**Financial Edge with Silver Edge Financial Group**
**Episode Title: Investing in the Future of Healthcare**

**INTRODUCTION**

**Michael Bass:** “Disclosure: The opinions voiced in this show *Financial Edge* are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult with your attorney, accountant, and financial advisor or tax advisor prior to investing. Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through NewEdge Advisors, LLC dba Silver Edge Financial Group, a registered investment advisor and separate entity from LPL Financial.”

Good morning, everyone, and welcome to *Financial Edge* with Silver Edge Financial Group, bringing clarity and expertise to financial planning every Sunday morning. I’m Michael Bass—financial advisor, market analyst, and, as always, joined by the man who needs no introduction, Howard Silver, founder of Silver Edge Financial Group. Howard, how are you today?

**Howard Silver:**
Michael, I’m fantastic! And excited for today’s show. We’re diving into one of the most dynamic sectors in the market right now—**healthcare innovation**. If you’ve been following the headlines, you know that **artificial intelligence, predictive analytics, robotics, and genetic medicine** are revolutionizing the way healthcare operates. And with all this change comes **tremendous investment opportunities**.

**Michael Bass:**
Absolutely. From wearable tech monitoring our health in real-time to AI-powered diagnostics and robotic-assisted surgeries, we’re seeing an **explosion** in cutting-edge advancements. But the question is—how do investors make sense of it all? What should they focus on? And most importantly, how do they make money while managing risk?

**Howard Silver:**
And that’s where we come in! At Silver Edge, we don’t just follow the market—we actively **position portfolios to capitalize** on these game-changing trends while mitigating our clients from the volatility that often comes with them.

**Michael Bass:**
That’s the key: **opportunity without reckless speculation.** So today, we’re going to break down how healthcare innovation is transforming **three key areas: pre-diagnosis, diagnosis, and treatment.** We’ll explore what’s changing, where the opportunities lie, and how investors can gain exposure without taking on excessive risk.

**SEGMENT 1: PRE-DIAGNOSIS – THE ROAD FROM REACTIVE TO PREDICTIVE CARE**

**Michael Bass:**
Alright, Howard, let’s kick things off by talking about **how healthcare is shifting from reactive to predictive care.** This is something that affects **every single person listening today**. It used to be that you’d only go to the doctor when something was wrong. You’d get a check-up once a year—maybe—and if you weren’t feeling well, you’d wait until symptoms got bad enough to take action.

**Howard Silver:**
Exactly. The problem with that system is that by the time symptoms show up, **you’re already playing catch-up**. You’re treating a disease instead of **preventing it**. But now, thanks to technology like **wearable health monitors, artificial intelligence, and massive data analytics**, we can detect potential health issues **years before they become serious.**

**Michael Bass:**
And that’s a game-changer. Just think about some of the tools available today. We’ve got the **Apple Watch, the Oura Ring, continuous glucose monitors,** and even smart scales that track way more than just weight. These devices are collecting data **24/7**—tracking things like **heart rate variability, oxygen saturation, and stress levels**—all to help predict potential health risks before they escalate.

**Howard Silver:**
And it’s not just about gadgets—it’s about what’s happening **behind the scenes** with artificial intelligence. AI-powered platforms are analyzing **millions** of patient records to find patterns that humans simply **would never catch.** This is where companies like **Verily (Google’s life sciences arm), Tempus, and Guardant Health** are making huge strides in early detection.

**Michael Bass:**
Let’s give a real-world example of how this is already working. Right now, researchers are developing **AI-driven blood tests** that can screen for **multiple types of cancer**—years before any symptoms appear. We’re talking about a simple blood draw detecting cancers **in Stage 1**—a stage when they’re **easiest to treat and survival rates are highest**.

**Howard Silver:**
That’s huge! And this kind of early detection isn’t limited to cancer. AI is being used to predict **cardiovascular disease, Alzheimer’s, and even mental health conditions**—all based on data that used to be overlooked.

**Michael Bass:**
Howard, let’s tie this back to investing. Clearly, **predictive healthcare** is here to stay. But from an investor’s perspective, how do we **separate the hype from the real opportunities**?

