

WorkWell

A Deloitte podcast series to empower your well-being



What employees want from their employers with Kwasi Mitchell

Jen Fisher: Hi WorkWell listeners. I'm really excited to share that my book *Work Better Together* is officially out. Conversations with WorkWell guests and feedback from listeners like you inspired this book. It's all about how to create a more human centered workplace. And as we return to the office for many of us, this book can help you move forward into post pandemic life with strategies and tools to strengthen your relationships and focus on your well-being. It's available now from your favorite book retailer.

Work and our relationship to it is evolving. As workforce demographics shift, what employees expect from their employer is also changing. Two recently released reports from Deloitte, the 2023 Gen Z and Millennial survey and the second Annual Workforce Well-being survey shed light on what leaders need to do to prioritize to meet these evolving expectations. This is the WorkWell Podcast series by Deloitte. Hi, I'm Jen Fisher and I'm so pleased to be here with you today to talk about all things purpose and well-being. I'm here with Kwasi Mitchell. He's the Chief Purpose and DEI officer at Deloitte. In this role, he's responsible for leading the organization-wide strategy that powers Deloitte's commitment to purpose and DEI and drives a broader impact for our clients, people and the communities in which we operate. Kwasi built and oversees the organization's first dedicated Purpose and DEI office focused on addressing some of the world's most complex societal issues, including diversity, equity and inclusion, sustainability and climate change, and technology trust ethics. Kwasi, welcome to the show.

Kwasi Mitchell: Thank you, Jen. It's a pleasure being here.

Jen Fisher: So, this is actually the first time that we've had you on the WorkWell podcast, which is kind of surprising to me, but can you share your story? And then more importantly, how you kind of came into this role of Chief Purpose and now DEI Officer and how you became passionate about it?

Kwasi Mitchell: Well, it's funny, Jen. I actually wanted to start this conversation with the longtime listener, first time caller type of intro. I have loved this show for some time now and I'm very, very happy to be here. When I think back on how I've shaped my personal career choices and my passions and ultimately my purpose, it really is all rooted up in my upbringing. I think anybody who sits back and thinks about the best decisions that they've made in their lives, generally it comes down to a strong grandmother and an incredibly powerful and impressive mother, which was the case for me. I grew up one of nine in southwestern Michigan in the 80's and early 90's, which was a challenging period from a variety of different standpoints, particularly the drug epidemic that was within the country and specific communities at that point in time. It was really where I grew up, lack of safety and security, but really loved and cared for by both my grandmother and my mother, in addition to others. That being said, what was interesting is that I really focused on education as a pathway for me to have a different life. And to truly be able to

partake in the success that so many others have had with respect to what we kind of envision as the American dream. That being said, as I continue to progress through school, I think, Jen, I've spent so many years in school, it's almost embarrassing. So I won't count a year. With that being said, I just saw that other people didn't have those opportunities or those pathways in front of them. So my focus has always been how do you create room for others within the spaces and opportunities for access to either family sustaining careers, meaningful work that is really rooted in their purpose, that allows them an opportunity to either rise above the upbringing that they've had or truly make an impact on society that is substantially more powerful than they ever envisioned that they could have in the past.

Jen Fisher: And so the Chief Purpose Officer title and I know now it's Chief Purpose and DEI officer, but Chief Purpose Officer, such a unique title. We don't see a lot of it and I'm sure you get a lot of questions about it. So can you tell me a little bit about your role and what you're responsible for? And why it's so important for Deloitte as an organization?

Kwasi Mitchell: Well, it's so fascinating, Jen, because what we're seeing is the evolution of corporate America. And if you sit back and you think about the business roundtable, an organization of some of the largest global companies on the planet. In 2019, redefining what the purpose of an organization is to focus on stakeholder primacy rather than shareholder primacy. Now, so many new things are starting to come to fruition. And you see my role as Chief Purpose and DEI Officer that has evolved. That includes everything for responsibility, for our commitments, focus on sustainability, focus on diversity, equity, inclusion. Focus on education and workforce development. And also including broader impacts such as thing as trust in our focus on trustworthy and ethical technologies. And lastly not least, a heavy, heavy focus on social impact. And so you see I just rattled off several areas that are substantially different from each other. And historically, they were embedded in different parts of an organization that resulted into distinct aspects of five to six owners and less optimized outcomes. Now you see organizations starting to bring these things together under a singular roof, like my areas of responsibilities to really look at where the intersections. Can we talk about things such as climate justice, where we're thinking about both sustainability but also diversity, equity, inclusion. When we think about things such as trustworthy and ethical technologies with the increased interest recently on generative AI. How does that translate into distinct pathways and opportunities for people who historically may not have had them within this particular sphere, to have them have sustained or family sustaining careers in the long term. So for me, all of the goodness happens when you bring these disparate areas together under a singular owner in order to have an outside impact overall.

