

**EPISODE 110****[INTRODUCTION]**

**Hardeep Phull** (00:00:00) - You can be disabled and still work as a physician doing different things. Certain policy says you can do other occupations where you still use your talents, and it will not offset the disability payment to you. So these are things you don't think about until you meet the right advisors who tell you this and say, this is what we're going to do because I've done this before and I'm an advocate for you.

**Tejas Gosai** (00:00:23) - Ladies and gentlemen, welcome to Real Estate Investor MBA. My name is Tejas Gosai, and I've had the honor of helping hundreds of investors achieve the American dream by creating generational wealth through real estate. I've spent the past few years interviewing the most knowledgeable experts I could find in the business to cut your learning time and conquer the hardest subjects in the game. Check out [rei.mba](https://rei.mba), which my team and I have packed with over 75 interviews and free access to our real estate roadmap, webinars and publications. If you're listening, I am rooting for you and you're already on your way to financial freedom. Cheers and happy hunting!

**[INTERVIEW]**

**Tejas Gosai** (00:01:15) - Today we have Hardeep Phull. Dr. Hardeep Phull I should say. Thank you so much for being here. I really appreciate it.

**Hardeep Phull** (00:01:19) - Thanks so much, Tejas. Amazing to be here and talk to you.

**Tejas Gosai** (00:01:22) - For sure. We have a lot to get into and I love having physicians on my program. I've had a couple of attorneys and different, I would say high-net-worth professionals who have a little bit more accountability in their profession. I mean you're dealing with people's health. And, you know, it's a good thing because we've seen physicians over how many years now save the world, Covid, everything that we made it through. But one thing is, the way that the physician world relates to real estate is financial freedom and kind of taking a little bit easier in your job. I definitely want to talk about all this, but first, tell me about yourself, how you got here and what we're going to talk about.

**Hardeep Phull** (00:02:03) - Well, I'm a director of an oncology program in San Diego. I've been everywhere. I grew up in Tucson, Arizona. I went to medical school in Cleveland at a really unique physician-scientist program, and there was a financial decision there which we can talk about, you know, medical school debt.

**Hardeep Phull** (00:02:19) - I was fortunate our school had an incredible endowment from Norma Lerner, who's the owner of the Cleveland Browns. So we got, you know, a full tuition scholarship. I mean, that makes huge differences in career trajectories. And then and then I pursued training with research and also decided finally on oncology in San Diego, having gone through Scripps and UCSD and other places. Now I'm at Palomar Health, living my best life and doing exactly what I was meant to do. But it was a bumpy journey. And we'll talk about journeys and how I tell. I tell mentees all the time. It's not going to be what you expect, but what happens will be greater than you'll ever imagine if you just let it happen.

**Tejas Gosai** (00:02:59) - That's great. So take me to how you started at an early age. And in the physician world you were like, I know I need to do something to supplement and change my future.

**Hardeep Phull** (00:03:13) - Absolutely. You know, Tejas, I was reading your posts. I loved what you wrote about.

**Hardeep Phull** (00:03:18) - You had a bullpen moment. At one point, you were in a call room doing what, 50,000 cold calls in a year?

**Tejas Gosai** (00:03:25) - Exactly, thank you. My first year in real estate. I was like, flying blind. Had to figure it out.

**Hardeep Phull** (00:03:29) - We all fly blind. We all are there at one point, you said something about how you didn't see your kids for two years. You were in hell and you said something about, it really spoke to me. You said, start now, master your foundation and stay fully absorbed in the process.

**Tejas Gosai** (00:03:47) - Thank you so much. That's exactly what I wrote. Thank you.

**Hardeep Phull** (00:03:52) - Copy pasted that because I was so moved by that. That's exactly what happened to me. And it's humble beginnings that lead to the best outcomes. Yours was a bullpen

moment. Mine was a call room, completely exhausted after being, I think, on awake for 24 or 36 hours. I had just had my newborn in my intern year of training, which is the hardest year.