**Howard Silver:**
Great question, and this is where our **active investment philosophy** at Silver Edge comes into play. The biggest mistake we see retail investors make is **chasing hype stocks**. They hear about a new AI healthcare company, see the stock price skyrocket, and **jump in too late**—often right before the bubble bursts.

**Michael Bass:**
Right. And on the flip side, the other mistake is **going too conservative**—just dumping money into a broad healthcare ETF and hoping for the best. The problem with that is that **most healthcare ETFs are dominated by big pharma companies**, which, while stable, aren’t necessarily leading the charge in innovation.

**Howard Silver:**
That’s why we take a **specialized approach**. Instead of investing in generic healthcare ETFs, we focus on **small, highly selective funds that target disruptive health technologies.** These are funds that hold companies in **biotech, AI-driven diagnostics, and digital health**—not just big pharma.

**Michael Bass:**
And here’s another approach—**structured investments like Registered Index-Linked Annuities (RILAs)**. These allow our clients to **participate in the upside of the healthcare revolution** while **buffering against potential losses** if the market takes a hit.

**Howard Silver:**
And that’s a big deal because, let’s be honest—**healthcare innovation is volatile.** For every success story, there are companies that don’t make it. That’s why **risk management is key**.

**Michael Bass:**
So let’s sum this up. The shift to **predictive healthcare** is **one of the biggest revolutions in medicine**, and it’s creating incredible investment opportunities. But the key to capitalizing on these changes is having a **disciplined, active investment strategy** that balances growth potential with **risk management.**

**Howard Silver:**
Right. And that’s where we come in. If this conversation is resonating with you—if you’re thinking, *Wow, I’d love to invest in the future of healthcare, but I don’t know where to start*—give us a call at **561-300-0090** or visit [**www.silveredgefg.com**](http://www.silveredgefg.com). We’ll **walk you through** exactly how to position your portfolio for **this new era of medicine.**

**Michael Bass:**
And for those of you who have specific questions, you can **email Howard directly** at **howard@silveredgefg.com**. He’ll personally get back to you and help guide you through your investment strategy.

**Howard Silver:**
Absolutely. Whether you’re a retiree looking for **stable growth**, a high-net-worth investor wanting **dynamic exposure**, or someone just starting out and looking for the **right entry points**—we’ve got strategies tailored for you.

**Michael Bass:**
Alright, that wraps up our **first segment** on predictive healthcare. Coming up next, we’re diving into **how AI and precision medicine are transforming diagnostics**—and what that means for your portfolio. Stay with us!

**SEGMENT 2: DIAGNOSIS – AI, PRECISION MEDICINE & ADVANCED IMAGING**

**Michael Bass:**
Alright, Howard, let’s shift gears and talk about the next big frontier in healthcare innovation—**diagnostics.** We’re in the middle of a revolution in how diseases are **detected and diagnosed**, and it’s being driven by **artificial intelligence, molecular imaging, and precision medicine.**

**Howard Silver:**
Absolutely, Michael. And this is **huge** for both patients and investors. Think about how medicine used to work—if you weren’t feeling well, you’d go to the doctor, they’d run some tests, and you’d wait **days or even weeks** for results. Sometimes, by the time you got a diagnosis, **it was already too late for effective treatment.**

**Michael Bass:**
Exactly. But now, thanks to **AI and advanced imaging**, we’re getting diagnoses **faster, more accurately, and often before symptoms even appear.** And that’s a complete game-changer.

**Howard Silver:**
One of the biggest breakthroughs has been in **AI-powered radiology.** AI is now being used to analyze **X-rays, MRIs, and CT scans** far more efficiently than human doctors. Companies like **Qure.ai and Aidoc** have developed AI tools that can detect things like **lung cancer, strokes, and fractures** **within seconds**—with an accuracy rate that **rivals or even surpasses** human radiologists.