Jen Fisher: For so long we thought about business's primary goal as financial success but what I'm hearing you say is that more and more organizations are building purpose into their identities and values, and so in your conversations with our leaders and just leaders generally in the market, how are these decisions being made?

Kwasi Mitchell: Yeah, I think of it. It's not a pivot away from financial success. It's in addition to financial success. And in many respects, if you think about the factors that are influencing decisions that I'm making on a daily basis in my role, part of it is many of our clients had deep commitments on things such as sustainability or diversity, equity and inclusion and they want to make sure that they're spending time with organizations who are emulating those same values. So it's pretty common for me to hear from some of our clients that are asking questions on, tell us about your focus on supplier diversity. Tell us about your commitment to net zero and so on and so forth, which really leads to this area where we need to be

addressing these things because there are expectations that are being placed upon us by our clients. The other piece that we see here is purpose being very much a risk mitigation tool. For us to be hyper focused on the things that we can influence in the areas that we want to have an impact on more broadly, bringing our skill sets, specifically to the things that matter most for us as an organization. Like, just looking at our roots, there's clearly things that people would admire from Deloitte, from the standpoint of trust and transparency within financial markets, like people understand that we speak in those areas with authority and making sure that we're aligning our voice to the things that we're most recognized for in the marketplace. The last thing, and I think that this is area that we cannot overlook, is the impact on our people. And it's been really fascinating just thinking about some of the findings from our Gen Z and Millennial report that state that a third of Gen Z and Millennials have reported that they would reject the potential employer based upon their personal ethics and beliefs. Just think about that. Like the war for talent is challenging enough, but that you could lose further a third of it simply because you have people whose beliefs don't, they feel that their beliefs don't match what yours are as an organization or vice versa, which could be really, really challenging. The other thing that came out of that report was that well-being is becoming increasingly important and that many Gen Zers and millennials are struggling. In fact, 50% of them reported that they feel anxious or stressed all or most of the time. I think that's fascinating. I'm interested in your thoughts on that?

Jen Fisher: Yeah, it's fascinating. It's unfortunate, but I would also say perhaps not surprising and what we're seeing in the Advancing Workforce Well-being report similarly in terms of the workforce and how their expectations of their employer, and even how they're choosing an employer, well-being is front and center along with personal ethics and beliefs like you stated. And so people are truly making decisions about their employment and their employer and who they will and won't work for based on things that we've never seen them make those decisions on before. And so, I talk with a lot of executives and there's a lot in the media these days that talk about when all the great resignation is over and perhaps the power is shifting back to the employer. And I don't even like the terminology around power is shifting because I think what's being called for now is something that is going to require us all to come together to fix some of these larger systemic issues. But what I would say is that because we're seeing this trend of the workforce making decisions based on their own well-being needs, their own personal ethics and beliefs, their own personal purpose, those are things that we've never seen people make employment decisions on quite so distinctly before, not that it didn't happen, but it is front and center. And so our Advancing Workforce Well-being report, unfortunately, showed that employees reported that their health has worsened or stayed the same since this time last year when we first did that report. But what I think is most striking, or continues to be most striking, is that three out of four executives believe that their workforce health has improved. And so this continues to highlight the disconnect between senior executive leaders and what the workforce is truly feeling and experiencing. I think there's probably lots of reasons for this and the intent is not to say one or the other is necessarily bad or ill-intended, I think that there's not the right conversations that are being had and we're not necessarily tackling the root causes of some of these problems and actions that are being taken, of which there are many by leaders and many, many organizations to improve workforce well-being, are very well intended. They're just not having the impact that is expected of them.

