

RAYMOND JAMES

# aspirations *to greater*

THE MAGAZINE FOR WOMEN ADVISORS | SPRING 2021



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# A reflection on resilience

Thinking back on the past year, I can't help but feel deep admiration for how the women around me have risen to the occasion – adapting and evolving to overcome uncommon challenges in the face of extraordinary circumstances. If our progress is any indication, you haven't merely survived the chaos. You have endured and thrived through it.

That tenacious fighting spirit comes as no surprise, of course. Women have spent lifetimes defining and refining our collective resilience and vibrant sense of innovation. It's how we continue breaking new ground, shattering glass ceilings and taking a seat at every important table. It's why we persist, persevere and insist on building a better future for everyone.

In the following pages, you'll uncover the remarkable stories of women who've harnessed their own sense of resilience and innovation to pave the way inside and outside of the financial world.

You'll hear about renowned swimmer Diana Nyad's resolve to realize a lifelong dream: swimming from Cuba to Florida without the aid of a shark cage – a feat she accomplished at age 64. You'll explore Tina Chow's deep-hearted commitment to the people around her, including her valiant volunteer efforts during the devastating 2015 Alberta flood. You'll also get to know women leaders Kate Healy, Joy Facos and Salit Nagy-Todd through poignant Q&As, and discover the personal and professional journeys of advisors Crystal Alford-Cooper and Jeri Richard.

As you read about the experiences that shaped and strengthened these exceptional women, I hope you also feel inspired to continue fearlessly pursuing your definition of fulfillment – no matter what that might be.

It is in that spirit of championing women and their aspirations that our Women's Advisory Council proudly partook in this year's International Women's Day campaign: **#ChoosetoChallenge**. By collectively raising our hands and showing our solidarity, we are making a conscious decision to challenge inequity in all aspects of our lives. I hope you will join us.

Before concluding, I want to take a moment to reflect on our 26th annual Women's Symposium, which allowed us to virtually come together with the common purpose of empowering women and fueling their success across financial services. Featuring thought leaders within and outside the industry, groundbreakers, trailblazers and an array of professional workshops, our event invited women advisors to connect with peers from across the U.S., U.K. and Canada in an environment where they feel welcomed, supported and celebrated. We discovered that although the pandemic continues to keep us apart, we are **better together, even virtually**. I look forward to upholding this decades-long tradition with the 27th Women's Symposium on September 29 – October 1, 2021. In the meantime, I encourage you to hear from our most successful women advisors and industry thought leaders through our newly launched "Aspire to Greater" podcast at [aspiretogreater.com](https://aspiretogreater.com).



As always, thank you for making Aspire magazine part of your life.

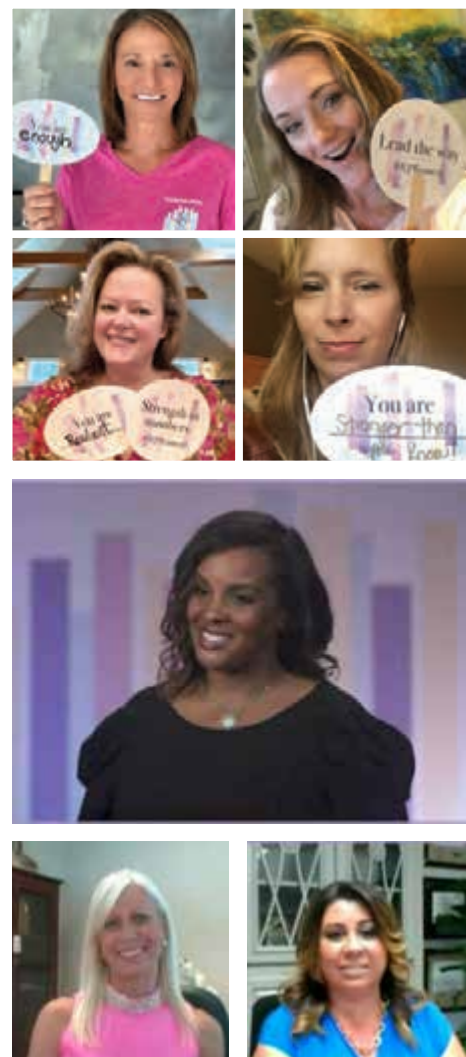
My best to you all,



RENÉE BAKER

Head of PCG Advisor Inclusion Networks,  
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## A lesson in fortitude

After three decades out of the water, **Diana Nyad** returned to the sea to make history and became an inspiration.

While lying on the deck of the support boat after 41 hours in the open ocean, her lungs laboring against asthma and her body battling deadly poison as she writhed with pain, Diana Nyad had an idea that would prove crucial: she needed a biologist.

Specifically, she needed a box jellyfish expert, a renowned one.

The idea came at the end of what had been her third attempt at the impossible, but she wasn't ready for the story to reach its denouement. Instead, she did as she did before: She learned, adapted and tried again.

"It takes courage to fail," she told *Aspire*. "It takes courage to set yourself a bar that is probably impossible."

Despite the advances against the jellyfish, the fourth attempt also concluded without success, so she continued. She learned more, adapted further and tried once again.

Then, history. The quick version goes like this:

Nyad, 64, leapt into the ocean outside Havana, Cuba, at 9 a.m., Aug. 31, 2013, and entirely under her own power

crossed the Straits of Florida without the protection of a shark cage and emerged onto Smathers Beach in Key West at 1:55 p.m., Sept. 2, 2013. She was the first, and henceforth only, person to accomplish the feat. The 111-mile journey through some of the most challenging seas on Earth took almost 53 hours.

As one of its paragons, it may be no surprise Nyad is intrigued by the virtue of resilience and the stories of resilient people. In the stories shared with her by the many she has met through her travels, she notes that it is a fire for life and an inherent optimism that drives people to persevere. Resilience speaks to authenticity and one's power to push forward through fear.

She credits resilience with her success.

"The reason I made it [across] was because I went back five times," she said of her historic swim. "I wasn't afraid of the failure. I had the courage to keep at the learning aspect of it, and getting better and better at it – at the weather choices, and the new shark protocols, and my own way of getting



through it. ... And the journey was still thrilling to me without the destination.”

Each failure, she said, was an opportunity to get closer to her goal, that beach on Key West – the other shore – that had tantalized her imagination for more than 30 years.

It is easy to see someone like Nyad in the headlines and think “superhuman,” an unrelatable figure akin to a mythic hero. But when you hear her speak with openness, humor and candor – like she did at the 2020 Women’s Symposium – as she relates her history-making journey, you may realize “superhuman” is a pedestal. Instead, you may think, she is merely a super human, uncommonly driven, with an uncanny physical and mental toughness, but mortal nonetheless. That’s part of what led her to try for her goal a second time (and a third, fourth and fifth) 33 years after her first attempt in 1978.

### THE 36-YEAR ODYSSEY

In her 20s, Nyad was a prolific, record-setting endurance swimmer – her record speed from North Bimini Island in the Bahamas to Juno Beach in Florida still stands more than four decades later. During this time she also wrote her first book, “Other Shores,” in 1978, highlighting her talents as a writer and storyteller. In 1979, she decided to end her competitive swimming career, allowing the storyteller to take the lead.

She became a national broadcast journalist, commentator and essayist, and reported on some of the grandest sporting moments of a generation. She wrote a book on NFL receiver Keyshawn Johnson. She wrote one about fitness for women over 40. It was a good career, she said. Then at the 2000 Olympics she started feeling an itch. When she was working on her fourth book, an autobiography, she discovered something about herself.

“When I got to that part, from age 30 on, I had trouble with it,” she said. “It seemed bland, it seemed unimportant. It wasn’t the life I wanted to be living. I realized I had my own choice. After a while, even though I made a good living and had some fun travels around the world and met all of these incredibly inspiring people, I felt like a spectator.”

Coincidentally, around that time, she met Christopher Reeve – Superman himself – and the two became friends. She told him about these feelings.

“I felt the malaise of not expressing the true person that I was. He said, ‘Give it all up, tell your boss at Fox Sports. Give it up and do what you want to do.’ I didn’t even know at the time it was the Cuba swim.”

Had Reeve lived to see her succeed in 2013, she said she would have called to tell him one thing: “No regrets.”

Nyad’s list of accomplishments is vast, and growing. Her best-selling memoir “Find a Way” is her fourth book. She speaks three foreign languages fluently. She founded a nonprofit initiative, EverWalk, with the intent to turn America into a nation of walkers. And in 2019, Nyad fulfilled another lifelong dream when she performed her one-woman off-Broadway show, “The Swimmer,” which was attended by notables including former President Bill Clinton and former Secretary of State Hillary Clinton.

“The reason I made it was because I went back five times. I wasn’t afraid of the failure.”

