids who grow up in Vallejo and places like Vallejo to have to face the issues I faced and have to face the hard decisions. I want to bring entrepreneurship programs. I want to bring tech programs. I

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want to bring mentorship programs. I'm investing my own money. I'm renting an entire school."

This past summer, when some players were vacationing, I flew out to Vallejo and saw what he was doing. He rented an entire school for six weeks and ran a daily program for a hundred kids.

Crystal Cooper: Wow.

Rob Vaka: Bringing in Google and DocuSign, taking kids on actual field trips to DocuSign to let them see how a business is run. To me, that's having a big why. That's having purpose. And that's being and living in the Net Worthwhile, as opposed to living in a role of "I am an athlete."

Crystal Cooper: Yep, yep. And God, that's beautiful. That is why we do what we do, right? I think that's why we have directors of player engagement. That's why we have Net Worthwhile. That is why we are beyond the portfolio and more than just wealth management. I love that.

Well, thank you so much, Rob, for joining us. And make sure that you guys stay tuned. They are releasing weekly Making Your Mark episodes. Is that correct?

Rob Vaka: Weekly. So this week you'll hear from Jace Sternberger, the rookie tight end for the Green Bay Packers out of Texas A&M. And it's going to be another terrific 15-minute segment, an all-access pass into the life of an NFL player.

Crystal Cooper: Love it. Thanks, guys. And make sure you join us monthly to listen more about Net Worthwhile.

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Thank you for tuning in to Net Worthwhile: Do More with Your Wealth. If you want to learn more about how to build your own Net Worthwhile, visit us at www.signaturefd.com.