



# SAMANTHA TREBESCH

TAKING THE NEXT STEP *p. 4*

THE MAGAZINE FOR WOMEN ADVISORS | FALL 2023

# aspirare *to greater*



CAITLYN SALLOUM  
EMPOWERMENT THROUGH  
EDUCATION *p. 18*

MEGAN CONGER  
FROM ATTORNEY TO  
ADVISOR *p. 18*

RAYMOND JAMES

# RAYMOND JAMES

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## Dear reader,

Whether you're just beginning to explore the exciting opportunities that await you in financial services or are a veteran advisor leading the way, Raymond James Women Financial Advisors Network welcomes you to the latest edition of Aspire Magazine. It has long been the belief of leadership at our firm that women possess an innate set of intuitive and interpersonal skills, making them ideally suited to the role of financial advisor. Our network was founded nearly three decades ago to help provide women with a powerful platform within our profession.

In this issue we hope to showcase our commitment to furthering the careers and aspirations of women across the financial services landscape through deep connection and support, building strength with each new generation. As you read, we encourage you to share in the joy, wisdom and confidence offered by the incredible women of Raymond James, and to remind yourself that when women support women, there are no limits to what we may achieve.

Sincerely,

### Samantha Trebesch

Senior Vice President, Head of Advisor Inclusion Networks and Sustainable Investing

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ON TREND

# Welcome to the AI AGE

Six quick questions about a technology that promises to change the world

**WHAT IS IT?**

An artificial intelligence, AI, is a system built to respond to complex stimuli with coherent, seemingly logical and internally motivated responses. In short, it seems to think, performing complex creative and analytical tasks once thought only possible by humans.

**WHAT DOES IT DO?**

The AI programs making recent headlines are more accurately described as machine learning models. ChatGPT from the firm OpenAI, perhaps the most famous of this new generation of programs, was created to generate natural sounding responses from real language prompts. You can chat with it or even ask it to write a limerick to respond to an RSVP:

I'm sorry I can't come to your party  
I know it will be fun and hearty  
But I have to decline  
For a reason benign  
I'm allergic to cake and confetti

Other AI technologies can create images on command, mimic an individual's voice or expressions, or write music.

**HOW DOES IT WORK?**

Machine learning models identify patterns of relationships within massive quantities of data. A language learning model may find that the words "appetite" and "reader"

often follow the word "voracious," and that the phrase "voracious reader" is more often found than "voracious appetite" when an article also contains the word "books." By using enough of these connections, an AI could create a legible love story about a bookseller and a gourmand.

**WHAT ARE SOME BENEFITS?**

*New perspective*  
Machine learning models understand the world in a much different way than people, which can give us new insight into complex problems including medicine, physics and resource management.

*New tools*

AI provides tools for people to create, regardless of talent, training or education. Want to make an operatic rom-com comic book set on an alien planet, but your

**AI IN SCI-FI**

In 1726, author Jonathan Swift in his "Gulliver's Travels" imagined a "contrivance" that could allow "the most ignorant person" to "write Books in Philosophy, Poetry, Politics, Law, Mathematicks, and Theology, with the least Assistance from Genius or study."

parents favored mathletes over art class? AI can help you with your magnum opus.

**WHAT ARE SOME RISKS?**

*Accuracy*  
Responses are based on patterns in information, not facts. These often coincide, but it's not guaranteed.

*Information security*

AI models are "black boxes" with internal networks of connections that are impossible to unravel. If you ask an AI something private, you can't know if that information may pop up elsewhere.

**WHAT'S NEXT?**

In the near term, expect these technologies to become more advanced and less error prone. Already, these technologies are being adapted to other tasks, like identifying diseased cells, answering customer support calls or protecting computer systems from viruses.

Speculation about the long-term effects is rampant. Some suspect a great remaking of the economy, with knowledge workers experiencing similar disruptions to those the manufacturing workforce faced with the introduction of robotics. Some project vast societal changes, from dystopic to utopic, or the end of objective proof. It's impossible to say, but as we leave the information age and enter the AI age, we'll see it happen up close.