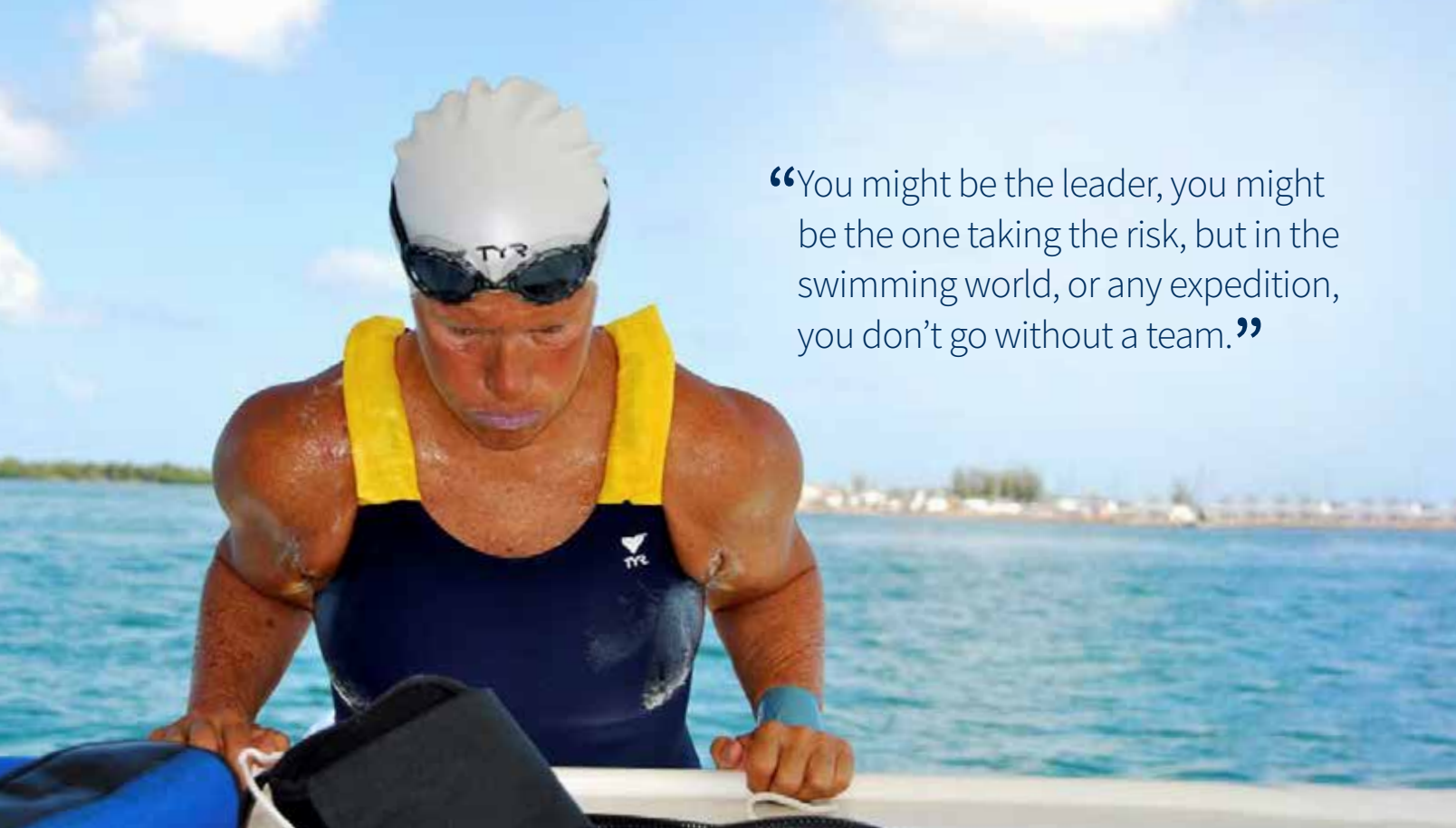
“I’ve traveled down a number of career and creative roads,” she said. “I could also make you a list of many things I’ve done, career fields that weren’t my talents.” But if you look at the things where she found fulfillment, she has been able to identify her strengths and nurture them.

In her words is a lesson unsaid, one that goes way back to the ancient Greeks: Know what you’re about. But there’s an addendum: Know what you’re about and take that knowledge as far as you can go.

### CONDITIONS OF SUCCESS

Modern life has blunted the fact that the ocean is dangerous – hostile even – and the Straits of Florida particularly so. Its seas are volatile, its weather is severe and the wildlife is notorious. At times it can be like a food desert for prowling, hungry sharks. The risk of being gobbled up is low, but a limb lunch? Very possible. Then there are the invertebrates. Swarms of box jellyfish nearly killed Nyad and had scuttled more than one attempt.

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“You might be the leader, you might be the one taking the risk, but in the swimming world, or any expedition, you don’t go without a team.”

Part of the preparation was conditioning her body and pushing herself against an implacable math that demanded she maintain a pace for up to 60 hours. In the end, the world would witness, but during training, the rigor had to come from within. She kept an intricate training journal, she created a schedule and she stuck with it. As an example, when she approached the dock at the end of a 16-hour practice swim, she was five minutes early. Her coach and lifelong friend, Bonnie Stoll, told her to head out a bit and come back until she hit the final mark. After all, 15 hours and 55 minutes was not 16.

“No one was watching us, no one was our keeper,” she said.

In one of her TED talks, Nyad remarks with bemusement how she would be occasionally asked by some reporter whether she would be swimming near a boat. It’s a question that elicits sarcasm: No, she’ll be carrying a Bowie knife in her teeth, navigating by the stars and dragging along a desalination box. For real, buddy? She’s a professional, not a fool. Of course there’s a boat – and a team, a plan and preparation. Ernest Henry Shackleton didn’t set out across the Antarctic alone with a windbreaker and a box of raisins.

Her team was integral to her success, and she needed to be able to trust them with her life. Among the more than two dozen were medical professionals, divers, navigators, and Bonnie, who knew where and how to apply motivation to greatest effect, like knowing tough love is absolutely the wrong approach.

“Any time you are in extreme Mother Nature – and dangerous Mother Nature – you’re never there by yourself,” she told Aspire. “You might be the leader, you might be the one taking the risk, but in the swimming world, or any expedition, you don’t go without a team.”

## STORIES OF RESILIENCE

Endurance swimming is a sport that makes extreme demands on the body, but the real test, Nyad said, is in the mind. There is a relentless rhythm to the swim. She said her goggles would fog up, she would feel the tight swimming cap around her head and the uncomfortable pressure of her protective silicon jellyfish mask. Then there was the darkness and the cold. She occupied her thoughts with little exercises like song lyrics repeated ad infinitum and by

counting in different languages and by different logarithms. In some ways it is an open ocean deprivation tank.

She tells the story well and truly without proselytizing, and though the list of people who can directly relate to her experiences is exclusive, she says something amazing happens after her talks. Members of the audience come to her, not to ask questions, but to share their personal stories of resilience as well.

There's the woman on the bus getting to work every day to make ends meet, the women fighting or who have fought cancer, the difficulties of raising children, the people succeeding against all odds, and those who refused to walk quietly into that good night. There are stories of long-sought

goals met, and journeys in progress, and the help we can give one another along the way.

Nyad has become a curator of these personal stories of resilience, and she is working on a radio series to share them. She hopes people hear them and are as inspired by them as she has been. There is hope there, and lessons to learn that seem to echo the words Nyad spoke after stepping foot on terra firma on that beach in Key West in 2013.

"One, never give up," she said.

"Two, you're never too old to chase your dreams.

"Three, it looks like a solitary sport, but it's a team." 🎧



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# Finding the art *in finance*

**Joy Facos'** path to finance began fairly unconventionally: with an English degree from an Ivy League university. Since then, her courage in exploring her calling and mastering an array of leadership roles – from head of credit research to executive director of a music festival – has allowed Facos to see the art in finance and cultivate a career unlike any other.

**You graduated from Yale University with a bachelor's degree in English. How did you transition from studying the arts to working in finance?**

I started my academic career in the early '80s with an eye on an economics and political science degree. I was just taking English classes for distributional credits, but I was enjoying them a lot more. I found them deeply fulfilling and appreciated the meaningful questions asked in those courses – whereas in other classes, particularly in economics, it was only about getting the right answer. As I continued studying econ and political science, I thought it interesting how my English and history courses really informed the questions being asked in the more technical classes. Which goes to show the humanities have a lot to teach us about life and practical living.

Regarding how I got into finance, I spent my summers in college working in a bank. After graduating and spending a brief stint working for American Express at the 1984 Olympics, I continued working in the bank while applying for teaching positions. I wanted

to teach English in a public high school in Vermont, but there weren't a lot of openings. So at the end of the summer, I accepted a job as a credit analyst in what's now People's United Bank.

At first, I had no idea what being a credit analyst entailed. But I learned more and realized I really enjoyed it. My role was in the commercial lending space, so I got to contemplate questions like, "What's making this business tick?" and "What could make this business fail or succeed?" It was really interesting to pose those questions and write a compelling argument either for or against a given loan request. It was a wonderful learning opportunity, and I had a tremendous number of great teachers in the bank, so it was a fabulous training ground as well.

**How did you continue advancing your career after that initial role?**

About three years after joining the bank, I realized I was missing a creative outlet. So I left and became the executive director of the Vermont Mozart Festival from 1990 until 1992. It was great fun, but I wasn't making much money and missed the financial side of things. Right around that time, a former bank colleague

tapped me to join Dwight Asset Management as a credit analyst. That's when a lightbulb went off. I realized I could take on this new role while volunteering for the festival. Finding that balance was important. I eventually became Dwight's head of credit research and, later, head of risk management. It was an amazing time. And I was the resident party planner (my creative outlet), which was pretty fun too.

When John Dwight – the founder of Dwight Asset Management – started thinking about retiring, it inspired me to consider doing something else as well. John's only stipulation was that I plan his retirement party. [laughs] After that, I was in the fortunate position to do some traveling and spend a few years working with various nonprofits as a consultant. Then I started getting a little antsy again and wanted to go back to work in finance. I was super fortunate because there was an opening in Sentinel Investments in Montpelier, Vermont, which allowed me to be close to my family.

#### **Looking back on your nearly 15 years in sustainable investing, what initially drew you to that field?**

It was at Sentinel Investments that I took on the role of a senior sustainable investing research analyst. It was an ideal fit because I realized that when I was working as head of credit research at Dwight, I would look at a company's environmental liabilities, history of litigation, how they dealt with their employees, any history of discrimination suits. I would also look at their community involvement and philanthropy because all of those issues can really impact a company's creditworthiness. At the time, I didn't realize that could be a focus in and of itself.

Sentinel Investments checked off so many of my must-haves in a job – from working with smart, funny people to doing work that was meaningful – that I thought, “I don't know much about sustainable investing, but, am I going to learn about it.” Fortunately, I had a wonderful co-worker named Emilye Pelow Corbett who was incredibly generous with her time and knowledge and helped me learn a great deal.

From there, I was able to take my credit and financial background to build out a sustainable investing program, which was really exciting. I helped establish corporate engagement protocols and a proxy voting committee that allowed all of the portfolio managers to give their input on pertinent issues. By 2016, however, Emilye had left and we had hired a wonderful young woman who was super smart and had the opportunity to take our efforts to the next level. That allowed me to step aside and start my own company, ESG Research Associates, dedicated to helping investment professionals determine how to incorporate environmental, social and governance (ESG) factors into investment decisions.

