

# INNOVATIONS

*Business-Building Ideas for Today's Advisor*



## THE PERSONAL PROFILE INTERVIEW®

### *A powerful tool to help you...*

- Reach out to new clients in a modern, professional and intelligent way!
- Tell a different and more interesting story than other advisors in your market!
- Blow your own horn without sounding overly braggy or salesy!
- Bond deeply with prospects and focus them on your critical message!
- Share the full range of skills, services, and value that your team has to offer!

*This may be the most successful marketing idea I've ever developed. It elevates your stature, tells your story boldly, and separates you and your team from the mass of mediocrity. It will help any advisor from raw rookie to seasoned veterans. It's unique and fun to do!*

### ● What exactly is the PPI?

It's a 2- or 4-page printed interview written by me all about YOU! It's done in short Q&A format that tells your story in the most interesting and compelling way. It's a totally unique item with unlimited shelf-life...and it's easy and fun to do!

### ● How do I use it in my seminars?

You put the PPI in your handout packet and people will read all about you before the seminar even starts. Then they will take it home and re-read it. It adds gravity and impact to your workshop and will increase your appointment ratio.

### ● Why does this work so well?

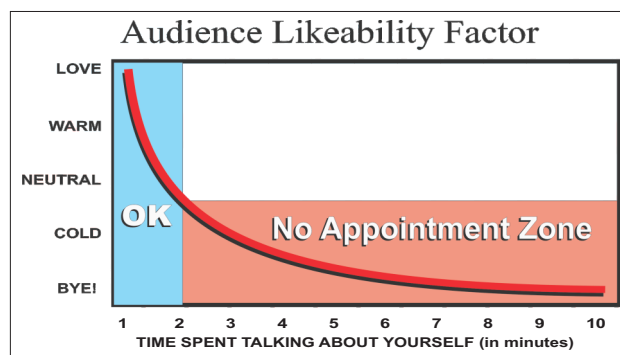
The PPI helps you create a personal and professional bond with that audience. It tells your story without you having to tell it.

BUT...(and this is very important!) You can't take a lot of time to talk about yourself. In fact, if you do a giant commercial about you, your team, your unique process, etc., you come across as way too salesy and your business results suffer badly.

**So the question becomes:** How can you tell your full story in a compelling and exciting way that lets the audience know what makes you special and different and why they should come to see you? That's exactly what the PPI does! And what's more amazing is that it does it better than you ever could by telling your story live.

### ● How would I use it with my workshops?

In a live event, you would give it to people as part of their handout packet when they arrive. For virtual workshops, you could email it either in advance of the program or as part of your post-event follow-up. Then during the event, you might say something like this:



Folks...the goal of our workshop tonight is to share some critical ideas about "Taxes in Retirement" (whatever your topic) and we have a lot of valuable information to cover.

The purpose of tonight is NOT to do a massive commercial about myself. If you would like to know more about me and my team, please read the interview that's included in your packet.

I think you will be quite intrigued by our story. It might help you understand how we do things at The Smith Group and why I am here tonight teaching this critical important subject."

That's pretty much all you need to say. They will read your PPI because they are truly interested to know who you are and because you graciously did NOT waste their time to blow your own horn. Also because they are sitting there with nothing to do before you start talking.

### ● Who does the interview?

The friendliest "reporter" you will ever find...ME! I will ask you all the questions you are just dying to answer about

# THE PERSONAL PROFILE INTERVIEW® How does it work?

yourself, your team, how you do business, what makes you special and different from other advisors.

We can talk about anything, no subject is off limits. This is YOUR story. We can talk about your family and your personal history (prospects love that!). You can share life stories about the formative experiences you've had growing up or even things you did in a previous career. The goal is to build a bond with your prospects, and when they read your story...that's the inevitable result.

## ● **But print is so old-fashioned!**

Wrong! Print actually enhances your stature and credibility. And because printed material is permanent, it gives you one major benefit that other formats can't match... **REPETITION!**

People will read and re-read segments of your interview several times. That's why we design the interview in a short Question & Answer format, which is the most readable structure there is.