Sources: Ars Technica; The Washington Post

WEALTH OF WOMEN

# Higher achievement, higher debt

Student debt is necessary for many, but it comes with a long tail, particularly for women.

Women earn college degrees at a higher rate than men – and have more student debt, according to a St. Louis Federal Reserve Bank whitepaper. Analysts examined disparities in college debt based on a longitudinal study of people who were 12 to 17 years old in 1997. They found that women had more student debt than men, on average, and took longer to pay it off.

**ENTIRE STUDY POPULATION**

**\$9,400**

average student debt held by women

\$7,700 men's average

**EXCLUDING DEBT-FREE PORTION OF POPULATION**

**\$20,000**

average student debt held by women

\$19,000 men's average

**47%** of women **40%** of men  
of study population who attended college still had student debt.<sup>1</sup>

**LOWER EARNINGS MAKE DEBT LINGER**

St. Louis Fed researchers said lower wages paid in women-dominated fields like education and healthcare mean debt takes up a larger portion of women's budgets, contributing to slower rates of repayment. Black women, who feel the impact of both gender and racial wage gaps, had more student debt, on average.

**AVERAGE STUDENT DEBT OF WOMEN<sup>1</sup>**

WHITE	BLACK	LATINA
<b>\$9,600</b>	<b>\$11,000</b>	<b>\$6,700</b>

<sup>1</sup>Federal Reserve Bank of St. Louis, "Gender and Racial Disparities in Student Loan Debt," 2022.

## Purposeful planning

Bachelor's degree attainment remains highly correlated with higher lifelong earnings, but for early-to-mid-career adults, student debt can be a hindrance to longer-term financial (and life) goals. "[Student] debt may be necessary for many, but it has consequences for career decisions, marital formation and fertility," St. Louis Fed analysts wrote. Here are some ways to start addressing your clients' concerns:

**FOR CLIENTS WITH STUDENT DEBT**

- Identify the types, terms and cost of student debt held by your clients. Many borrowers use more than one type, including subsidized and unsubsidized federal loans, and private loans.
- Help your clients prioritize which debt to pay early based on opportunity cost and risk factors.

**FOR PARENT CLIENTS**

- Educate parents about the many types of student loans so they can better guide their children.
- Discuss the benefits of 529 education savings plans.

**\$1.6 trillion<sup>2</sup>**

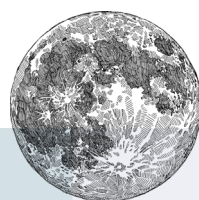
total outstanding U.S. student debt

<sup>2</sup>Federal Reserve Bank of New York, "Household Debt and Credit Developments in 2023Q1," 2023.



# POWER PLAYERS

Women make history every day. Take notice of these inspiring women who are changing the worlds of **business**, **science** and the **arts**.



## ART

### MAYA HAYUK

#### TRIGONOMETRIC MURALIST

Symmetry, color, “perfect imperfection” and the tension between inner and outer spaces inspire the bright, abstract murals of Maya Hayuk. Her massive works feature bold geometric patterns that alternately seek to create harmony and dissonance with the surrounding environment.

#### KNOWN FOR

- Murals of hyper-contrasted colors and clean, symmetrical designs that reveal imperfections as you get close
- Creating murals throughout North America, South America and Europe, including the famous Houston Bowery Wall in Manhattan
- A seven-year mural project at Monster Island in Brooklyn that culminated in an open-to-the-public pouring of paint down the sides of the building

#### IN HER WORDS

“I was raised doing Ukrainian crafts like batik egg dying, embroidery and woodcarving. So, a lot of my pattern work is based on ancient, tribal, non-representational imagery that’s very universal. From an anthropological and spiritual perspective, I’ve been inspired and fascinated since I was a kid.”