#### **You joined Carillon Tower Advisers in 2020 as head of responsible investing. What inspired that transition?**

One of the investment teams that I worked with at Sentinel had joined Eagle Asset Management. Among the team was Jason Wulff, who was really interested in sustainable – particularly ESG – investing. I started working with them as a consultant, helping them integrate ESG into their process. From there, I consulted with some of the other teams within Carillon Tower Advisers. Then in the spring of 2020, I realized I missed working consistently with a team. I really missed that collegial environment and the give and take of ideas. This happily coincided with Carillon's desire to build out its responsible investing capabilities, so here I am.

“I'm seeing more women entering the field, including young women with confidence and skill and a fresh perspective. Particularly in the sustainable investing space, women are very well represented.”

#### **What do you wish more people knew about responsible investing?**

That it's just sound investing. It's not a niche; it's not a trend. It's looking at issues holistically – what a company is doing, why it's doing it and how it contributes to the bigger picture, including the domestic or global economy.

#### **What has helped fuel your passion for sustainable investing through the years?**

I think in part the sense of openness and collaboration that permeates this discipline. One of the six principles that comprise the UN-supported Principles for Responsible Investment is working with others to promote ESG issues in investing. That's been how we've moved forward. It's also a very vibrant field. There is no monolithic responsible investor. There are all flavors and approaches – that's what makes markets, and that's what helps keep it interesting.

#### **How do you envision the future of sustainable investing?**

One of the things that really excites me about this space is the rate of change we're seeing. When I started in 2009, it was like, “Well,

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what is ESG?” Now, responsible investing is becoming increasingly mainstream, and I think the future holds more of the same.

I believe we’ll continue seeing the greater incorporation of ESG issues into the investment decision-making process. I think the Milton Friedman idea that a business is only in business for the shareholders is being challenged. And I think that’s a wonderful thing. Because a business is there for the stakeholders – that includes employees, customers, community and shareholders. So it’s important to broaden the definition of who benefits from a business and, conversely, who might be harmed.

### **What are unique challenges you think women confront in this industry?**

Let me just start by saying that I’ve got great hope for the future because I’m seeing more women entering the field, including young women with confidence and skill and a fresh perspective. Particularly in the sustainable investing space, women are very well represented. I think that’s truly heartening.

Personally, my biggest challenge – and this could easily be a generational thing – was building confidence in my abilities. When I was working at the bank, for instance, they said they wanted me to be the analyst for their newly created regulated industries unit. My response was, “OK, although I’m not sure how this all works,” but they were confident I could figure it out. Later at Dwight, when they wanted me to head their risk management

effort, I said, “Well, great, but I don’t have any experience with that.” Their answer was, “We’ll send you anywhere you need to go to figure it out. But we know you can figure it out.” Other people could see what I was capable of better than I could. I’ve also been really fortunate in the opportunities I was presented. So what I think I should be doing now is giving those opportunities to women who are coming up.

### **Have you had any mentors who helped shape your career?**

I’ve been really fortunate to have a lot of mentors, including Emilye and my boss, Joanne Dowdell, who were both with Sentinel. Another was a gentleman named Bob Siff from my early days at the bank. The big lesson I learned from him is that it’s OK to say when you don’t know something. John Dwight was also a wonderful mentor. He had this approach of, “What are the possibilities?” When you throw open the realm of possibility and think beyond what’s been done in the past, you inspire those around you.

### **Is there a business philosophy that helps guide you?**

I try to find the win/win/win in any case, which refers to determining solutions that work for everybody. There have been situations when I’ve felt like someone was bound to be unhappy with the resolution. In those cases, it’s about establishing what each party needs and what their best-case scenario would be. At the heart of that is collaboration, compromise and understanding.

### **Last year was a whirlwind for us all. How have you strengthened your resilience throughout 2020?**

You mean besides binge-watching “The Mandalorian” and “Long Way Up”? [laughs] I went through the whole bread-baking phase. And that was a colossal failure. I mean, I really tried. But whole wheat bread ... it’s bound to come out like a brick. It just is. But I kept trying, like, “Come on, people have been doing this for centuries. It can’t be that hard.” But it is.

Aside from that, it’s really been about asking, “How can I help?” Something that was really valuable, especially early on, was that Vermont set up a website for volunteers. So I started sewing masks and donating them to the local community action center. I have material ready for more kids’ masks. Being able to do something concrete that I could fit into my schedule and allowed me to be of service in some small way helped put things into focus.

I also have a transcendental meditation practice, which I’ve been doing for many years now, that helps baseline everything for me. I do 20 minutes in the morning and 20 minutes before dinner. Another thing has been focusing on gratitude and what we can learn from this experience. In Europe and in the U.S., people have been talking about building back better. I’ve been asking myself, “What does that look like? And what can I do to contribute?”

## **GETTING PERSONAL**

### **What’s the best advice you’ve received?**

Take one daring fling. That was from my dad, and it basically means to take a chance. He actually wrote a play with the same name.

### **What qualities do you most appreciate in a colleague or leader?**

Honesty, integrity, humor and kindness.

### **What has been the biggest surprise of your career? How much fun it’s been!**

### **Who is your greatest role model?**

This might sound clichéd, but Oprah. I love her generosity – not just material generosity, but generosity of spirit – her willingness to try new things, and her dedication to service.



### Are there any organizations or causes you're passionate about supporting in your free time?

The organization that is truly near and dear to my heart is the Vermont Humanities Council. I'm on the board, and we focus on literacy, grant-making, supporting theater and convening public discussions around such topics as a citizen's role in democracy. We have a fabulous program called Vermont Reads where we choose a book each year and everybody reads it. Libraries throughout the state will have multiple copies of the book and teachers can use them in school, so we pretty much have a statewide conversation.

Back in 2019, our book selection was "March: Book One," the graphic novel by congressman John Lewis, Andrew Aydin and Nate Powell. It's about Lewis' time during the civil rights movement, and it's set against the backdrop of the

first inauguration of former President Barack Obama. It was phenomenal. We were very fortunate that congressman Lewis and Mr. Aydin, his congressional aide and co-author, were able to visit Vermont to speak at several free, live-streamed events. Both men were so generous with their time, particularly at the events for Vermont school students.

### How do you unwind outside of work?

I really enjoy cooking and reading. Amanda Gorman's book isn't out yet, but I'm so excited to read more of her work. I also love the classics – my favorite book is "Les Misérables." It might sound strange, but at the start of the pandemic, I read a lot of Plato. Many of the things he discussed are still relevant today. The same is true of Shakespeare. Both were excellent observers of human nature, and human nature hasn't changed. 🎧

Investing involves risk and you may incur a profit or loss regardless of the strategy selected. Sustainable/socially responsible investing (SRI) considers qualitative environmental, social and corporate governance, also known as ESG criteria, which may be subjective in nature. There are additional risks associated with SRI, including limited diversification and the potential for increased volatility. There is no guarantee that SRI products or strategies will produce returns similar to traditional investments. Because SRI criteria exclude certain securities/products for non-financial reasons, investors may forego some market opportunities available to those who do not use these criteria.

Investors should consult their investment professional prior to making an investment decision.

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A woman with a tattoo on her chest, wearing a grey hoodie and black leggings, is crouching on a rocky trail. She has a large blue backpack and is smiling at the camera. In the background, there is a vibrant turquoise lake nestled between dark, forested mountains under a blue sky with scattered white clouds.

# In favor of audacious *authenticity*

For **Jeri Richard** – a Raymond James advisor in Portland, Oregon – succeeding in the corporate world has never meant compromising her individuality.



**J**eri Richard isn't your typical financial advisor. Not only is she a woman advisor – which is a rare enough feat when you consider that women make up less than 18% of all advisors, according to Barron's magazine. She also has tattoos. And facial piercings. And purple hair.

But expressing herself has never hindered Richard's success, no matter her profession.

"I've noticed many women, particularly in finance, have a deep-seated fear of not being taken seriously or not being perceived as professional," she said. "I would love for us to not be so preoccupied with that. We don't have to fit into a cookie-cutter mold and be clones of one another. In fact, I would argue that being comfortable in your own skin – in who you really are – makes you a better advisor.

"I'm heavily tattooed, and I have purple hair and facial piercings. But that has absolutely nothing to do with my professionalism. In fact, I take a lot of pride in being professional and doing a really good job for my clients. How I choose to express myself through body art has no bearing on that. You don't have to give up your authenticity to be successful in this business."

That said, Richard makes it a point to position herself for success.

"First impressions can be very powerful. If I'm unsure of how someone might react to my tattoos, I do my best to ensure they see my personality before they make a judgment about me."

If Richard's impressive rise in two different fields is any indication, her strategy is a tried-and-true one.

## WORLDS APART

Before joining Raymond James, Richard worked in a large retail company for about eight years, advancing from a support role to overseeing 21 teams across the Pacific Northwest.

Despite her achievements, however, Richard found the retail world "soul-crushing." And so in 2014, she set her sights on new horizons.

It was during this time when a friend connected Richard with Jason Saunders, a Portland branch manager and senior advisor at SKA Wealth Strategies of Raymond James.

"A financial services career had never been on my radar," Richard confessed.

Going into her interview with Saunders, Richard had the impression finance was an "old-school, stuffy stockbroker-type" of business. "What I walked away with," she says, "was an understanding that this was something else. And while I didn't totally understand why, I was excited about it."

After their meeting, Saunders offered Richard her first financial role – an entry-level position as an operations specialist. And as a long-term career in finance revealed itself to Richard, she and her team decided it'd be wise to take her knowledge up a notch through the Raymond James Registered Associate Mentoring Program (RAMP).

**"We don't have to fit into a cookie-cutter mold and be clones of one another. In fact, I would argue that being comfortable in your own skin – in who you really are – makes you a better advisor."**

"I had been with the firm for about a year when I started looking around at different paths within the industry, including becoming an advisor," said Richard. "That's when I decided to join RAMP. What I found at the time, however, was that RAMP was more geared for people who had been in supporting financial roles for a long time."