**Hardeep Phull (00:04:12)** - You feel like an indentured servant the whole time, and I remember I said, I'm going to quit. I can't do this. There's something easier out there. My friends have jobs. What am I doing here? I've spent this many years getting a medical degree. For what? What's my easiest out? Should I just graduate and just do something easy? Be a consultant or nothing wrong with that. But what can I do to get out of this? And it was helpless. It was broken down. But I'll say this, people lifted me up and it was the right mentors. And it was also realizing, oh my gosh, I am talent and medicine is one of these things where it's a big opportunity cost and a huge opportunity gain that will pay itself over dozens of times if you let it and do it the right way. You know, it's this thing called Maslow's triangle. You ever heard of this or Maslow's needs from Abraham Maslow the psychologist says you have to first meet your. Yeah, first meet your basic needs like food and water.

**Hardeep Phull (00:05:07)** - And for me, it was like providing for my newborn child and barely making 30,000 a year at the time, barely affording rent in San Diego, nonetheless. So it was, you know, that stage makes the best out of people, just like you were in that bullpen. You have no option but to succeed. You cannot fail and let people down. But more than just abstract things, what I think really helped me is recognizing that after one year of training, any junior doctor is actually licensed in any state that they're practicing in after they take the exam. This is without the full residency training, and you're actually very marketable as a licensed physician. Even during training, you can moonlight and you can do gigs on the side, side gigs, consulting. And I was just very fortunate to find the right opportunities to moonlight at various facilities. It helped me learn actually more than just my training because you learn on the job, but it also provided income and that helped me save. And that really is the stepping stone right there.

**Hardeep Phull (00:06:09)** - And that moment that ability to do that is what changed my whole career trajectory.

**Tejas Gosai (00:06:14)** - I love your explanation here. So then you were like, all right, I got to do something with this money, and I'm going to put it in real estate. And you had to go down that road. And it's a very scary road because it's not exactly in your field. Although my father is a physician and I think, yeah, physician businessmen are the sharpest people on the planet, but there's not that many physicians that are smart with money and that are good businessmen. And then there's not that many

businessmen that become physicians. So the combination is great. You took that jump and then tell us what properties, what you did, how you changed your trajectory.

**Hardeep Phull (00:06:50)** - Well, the number one thing I tell people, and there's five steps, I tell them, the first part was accumulate wealth. So you save you find ways to use your talents, which we have plenty of to be able to gain wealth. Because now when you have wealth, you can't just let it sit there.

**Hardeep Phull (00:07:05)** - It won't really grow. You shouldn't buy liabilities. You invest in assets of which real estate is a really good one. You also invest in yourself. At the same time. For doctors, you have debt, right? So you have good debt and bad debt. There's loans from medical school which will pay themselves over. There's loan for mortgages, which again are a good debt. I think the key in this phase Tejas, just like yourself, you're a professional. You know what you're doing. At the time that I was doing this, I was learning on my own and very busy 80-hour workweeks. I needed a professional to help me. It actually ended up being a tax advisor who helped me the most because they helped me see what I'm losing, what I'm paying, that I'm never recouping, that I could make millions of dollars a year, but most of it will be going to tax. And how I can shelter that, how I can save that, and how investments like real estate are a way to offset that.

**Tejas Gosai (00:07:57)** - Thanks for saying that. Yeah, a lot of what happens with your and folks that are accredited investors I'll say that make over X amount of dollars it's just not losing the money that you're making, it's just you're bleeding all the time by not having tax vehicles. So continue. Sorry.

**Hardeep Phull (00:08:15)** - Oh, absolutely. And then it's realizing you're a consumer. And it's very easy for physicians to be taken advantage of whether it's from financial advisors, banks, lenders. I went to about six or seven banks. Half of them turned me away. Believe it or not. There is a few. Let's just call them sharks on websites who gladly took me in, but I realized they were actually providing a product that was more expensive and not in my best interest. So what I did then is I said, I'm a consumer, I'm talented, I have an incredible growth opportunity. This is a very low-risk investment for any banker to put in me. And physician loans, as you know, have been around for a long time. These are, you know, 10% down usually sometimes higher interest rates, sometimes longer payments, bigger payments. But that was the key.