**Michael Bass:**
And that’s just the beginning. Another major leap forward is in **molecular diagnostics**—using AI to analyze genetic and molecular data to detect diseases **at the earliest possible stage**. Take **liquid biopsy technology** as an example. Instead of needing an invasive tissue biopsy to detect cancer, scientists have developed **blood tests that can detect multiple types of cancer at Stage 1.**

**Howard Silver:**
That’s incredible. Instead of waiting for a tumor to grow large enough to be seen on a scan, doctors can now **find microscopic traces of cancer DNA in the bloodstream and catch it before it spreads.**

**Michael Bass:**
And the impact this has on **investing** is massive. The companies pioneering these technologies—like **Guardant Health, Illumina, and Grail (acquired by Illumina)**—are experiencing **huge growth** because they’re solving one of the biggest challenges in medicine: **early detection.**

**Howard Silver:**
But here’s the thing, Michael—while this sector has **huge upside potential**, it also comes with **risks.** Some of these companies are in **early-stage development**, which means they’re still burning through cash **before they’re profitable**. And, as we’ve seen in biotech, one regulatory setback can send a stock **crashing.**

**Michael Bass:**
Right, and that’s why we take a **measured, risk-adjusted approach** at Silver Edge Financial Group. Instead of throwing money at the hottest biotech stocks, we take a **three-pronged strategy**:

1. **Selective Exposure Through Managed Funds** – Instead of betting on individual stocks, we invest in **specialized healthcare funds** that spread risk across multiple innovative companies.
2. **Diversification with Market-Neutral Strategies** – We use **hedged investment strategies** that allow us to profit from healthcare’s long-term growth while seeking to protect against short-term volatility.
3. **Structured Investments to Buffer Against Risk** – We use **Registered Index-Linked Annuities (RILAs)** that provide exposure **while capping downside losses.**

**Howard Silver:**
And that’s a critical distinction—because too many investors see a stock like **Moderna or CRISPR Therapeutics** skyrocket and think, *I need to get in on this!* But if they’re buying in at the wrong time, or the company has a setback, they could be in for a rough ride.

**Michael Bass:**
Exactly. And let’s talk about some of the **real risks** in the diagnostic sector—because **not every breakthrough makes it to market.**

**Howard Silver:**
That’s right. A great example is **Theranos.** Investors poured **hundreds of millions** into that company, believing they were revolutionizing blood testing. Turns out, **the technology didn’t work**—and the company collapsed.

**Michael Bass:**
And that’s why we **don’t invest based on hype.** We do **deep research** into every investment and look for **fundamentally strong companies** with **proven technologies.**

**Howard Silver:**
And we also look at **who’s funding these companies.** If a biotech firm is backed by **major institutional investors**—like Vanguard, BlackRock, or top-tier venture capital firms—it’s usually a **good sign.**

**Michael Bass:**
That’s a great point. Another big risk factor in this space is **regulation.** The **FDA approval process** can take **years**, and sometimes, even promising drugs or diagnostic tools **never make it to market**.

**Howard Silver:**
And that’s why we don’t go all-in on any single biotech stock. Instead, we balance exposure with **income-producing assets**—so that even if a few of these high-growth plays take longer than expected, our clients **still see steady returns.**

**Michael Bass:**
Let’s talk about how we integrate these strategies for our clients. If someone is interested in investing in **AI-driven diagnostics and precision medicine**, what’s the best approach?

**Howard Silver:**
Great question. **At Silver Edge, we construct portfolios that align with each client’s risk tolerance and investment objectives. Our approach includes:**

1. **Capital Preservation Strategies** – For clients seeking stability, we utilize investments and tactical allocations that provide exposure to innovation while minimizing downside risk.
2. **Growth-Oriented Solutions** – We design portfolios that incorporate select opportunities in biotech, AI-driven healthcare, and emerging medical technologies, balanced with lower-volatility assets to manage risk effectively.
3. **Selective Fund Manager Access** – We identify and allocate to fund managers with specialized expertise in healthcare and technology, leveraging their deep research and active management to capture innovation-driven opportunities.