Still, one event in the RAMP curriculum would open new doors for Richard and spark her career trajectory: the annual Women's Symposium.

## (FINANCIAL) ROCK STARS

"The first Women's Symposium I attended was through RAMP," Richard said. "That's where I started to break out of the comfort bubble of my own environment and connect with women advisors who were total rock stars. Some of them had recently started; others had established their careers years ago. They were from all around the country, and they talked about breaking into the industry and the process of building their practices.

"I was also able to meet the Advisor Mastery Program (AMP) team and coaches through various workshops." After that, Richard spoke with Saunders and Stephanie Kelly – the partner advisors at SKA – about joining their team as an AMP advisor. "They both really provided the launch pad I needed to start this career," says Richard. "And we've worked collaboratively the entire way to make us all successful."

AMP was a game-changer for Richard, who says the program not only gave her invaluable insight into the behaviors of successful advisors, but also what it takes to build an effective

*(continued on next page)*





“I also work with women in my community, many of whom are trying to start and run their own businesses. I try to be someone who’s in their corner when they need it.”

and sustainable practice, all while collaborating with peers from eclectic walks of life.

In addition to earning her Accredited Asset Management Specialist<sup>SM</sup> designation through AMP, Richard learned the ropes of the trade by relying on her mentors, who were often just feet away.

“My biggest mentors were the team I’m with now, particularly Jason Saunders and Stephanie Kelly,” she said. “I was brand new to the business, and they helped me learn about their roles and the industry as a whole. They were an open book with me.”

### DISMANTLING THE STATUS QUO

For Richard, working in finance also meant fitting into a male-dominated field. Then again, she was no stranger to that.

“Throughout my entire professional life, I’ve had jobs where there weren’t a lot of women,” she said. “Even the part of retail I worked in consisted largely of men. But although I’ve certainly faced the trials that come with being a woman in a male-dominated industry – and I’ve mentored women in financial support roles who have faced similar issues – I personally haven’t experienced those problems in finance.

“That’s partly due to the team I work with. Our office consists of about 80% women advisors. So we don’t have the type of culture where those challenges present themselves. When it comes to our clients – many of whom own family businesses or high-growth startup companies – they’re not the type who believe women are somehow unqualified to do certain things. Those aren’t clients I would work with anyway because, frankly, that’s not something I’d put up with.”

Speaking of clients, Richard says it’s largely been business as usual for her and her team despite the pandemic pandemonium.

“That sounds strange to say, but our team has always been pretty tech-forward. My partners started their business in a city about a two-hour drive from us, and they’ve got a lot of clients down there. So while we’re based in Portland, we’re very accustomed to working with clients remotely.”

And as far as COVID-19 and this past year’s political tensions, both have offered an opportunity to shore up clients’ trust, according to Richard.

“It’s allowed us to have more frequent touchpoints with clients and prospects,” she said. “We’ve been able to serve as a North Star guiding them through uncertainty.”



## VANQUISHING THE MONSTER OF INSECURITY

With 2020 officially in the rearview, Richard remains hopeful of what lies ahead and its promise of eventual normality, to growing her business and mentoring women following in her footsteps.

Most recently, Richard's efforts have included formal mentorships through Raymond James, particularly with women in RAMP and others she's met through her former coaches. "I also work with women in my community, many of whom are trying to start and run their own businesses," she added. "I try to be someone who's in their corner when they need it."

Richard doesn't just use her role as a mentor to offer support. She also emphasizes the transformative impact of feeling confident and empowered.


"No matter the industry and whether or not you're going to be a minority, women shouldn't hold themselves to every single bullet point on a career or job description," she said. "I've read studies of job listings that will have 20 requirements and most women look

at them and go, 'Oh, I don't have three things on that list. I'm not even going to try.' Meanwhile, men will look at that same list and say, 'I meet three of the criteria. I'm going to go for it.'

"I kind of tripped and fell into this industry. Once I was in it, I made the decision to become an advisor, and it's not one I took lightly. But as far as qualifications go, I wouldn't be here if I'd overthought mine."

Another all-too-common nemesis, according to Richard? Imposter syndrome.

"You see it a lot in both women and men. To overcome it, you need to understand the areas you're good at, draw on the resources available to you and know you deserve to be there just as much as anybody else.

"It might sound cheesy, but it's so important to have faith in yourself." 

## LOOKING FOR ALTERNATIVES? EXPLORE OPPORTUNITIES WITH PIMCO ALTERNATIVE INVESTMENTS

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# Paper's out, **digital's in**

Follow this timeline to make the switch.

If you revel in the smell of a new book or a tidy paper cabinet, going paperless may seem a daunting, unnecessary task. But research shows paper is more foe than friend. Physical documents can increase your risk of identity theft, allowing criminals to steal personal information directly from your recycling bin or mailbox. Paper isn't great for our planet, either. Producing a single sheet of it guzzles nearly three gallons of water. And each year, we cut down 100 million trees for direct-mail advertising. Fortunately, going paperless is easier than you think – just take it one week at a time.

## **Paperless pointers**

Keep tax documents at least seven years. Permanently store birth and death certificates, marriage licenses, divorce decrees and other important records.





## Week 1

**Opt out** of junk mail and catalog lists with services like Catalog Choice or DMAchoice.

## Week 2

**Choose e-statements** for your credit cards, investments, cable and utility companies, and other important accounts.

## Week 3

**Enroll in secure online bill pay**, which lets you make single or recurring electronic payments from your bank or credit union.

## Week 4

**Sort, purge and organize** existing paperwork. Tackle a small stack each day.

## Week 5

**Scan documents** using your phone, then store them on a hard drive and label them for easy access. Explore secure document storage and sharing services (e.g., Vault, Everplans, Tresorit) to help protect your privacy.

## Week 6

**Create an eSignature** to sign important documents – and email instead of print them.

## Week 7

**Rethink your habits.** Go for digital newspaper and magazine subscriptions. Switch paper cards for e-cards. Swap bulky books for an e-book reader. 📖

## 85 million tons

The amount of paper Americans use annually – about 650 pounds per person.

Sources: moneycrashers.com; “Uncle John’s Certified Organic Bathroom Reader” by Bathroom Readers’ Institute; thebalance.com; paperontherocks.com; theatlantic.com; nerdwallet.com; sccmo.org; consumerreports.org



# Master virtual meetings: The new face-to-face

Learn from Technology Strategist Crystal Washington on how to connect with clients in an increasingly digital world

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# Building futures one candid conversation at a time

**Crystal Alford-Cooper** helps people calm their financial anxieties with straight talk and empathy.





Let Crystal Alford-Cooper spend time with your kids and they're going to learn about the time value of money, they're going to invest for their futures and they might just become Steelers fans.

As the vice president of planning for Law & Associates of Glen Echo, Maryland, and a prolific financial literacy educator in her community, Alford-Cooper knows that the key to long-term well-being starts with direct, honest and empathetic advice.

"It's not what you make, it's what you do with it," she said. "It's about educating and learning and helping people understand. What inspires me to take on the role of educator? It's when people get it. Young people, if you can get to them early, you've done something important that they'll pass on to someone else."

When Alford-Cooper learns her friends' kids take on summer jobs, she makes sure to ask them how much they're setting aside for their futures. And she's going to tell their parents they can encourage good financial behavior by sweetening the pot. It's not everyone's favorite conversation, but eventually they're glad they had it.

The approach works for finances, as it does for being the best Steelers fan recruiter this side of the Monongahela River. When the Baltimore Colts left her hometown in 1984, Alford-Cooper felt betrayed and adopted Pittsburgh's team as her own. In addition to setting many young people on a course for their futures, her chats have also created a number of households with split loyalties on Sundays.

She sees her work with young people and others who may never have spoken to a professional about their finances as an essential part of her career. Knowing that children who grow up in poverty are far less likely to find financial success in their lives, Alford-Cooper, like her mentor, the late Sally Law – a pioneer in financial services and the first woman on Raymond James' Chairman's Council\* – knows you can improve the lives of generations with some information and encouragement.

Law encouraged people of all walks to set aside even some money for their futures, and to think about finances differently, Alford-Cooper said.

Alford-Cooper continues this important community work alongside several municipal and civic programs, and through church ministries, educating people on basic financial literacy and empowering them to participate.

"This is Sally's legacy that we carry out today."

## GREAT WOMEN'S EXAMPLES

It may be no surprise Alford-Cooper was raised by a strong woman who knew the value of candid conversation.

Her mother, Shirley, worked overnight as a long-distance switchboard operator in Baltimore, where she was often requested by name for essential, time-zone crossing international business calls.

"I definitely get my sense of having no 'stranger danger' from her. She was really lively and loved life. She came from humble beginnings, she worked her way up, and she had four daughters. She was the best," Alford-Cooper said. Shirley passed in 1997, "much too soon. She taught me how to roller skate, how to ski, she never complained and our house was the neighborhood place to be. She sacrificed so much for us.

"We were poor, but we had no idea we were poor."

Alford-Cooper sees her work with young people and others who may never have spoken to a professional about their finances as an essential part of her career.

Shirley was a stickler for education, and saw her most important job as "raising great women," Alford-Cooper said. Many of her most important lessons were shown by how she lived her life and interacted with people.

Shirley also built tight family bonds that have held fast as her daughters grew up. They regularly hold family Zoom meetings to cross the distances and pandemics. And when Alford-Cooper needed a kidney in 2006, her sisters jumped in line to donate.

"She treated you like you were a person," Alford-Cooper said of her mother, "and she expected you to make good choices – so don't take her for a fool."

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As a kid, Alford-Cooper was always good with numbers and she had worked since she was 13 years old. Sally Law, who was already an icon in the industry when Alford-Cooper answered a want ad for an office administrator, helped her turn it into a career and a calling.

“From day one, she was telling me the things I could do in the industry.”

Within six months of joining the practice, Alford-Cooper had progressed from being an administrative assistant to an associate financial planner.

“Sally wanted people to be successful. She was the perfect person to work for because she would encourage you to do whatever you thought you needed to achieve your goals. She practically raised me in the industry.”