**Tejas Gosai (00:09:05)** - And only open to physicians.

**Hardeep Phull (00:09:06)** - Exactly. Only open to physicians. So I was lucky to use that. There are professional loan agencies for a lot of different professions. For physicians, it's like a 10% down, I believe, up to \$1 million, which sounds like a lot. But in San Diego, that's barely cracking the market. So the key was finding a property I could afford in a good school, in neighborhood, because I knew my family would have to live there and go to a good school, and also one that would gain equity fast. So I was very lucky. I found a credible neighborhood in Torrey Hills, near La Jolla and Del Mar, but not on the ocean. Not so expensive that it was tourist and crazy prices. It was a good suburb at the right place and what a good decision because it grew. It doubled in price in like five years. But again, going back to that competition, letting banks and other people compete for you, knowing that you're the talent in the room. I actually got an incredible bank.

**Hardeep Phull (00:10:01)** - A US bank, a common well-known bank, compete for me, and they matched the best rate out there and the best product that I even found on an email. This banker was pro-physician. He realized I'm a very low risk. He put me through his underwriting department, and I was kind of borderline on assets because it's not just making the down payment, Tejas. I mean, I think I made like a \$85,000 down payment. That sounds like a lot, but you have to have like 100 K in reserve. So you have to move around assets and show that you're not a liability in multiple ways. This banker was able to help me through underwriting, learn how to present myself. And he presented myself. He was an advocate. That one decision alone right there that rigor I did in letting people compete and choosing the right product, being a consumer, being patient and buying that first home is what triggered me to be able to be get more properties. So it's that first decision at first risk.

**Tejas Gosai (00:10:59)** - And another big thing is building a team. There's people who listen to this show. They're they don't own real estate. They keep listening. I keep saying, you just got to do something. Get in the right bucket. But get a team that you trust. And that is probably the hardest part of the business. So I mean it's great that you're sharing. You had to go through that stuff and then you finally hit it. And then that banker also wanted he wants to build a relationship with a good borrower that is going to repeatedly use him. So kudos all the way around. Keep going.

**Hardeep Phull (00:11:30)** - Absolutely. And then so of course, as soon as you own a house, you then realize the next biggest topic and concept. And I call that risk mitigation. You now own property. Yeah. You've made it. Yeah. You kind of have. But what's your greatest ability? It's not just your money, your asset. Anything can happen. You can have an earthquake tomorrow and lose everything.

**Hardeep Phull (00:11:51)** - It's your ability to keep earning and keep working, your ability to live and you know, your ability also to risk mitigate. So insurance becomes a huge next common decision, not only having enough life insurance for you and your family. I had two children at this point when I bought that house. Disability insurance. You're way more likely to get disabled than you are to die, and it's way more expensive to get disabled or to pay for disability insurance, right? So again, you have to have the right broker. You have to have the right. You have to be in good health. So doing it earlier in your career where you can get the best rates, the best lab values, the best weight, you know, when you're the least obese, let's say on your training journey.

**Tejas Gosai (00:12:32)** - The healthiest man alive.

**Hardeep Phull (00:12:33)** - Exactly the healthiest. Now, they can't cover you for your future salary, but at least get in the door because you can add on supplemental coverage. Beyond that, of course, there's car auto home insurance, but what no one learns about is umbrella insurance.

**Hardeep Phull (00:12:48)** - Protect your entire portfolio with an umbrella policy in a trust. So now your assets are in a trust. So if anyone goes after you because you have a car accident, not just malpractice, but you have a car accident and they realize you're a physician, they're going to go after everything. Now you have everything in a family trust with an umbrella policy. And if anything happens to you. You protect your family and your ability to work. Even within the disability insurance world, there are gimmicks and there are cheaters. I was able to get lucky again, shopping around, realizing you can be disabled and still work as a physician doing different things. Most policies will tell you you can't work ever again, but certain policy says you can do other occupations where you still use your talents and it will not offset the disability payment to you. So these are things you don't think about till you meet the right advisors who tell you this and say, this is what we're going to do, because I've done this before and I'm an advocate for you and for other physicians like you.