**Michael Bass:**
And that’s the beauty of active management—**we don’t rely on cookie-cutter models.** We build **custom investment strategies** for each client to make sure they’re getting the **right mix of risk and reward.**

**Howard Silver:**
Exactly! And if this conversation is hitting home for you—if you want to be part of the **future of healthcare innovation but need a smart, risk-adjusted plan**—give us a call at **561-300-0090** or visit [**www.silveredgefg.com**](http://www.silveredgefg.com) to schedule a **free consultation.**

**Michael Bass:**
And for those of you with specific questions, **email Howard directly** at **howard@silveredgefg.com**—he’ll personally answer your questions and help you build a strategy that works for you.

**Howard Silver:**
Absolutely. Investing in healthcare innovation is **one of the best opportunities of this decade**—but only if you do it **the right way**. We’ll help you navigate the risks while capitalizing on the upside.

**Michael Bass:**
Alright, coming up next, we’ll talk about **how robotics, gene therapy, and nanomedicine are transforming treatment**—and what that means for investors. Stay with us!

**SEGMENT 3: TREATMENT – ROBOTICS, GENETICS & PERSONALIZED MEDICINE**

**Michael Bass:**
Alright, Howard, we’ve talked about **predictive healthcare and AI-powered diagnostics**, but now let’s move into what I think is the most **exciting** part of this transformation—**how treatments themselves are evolving.**

**Howard Silver:**
Yes, Michael, this is where things get really interesting! Healthcare is shifting from a **one-size-fits-all** approach to a world of **personalized medicine, robotics, and nanotechnology.** We’re talking about **gene therapy that can cure genetic disorders, robotic-assisted surgeries that are more precise than human hands, and treatments so targeted they can attack disease at the molecular level.**

**Michael Bass:**
And for investors, this represents **one of the biggest opportunities** in the entire healthcare sector. The companies pioneering **robotic surgery, genetic medicine, and regenerative therapies** are **not just changing medicine—they’re reshaping entire industries.** Let’s start with **robotics in surgery**. Most people have heard of the **da Vinci Surgical System**, which allows surgeons to perform **minimally invasive procedures** with **unbelievable precision**.

**Howard Silver:**
Right. And the da Vinci system, developed by **Intuitive Surgical (ISRG)**, has completely changed the game. Instead of making large incisions, surgeons can now use **tiny robotic instruments** to operate with **millimeter-level accuracy**. This means **faster recovery times, less pain, and fewer complications.**

**Michael Bass:**
And it’s not just da Vinci anymore. **Medtronic, Johnson & Johnson, and smaller firms like CMR Surgical** are rolling out next-gen robotic platforms for **orthopedic, cardiovascular, and even brain surgeries.**

**Howard Silver:**
And that’s exactly why we see **robotic surgery as a major investment theme.** The adoption rate for robotic-assisted procedures is still **relatively low**, but hospitals around the world are **rapidly expanding their use.** That creates **huge growth potential** for the companies making these systems.

**Michael Bass:**
And, let’s be clear, **this is not a fad.** The robotic surgery market is expected to grow from **$8 billion today to over $20 billion by 2030**.

**Howard Silver:**
And we’re positioning our clients to **capitalize on this trend** while still managing the risks that come with high-growth sectors.

**Michael Bass:**
Alright, let’s talk about **genetic medicine**—because this is where we’re seeing some of the most **mind-blowing** advancements.

**Howard Silver:**
Absolutely. Traditional medicine treats diseases **after** they appear. But **genetic medicine and gene editing technologies like CRISPR** are changing that. These technologies allow doctors to **edit DNA itself**, potentially **curing genetic disorders** instead of just treating symptoms.

**Michael Bass:**
CRISPR-based therapies are already being used to **treat sickle cell disease, certain types of blindness, and even some forms of cancer**. And companies like **CRISPR Therapeutics, Editas Medicine, and Beam Therapeutics** are working on treatments that could **cure diseases at the genetic level.**

**Howard Silver:**
But here’s what investors need to remember—while the potential is massive, **gene therapy stocks are highly volatile.** The FDA approval process is **long and expensive**, and not every company is going to succeed.

**Michael Bass:**
And that’s why, at Silver Edge, we **don’t chase biotech stocks** blindly. Instead, we invest in **biotech-focused funds** that give us exposure to gene therapy **without over-concentrating risk in one company.** Now, let’s talk about **nanomedicine**—because this is one of those areas where science fiction is becoming reality.