Kwasi Mitchell: There's so many fascinating things in what you just said there. First and foremost, I agree with you. The great resignation I don't feel is over. I think that what we're seeing is that massive shift with respect to employment or changing employers that has ceased. But like as you were just saying, these

considerations being front and center for the decisions that people are making on where they will invest their time, energy and talents with employers is really, really key. The other piece that you said that I want to ask another question on is that piece on the disconnect between senior executives and what many of their people are feeling with respect to their overarching well-being improving or not improving. And my assumption is that senior executives are looking at the investments that they're making in well-being, and then they're surprised that they aren't getting those outcomes like, I'm assuming that there's a little bit of that. Could you speak to that a little bit more?

Jen Fisher: And that that is so important. And I really want to highlight that I definitely believe that there are so many senior executives that are making very significant investments in the well-being of their workforce because they truly care. And so it's frustrating to them that then we're still seeing stats that the workforce isn't doing well, that 80% of the respondents are still facing obstacles related to work. But if you dig into the data, what's being invested in our programs, tools and resources, which, by the way, are 100% needed, 100% key, 100% foundational, but what is really driving negative outcomes when it comes to well-being and well-being from work or at work is, are things like heavy workload, a stressful job, long work hours or other things that are kind of topping the list. And so, what we're hearing and seeing is that, people are struggling, 74% of people are struggling to take time off or disconnect from work. And so if you compound all of those on top of each other, most people are saying, I think it's incredible, I think it's wonderful that my organization is investing in these programs, tools and resources, but the heavy workload, the stress, the long hours, the inability to disconnect is keeping them, it's a barrier. All of those things are kind of barriers in the way of taking advantage or maximizing these investments. And so, when I talk to leaders and executives, it's, okay let's pause on focusing on the investments right now and we need to take a step back and look at these root causes, these kind of work determinants of well-being and think about how we are actually designing and doing work.

And I want to also be very clear that these root causes, I mean, we've been working literally in this many of the same ways for the last 100 years, other than the fact that we layered technology on top of that. And you could make as many arguments for why technology makes us better as you can for why technology makes us worse. And so, this is not about blaming technology, this is about taking a step back and saying, why are workloads so heavy? What is so stressful about work? Why are the hours so long? Why can't people take time off of work? And what can we do about it? And then layer on the investments that you're making in tools and resources and programs, because that's what's actually going to maximize those investments for the organizations and for their workforce, so that the leaders aren't feeling frustrated and the workforce isn't feeling frustrated. And so like I said, I think there's a lot of good intention going on here, but we need to take it that step further to actually look at, okay, what are these things that are causing bad outcomes due to work itself, which Kwasi, I will tell you, when we started to look at this as an organization, Deloitte, 8-9 years ago, we were in the forefront of workplace well-being. We didn't even consider work when it came to our well-being. We talked about things like nutrition and exercise and sleep and those were the resources and education that we provided to our workforce, and we still provide all of those because they're still really important. I think what the pandemic did for so many of us, is made us realize, oh wait, the ways that we're working or gave us the permission perhaps to talk about it differently. And the way that we're working and how we're working and kind of level set everything to say, oh wait, no work is a huge determinant of our well-being, and we need to start looking at it in that way and thinking about it very differently. And so, I do think the pandemic gave us the permission, but also the data, perhaps to look at it and to start to have a different conversation.

Kwasi Mitchell: I like the way that you put that because there's two things that I pulled from your comments there. One, it's just nice to know that the executives that you're talking to and dealing with actually are well-intentioned and are trying to do the right thing to improve the well-being of their people. I think it's important for people to remember that because sometimes that gets a little bit lost. The other piece that I think is really interesting, as you said, there's that redesign of work that then puts us in a position to take advantage of specific investments. After that redesign is considered, those thoughts are taking place. What are some of the investments that you think would be most meaningful to move the needle?

Jen Fisher: It's a great question. Certainly, there's so much data in our report, but in other reports that exist about the role of the manager. There's one report I'm thinking about in general, which is not a Deloitte-specific report, but that came out recently that talked about how our direct managers have as big of an impact on our mental health and well-being as our spouses and partners. That's a pretty hefty impact if you think about that. So, I think with managers, and what we saw in our own report, is that employees do feel like their manager should have some responsibility for their well-being and 96% of the managers actually agree with that, but only 42% say they feel empowered and capable of helping those that work with them and for them and for their organizations. So, they're citing similar issues around company policy, scheduling issues, heavy workload. So, I think we need to do something to support and train our managers differently. I personally believe that well-being is a leadership skill set and needs to be a leadership skill set and it's something that can be taught and learned, but in an unsupportive workplace environment or workplace culture, it's really hard for managers again, well-intended managers, to do the right things. So, I think we need to create the right training and the right space and the right reward system to make sure that these things are taking place and that these behaviors are behaviors that are actually acknowledged and celebrated within an organization.