**Hardeep Phull (00:13:46)** - So, you see, you make your own board of members like your tax advisor, financial advisor, insurance advisor, broker. You have to have that. You're like the CEO of your own company, and you have these board members who are helping you. That's something I took a long time to learn.

**Tejas Gosai (00:14:01)** - Such a good way to put it. People think you have to own a company to have all these things, but you are the executive, like you're the person that everyone should protect. And

frankly, in the world of capitalism, all those people are getting paid, and they're getting referrals. And the fact their fiduciary duty, like me as a fund manager, is to protect people. So when you get the right trust factor, they don't let you go right and you don't let them go I bet.

**Hardeep Phull (00:14:29)** - That's right. A relationship forms. And I kept talking about, you know, relationships earlier on. But partnerships and who you surround yourself with is who you become.

**Hardeep Phull (00:14:38)** - You want to surround yourself with people who are hungry, who will not take no for an answer, who are like you and on a growth journey and are in it to not just gain money and gain your business, but to grow, to make an impact on this world that didn't exist before they existed. So that's not just your, you know, your advisors, but your friends who you choose to hang out with, what they talk about, what they do with their life, with their time. Are they buying fancy cars? Are they investing for the future? You know, what is it that they talk about on daily basis? And then ultimately your best partnership is your spouse. How many physicians have we seen or friends have we seen where a divorce, let's say, leads to probably the biggest financial ruin and decision in your lifetime? Partnerships are key. Relationships are key. Trust, right? It all comes down to trust.

**Tejas Gosai (00:15:26)** - You said it was five steps, so we went through one, two, three. I love this. Please keep going. It's great.

**Hardeep Phull (00:15:35)** - The five steps are number one accumulate capital. Number two invest in assets. Number three we just talked about is risk mitigation. Now four and five I'll cover as number four unapologetic growth. And five, don't forget to refocus on what money can't buy.

**Tejas Gosai (00:15:52)** - Love it.

**Hardeep Phull (00:15:53)** - So this is something I tell every trainee because I went through this. And I want them to know that it's possible.

**Tejas Gosai (00:15:59)** - When you say trainee, you're talking about a physician.

**Hardeep Phull (00:16:05)** - Typically. Yes.

**Tejas Gosai** (00:16:06) - You're not training a plumber or an engineer or just a lawyer. It's mainly like you're you're talking to doctors who are younger, who are trying to make long-term decisions.

**Hardeep Phull** (00:16:18) - Typically, that's the field I'm in. That's the people I interact with. But let me say I've learned so much from doctors, plumbers, engineers, dentists. Like I said, surround yourself by people who are hungry.

**Tejas Gosai** (00:16:29) - Yeah, I should say there's plumbers that make more than half a million a year. I'm not mocking anybody. I'm just absolutely identifying it's doctors, though. It's maybe interns. Like, who are those people that you're communicating with exactly.

**Hardeep Phull** (00:16:41) - It's the undergraduate studying for their mCAT to get into med school. It's the medical student frustrated about what I'm going to do with my life, with all this debt. And where am I going? It's the resident who's working 80-hour workweeks, exhausted, not knowing the end in sight, kind of an indentured servant to the hospital, feeling burned out. And it's it's even the physician fresh out of training their first job, junior doctor or even beyond who never really got empowered, took the job, signed a contract, never looked it over, are stuck, are stuck in a job where they don't call the terms, where they're being told you're burned out. Here's some wellness yoga retreats. I see it all the time, Tejas, all the time.

**Tejas Gosai** (00:17:28) -Physicians don't talk about burnout as much as they should.

**Tejas Gosai** (00:17:35) - And as a son of a physician, something that people would never know is I grew up with that phone going off all the time. You know, I'm in my 40s, so, like, my father would get calls and I would hear him, like, begrudgingly wake up. And he was in the room next to me and I would hear him, like, make, you know, the emergency room, like decisions and this and it's my patient and mean, it's so intense. My dad still works. He's 67 years old. But see, that's why I love representing I don't want to say just doctors, but high net worth earners that are just killing themselves for their clients and their legacy. And so I'm sorry I'm going so long on this, but this is the medical. The medical profession has sucked out the juice of all these doctors. And that's why real estate and what you're talking about is so important. There are doctors and we'll say Indian physicians, you know, their whole life, they're like, I got to be a doctor.