The PPI allows people to absorb your story at their pace. There's no rush to hurry up. This relaxing experience coupled with the "Re-Read Factor" is extremely powerful and can only be done with a well-written printed piece.

## ● **How do we conduct the interview?**

There are two ways. First, we could do it live over the phone or Zoom. I will record the entire conversation, create the interview and send you a draft for approval.

Second, you could pick whichever questions you like and write your answers in a Word Doc. I will create the interview based on that and send it back to you for approval. The Word.doc is faster but it's your choice and either way works fine.

## ● **What kinds of questions will you ask me?**

You can see some of the "Sample Questions" on the following pages, but you are not limited to these at all. The goal of the PPI is to talk about whatever you want people to know. It's my job to illuminate the most intriguing parts of your story. Often these are things that you might think are trivial, but told in an interesting way they become very compelling to an audience.

## ● **Like what for example?**

Many advisors tend to downplay their professional skills or the most fascinating parts of their personal life because they don't want to sound like they're bragging. But there are ways to phrase the questions or highlight the most remarkable qualities about you without coming across as self-aggrandizing.

Also, people love to hear about experiences you may have had in a prior career. If you did something else before becoming an advisor, we can play up those valuable life lessons and skills

and talk about how they inform and guide your work today. It can be a very rich story angle!

## ● **What about personal information?**

Readers love to know more about you, your family, your roots in the community, the groups you might belong to or support. They like to see you as one of them, a friendly neighbor and someone who understands their world. So we can definitely highlight some of those aspects if you wish.

## ● **But my story is pretty boring and ordinary.**

Most people think that but they're wrong. Your story is far more fascinating than you imagine. You just think it's dull because you've lived with it all your life. I will find and highlight the best parts. People don't expect you to be a rock-star. But I promise there are parts of your professional or personal story that can be extremely compelling if framed correctly. It's my job to bring that out.

## ● **So what does the PPI cost?**

The standard 4-page PPI is \$1,600 and the 2-page piece is \$900.

Most advisors opt for the 4-page piece interview. It's much more comprehensive and allows us to really get deeper into your story. In either case you don't pay until it's all done.

**"An article is between 10 to 100 times more valuable than an advertisement!"**

*Michael Levine in Guerilla P.R.*

## ● **What about Compliance?**

We have a 100% track record with Compliance and have never failed to get approval on a PPI, even with some difficult financial firms like wirehouses and banks. And if your people don't approve it...you don't pay! So there's zero risk to you.

Actually, Compliance loves this process because I'm not some random reporter trying to catch you in a scandal. We will make Compliance happy and we've never missed!

## ● **What about pictures?**

Pictures are very important and I'll take anything you have about you, your team, your office, you speaking at a workshop, your company working at a charity event, you doing your radio show or enjoying a favorite hobby...etc. The list is limited by your own creativity. We generally need at least one good shot for the cover but the rest is up to you.

## ● **Can I include family pictures?**

Absolutely...family pictures are fabulous! The more the better. Audiences love to see you both a professional and a regular person with many of the same interests they have themselves.

## ● **How many pictures do we need?**

A typical PPI will use 5 or 6 photos, but it's better to send me several to choose from. You can email them, upload them to DropBox, or send a thumb-drive and I will return it to you.



# THE PERSONAL PROFILE INTERVIEW® How does it work?

## ● ***Can I use pictures from my website?***

Sure...but we want you in the photo. Have someone take some shots with a decent camera and I will edit them as necessary.

## ● ***Can we customize the PPI for different audiences?***

Now you're thinking. Absolutely YES! And that's another major benefit. You can focus your PPI for a specific target market. We've done PPIs for advisors who specialize in certain demographic groups, specific companies, industries, professions and communities. Any group you want to work with can be the focus of the interview. Or you can do separate, customized interviews for a small additional fee.

## ● ***What are some other ways to use the PPI besides seminars and workshops?***

Basically you're going to want to send the PPI out to everyone you know and meet for the rest of your career. You could use it as a stand-alone direct mail piece or as part of a target campaign we call "The Binder Strategy." This is a very focused program directed at high net-worth "elephant" prospects that is producing remarkable results.