I think the other thing, and this tends to be a hot-button discussion depending on who you are, is there needs to be more accountability and transparency and public commitments made around workforce well-being. You could probably speak to this a lot, Kwasi, just in the path that both ESG and DEI have taken in terms of public transparency and public commitments, but I do think this is an area that we will see continue to grow from a well-being perspective just because, if nothing else, the strong connection to both ESG and DEI and the path that both of those are taking, but in our survey, the C-suite on down agrees that this is something that should be measured and monitored. I think the challenge with it is there aren't standardized metrics that actually exist across organizations or industries. So, I think that work needs to be done first, but I think that there is strong agreement, at least in the leaders and the people in the workforce that we surveyed, that felt like public reporting, 83% felt that public reporting could build trust. I know that trust is something that's important to you in the purpose space, and also that sharing information like this would help them attract talent. So, that's something else that you and I have been talking about.

Then, finally, I know this is a really long answer, I think that, I said it before, we didn't get to where we are overnight and we've been working in many of the same ways for a really long time. So, we're also not going to solve it overnight. I think that we live in a world and in a society where we are obsessed with the quick fixes and this is not a quick fix and this is going to require a significant mindset shift on the part of all of us, whether we're leaders or we're part of the workforce. This is something that, at Deloitte, we're looking at in terms of prioritizing what we call human sustainability, which is this long-term collective view of well-being that impacts individual, organizations, climate, and society in so much the same way you

were talking about purpose, how do we look at all of the spectrum across and how all of these things are interconnected and how we can take actions in one that will help others, but recognizing that it is all connected and this is a long-term view that's going to help us move away from making those one-off investments that then seemingly don't seem to have an impact and really stepping back and saying, 'OK, how do we fix the root causes here' so that the things that we do invest in when we invest in maximize the impact for the individual, for the organization, for climate, and then also broader society. I think organizations need to step outside their own four walls, recognizing that our workforce is a microcosm of the societies that we live in. So, what we do for our workforce, we should also be participating in for broader society and for those that might not have access to it within their own communities or their own workplaces.

Kwasi Mitchell: In fact, I would say aspects of what you just said there is critical for there to be a workforce for these organizations in the future.

Jen Fisher: 100%.

Kwasi Mitchell: If we're not engaged to on well-being if we're not engaged on sustainability, if we're not engaged on creating diverse and inclusive workforces – I shudder to think what the workforce is going to look like in the future overall.

Jen Fisher: I think that's a great point and very well said. Let's get to how can leaders help employees feel more connected to purpose and increase a sense of belonging. I know you and I have talked about this quite a bit, but in particular related to purpose, sometimes for people it's hard to feel that sense of personal purpose or where does my purpose intersect with my organizational purpose?

Kwasi Mitchell: Jen, you made some great comments earlier on how it's necessary to train and help managers and leaders talk about things such as well-being and act on it on a daily basis. I feel like talking about purpose and acting on it on a daily basis is critical as well, that we need to train people on further. I think it's critical to set a vision for your people so that they understand how their actions in and of themselves are going to translate to a broader vision and, ultimately, support them in doing so. So, when we think about purpose, I frequently try to strip people down to like, 'What do you do on a daily basis?' And then helping them understand that what they do on a daily basis isn't working on an IT, like they're not the lead of a testing team on an IT implementation, like that's what you do, but that's not purpose. Then, helping them understand, 'Well, you know what? That IT implementation that you're moving forward with is for a large financial institution and that large financial institution empowers parents to buy school supplies for their children; for a grandmother to purchase that vacation that she's always wanted to take their grandchild on; for small businesses to be able to conduct the transactions as they can grow, become more diverse, and become a fuel and are part of an engine for our broader economy as well.' So, leaders need to take a step back, look at what our people are doing, help them articulate what they do on a daily basis, how it ties to an organizational purpose, how it ties to a mission beyond them, because it's always there. We just don't do a great job frequently talking about it. One of the things that I really am excited about because I do think it ties to different aspects of what you were just talking about on human sustainability, I think human sustainability and purpose are so heavily intertwined and I wanted to have you speak a little bit more about human sustainability and like it's one key element to advancing well-being, but I would love to hear a little bit more about it.