**Tejas Gosai** (00:18:28) - I got to be a doctor. I got to be a doctor. And then they're like, what did I do? And then they're looking. So can you just talk about the burnout a little bit? And that part.

**Hardeep Phull** (00:18:38) - It's part of unapologetic growth. Remember I said unapologetic. Don't apologize for the talent you have. Your father, you know, and my mom's a nurse. She was an oncology nurse. She inspired me. And she's not a doctor, but she inspired me by what she does. Doctors, nurses, health care workers. They're incredibly compassionate people. Following a calling, ask a doctor about their calling and how they got into medicine. You'll hear a similar theme each time to help people to relieve suffering, because it's a noble thing to do, because I can't imagine doing anything else. We've unfortunately went too far to the other side where we incriminate doctors. Look at the bad side, say, oh, they're all in it for the money. Oh, they don't spend time.

**Hardeep Phull** (00:19:20) - Some of them commit crimes 99.9% of the time. Your doctor is an amazing human being who puts their words into action. Not only do they say it's my calling, they spend sometimes two decades of education to get to where they are. Talk about delayed gratification, right? I can't think of any more delayed than that.

**Tejas Gosai** (00:19:41) - Three decades. Maybe. Like, I mean almost 32. Sometimes folks are getting out into the real world.

**Hardeep Phull** (00:19:46) - I mean, it's four years of undergrad. If you think about going to a really competitive high school to get into a good undergrad, that's four years of a prep high school. I did a five-year med school. Some people do a MD, PhD that's seven years residency of. Usually the common type in the general field is 3 to 5 years. And so what the training is one to three years.

**Tejas Gosai** (00:20:06) - So no matter what that residency like you have to do that. And then you're going into your next piece of it. Wait how many years did you? That's for almost 35, 35 years there.

**Hardeep Phull** (00:20:15) - Yes, I would say my journey is about 16. I did a lot of research on the way. So that's the other thing. Doctors are scientists. They're trying to find out the best new knowledge and new drugs and new cures. They're doing it because they love knowledge, they love contributing to society, and they're taking care of patients. So these are industrious people. These are ethical and compassionate people willing to do almost anything to relieve suffering and advocate for patients. But guess what? These traits make doctors very vulnerable and easy to take advantage of. A mentor once

told me it's called sanctimonious servitude, where doctors are so sanctimonious on their mission, their Hippocratic oath, they'll do anything to make it work, whether they have to sit for hours after work to write these long, arbitrary, you know, notes and go into the EHR and do tasks and all these things are told to do, they say, yeah, sure. Yeah, yeah, I'll do anything you need. Sure. Whatever. What helps the patient? Okay.

**Hardeep Phull (00:21:14)** - You want me to make a phone call? Because the insurance denied my what I wanted to do because it's evidence-based. No problem. I'll call the insurance on my own lunchtime. We just get it done, and so we get the words burnout thrown at us. And I'll be honest with you, that is one of the most contrived, forced initiatives ever used. Burnout. Because what it's doing is it's gaslighting you. It's throwing everything on you. Sorry, you're burned out. I'm sorry you can't handle this. Oh, let's give you a retreat. You know what? You need to do these modules online. It's about five hours of modules. Do them on a weekend. You'll feel great. You can. We'll have yoga afterwards. Yeah. We'll send you some lemonade. Make some, you know, make lemonade out of the lemons. But physicians are starting to fight back and redefine the real term here. The real term is moral injury. Moral injury. It's a wartime term for soldiers who saw terrible atrocities, and they couldn't reconcile what they saw and what they were doing with their beliefs and values.

**Hardeep Phull (00:22:18)** - So for doctors, that's choosing between their own personal spiritual wellness needs and providing high-quality health care. And it's an impossible venture. You can't do it the way the system is built right now, but the more and more we use that term moral injury, I think the more and more physicians will get advocated for.