### MEETING PEOPLE WHERE THEY ARE

One of Alford-Cooper’s strengths is that she’ll talk to anyone about anything, candidly and completely, even topics that may make others squirm like money, race, religion and divorce.

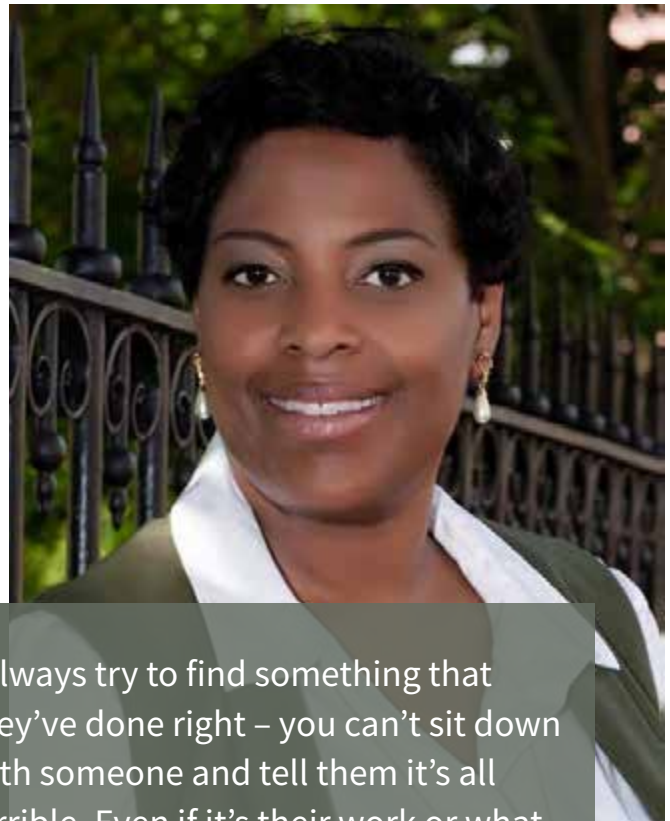
Good advice often starts with difficult conversations, she said, and it’s better to be direct – but also encouraging.

Most people meeting with a financial advisor for the first time, either as a client or as a participant in a financial literacy program, are nervous. They can be overwhelmed, feel guilty or ashamed and expect to be reminded of all their wouldas, couldas and shouldas.

“I’m kind of a head-on person,” she said, “so I basically will say, ‘This isn’t going to be fun, you’re not going to like it, but you’re going to like it after we deal with it. We’re going to get through it, and here’s how we can get through it.’ Another thing I like about this industry is that the numbers don’t lie. If I know what you make and know what you’re spending, I can put that down on paper and we can go over it without me appearing to be judgmental. As a planner, that’s one thing you can’t be.

“I always try to find something that they’ve done right – you can’t sit down with someone and tell them it’s all terrible. Even if it’s their work or what they do, it’s about being empathetic and yet being real.”

This approach has helped her work with clients taking their financial steps after divorce, which for many, mostly women, can



“I always try to find something that they’ve done right – you can’t sit down with someone and tell them it’s all terrible. Even if it’s their work or what they do, it’s about being empathetic and yet being real.”

be daunting. In addition to her CFP® and CRC® designations, Alford-Cooper is also a Certified Divorce Financial Analyst® (CFDA®).

“We have a lot of women who find themselves single after many years of being married and not really knowing anything about their finances. I don’t want to see people get divorced, but we’ve been able to help a lot of women – and men – move into the next phase of their lives. It’s fulfilling seeing the numbers and knowing what’s going to work for them when initially our client is thinking, ‘I don’t know what I’m going to do.’ It’s fulfilling to let them see that not only are they going to make it, they’re going to thrive. It’s a nice part of what we do for a topic that is not pleasant at all.”

Recognizing where people are coming from is always important, she said. Listen well and be responsive, but also work to be culturally literate. If you look past their experiences, you’re just looking past them.

A classic example she uses to explain the idea is about church tithing.

“When you have an advisor meeting with someone from the Black community – and they’re in a faith-based community – and they’re in debt and you’re a steadfast, by-the-numbers advisor, you might suggest they cut back on tithing. But at that moment, you’ve lost them.”

Problems can arise when you approach every client, prospect or member of the public with the same brush, she said. It’s not good to say “I don’t see race” as a way to ignore people’s different experiences and cultural traditions.

“You have to take a different approach. It’s OK to embrace the fact that people are different. And it’s OK to ask questions about it.”

Ultimately, it’s about being willing to connect with people, Alford-Cooper said – a secret to success in life and business – and being an unapologetic advocate for their lives and well-being. And that often means doing something new that may feel uncomfortable, like talking about difficult topics, to break down the barriers that keep people separated.

“It takes being a champion for people.” 

\*Membership is based mainly on assets under management, education, credentials and fiscal year production. Requalification is required annually. The ranking may not be representative of any one client’s experience, is not an endorsement, and is not indicative of an advisor’s future performance. No fee is paid in exchange for this award/rating.

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Sculpture by Kristen Visbal

## Small Stature, Big Impact

Despite evidence linking gender diversity to long-term value, women are still dramatically under-represented in corporate leadership.<sup>1</sup> As the world’s third largest asset manager,<sup>2</sup> we are using our voice and our vote to make a measurable difference around the globe.<sup>3</sup>

[ssga.com/fearlessgirl](https://ssga.com/fearlessgirl)

<sup>1</sup> MCSI Women on Boards: Global Trends in Gender Diversity on Corporate Boards, November 2015; Study shows companies with strong female leadership generated a return on equity of 10.1 percent per year versus 7.4 percent for those without a critical mass of women at the top. McKinsey Global Institute.

<sup>2</sup> As of September 30, 2020.

<sup>3</sup> State Street Global Advisors Asset Stewardship Team. **Intellectual Property Information:** SPDR® is a registered trademark of Standard & Poor’s Financial Services LLC, a division of S&P Global (“S&P”); and has been licensed for use by S&P Dow Jones Indices LLC (SPDJI) and sublicensed for certain purposes by

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## The consummate connector

**Tina Chow's** commitment to people speaks through every piece of her life.

**T**ina Chow is a natural people person. Take this example: She was recognized as a “Hero of the Flood” by the provincial government after parts of her native Calgary, Alberta, were swamped in 2013. When asked about it, she seemed to suggest that the honor was no big thing, recognition for actions anybody would have taken.

In her professional life, Chow – a senior vice president and portfolio manager with Raymond James Ltd. – helps people handle the ups and downs of life to achieve their financial goals. Outside of her career, she does much the same.

“I watched the flood devastate all the homes I grew up spending time in as a teenager,” she said of the disaster. As others descended on the valley to gawk and take photos, “I was devastated. Some people didn’t understand; they didn’t live close to the floods. I saw the parents of the people I grew up with dealing with ruin of their homes. ... People lost everything, and you’d see all their keepsakes and kids’ clothes out on the lawn.”

So she quickly collected donations of cleaning supplies, sandwiches and bottles of water and drove down the streets asking people what they needed. She knows a lot of people as a lifelong resident of the city, as a successful advisor and as a former general manager and bartender of various popular night clubs, and soon others were contacting her as the hub of an informal community response to the disaster.

“People would call and say, ‘I have a group of five, where do I go?’” Chow said. “Then it became 10, 20, 30.” Chow’s personal Facebook page became an organizing center for connecting help with need.

Chow said she often finds herself in the middle of it – whatever the moment’s “it” happens to be.

Another example: During the pandemic, a Facebook page she created to review items and share the dealings of the local Costco – a special place to her and clearly many others – has grown into something else entirely with more than 25,000 group members. It has become an avenue for good news and community-mindedness that has flourished with her encouragement of sharing and kindness, and has become a rallying point for service to others. Little ideas seem to snowball into meaningful actions.

Bags of gourmet popcorn given to her by a friend to raise her spirits soon became the kernel of an advent calendar giveaway and donation drive. Together, the group collected over \$5,000 for a food bank, over 2,100 toys in a toy drive and \$10,000 for the Ronald McDonald House, among other charitable beneficiaries.

“Again, that was kind of an accident,” she said.

She can’t help it – it’s who she is.

Chow describes herself as a connector between people. It’s part of what drew her to financial advising as a career over 25 years ago.

“We’re very client-centric rather than market-centric first,” she said. “The way I work with clients is very, ‘How can I help? How can I be the center of influence to coordinate your lawyer, your accountant and your family?’ The clients drive the direction, they drive us with their dreams and goals and we help them build to get there.”

New client meetings often start with a whiteboard. The client shares their situation and Chow lays it all out for them to see, showing them how their income, investments and the unique contours of their lives and their dreams fit together. For clients who previously had a financial advisor who worked entirely as a stock picker, it can be a revelation – and an opportunity to bring in the rest of the family.

“I love my relationships with clients,” she added, “and seeing what’s happening in their lives. It goes back to helping people.”

An older client talked about wanting an Instant Pot – a pressure

“I love my relationships with clients and seeing what’s happening in their lives. It goes back to helping people.”

cooker with the ease of a rice cooker – so Chow made it happen when they were sold out. Early in the pandemic when another client was looking for hand sanitizer, Chow also came through. Little things help demonstrate the big differences between her approach and others’.

She also has a depth of experience that helps her clients give back. Her extensive work with nonprofits in her personal life adds weight to her advice about clients’ philanthropic endeavors.

When asked if her own work in the community is good for her business, Chow said it has given her perspective, but that the two are purposely kept apart.

“That isn’t the purpose of me being there helping, it’s not for branding or marketing. It’s personal. If business comes out of it, great, but I have a passion for helping and it means a lot,” she said.

“I’m aggressive in my business but I’ve kind of put a line there.”

Instead, Chow has found more novel ways to literally broadcast her name.

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Early in her career she got the idea to give economic updates on A-Channel, so she pitched the idea to a television executive. The executive, “one she has always considered an amazing mentor,” Chow said, gave the two 20-year-olds, Chow and her then-partner, a shot. It was a success.

Later, Chow built on that experience to give economic updates, three a day, over CBC Radio.