- Maya Hayuk to Complex Media

## SCIENCE

### CHRISTINA HAMMOCK KOCH

#### LUNAR VOYAGER

The people of Earth are returning to the moon and Christina Koch – astronaut, engineer, frontierswoman – will be a member of our vanguard. Koch is set for Artemis II, the first crewed moon mission since 1972, the initial step in an ambitious plan to return to the surface and eventually build a base.

#### KNOWN FOR

- Living in the International Space Station as part of a 328-day mission, the longest single spaceflight performed by a woman
- Conducting 42 hours and 15 minutes of spacewalks, including the first three all-women spacewalk missions
- Contributing to the creation of space-based scientific implements as an engineer and living a year in Antarctica as a researcher

#### IN HER WORDS

“My desire for records is always for them to be broken as soon as possible, because that means we’re continuing to push the frontiers.”

- Christina Koch in Harper’s Bazaar

Sources: Variety; The New York Times; Harper’s Bazaar; NASA; Complex Media; Hammer Museum of UCLA; mayahayuk.com

## BUSINESS

### SHONDA RHIMES

#### CEO SHOWRUNNER

Writer, producer, zeitgeist creator – Shonda Rhimes’ brilliance for making smart, compelling TV people like to talk about has certainly made her an artistic luminary. But while Hollywood has hosted many brilliant writers, there has only ever been one Shonda Rhimes, who has levied her writing talents into a multi-billion-dollar brand, Shondaland Media, of which she is the CEO.

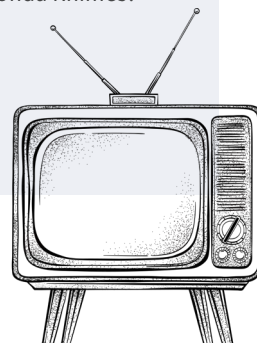
#### KNOWN FOR

- Turning the enduring success of a prime-time hospital drama, “Grey’s Anatomy,” into a multi-billion-dollar multimedia empire.
- Stories featuring smart characters, competitive women, sharp dialogue, high stakes, representative casts, genre defiance and interpersonal drama cranked up to 11.
- Scandal, Bridgerton, 10 TV shows to her company’s credit and a nine-figure deal with Netflix.

#### IN HER WORDS

“My goal is that 25 years from now, people go, ‘There was a Shonda Rhimes?’”

- Shonda Rhimes on her business goals in Variety magazine



## HISTORY MAKERS

# Annie Turnbo Malone (1869 – 1957)

Chemist, marketer, businesswoman, philanthropist

Annie Turnbo Malone, born in an inequitable society to poor farmers, orphaned at a young age and beleaguered by illness in her youth, became one of the first self-made Black millionaires and an icon of entrepreneurial success in St. Louis and Chicago.

Her parents, Robert and Isabella Turnbo, had formerly been enslaved in Kentucky. Her father fought for the Union as a cavalryman in the 1st Kentucky Calvary, while her mother escaped slavery with their children, taking refuge in Metropolis, Illinois, where Malone was born the 10th of 11 children in 1869. When her parents died, Malone lived with her sister, attending school when her sicknesses allowed, and took an interest in chemistry.

This interest became an enterprise when Malone created her own haircare products to replace the damaging goose fat, heavy oils, soap and bacon grease that Black women of the age used for their hair. She

sold this “Wonderful Hair Grower” door-to-door, quickly earning a following and a demand for more. She opened her first shop in 1902 in St. Louis, Missouri, with a wide advertising campaign in the Black press and tours where she recruited door-to-door saleswomen. She soon sold her products under the trademark Poro.

With her growing success Malone turned to a new venture, creating the first Poro College in 1918, a cosmetology and finishing school that also served

as a Black community center. The college in St. Louis eventually employed 200 people. Through all its branches and licensed franchises, Poro College is credited with helping more than 75,000 women get jobs in North America, South America and the Philippines.

By the end of World War I, Malone was a self-made millionaire, becoming a business and philanthropic icon. In 1930, Malone moved the business to Chicago, purchasing an entire city block to house it. Among the many organizations she supported was the St. Louis Colored Orphans Home, which was renamed in her honor in 1946.