**Howard Silver:**
Yes! **Nanotechnology** is revolutionizing how we **deliver drugs and treat diseases at the cellular level.** Instead of using **traditional pills or IVs**, companies are developing **nanoparticles** that can **directly target diseased cells**—leaving healthy cells untouched.

**Michael Bass:**
And that’s a **big deal**, because one of the biggest problems with **chemotherapy, radiation, and traditional drugs** is that they can cause **serious side effects.**

**Howard Silver:**
Exactly. But with nanotechnology, we can **send medicine exactly where it needs to go**—which means **higher effectiveness, fewer side effects, and potentially lower costs.**

**Michael Bass:**
Companies like **Moderna, BioNTech, and Arrowhead Pharmaceuticals** are leading the way in **RNA-based nanomedicine,** while firms like **Selecta Biosciences and BlueWillow Biologics** are working on next-gen **vaccine delivery systems.**

**Howard Silver:**
And once again, for investors, this is **a massive opportunity**—but also one that requires **careful risk management.**

**Michael Bass:**
Alright, Howard, we’ve covered **robotic surgery, gene therapy, and nanomedicine**—all massive breakthroughs. But for investors listening, the big question is: **How do you invest in this without taking on too much risk?**

**Howard Silver:**
Great question, and this is where our **investment strategy at Silver Edge** comes into play. We approach this in **three ways:**

1. Diversified Healthcare Funds – Instead of buying individual biotech stocks, we invest in actively managed funds that specialize in robotics, biotech, and personalized medicine.
2. Registered Index-Linked Annuities (RILAs) – These annuities provide market-linked growth potential while also buffering against downside risk—making them a great tool for investors looking to benefit from healthcare’s long-term growth.
3. Life Insurance and Annuity-Based Solutions – We help clients structure tax-efficient retirement income strategies using advisory share class annuities, which can provide guaranteed income while still allowing market participation.

**Michael Bass:**
And that’s **so important**, because while the upside in this sector is enormous, **the wrong strategy can wipe out a portfolio.** We focus on **long-term, risk-adjusted exposure**—not short-term speculation.

**Howard Silver:**
Exactly! And that’s why, if you want to **position your portfolio for the future of medicine**, give us a call at **561-300-0090** or visit [**www.silveredgefg.com**](http://www.silveredgefg.com). We’ll build a **custom strategy** based on your **risk tolerance and investment goals.**

**Michael Bass:**
And if you have **specific questions**, you can **email Howard directly** at **howard@silveredgefg.com**. He’ll personally walk you through your options.

**Howard Silver:**
That’s right. Whether you’re looking for **long-term growth, stable retirement income, or a mix of both**, we’ll help you **build the right plan.**

**Michael Bass:**
Alright, Howard, this has been a **fascinating discussion.** We’ve covered everything from **AI in diagnostics to robotic surgery, gene therapy, and nanomedicine.** The future of healthcare is **here**—and for investors who position themselves correctly, **the opportunities are incredible.**

**Howard Silver:**
Absolutely! But you need a **smart, risk-adjusted strategy**—not just blind speculation. And that’s exactly what we do at **Silver Edge Financial Group.**

**Michael Bass:**
Alright, folks, that wraps up this week’s episode of *Financial Edge*. Thanks for joining us! Be sure to **tune in next Sunday** for more **insights on smart investing.** Until then, **invest wisely and live well.**

[Compliance: There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk. Registered index-linked annuities (RILAs) are subject to investment risk, including possible loss of principal. Investment returns and principal value will fluctuate with market conditions so that units, upon distribution, may be worth more or less than the original cost. They are designed to be a long-term investment product used to help provide income for retirement and are not suitable as a short-term investment. Withdrawals will reduce the contract value and the value of any potential protection benefits. Withdrawals taken within the period stated in the prospectus will be subject to a withdrawal charge or a market value adjustment, depending on the product. All withdrawals are subject to ordinary income tax and, if taken prior to age 59.5, may be subject to a 10% IRS penalty. Please keep in mind that insurance companies alone determine insurability and some people may be deemed uninsurable because of health reasons, occupation, and lifestyle choices.]