“If I’ve wanted something I’ve just gone for it,” she said. She and her sister, Catherine, are a lot alike in that way, and many others. “We joke and say we’re the Chowdashians.”

...

It came as a surprise when somebody first referred to Chow as a mentor. It was from a director of the local chapter of a charity where she has dedicated much of her time. Sure, she credits the mentors in her life with guidance and advice, and she’s always been open about her challenges and lessons learned. But a mentor?

She’s decided to embrace it.

Mentoring goes beyond formal programs and established mentor-mentee relationships, she said, though she has participated in those as well. The right push or the right encouragement can empower someone to set aside their self-questioning and pursue their ambitions. That kind of encouragement got her to attend a conference for portfolio managers, setting her on a path to achieving both the Chartered Investment Manager certification and becoming a Fellow of CSI.

But there’s no golden ticket to give a mentee. Instead, be an example, be generous with your time and foster relationships, she said. Ultimately, there is no replacement for drive.

“I’ve had a couple young women I’ve mentored through a program,” she said. “They knew what they wanted, they knew what they wanted from me, and my goal was to basically tell them to go for it.”

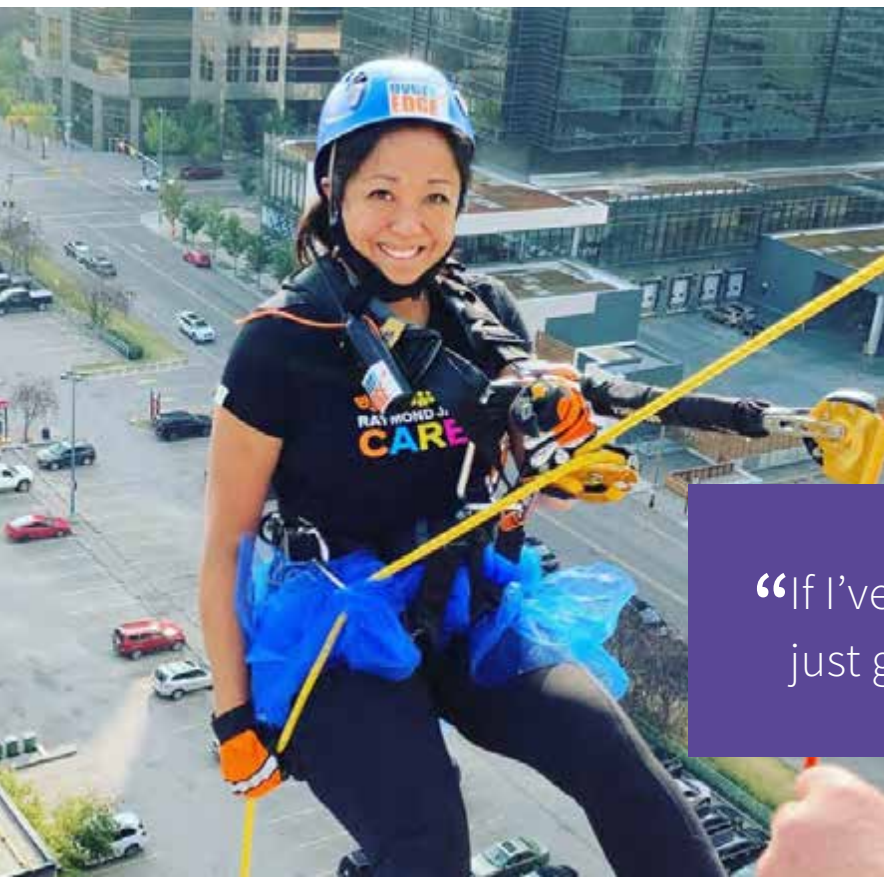
“Go for it” could be Chow’s personal motto, in business and in life. In addition to earning her Chartered Investment Manager certification and becoming a Fellow of CSI in record time, she was also in the firm’s top 40 producers in 2020. She is licensed as a cross-border financial advisor and also works with U.S.-based clients.

For her professional accomplishments and philanthropic initiatives, Chow was named a Woman of Distinction by the Raymond James Women Canadian Advisors Network at the 26th annual Raymond James Women Financial Advisors Network symposium in 2020. Recipients are nominated by the firm’s top leaders.

A brief primer on her achievements include helping raise over \$750,000 for the Ronald McDonald House, a charity close to her heart, as a co-chair and co-sponsor of the Taste of Home Gala. She is also on the Libin Cardiovascular Institute’s CV&Me committee, which advocates women’s heart health, and was on the fashion forward committee supporting HomeFront, a nonprofit working to reduce domestic violence in Calgary. Showing her commitment to her causes, she also rappelled off a downtown hotel to raise funds for the Make-A-Wish Foundation.

She has also been a member of the Raymond James Canada Foundation Advisory Committee and the Raymond James Women’s Advisory Council for Canada, which develops and advances programming to support women’s professional development.

Chow’s name is etched in stone at the Calgary Stampede – the cultural heart of the city and one of Canada’s largest celebrations – a physical testament to her contributions as a volunteer. It is far from being the only mark she has made on her community. The others, though less tangible, are no less indelible than the ones she has made in the many lives she has touched. 🎧



“If I’ve wanted something I’ve just gone for it.”



# 4 pillars fueling sustainability

Through sustainable investing, we can start building a better tomorrow, today.

What if there were a way for investors to make a positive impact on the world with just their portfolios? Thanks to sustainable investing, there is.

By focusing on relevant environmental, social and governance (ESG) issues, sustainable investing allows clients to purposefully invest in companies that uphold their values and choose holdings in tune with their personal beliefs. And with roots that trace back five decades, sustainable investing is no fleeting trend. Here are key reasons investors prioritize ESG criteria:

## 1. Risk mitigation for the right reasons

Institutional investors often cite the importance of mitigating ESG risk. Protect the downside, right? Environmental degradation or data breaches can impact a company's bottom line. These cautious optimists look for companies trying to get ahead of regulations for the right reasons.

## 2. Championing values

No, we don't mean value. We're talking about those who invest in companies whose practices align with their own moral compasses. This practice – which dates back to people who

refused to invest in the slave trade – still resonates today. There are mutual funds that seek to promote women in leadership or adhere to religious values, and green bond funds that finance projects related to renewable energy or river and habitat restoration.

## 3. Amplified impact

A more conscious approach can help investors make a positive impact, like a 2016 impact investment in Civic Builders that built a new school to serve a city in financial ruin with a 29% poverty rate. Or an investment in funds that created affordable housing for disabled people.

## 4. Enduring, purposeful performance

Slow and steady, like the fabled tortoise, the long-term investor sees growing evidence that integrating ESG principles has the potential to positively impact risk-adjusted performance. In the past few years, companies with higher ESG ratings showed higher average return on invested capital compared to companies with lower ratings, according to data provider MSCI. This is in part because ESG pushes companies to look beyond the three- to five-year business cycle in evaluating risk. 🌱

Sources: 2020 Global Sustainable Investment Review, US SIF, CNBC, MSCI, Global Impact Investing Network.

Investing involves risk and you may incur a profit or loss regardless of the strategy selected. Sustainable/socially responsible investing (SRI) considers qualitative environmental, social and corporate governance, also known as ESG criteria, which may be subjective in nature. There are additional risks associated with SRI, including limited diversification and the potential for increased volatility. There is no guarantee that SRI products or strategies will produce returns similar to traditional investments. Because SRI criteria exclude certain securities/products for non-financial reasons, investors may forego some market opportunities available to those who do not use these criteria. Investors should consult their investment professional prior to making an investment decision.



# In conversation with *Kate Healy*

Kate Healy is the chair of the Foundation for Financial Planning, and was recently the managing director of Generation Next, TD Ameritrade's industry advocacy and sustainability initiative. She is also recognized as a leading advocate for women advisors and women in the industry, and has been honored by multiple industry publications for her work.

Healy spoke to Aspire about developing talent both at the institutional and practice levels and sustaining the industry – and why more diversity is so important to both.



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**Q. You've remarked in the past that financial advising has a recognition problem – it's not a top-of-mind career for young people with a professional trajectory. How can the industry fix this?**

The awareness problem is real. People don't know there's a career there – only 17% of Americans use financial advisors<sup>1</sup>. So most American families have no exposure to the career. If they do know something about it, it's likely their perception is based on "The Wolf of Wall Street," or Bernie Madoff, or "Ozark" – all of these cases of people not doing what's in their clients' best interest and not doing things the way they should be. In reality,

we know financial advisors are just trying to make people's lives better, and that's not shown.

I think there needs to be a better understanding of what financial planning is about and can do for your family, which is why financial education is so important. Financial advisors really need to talk about what we do, to create that awareness, whether it's at career day at school, a boys' or girls' organization, or even talking to your clients' kids.

We also do a bad job of providing financial education in this country. We don't really do it. It's only mandated in 20 states for high school graduation. I live in one of those states, New Jersey,

but we have 523 school districts in New Jersey and it's taught 523 different ways. Some are really good, and others are basic budgeting – how to write a check and balance your checkbook. There's nothing wrong with that, but there is so much more about the decision-making that we need to teach people.

**Q. How did you find yourself interested in a career in financial planning?**

I have always been fascinated by money as a tool. I was a bank teller for a couple years when I was in high school and college. It was amazing to me. I would have all this money in my hand, but it wasn't money, it was a product. To me it was more of a tool to get what you want, whether it's an education to increase your earning power or a house or a legacy for your family. It's not the money itself, it's "What does that give you the freedom to be able to do in your life?"

I was well into my first job after college in an insurance company when I was exposed to financial planning. It was a bit more product-based, but I liked the idea of sitting down and talking someone through their plan. I was laid off at 28 and I joined IDS, which is now Ameriprise, and trained to be a financial planner. It was great training, but the selling part, I hated. It was dialing for dollars, all of that. The career is a lot less sales-oriented now. So for the rest of my career I've been in roles supporting financial advisors, who are helping Americans live better lives.

**Q. There has been a lot of conversation about demographic underrepresentation in financial services in general. What have some successful initiatives to address this looked like?**

When I started my career 35 years ago, there were many women around me; I didn't feel there was a shortage of women at all. But about eight years into my career, I remember thinking, "Where did everyone go?" They started to have families, and then they started to not come back to work because we didn't make it easy for them to come back to work.