Jen Fisher: Absolutely and I want to reflect what you just said on purpose as well because I think one of the things that we have learned, in particular in the well-being space also, is that humans, all of us, tend to focus on well-being as a thing that we do or an activity that we do that then leads to better well-being, whether that be physically or mentally or spiritually, in whatever dimension matters to you to this evolution over time of well-being isn't necessarily a thing or an activity you do. What you do, your activities could enhance or detract from your well-being, but that well-being is actually an outcome of the decisions and the choices that we make for ourselves and more broadly, and in many ways, I think about purpose that way too. It's not specifically about that thing that you're doing day in day out, but it is the outcome of the many things that you're doing and how connected you feel as a result of it to purpose. So, in many ways, I see those sitting side by side.

I also think that well-being fuels purpose and purpose fuels well-being, which is this nice. So, you can connect into your purpose and your well-being. You're at least halfway there, but when it comes to human sustainability, it is also an evolving area and I would say, in many ways, has been borne out of the S in ESG, but goes beyond that in this desire. When you think about what we look at in the S in ESG right now, when it comes to workplaces and their commitment to workforce health and well-being, it largely looks at measures related to health and safety, which are critically important, and then as we talked about before, Kwasi, it looks at investments that organizations are making, but it doesn't look at outcomes. So, human sustainability really starts to go further into looking at those outcomes and looking at all of these things as a longer-term view with this understanding that literally, it's funny because some people ask me, 'Well, what is human sustainability?' I'm like, 'Well, it could be everything' because all of these big societal and workplace issues that we are trying to tackle, the one thing in common that it still has is the human. The humans are the ones that are making the decisions about organizational policies. The humans are the ones that are making decisions about the way that we work. The humans are the ones they're making decisions about what investments that we're making and things that we're doing. So, the goal here is, OK, the humans, we're probably being led to believe that AI is taking over everything, but it's not. Humans are still going to be around and we're still going to have a very significant role to play, but if we're not thinking about how all of these decisions that we're making are enhancing the lives of the humans, then we're going to have a really hard time not only reaching our goals and aspirations, but sustaining them and enhancing them for the long term. So, I think for a lot of people who are probably listening to this and saying, 'Yeah, Jen, that sounds great. It also sounds really esoteric. How do we get there?' I'll be honest. I don't know if we know the answer to that yet, but we do know that the core components of human sustainability are human well-being, connection to purpose, our connection to the planet and our environment and the climate and the impact that that's having in particular for our young people around eco and climate anxiety being one of the number one reasons that young people are anxious these days. So, all of these things are connected to each other. So, human sustainability really aims to draw out those connections and have us tackle these things together as opposed to separate issues because they really aren't separate.

Kwasi Mitchell: All makes perfect sense. It's fascinating to me because human sustainability, as you just said, is evolving in the same way that we talk about purpose and aspects of ESG. All of the answers are not known right now, but through strong research, collaboration, and thoughtfulness and testing, what we thought we know historically, I think it could put us in a great place in the future.

Jen Fisher: I agree. So, more to come on that, but I do want to pick up on one thing that I just said about sustainability and, in particular, climate change. I know that in the Gen Z and Millennial study, there was

some really interesting and profound insights on how these groups are feeling about climate change and sustainability. So, can you talk a little bit more about that?

Kwasi Mitchell: Of course. I think as you said, it's interesting, profound, and aspects of it a little bit sad when you look at the data. For example, 55% of Gen Z and 60% of millennials in the report feel anxious or worried about climate change in the last month. Just think about that, 55% of Gen Z and 60% of millennials, they are feeling anxious or worried about climate change in the last month. That's impressive. Then, on top of that, 49% of Gen Z and 58% of millennials in the US say that they put pressure on their employers to take action on climate, which is phenomenal, I think, and like and especially positive discussions from that standpoint and making sure that their voices are feeling heard. However, 57% of Gen Z and 59% of millennials in the US believe that their company has deprioritized their climate strategy in the last few years due to external factors like the pandemic and inflation and also I'm assuming, Jen, that many of them are assuming different aspects of the concept of ESG, like the politicized nature of it may be driving potential actions as well.