The PPI should also be part of your "Referral Guide." And you should send to every client as well...because most of your existing people would love to learn more about you.

## ● ***Can I put the PPI on my website?***

Yes. The PPI can be formatted to be used as a blog post or article. But it usually works best as a downloadable pdf file.

## ● ***Can I send my PPI to the local press or magazines?***

Absolutely! Local press is always looking for well written content. One advisor had a regional magazine run it as a story in one of their issues that went out to over 100,000 people!

## ● ***What will I receive when the piece is done?***

You will get a high-resolution PDF of the interview that you can take to a local printer and print as many as you like. I can also print the copies for you for an extra fee. But it's probably faster and cheaper to go local.

## ● ***Can I just print them myself?***

Sure, but the 4-page piece generally looks better on heavier tabloid-size paper. Your office printer may not be able to handle that size.

## ● ***Can I make changes if I need to?***

Yes...and we can usually do them within 24 hours. Maybe you hire a new teammate, move, or change phone numbers. Whatever the change...it's easy to do and most are totally free.

## ● ***How long does it take to do a PPI?***

I can usually get you a first draft in less than two weeks. How long Compliance takes is anyone's guess. But I know what they're looking for and approval is usually very quick.

## ● ***Why have I never seen this before?***

Mainly because I invented it and this takes some skill to do well. Also, you want someone who knows something about our profession to write your interview. An outsider wouldn't be able to identify the most valuable parts of your story and craft them into a great piece for prospects and clients.

## ● ***What if I have other advisors on my team?***

We can do a single team piece or individual interviews for each member. It depends on your team structure and how you plan to use the interview. There's usually a discount for individual interviews if you decide to go that direction.

## ● ***Couldn't I just write my own piece?***

Sure. But writing your own "puff piece" is not nearly as valuable. Having an independent third party actually interview you and write the article carries a lot more weight and credibility. It just makes you look more impressive.

## ● ***Does this actually get published in a magazine somewhere?***

No...it's totally private and for your use only. To get an interview in a magazine or newspaper would take an actual PR agent and costs several thousand dollars. Plus you wouldn't have the creative control over the story as you would with the PPI. And Compliance could have a problem with it. Getting press can be a great business strategy, and I can recommend a super PR person who can help you. But it's a very different animal.

## ● ***How can I get started?***

Just call me or email me and we can set up a call to answer all your questions and get a feel for the direction you might like to take the piece. It's totally painless.

## ● ***Can I see some other samples?***

Yes...just email me and I will send you a "sample pack" of other PPIs. They will give you a sense of what's possible and what other advisors have done.

## ● ***What if I have more questions.***

Call or email me anytime. I'm eager to help you. My direct line is 774-571-8215 or [frank@maselligroup.com](mailto:frank@maselligroup.com).

# THE PERSONAL PROFILE INTERVIEW® How does it work?

## SAMPLE INTERVIEW QUESTIONS

**Here are some sample questions we might use, but we're not limited to these! We can take the interview in any direction that tells your story in the most interesting way.**

- How did you get started in the business? Tell us about your background.
- I notice that you were a *(CPA, mechanic, athlete, engineer)* before coming into this business. How did that prepare you to become a financial advisor?
- What is your philosophy of investing? How did you arrive at that approach?
- Which specific areas, if any, do you specialize in? Why have you chosen to specialize in that?
- What value do you see in working with a financial advisor in today's world where everyone has instant access to market and financial information?
- What do you do that distinguishes you from other financial professionals?
- You have all these letters and designations after your name, what do they mean?
- Tell us about your team. Why did you form a team? How do you all work together?
- What kinds of clients do you like to work with...and why?
- How do you market your services and find new clients?
- How do you handle referrals from new clients?
- How do you construct a financial plan for high net-worth clients?
- What do you think about international investing *(annuities, commodities, hedge funds, or any other specific area of the financial world you want to discuss.)*
- Are there any favorite moments you have had as a financial advisor?
- Millions of Baby Boomers are panicked about retirement...do you have any good news for them?
- Do you use asset allocation, alternative investments, etc., or other specific strategies to reduce risk?
- What would you do with new money today?
- Many investors will be taking income from their retirement plans...any advice for them?
- What's the value in working with a company like yours and with you in particular?
- What made you *(move to, settle in)* \_\_\_\_\_ current location?
- Do you work in the local community in any way?
- What are the best and worst parts about being a financial advisor?
- If you could look back ten years, what would you change about your business?
- What advice would you give someone who \_\_\_\_\_? *(describe a situation you deal with in your practice regularly, ie., retired today, inherited a million dollars, won PowerBall, sold their business.)*
- What do you think your clients would say about you if asked?
- The market has been \_\_\_\_\_ *(in free fall, up really big, flat)* lately. Any advice for clients in this environment.
- With inflation coming back and interest rates rising what do you recommend for reliable income?
- There has been a lot of press on \_\_\_\_\_ *(equity indexed annuities, hedge funds, tech stocks)* lately. Do you recommend these to your clients?
- I notice you do a lot of public seminars...why?
- What do you think about "Crypto-currencies" as an investment?