Also, we talk often about the shortage of women in this business and I kind of flip that. The reality is we don't have a shortage of women in this industry. In reality, 46% of our industry is women, but only 20% of revenue-producing roles are held by women<sup>2</sup>. Often, we only talk about advisors, yet there are women running operations, they are running marketing, they're the chief operating officers. But we don't count them when we talk about women's statistics, and I think we do ourselves a disservice by

downplaying how great this career is for women – and how many women are in it.

Creating spaces for women to gather is important. Twenty-six years of the Women Financial Advisors Network is amazing. It's the intentionality of creating a place for people to gather, to talk and discuss and mentor. Creating these networks provides a place for women to speak, and a place to realize we're all in this together. I think it's done a great job of creating a bond.

But it's also about development, and making sure you're developing talent equally. I remember being in a talent review and seeing how every time we talked about a woman, we said she needed to build up her confidence, but every time we talked about a male employee, we said he needed presentation skills, he needed to be better at presenting. I stopped us and said, "Listen to what we're saying here. We're describing the same problem differently by gender." We need to make sure the policies we have are fair for everyone and provide opportunities for everyone.

As the industry evolves, there is more room for "career pathing," so you can start out in a client services role and grow into a planner role, or a lead advisor role, or operations. As the industry professionalizes, there is a need for all kinds of roles.

I think we need to start showcasing those stories and show that it's not just a place for men.

**“We need to make sure the policies we have are fair for everyone and provide opportunities for everyone.”**

**Q. Why should established advisors put their efforts into pursuing diversity and inclusion in their practices and firms?**

I've had advisors say, "I get it, but it doesn't affect me." What do you mean it doesn't affect you? So I start talking about the demographic shift. As a financial advisor, you need to be versed in how your clients live and what kind of help they need. If you are not prepared for that, you are not going to capture the wave of money in motion. The growth of immigration and the growth of diversity within the United States already is creating a much different client base. Different cultures relate to their finances

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differently. You need to have cultural competencies within your firm to work with diverse clients. A great way to do that is to have diversity within your business. People feel more comfortable working with people who are familiar to them – it's not the only reason, but it makes them feel more comfortable. And when they feel understood, they will be more loyal.

I get the most pushback from advisors who live in parts of the country with less diversity. They say, "My business is fine." And many advisors, as we know, are in the later parts of their career and they're thinking, "I'm going to be retired in 10 years; it's not going to affect me." But I say if your business is an asset you've planned to sell to fund your retirement, I will tell you now your valuation will be lower if you haven't created a path for growth within your firm. Younger associates can help bring in younger clients. The older your client base, the more clients who are in distribution mode – decreasing your firm's assets. If your revenue is based on an AUM model, that's a problem.

**Q. Recruitment is clearly a challenge for the industry on a macro scale, but individual practices would benefit from a new talent focus. What can individual advisors do to get this started, or improve what they have?**

There is an opportunity to work with schools, your alma mater or a school near you. Financial planning programs are growing, with about 150 degree programs now and double-digit growth as more schools start programs. Reach out to program directors and ask them the best way to help. Participate in career recruiting days. Be visible on campus – be a guest lecturer. You can provide a pizza lunch and/or a \$5,000 scholarship.

Also, advisors looking to hire next-gen talent need to be looking at sophomores, because juniors and seniors have done their internships, they have job offers. Start early to create a talent pipeline.

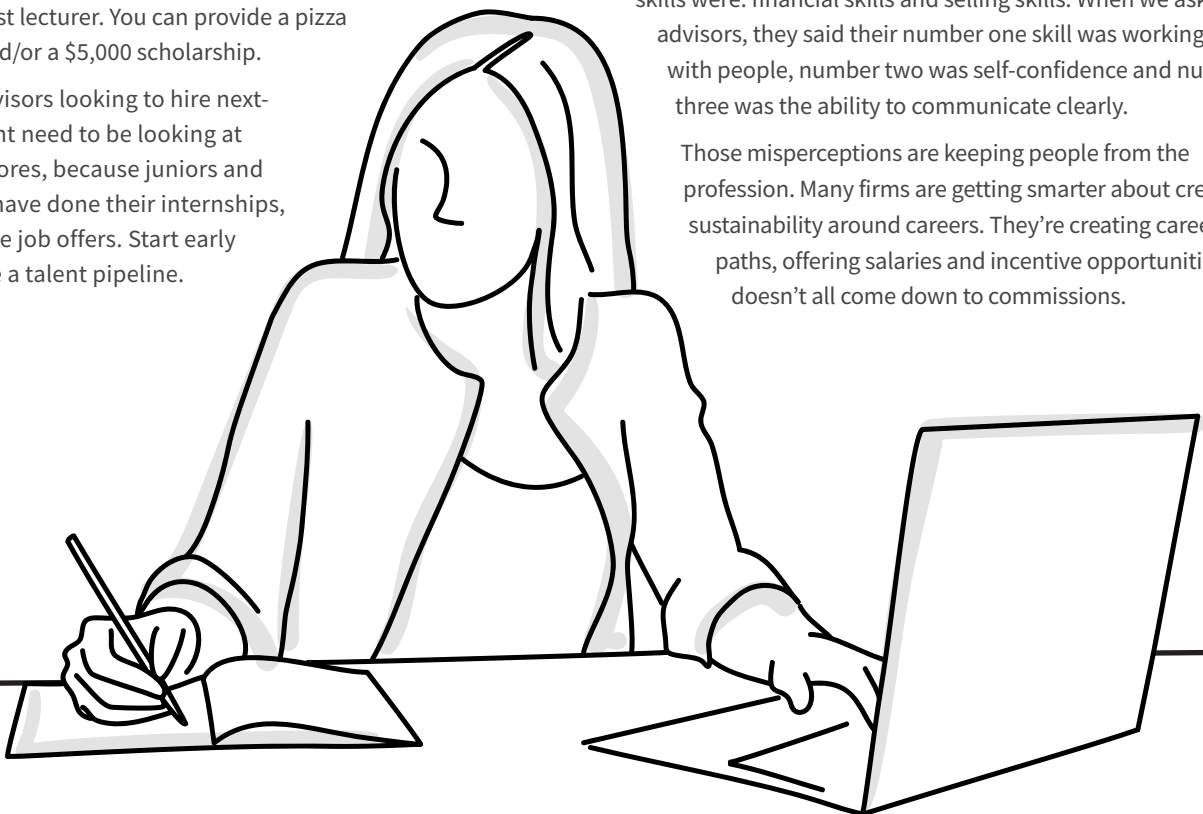
If you're not near a school with a financial planning degree program, look at the finance majors, but also step outside of that and look for what I call the helpers. People studying education, psychology, sociology, social work – they want to help people. They have no idea our career exists. And when you tell them what you do, they say, "Wow, that's exactly what I want to do, and I can get paid for this?" There are a lot of people who make that switch. The percentage of advisors who have a degree in finance is the same as the percentage with a degree in communications. So make sure you're spreading the word to your network. And speak to your clients, take advantage of their networks as well.

**Q. What kind of misconceptions do people have about financial advising as a career? Do you think any of these drive away talent before they can learn more?**

We surveyed advisors, students, career changers and financial planning program directors, and the career changers and students had much different perceptions of what the career was. Just one-third of them were aware of it beforehand and thought it was a career they would pursue. Once we explained it, that number jumped to two-thirds.

But the misperception was that it's all commission-based. Especially for career changers. They said, "I'm already making a good salary; I don't want to go back to zero." They thought it was all selling. Yes, there is selling, but it's building relationships. And it's not all math. And there are computers. And then there was a big disconnect between what they thought the most important skills were: financial skills and selling skills. When we asked advisors, they said their number one skill was working well with people, number two was self-confidence and number three was the ability to communicate clearly.

Those misperceptions are keeping people from the profession. Many firms are getting smarter about creating sustainability around careers. They're creating career paths, offering salaries and incentive opportunities. It doesn't all come down to commissions.



**Q. To change course a little bit, in your role as the chair of the Foundation for Financial Planning, you are a strong advocate for pro bono financial planning. How have you seen that impact communities and, also, the advisors who volunteer their time and expertise?**

At the Foundation for Financial Planning, we serve the underserved: people who haven't had access to financial planning, victims of natural disasters, victims of domestic violence. We're seeing the impact on communities.

We've been doing a financial planning for cancer program for about five years. Financial worries can be so toxic that they can affect the health of someone with a cancer diagnosis, where patients are deciding if they pay their mortgage or if they pay for their treatment. It's horrible. The results of a recent study even showed that providing financial planning as part of a holistic response for cancer patients improves patient outcomes.

Because without it, patients are more worried about their finances, which causes them stress and prevents them from healing as easily.

The Certified Financial Planner Board of Standards, Inc. (CFP Board) 2019 Certificant Survey found that about two-thirds of CFP® professionals engage in pro bono at an average of 31 hours per year. In a recent op-ed, backed by our corporate partners, we asked the Board to adopt a recommendation to certificants to engage in a minimum of 25 pro bono hours annually. If you're a lawyer you have requirements for pro bono. We're such a young profession, and one of the things I think will ground us is doing that pro bono work. I think it will also help us attract younger people to the industry.

I encourage advisors to reach out to us through [FFPprobono.org](https://ffpprobono.org). We can connect them with opportunities to volunteer their time and expertise. 🎧

<sup>1</sup>CNBC/Acorn, "Invest in You Savings Survey," 2019.

<sup>2</sup>TD Ameritrade, "FA Insight, Study of Advisory Firms: People and Pay" 2019.

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## We're pleased to announce the launch of our **Aspire to Greater podcast.**

Spearheaded by our own Renée Baker, our new podcast features exclusive interviews with successful women advisors and trailblazers within the financial services world. Each episode features a range of compelling topics, including the distinct contributions of women across our industry, insight on overcoming challenges and building resilience, and details on how women entered the financial field to pursue success on their terms. We invite you to hear our guests' stories so that we can all continue to aspire to greater in our careers and lives.