Jen Fisher: What are some of the ways that employers can focus or refocus their efforts on making sustainability a priority? And maybe what are some examples of what Deloitte is doing?

Kwasi Mitchell: I'm really fascinated by this question because especially that's with the belief that people are deprioritizing their efforts related to their climate strategy because they don't believe that's necessarily true. And so for me, and also being a one of a leader on the receiving end of pressure that our people have placed on us, being committed and a leader with respect to sustainability and broader climate change. First and foremost, I do think that organizations need to continue to tell their story to their people. They need to continue to share the path that they're on, the great things that they're doing and also knowing that if we are repeatedly sharing that it could lead to some potential misconceptions. And so for us, like we have been very, very focused within Deloitte on embedding sustainable practices throughout the organization to reduce our carbon footprint and find more equitable ways to advance climate solutions. And so knowing that the destructions of climate change will have a profound and deep and lasting impact on us all, we just feel like that aspect of equity is really critical here as well. Now, the interesting thing that I see in other surveys is that business leaders do understand that climate is a top priority and in fact, many of them, as especially per our 2023 CXO survey. Many of the CXO's related climate change or rated climate change as a top three issue. So as much as that and I want to tie that back to that point again, you have GenZ and Millennials think that their employers are pulling back while you still have CXO saying that this is an area of high priority for them. So there are some misconceptions and gaps here that we need to close. I frequently share and highlight to our people the way that we are moving forward with, as we call it, our world climate ambition on how we have global commitments focused on business travel. Another silver lining from the pandemic re-envisioning the way that we work. Jen, as you know, I grew up in our consulting practice here within Deloitte, which has been a travel intensive practice for years and years. Being more thoughtful about being environmentally friendly materials within our workplaces, being more thoughtful with respect to sustainable practices in our technology processes such as laptop selection and recycling. And this is one of the best kept secrets in our firm is how thoughtful our leaders and technology are with respect to the things that they're doing on items such as laptop selection and recycling and so on and so forth. That group is really some of my heroes with respect to just embedding sustainability and everything that they do on a daily basis. And outside of our direct operations, there's numerous other things that we're doing, just to move forward and provide tangible climate action for our people and within their communities. As we call them in across 32 of our offices,

we have what we call Green Teams which are practitioner LED efforts. That are focused on educating others, volunteering and greening our offices overall, so truly phenomenal work. We continue to expand our well-being subsidy and also we have invested in partnerships that are focused on sustainable solutions and distinct cities around the US, everything from our recently launched collaboration, Yes SF in San Francisco to some of the items that we've been doing. Historically, with respect to an organization called City Lab and so that being said, we are taking some of these tangible climate solutions and embedding them into local communities on a daily basis and are looking to continue to scale and do so in the future.

Jen Fisher: Yeah, that's awesome. And I would say one of my greatest stories is seeing how our people bring so much of this passion to life with them and to work. We here at Deloitte have Purpose Office Champions, we have our Inclusion Councils, we have our Green Teams. And we have our well-being wizards and somehow without us directing them to do so, they seem to all find each other and come up with amazing activities and solutions to some of these problems. And so I would give a nod for leaders to leverage the power and the passion of your own people when it comes to these topics and engage them in it because that really allows them to feel a sense of ownership and a sense of pride and also a sense of control, which I think is really, really important when it comes to some of these bigger issues that impact people both physically and mentally and emotionally. So Kwasi with that, I don't know if you have any final words, but this was a great conversation. I learned a lot. So thank you for that. And thank you for sharing your wisdom with our listeners today.

Kwasi Mitchell: Thank you, Jen.

Jen Fisher: I'm so grateful Kwasi could be with us today to talk about what employees want from their employers. Thank you to our producers, Revit 360 and our listeners. You can find the WorkWell podcast series on deloitte.com or you can visit various podcatchers using the keyword WorkWell, all one word to hear more. And if you like the show, don't forget to subscribe so you get all of our future episodes. If you have a topic you would like to hear on the WorkWell podcast series, or maybe a story you would like to share, please reach out to me on LinkedIn. My profile is under the name Jen Fisher or on Twitter at Jenfish23. We're always open to your recommendations and feedback. And of course, if you like what you hear, please share, post and like this podcast. Thank you and be well. The information, opinions and recommendations expressed by guests on this Deloitte podcast series are for general information and should not be considered as specific advice or services.