A difficult divorce, the Great Depression and a damaging lawsuit diminished her business, though Poro Colleges continued to serve students through the 1950s.

The Annie Malone Children & Family Service Center continues to serve the needs of St. Louis residents today.



### MADAM C.J. WALKER (1867 – 1919)

Employee, mentee, rival

Among Turnbo’s selling agents was one Sarah Breedlove Davis, who became a cosmetics millionaire in her own right under her married name, Madam C.J. Walker. By many accounts the relationship ended in animus, but both women continued to thrive. The Netflix series “Self Made,” based on a biography by Walker’s great-great-granddaughter and starring Octavia Spencer, casts Walker as the protagonist.

Sources: State Historical Society of Missouri; American Association of University Women (Missouri Branch); Annie Malone Historical Society mayahayuk.com

Photo credit: Collection of the Smithsonian National Museum of African American History and Culture

# Taking the next step

**Samantha Trebesch** is the new head of the Advisor Inclusion Networks

Samantha Trebesch has earned a reputation for building big ideas from the ground up. Since joining Raymond James in 2016, she has been an advocate for sustainable investing, co-founding the Raymond James Sustainable Investing Advisory Council in 2018. She was named the Private Client Group's first head of sustainable investing in 2021. She's also been a key member of several other high-profile initiatives from their inception, including the Private Client Group's 2030 Vision, Branch of the Future real estate program, approach to Regulation Best Interest implementation, and the development of the firm's private wealth advisor designation program.

But now she has a new challenge, not to create something from nothing, but to take something vibrant, essential and growing and make it even more so.

Trebesch, a senior vice president, is the new head of the Advisor Inclusion Networks. In this role, she aims to apply her signature approach to leadership – one that's analytical, pragmatic and collaborative – and set the organization on a path to its future.

She hasn't come in with a rigid agenda but, rather, an open ear, and a framework for making ideas tangible.

Her listening tour has already begun – daily conversations with network advisory council members, advisors, divisional leaders and others whose work or goals intersect with the Advisor Inclusion Networks.

"We have an amazing history to draw upon, and so many amazing people and partners who have been on this journey since it started," Trebesch said. "To take the Advisor Inclusion Networks to their next iteration – to build on all the great work that has come before – it's going to take focused, cooperative support behind a strategic roadmap with clear objectives that keep the mission top of mind."

Part of this will be by encouraging ongoing engagement and collaboration, not just between networks, but between other key areas of the firm as well.

"I'm focused on collaboration across networks, advisors and the home office, engaging everyone from branch professionals to regional leaders to further our mission of attracting, retaining and empowering advisors from diverse backgrounds," Trebesch said.

## **BETWEEN THE TENTPOLES**

At the start of this new era for the Advisor Inclusion Networks, expect programming to be a hot topic. The networks' symposiums are powerful, exciting and high-profile events – Trebesch's goal is to keep the enthusiasm rolling between those motivating moments.

"We have energizing symposiums, high-production events and a great community – so now it's up to us to increase investment and impact behind the scenes," Trebesch said. "For example, how we can better work with the Advisor Mastery Program (Raymond James' training program for new advisors) to attract diverse talent and more importantly, ensure they succeed throughout the program? How can we expand internship and mentorship opportunities in advisor branches? Or work with our Succession & Acquisition Planning group to help new advisors find teams and established practices find next-generation talent from underrepresented groups?"

"Needless to say, we're still figuring out what this looks like. But we start by leaning on the experience and expertise of the advisory councils, to understand where the focus areas and objectives need to be. My background is in creating and executing upon strategic roadmaps – but in doing that, we have to make sure what's on the page matches up with advisors' lived experiences."

## **THE BIGGER PICTURE**

In addition to her responsibilities as the head of the Advisor Inclusion Networks, Trebesch will retain her role as the head of the Private Client Group's sustainable investing program, supported by a new director who will focus on day-to-day operations.



“Empower others, build relationships and get strength from them, so that those connections become your solid foundation.”