# THE PERSONAL PROFILE INTERVIEW® How does it work?

## Feedback from PPI users

“The Personal Profile Interview helped me build some major name-recognition in my community. It’s a fantastic idea that really worked!”

*Jason R. – LPL*

“We’ve used a PR agent in the past but it ended up being a huge waste of money. This is a much more controlled process. We don’t have to beg to be interviewed and we can tell our story without it being edited down.”

*Thomas G. & Brad S. – Morgan Stanley*

“Thanks Frank. I sent your interview to the local newspaper and they ran the entire article in their Sunday local section. It’s been a big boost to our business.

*Henry T. – Independent R.I.A.*

“The interview process was much easier than I imagined and a lot more fun. It gave us a chance to formulate and polish our story together as a team!”

*Barbara V. – UBS*

“I didn’t think my story was interesting or different from most other advisors, but you found a great theme with the pilot story that I would never have thought about.

*David S. – Ameriprise*

“I sent this out to my top fifty clients and have received seven referrals so far. The calls started coming in almost immediately. Most people said ‘*I never knew that about you!*’ when they read about my passion for wine. They really loved the profile and the pictures.”

*Bill S. – Merrill Lynch*

“This was the best investment I’ve ever made in my business! We sent this out to local CPAs and got three calls the first day. When do CPAs ever call us? This was amazing!”

*Laura J. – Wells Fargo Advisors*

“My compliance department loved the interview. I think my entire office might want to do these, but I’d rather they didn’t. Can we have an exclusive?”

*Brian T. – Raymond James*

“We did one piece for doctors and another for a broader market. Both of them drew a tremendous response. We’re thinking of doing one now strictly for engineers which is the next niche we’d like to penetrate. Thank you!”

*Richard H. – Independent Financial Advisor*

“Thanks for your patience with compliance. They couldn’t seem to make up their mind but you made all the revisions quickly and easily. They were very pleased with the whole process in the end.”

*Michelle D. – Commonwealth*

“We use these as a seminar handout and it’s the one thing people seem to read. They love the short answer Q&A style. We always get great feedback on this. People are very impressed and they enjoy seeing our team. We want to do a second one talking specifically about our 401k and retirement focus.”

*Victor R. – Metlife*



I will create a fun and compelling title page with a catchy headline that pulls readers into your story

When you need a “cure” for your financial concerns... these professionals offer some powerful medicine!

SAMPLE  
INTERVIEW



# The DOCTORS *are* IN

*An Interview with the Ceres Financial Group*

By Frank Maselli

*North Dakota may seem like a million miles from the hustle and buzz of Wall Street but it's where you will find some of the best financial professionals in the nation. The Ceres Group brings together a team of professionals who develop strategies to help their clients address complex financial problems. They have a passion for helping people and a deep understanding of the unique issues facing the wealthy in rural America.*



Team pictures are great.  
And clever or fun settings  
can add a personal touch.



*Ceres Group has a combined experience of 150 years in the investment profession.*

### **Who is CERES Financial Group?**

We are a team of veteran professionals with a variety of skills, experience, and credentials working together to provide a wide range of financial products and services to our clients.