**Tejas Gosai (00:22:40)** - Love that. Love that, I love that, and I love that you're, you know, but you're saying it right, because even with the physician burnout, there is an insurance purpose, right? Like what you're saying is, you know, cause and effect. But what you're saying, like the Band-Aid is, is that's just going to keep being the Band-Aid. It's like the hamster on the wheel. You can't really get off of this right now unless you get out of that system. And that's what you're doing. That's how you reach the financial freedom you kind of have to. Keep on that hamster wheel, but suck out the money and then be able to get off of it.

**Tejas Gosai (00:23:12)** - But it takes 10, 15 years?

**Hardeep Phull** (00:23:16) - That's correct. And so it's a journey. You have to be on that journey. Obviously, you have to be willing to delay gratification. And I think most physicians are not looking for that Ferrari at the end of the training. I think they're exhausted. They're trying to pay back student loans, which are now growing into the three 400,000 range at an interest of 6 or 7%. That's like a mini mortgage. It's like you're getting there too late. And my biggest opportunity cost was, you know, in my mid-30s, finally finishing all of that education and looking back at my high school friends and other friends I finally connected with after a decade or two going to reunions and realizing, oh my gosh, you guys have been in the workforce for 15 years. You have a retirement plan, you're going to retire by 50, some of you. And I'm thinking to myself, when am I going to catch up to these people? And remember reading these articles about opportunity cost? And it said something like, medical doctors catch up to teachers or dentists or lawyers in their 50s, whether, you know, with a normal, let's say, income stream and not investing.

**Hardeep Phull** (00:24:17) - I thought to myself, man, I'm gonna play catch up and these guys will be retired, and I'm just finally breaking even. Of course, it's more than just the money, but when that hits you, you start thinking, I got to do something different. Not to catch up, but you know what? Am I worth? One of my worth. And that's really what this theme, an unapologetic growth number four. What I really mean is obviously we've been patient, you know, in our journey. I think luck is where preparation meets opportunity and you have to be ready for that opportunity at all times. But growth also for physicians is seeing yourself as more than just an employee or a doctor. See yourself as a valuable contract. Think of yourself as an athlete. Think of yourself as having an agent who advocates for you.

**Tejas Gosai** (00:25:05) - Like a soldier. You guys are up for 30 hours. I mean I don't know any other professions that are doing that on a regular basis.

**Hardeep Phull** (00:25:12) - You have to see what you're worth and go out and get what you're worth. Why don't we have talent agents advocating contracts for us? Anytime I go in to look at a job opportunity or consulting opportunity, remember my board members that I have, I have a board member who is a lawyer who does physician contracts, and they know how to look through that and tell me I'm getting a good deal or a bad deal or pass on this one. This isn't worth your time. Why don't we all do that? It's cost a little more money and time. But I'll quote this athlete I know if you watch NFL football or back in the day, but Chad, Chad Ochocinco, do you remember him? Of course. Yeah, he had an interview recently with Shannon Sharpe, you know, think on the NFL network. And he was talking

about how he saved so much during his career, unlike a lot of his colleagues. But he said and this stuck with me. He said, when your name becomes bigger than anything you can buy, that's your value.

**Hardeep Phull (00:26:08)** - Why don't we see ourselves as value? We are incredibly instrumental and necessary. Without us, there's going to be a physician shortage. Hospitals won't run, patients won't get care.

**Tejas Gosai (00:26:19)** - People will die.

**Hardeep Phull (00:26:20)** - People will die. So we should know what we're worth, get what we're worth, and know how to negotiate and change the terms a little bit. Not just sign what we're given, but say that doesn't work for me. Thank you for the offer and have another hospital compete for you. Just like the mortgage agencies competed for me.

**Tejas Gosai (00:26:38)** - And the banks. Yeah. Hey, we got a few minutes left. I got to switch gears a little bit with specific on real estate. You said something before we started. You could retire if you sold your real estate. Can you tell me what that means? Now we're at, like, the end of, like, okay, you could retire.

**Hardeep Phull (00:26:54)** - Sure thing. I mean, in San Diego, we're very fortunate. And of course, there's the economic boom and there's the post-Covid era and high interest rates.