Tune in at [aspiretogreater.com](https://aspiretogreater.com).





## with Salit Nagy-Todd



**SALIT NAGY-TODD**

*Senior Vice President, Technology  
Raymond James*

Committed to breaking new ground and keeping financial advisors at the forefront of innovation, **Salit Nagy-Todd** is responsible for strategic planning in support of Raymond James' advisor technology platform. She defines technology priorities for the Private Client Group and oversees the implementation of timely, meaningful business solutions for advisors and their clients. Get to know more about her below.

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**Q. Tell us about how you got started in financial services.**

My journey began over 20 years ago when I was recruited for a position at Raymond James during a career fair. It was in the Customer Accounts department, and at the time I knew little about that department or the industry, but the hiring manager who interviewed me was so passionate when describing her work that I was hooked. I knew this was where I wanted to be. I quickly fell in love with this industry because of the people aspect – I truly believe what we do is help people. And in my current role, I'm helping advisors serve their clients through technology. That initial hiring experience showed me that being passionate about what you do – no matter the job – can have a huge impact on those around you. I joke that when I figure out what I want to do when I grow up, I will let you know. In the meantime, I have the best job ever. I've felt that throughout my entire career.

**Q. The firm talks a lot about developing technology from the perspective of advisors. Why is that important?**

What's great about the way we develop technology at the firm is the importance we place on independence, one of our core values. We encourage innovation, but aren't chasing the hottest new technology or enhancing our applications just because that's what everyone else is doing. Instead, we always begin with, "How is this going to help advisors and their clients?" We pride ourselves on being a technology organization



that listens to advisors and delivers tools that are easy to use, support business growth and meet clients' evolving needs. The only way to do that is by being deeply familiar with advisors, their teams and their businesses. Our role in technology is to advocate for the advisor, to understand their wants and needs, and to recognize that they are each unique business owners. Our key to success, and what we continue to hear differentiates Raymond James, is the dedication we put into listening to our advisors.

### **Q. How do you know when you've gotten it right?**

When advisors come back and say, "This tool is great – it's as if you could read my mind." It doesn't get better than that. Working in a technology organization within financial services puts us in a unique position, because we understand that we are not building tools for ourselves. Sometimes the things we think are cool are not necessarily the things our advisors need. Instead, we aim to create tools that make advisors' lives easier. Sometimes we knock it out of the park and sometimes we need to go back to the drawing board based on advisor feedback to get it right. But we always do our homework before we engage advisors, and when they give us feedback, we listen and deliver.

### **Q. What's one technology that more advisors should start using?**

Advisor Mobile is one tool that every Raymond James advisor should be using, especially when they're working away from the office. Advisor Mobile gives advisors the kind of instant mobile access to clients and account information that a lot of other firms don't offer. With all that great functionality at our fingertips, it's surprising we don't have a 100% adoption rate, especially when everything these days is immediate. Who waits for anything when they have a phone? Even better, we recently added a compliant texting feature to Advisor Mobile that gives advisors the ability to text with clients and prospects, making it easier than ever to connect and build meaningful relationships. My advice for advisors is this: Each week, even if only for a few minutes, carve out some time to learn about Advisor Mobile and what it can offer you and your practice. Once you have

mastered that, move on to another one (I suggest Product Catalog).

### **Q. How do you help advisors incorporate new technology tools into their practices?**

First, by acknowledging that change is hard for everyone. Even when we know a new technology will introduce efficiencies and is hands-down better than the old way of doing things, it still requires learning, adjusting and a time commitment. New technology has to be something advisors and clients are comfortable using. And we make sure not to point people to tools and then walk away. Just like when we build technology, our training and consulting approach begins with understanding our advisors and their unique businesses. A technology tool can be fantastic – but if you don't know how to incorporate it into your life, you won't use it. That's why consulting is part of our training model. We take time to understand our advisors' businesses and processes to tailor how we train them to use our tools. It's important from the onset that we understand how we can help an advisor incorporate a new tool so that at the end, they say, "This is going to be phenomenal and it fits the way I do business. I know it's going to be a change, but I can do it."

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**“We need to work harder to support women, encourage them to follow their passions and show them there are no limitations to what they can accomplish.”**

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### **Q. Women have historically been underrepresented in the fields of finance and technology. As a successful woman leader at the intersection of those fields, why do you think that is? How do you encourage and develop women in these disciplines?**

As an industry, we stand to gain a lot by exposing more women to financial services and technology. We need to work harder to support women, encourage them to follow their passions and show them there are no limitations to what they can accomplish. There are so many ways each of us can push back against the unfortunate stereotypes in our field. I personally love participating in speaking engagements and panels – not because I like to hear myself talk, but because it's often an opportunity to invite other women in my network to join me, and that grows our visibility. The bottom line is, we all want to see people who are like us. The comments I receive whenever I speak at an event are usually along the lines of, "I never even

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thought I could have a career like yours” or “I can’t believe you are a mom; I never hear executives share things like that.” It’s imperative to have more female leaders break down unconscious biases and show us what’s truly possible.

We also have to make an effort to help each other. Those in more senior roles need to look out for the next generation of women leaders, advisors, branch professionals, engineers, doctors – whatever the field may be. We should make an effort to encourage other women to attend conferences, invite them to join us at industry events and be willing to serve as their mentor.

**Q. Who were the mentors who helped you get to where you are today, and how did you identify them?**

There are more than I can count, as mentoring-type relationships have flourished naturally throughout my life. I used to think of mentoring as a one-on-one relationship with someone more senior who guides you through life. As I have

advanced in my career and been exposed to different people, situations and life events, I realize now that mentorship is more like having a board of directors. If you are lucky, which I have been, you have many mentors on your “board.” And depending on what you need and where you are at that moment, you can lean on those best equipped to guide you. I have had mentors who I’ve known for many years, and others who are brand new. I rarely label a relationship as a mentoring one or call someone my mentor – and some may not even know I think of them in that capacity. Sometimes it’s a person’s behaviors and style that I admire, or their quiet confidence that draws me to them. Others have also taught me about what not to do simply by interacting with them. My daughter is 17 and afraid of nothing, so I learn from her all the time. If you are a lifelong learner like I am, you quickly find that you can learn from everyone. It’s up to you what you take from those interactions. 🎧



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# Empowering our communities

## Care and Feeding Program

During this pandemic, there's an urgent need to support our frontline health care workers, our most vulnerable neighbors, and struggling small businesses. That's why we're partnering with locally owned restaurants—and funding their time, talent and ingredients—to make and deliver 20,000 meals to homeless shelters and hospitals.

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# International Women's Day

Celebrating International Women's Day is one more way Raymond James puts women at the forefront of finance.


Championing women inside and outside of the financial world is no new phenomenon at Raymond James. For decades, our firm has been building a brighter future by shining a spotlight on women – from promoting our contributions and fostering our success to addressing the distinct challenges we face. That's why we are particularly proud to continue our annual tradition of commemorating International Women's Day (IWD) on March 8.

Dating back to 1911, IWD has powered gender parity by celebrating the social, economic, cultural and political achievements of women, and by fundraising for female-focused charities. In its more recent history, IWD has been celebrated on social media with a pose and hashtag that encourages others to forge a more inclusive world. This year's hashtag was #ChooseToChallenge.

By striking the pose and raising our hands high, our Women's Advisory Council committed to choosing to challenge gender

bias and inequality at all levels and celebrate women's accomplishments at every turn. Together, we're helping create the world we wish to see – and the one we want to leave behind for those who will follow in our footsteps.

At Raymond James, we've been choosing the challenge for over 27 years. Since 1994, our Women Financial Advisors Network has grown from a grassroots effort to a movement over 1,200 advisors strong. It's helped pave the way for other Advisor Inclusion Networks, the Black Financial Advisors Network and Pride Financial Advisors Network, and even inspired one of our most iconic firm events: the annual Women's Symposium.

Now, as always, we boldly commit to shifting paradigms and driving progress. We hope you'll join us. 





## Backed by the strength of Raymond James

Your success is the foundation of our own. That is something we have always recognized at Raymond James.

In fact, it's been one of our guiding principles since the firm's founding in 1962. It's why we value the contributions of all advisors, and it's why we've developed resources like the Raymond James Women Financial Advisors Network.

### 1994

Inaugural Women's Symposium held in Marco Island, Florida.

Raymond James Network for Women Advisors makes official debut.

### 1996

Raymond James appoints first woman branch manager.

### 2003

Firm establishes the Woman of Distinction Award.

### 2004

Network launches first coaching program.

### 2005

Women's Advisory Council welcomes advisors from Raymond James Financial Services.

### 2007

Women's Advisory Council welcomes its first Canadian member.

### 2013

Network launches Registered Associate Mentoring Program (RAMP).

Raymond James Limited in Canada launches its own Network for Women Advisors.

### 2017

Network launches Aspire, the first magazine for women advisors in the industry.

### 2018

Network continuously strives to enhance resources and champion women advisors.

### 2019

The Women's Advisory Council welcomes its first member from London with the addition of Raymond James Investment Services.

The Women's Symposium celebrates

**25**  
years

### 2020

We kicked off our three-day virtual conference with a record number of over 1,480 registrants, 750-plus women advisors from the U.S., Canada and the U.K., and more than 40 prospective women advisors – all who tuned in through live and on-demand sessions.

### 2021

AND BEYOND

The network is just one example of the dedicated support we offer advisors like you. By offering regular educational and networking opportunities and providing exceptional resources to help you serve your clients and build your practice, the Women Financial Advisors Network responds to your specific needs.

For more information, visit  
**WOMENADVISORS.COM.**



*redefine what it means to*  
**Succeed**

The Raymond James Women Financial Advisors Network is behind you.

Since 1994, the Raymond James Women Financial Advisors Network has dedicated time and resources to the growth, development and success of women financial advisors like you. From educational tools to developmental workshops and networking events, we offer women advisors the opportunity to establish and strengthen their connections to learn and grow – together. **To learn more, visit [womenadvisors.com](https://womenadvisors.com) or call 888.906.6323.**

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