### **Does the name CERES have any special significance?**

Ceres is the Roman Goddess of grain and agriculture. She was thought to be responsible for the fertility of the land. The goddess Ceres was truly a nurturer of mankind. She can be seen atop of the Chicago Board of Trade Building.

### **That fits your locale...with its strong base in agriculture.**

Absolutely! Many of our clients are in the

agriculture industry. It's a huge part of our business.

### ***I like the medical analogy. In what ways are you like a team of doctors?***

In many ways we try to take a medical center approach. A client comes to us with some financial issues or concerns and we meet with them to diagnose the problem. Then we apply the skills of one or more of our professionals to address it.

The financial industry has become extremely complex today and no one person can understand everything. By forming a team we can each master our particular disciplines and bring that expertise together for the client's benefit.

### ***So you "cure" sick portfolios?***

In a way you could say that. One interesting thing that makes us different from actual doctors however, is that the "cure" today may not work tomorrow. The financial markets are always moving and changing. A prescription that helps people in a low interest rate environment may hurt them when rates rise. A financial professional cannot just create a strategy and walk away. Investing is a process of constant monitoring. We have to stay on top of all financial developments to be certain we are providing a state-of-the-art treatment for the concern.

### ***Why North Dakota? This isn't usually thought of as a hotbed of advanced financial thinking.***

Our offices are in Bismarck, Fargo, and Jamestown and we all have roots here. Most of us grew up and went to school right here. As for being a center of the financial world...that world has no real center anymore. It's all electronic. We are as connected to the markets and to the top minds in the industry as we would be sitting right at the corner of Wall Street and Broadway. There's no difference anymore.

There is also a tremendous amount of wealth here but it's not like Los Angeles or New York. Our clients are different. Their needs and dreams are different. We have a solid understanding of the financial issues

You can't  
say this  
but I can  
in phrasing  
the  
question.

people face up here. Our experience addressing those kinds of problems would be very hard to duplicate elsewhere.

***Are needs and dreams really that different in the heartland?***

I suppose that at the core, most investors are probably looking for some kind of stability in their financial situation. But as an example, we may have a multi-millionaire client with ninety-five percent of their net worth tied up in a sugar beet farm. If they don't construct and execute a proper estate plan...the family may lose everything when Uncle Sam comes calling. It just takes an extra level of understanding that we have developed over the years.

***What brought you all together as a team?***

As we progressed through our careers we found ourselves specializing in different areas and consulting with one another to better assist our clients. In 2005 we decided to form CERES Financial Group to make all of us available to our clients. Now we are able to assist out clients with a team approach.

***What services do you provide?***

We have a wide variety of products and services available for our clients including retirement planning, business planning, estate planning, mutual funds, annuities, and qualified plan design, just to name a few. And we can help directly or indirectly we can usually refer them to another professional who can.

***Can you give me an example of how the team approach works in your group?***

Sure. One of us might be working with a business reviewing their retirement plan design, I might find that the owner is not able to save as much as he needs, (which is a plan design issue) or that he is soon



retiring. In this case I would be able to bring in another team member that specializes in business transition planning. By doing this we can be sure that all of the planning is done in a coordinated and efficient manner.

***What is the value of working with a team like CERES Financial Group?***

Our associates' credentials, training, experience, and principled approach allow us to deliver on our promise of personalized service. This provides an added level of comfort

and confidence for our clients. In addition we offer ease and efficiency by coordinating all our clients' needs into one overall plan.

***Talk about your website for a minute. It's pretty impressive.***

Thanks...we put a bit of effort in to provide a service to out clients and the communities that we serve, we have

created a one-stop shop for all the information that our prospective and present clients may need.

When you go to [www.ceresfinancial.com](http://www.ceresfinancial.com) you will find out how to contact each of our financial professionals, our locations, service forms, an appointment sign up link, articles of interest, products and services that are available through us. Also you can see our newsletters, e-seminars, and even get stock quotes and a market index summary. There is also a link to the AXA Advisor website, where there is more information available and other features.