**Hardeep Phull (00:27:02)** - So it's boosting the prices up quite a bit. But whenever you own even two pieces of good property near the ocean and you're in the right market, it's worth a lot. And for me, it's all about asset protection. I talked about risk mitigation because that could wipe it away in an hour if there was an earthquake or something. But yes, if I were to sell my assets and sell my homes for what they're worth right now, it would be worth enough to live very comfortably. Would I sustain the same level of my life that I'm now probably not. But you know that whole fire financial independence, retire early, I could achieve that. You know, many doctors are into that where they save just enough and live off the interest or, you know, take 3 to 4% off a year and it lasts forever with the interest and investments I could. But again, topic number five.

**Hardeep Phull (00:27:54)** - For me, it's all about number five.

**Hardeep Phull (00:27:56)** - Don't forget to refocus on what money can't buy. And don't forget the investment put in you. So much got put in me to get to me. Where am. All the mentors, all the education. And it's not just about gaining more wealth, it's about the talent and wealth and the knowledge I've been given and the gifts I've been given to give a lasting legacy to the world. At the end of the day, Tejas, I didn't see my kids for years. Now I see them all the time, but I teach them all the time that with money you can buy a clock, but you cannot buy time. There's an incredible opportunity cost, but it's an incredible opportunity and it's worth it. Don't forget what you focus on. Don't forget the family and the legacy you leave behind. But at the same time, all the skills you learned along the way, those are valuable. No one else possesses those. Give your gift to the world. That is the best legacy you'll have.

**Hardeep Phull (00:28:47)** - Me retiring right now, Tejas, it'll be a good legacy, but it's not good enough for me.

**Tejas Gosai (00:28:50)** - You got too much to do. I've got too much to do. And you got your girls, too. Here. Last thing. Motivation. I don't normally say this, but I like people that have children. The people that get along with the most are happily married men that have at least one child. And they. You know, remotely like their job. But those are the guys who don't waste time on lunches and dinners. We're like, down to the business. Tell me about your family life, how you get to spend time with your kids and how that helps you.

**Hardeep Phull (00:29:19)** - I have two beautiful girls and a lovely wife. They love horseriding. We go to the beach, they like to play sports. Flag football is a big thing here. Friday Night lights, flag football and the girls are the fiercest team, so it's always fun to watch. They're ten and 12. They're growing up. They're being powerful women.

**Hardeep Phull (00:29:38)** - Thanks to my wife. Mean forgot I didn't mention enough. But remember I said about partnership and picking the right spouse? Do you think I'd be where I am without my wife, without her making all the sacrifices? I'm kind of getting emotional thinking about this, but all the times I wanted to quit and she didn't let me because she said, you got your daughter to provide for. And so when you when you think like that way, you know, you realize you owe it to them to be the best version of yourself. It's not just about you.

**Tejas Gosai** (00:30:04) - I love it. Hardeep, I'm sorry we got to get cooking. But you are wonderful. I'm excited for this interview to come out. I think it's going to help a lot of the folks that kind of need a boost like that in the medical world. I do see the doctors like soldiers nowadays, like you kind of you have to do it in a sense. And like the people that have to do it, they see it no other way.

**Tejas Gosai** (00:30:28) - I'm so happy you mentioned that. How does somebody get a hold of you? Or how do they grab you for mentorship or any of this advice?

**Hardeep Phull** (00:30:36) - They already do plenty on LinkedIn. I get people from all around the world asking me, how can you help me? Can you look at my personal statement? What am I doing wrong? Can you help me get a job? I do everything I can, I can't help everyone, but those things mean a lot to me. So social media has obviously changed how we interact with the world. Definitely.

**Tejas Gosai** (00:30:56) - You love it and you're super active on LinkedIn. I love seeing your stuff. Everything's in the show notes to get a hold of the doc. And thank you again for being here.

**Hardeep Phull** (00:31:05) - Thanks, Tejas. This is wonderful. Let's do it again one day.

**Tejas Gosai** (00:31:08) - For sure. It's Real Estate Investor MBA I'm Tejas, that's Dr. Hardeep. We love you guys. Cheers.

**[END OF INTERVIEW]**