***How do you market your services and find new clients?***

Ironically, word of mouth is usually the best marketing strategy. For the kinds of people we are working with, most of our new client relationships come through referrals from our existing clients. We certainly don't do any cold calling or mass marketing. We do host several client appreciation events, educational seminars, and other events in our respective locations.

I will pull quotes from the article that enhance the story

"By working as a team, it allows us to provide out clients with a proven professional that can handle their unique and sometimes complex planning needs."

Let the question do your bragging for you





**Candid shots enhance the personal side of your story**

**Everyone in the group seems to have certain certifications and advanced training in various specialties. How does this help you help your clients?**

The certifications we have give us the skills we need to address problems in specific areas of finance. The overall level of expertise we have enables CERES to provide a high quality of service to our clients. CFP is a designation that's short for Certified Financial Planner. This allows us to take a look at the client's complete financial picture and make recommendations based on the total situation...not just in one area.

*A financial professional cannot just create a strategy and walk away. Investing is a process of constant monitoring.*

What we bring is experience, wisdom and discipline. As financial professionals we can help you to clearly identify your financial goals and map out a detailed plan to help ensure your financial

stability. We can give advice on how to allocate your investments and what an appropriate level of risk would be to suit your investment goals. Our

experience suggests that most people simply cannot do this themselves. And the wealthier you are, the more complex your situation often becomes...so at some point it's not even possible or prudent to do it yourself.

**You all seem to be having fun. Is that normal for financial advisors?**

I don't know if fun is normal for all advisors but it seems to be for us. We genuinely love what we do and enjoy working together. When you add it all up, we get to help a lot of great people reach their goals and protect their family's future. It's a fantastic profession and we are proud and fortunate to be part of it.

**Thanks folks...we're glad you are too!**

appreciation events, educational seminars, and other events in our respective locations.

**How do you handle a referral when a client brings you a friend or relative?**

We take referrals very seriously. We believe a referral is the highest compliment our clients can give us, so whenever a client gives us a name, we handle it with extreme care and professionalism. This could be our client's closest friend or an important business colleague so we make them feel very special. Our discovery and planning process is extremely thorough. After a few meetings, the referral often tells their friend (our client) that this was the most positive experience they've ever had with a financial professional. And whether or not we end up working together we've made a friend.

The others designations include CLU for Chartered Life Underwriter which deal with life insurance...a critical part of all estate planning. ChFC is for Chartered Financial Consultant. QPS is short for Qualified Plan Specialist and deals with all kinds of retirement plans including 401k and self-directed plans. LUTCF for Life Underwriter Training Council Fellow.

**In an era when everyone has access to market and financial information and can manage their accounts online...is there any value in working with a professional financial advisor?**

You know, everyone does have a lot of information at their fingertips these days, but it hasn't helped people make better decisions with their money. In fact, it may be confusing folks more than anything.

**The Ceres Financial Group**

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**www.xyzfinancial.com**

**Legal disclaimer as required by your compliance department.**

**ABOUT THE AUTHOR**

Frank Maselli is one of the top trainers and coaches in the Financial Services Industry today. He's the author of three best-selling books and the founder of Financial Lifeguard Academy, an exclusive organization open to the very best advisors in the profession. This article first appeared on masterfa.com.

**Complete contact information and your firm's legal disclaimer.**



# Other Interview Front Pages

Advisors come into the financial profession from a variety of paths. But Brad Gotto's journey stands out as especially inspiring. From humble beginnings his team at FIAT Wealth Management has become one of the most successful planning firms in the industry!

## CALLED TO SERVE

An Interview with

# BRAD GOTTO

of  
FIAT Wealth  
Management

*"If I believe I know something that other people don't, but that if they did, it would be super impactful in their lives, I am driven to share that with them. That's why I am drawn to financial services."*

Brad Gotto, RICP®

By Frank Maselli, Ph.D.

**So you never actually intended to become financial advisor, did you?**

Absolutely not. I wanted to be a Youth Minister and I was quite a way down that path when I was called to this profession.

**Take us back to those days.**

I was raised in the church but I had a pretty challenging childhood. My parents were divorced when I was young and

there were substance abuse issues. But I had a youth pastor who really helped me. We had a very strong and positive relationship at a very formative time in my life and I wanted to follow in his footsteps and help other kids like I had been helped.

**Did you study that in school?**

Yes, I was accepted at the only college I applied to, Bethel University in Minnesota. I remember on college move in day all the other kids were there with their parents and I had to

## A FAMILY BOND

# Joe & Craig Geiger

By Frank Maselli

Tucked away in the Northwest suburbs of Chicago is a well kept secret. Well they're no secret to the clients that have been working with them for over three decades! Joseph and Craig Geiger and the rest of their firm have been advising local investors for years in the areas of investment and retirement planning. They have always taken pride in giving their clients "the personal touch." This approach has led to tremendous success for this dynamic father-son team. Joe and Craig were kind enough to talk to me on a recent visit to Chicago.

An Interview with  
Craig Hyldahl, CFP, CDFA<sup>™</sup>  
and  
Jody D'Agostini, CFP, CDFA<sup>™</sup>

By Frank Maselli

HELPING  
WOMEN  
IN  
TRANSITION

# NOT Your GARDEN VARIETY Financial Professionals

At only 38 years old, Dave Kennon has reached a level of success and sophistication that other financial advisors can only dream about. He has a deep passion for helping his clients and their families succeed in a complex financial world. And he does this in a somewhat unique way in today's profession . . . by putting them first!



## DAVE KENNON A Legacy of SUCCESS!

By Frank Maselli

**You have quite a family history in this profession.**

My dad has been a planner for nearly 45 years. In fact, my grandfather was in this industry for his entire career! I guess it is in my blood. I can remember being ten years old and sitting around the dinner table talking about Mr. and Mrs. Smith whom he had met with that day. He would let me help him brainstorm on the best ways to help them plan. I didn't appreciate it at the time, in fact I figured

everyone talked about financial planning around the dinner table, but my Dad prepared me for success. Some people speak Spanish at home and grow up bilingual. I guess, in a way, I grew up bilingual too!

**What do you do that distinguishes you from other financial professionals?**

While growing your money is important, I really make an effort to give you the best possible life in



# Other Interview Front Pages

After 30 years in the business, Jeff Bernath has guided clients through quite a few storms. His institutional discipline and comprehensive wealth management approach has made a huge difference for thousands of families.



An Interview with  
**JEFF BERNATH**  
By Frank Maselli

**Over 30 years.....**  
It's hard to believe I have spent more than three decades with RBC Dominion Securities already. I certainly don't feel like an "old guy" but sometimes I catch myself talking like one, when I start saying things like: "I remember when ...". On one hand it feels like it all just started yesterday and on the other hand it does feel like a lifetime when you sit back and realize how many world, political, and financial events we have guided clients through in addition to all the

personal highs and lows a person goes through over that period of time.

**How did it all begin....**

I grew up in Esterhazy and had no knowledge of the investment world until I was in the middle of my commerce degree at the University of Saskatchewan.

My dad was a personnel manager for the potash mine and my mom worked in administration for the school board.

**BILL SCHICK**

**A TASTE FOR EXCELLENCE**

By Frank Maselli

Wells Fargo's Bill Schick is a man of many passions. For nearly thirty years he has helped investors navigate through the stormy seas of finance and he does it with a time-tested discipline and energy that make him one of the best advisors I have ever met.

**The A Team!**

**TAMPA WEALTH MANAGEMENT GROUP**

By Frank Maselli



Kurt Stahl has seen his share of excitement. He has worked on five continents, been hunted by a Russian mobster and nearly eaten by a Komodo Dragon.

Working with retirees in Sarasota may seem tame by comparison. But those life experiences have helped Kurt build a process and a discipline that guides clients through the most dangerous part of their own journey... to a secure retirement!

## An Interview with

# KURT STAHL

CFP®, CIMA®, CLTC®, NSSA®

By Frank Maselli

**Take us back to the beginning. You saw some very interesting things as a young child.**

My father was the Deputy Mayor of Chicago under the original Richard Daley and I got to meet many of the most famous people of that era including Neal Armstrong, Gale Sayers, and Bobby Hull.

**That had to be pretty thrilling.**

Yes, and also a bit scary at times. Dad was with Mayor Daley at the famous 1968 political convention and served as the go-between in Mayor Daley's relationship with the Chicago 7. We had a police car in front of our home every day because of the threats coming from that group.

Eventually, Dad decided to leave Chicago politics behind, and we moved to Washington D.C. where he went on to run the Urban Land Institute, the National Association of Homebuilders, the National Forest Products Association, and the Young President's Organization.

**That's impressive. I'm guessing you learned a few lessons by just being in that environment.**

I had a chance to meet and talk with some fascinating and inspiring people. They taught me a lot about how things get done in the world. It was a very exciting time.

**Then you went to the University of Virginia.**

# JEAN KAHL *A Breed Apart*



## Jean Kahl, CFP

has never been one to follow the herd. She has thrived for decades by taking great care of her clients and by developing her own philosophy of investing. Her direct approach is fresh and bold and it makes tremendous sense in today's crazy economic environment.

Here's her story...

By Frank Maselli

Word cloud containing: Commitment, FULFILLMENT, Value, ENVISION, SUCCEED, IMAGINATION, Skill, Mindfulness, Be Outstanding, Honesty, Clarity, Trust, WISDOM, Self-Discipline, KNOWLEDGE, PRACTICE, Create, Ambition, Smile, DETERMINATION, Inspiration, Kindness, Gratitude, Joy, Action, Courage, Focus, ACHIEVE, Understand, PATIENCE, DARE, RIVE, Goals, Think, Excellence, Perseverance, Believe, Winner, Clarity, Mission.

**Why would a former Air Force officer and tech guru decide to become a Financial Advisor? In Tom Southard's world... it's all about helping people!**

An Interview with

# TOM SOUTHARD

By Frank Maselli

**So how did you get started in the business?**

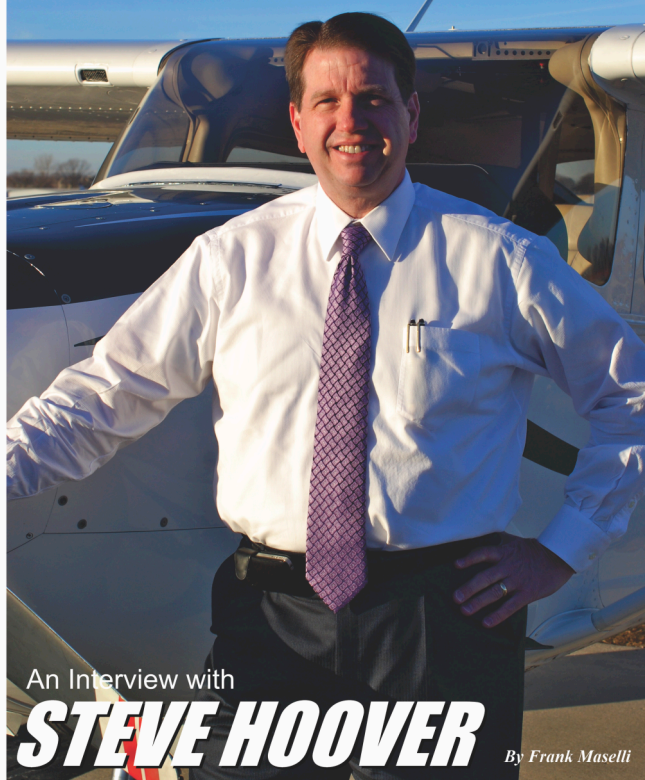
It was actually a complete accident. Formerly I was an executive at a very successful tech startup. While I was looking over my own retirement plan, I found some gaps and came up with some innovative solutions that I thought would be able to help others. Most folks in my field are way too busy to navigate the financial waters on

their own. And so I started a completely new career.

**That was a pretty bold move.**

I just saw an amazing opportunity to assist others who needed help. My professional approach had always been geared toward service and enablement – helping and leading others toward success – so it was actually a very comfortable transition.

# RETIREMENT PILOT



An Interview with

# STEVE HOOVER

By Frank Maselli