– SAMANTHA TREBESCH

In many ways, her two roles are related, Trebesch said. They are both about creating opportunity with capital, and they are both about aligning one’s actions with one’s values. These themes have been a throughline of her career. She has helped business units make connections with historically Black colleges and universities, as well as academic fraternities and professional organizations serving underrepresented communities. Additionally, she is a national co-chair of the Women’s Inclusion Network – a counterpart to the Advisor Inclusion Networks for home-office and corporate associates – and has helped plan its major events.

Even before her time at Raymond James, the principles of diversity, equity and inclusion guided her work. As the mathematics department chair at the United Nations International School of Hanoi, she created a microfinance instructional platform to help students understand firsthand

the real-world power of capital in improving the livelihoods of those without access to traditional financing, namely women farmers and entrepreneurs in rural Vietnam. While helping to elevate individuals and their communities, it also taught her students that opportunity exists in overlooked places.

Leading the Advisor Inclusion Networks is the next step of this journey, she said.

“By empowering advisors from all backgrounds, ethnicities, nationalities, genders and experiences, we not only see the impact in financial services, we see stronger connections to the communities we serve. By empowering a more diverse population of advisors, we are able to empower a more diverse population of clients. Raymond James was founded on the idea that finances should support one’s unique life and goals. The Advisor Inclusion Networks support that thinking – it’s essential to a firm that seeks to be as unique as the people we serve.”

## About the Advisor Inclusion Networks

The Advisor Inclusion Networks support the success of Raymond James financial advisors and the communities they proudly represent. These networks are the:

- Women Financial Advisors Network
- Black Financial Advisors Network
- Pride Financial Advisors Network
- Veteran Financial Advisors Network

Each network is guided by an advisory council of experienced financial advisors and supported by several departments within the Raymond James home office.

In addition to educational and mentorship programming, each network hosts a professional conference, produces publications and contributes guidance to the firm’s advisor recruiting efforts.

Aspire, this magazine, is produced by Raymond James Marketing under the guidance of the Women Financial Advisors Network, which has been serving the goals of women advisors for 29 years.

**Learn more about the Advisor Inclusion Networks at [rjadvisorinclusion.com](http://rjadvisorinclusion.com).**

# STAYING *connected*

A GLIMPSE OF THE LATEST NEWS AND EVENTS AT RAYMOND JAMES



### WOMEN SOARING CONFERENCE

The annual **Women Soaring Conference**, hosted by the Women’s Inclusion Network, took place in March. Open to all associates and advisors, the event celebrates the strength, resilience and impact of women at Raymond James and in our community. Two advisors of the Women Financial Advisors Network took to the stage: Michelle Marquez participated in a panel discussion and Karen Coyne, CFP®, shared her financial wellness presentation, offering her top five tips to take charge of your own financial story. Kim Jenson, Private Client Group senior vice president and chief operating officer, was the keynote.



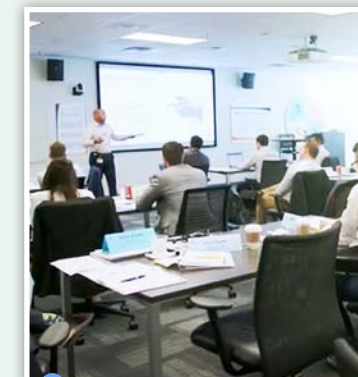
### BUSINESS OF PRIDE SYMPOSIUM

The Pride Financial Advisors Network held its third annual **Business of Pride Symposium** at the Raymond James International Headquarters and the Karol Hotel in St. Petersburg, Florida. Attendees had the opportunity to learn from industry experts and network with LGBTQ+ professionals and allies.



### CULTIVATING PROGRESS

The Black Financial Advisors Network (BFAN) held its ninth annual **BFAN Symposium** at Innisbrook Golf and Spa Resort in Palm Harbor, Florida. More than 165 attendees enjoyed a jam-packed, three-day agenda that included educational sessions, motivational speakers, networking events and a town hall with firm leaders.



### NEXT-GEN ADVISORS

The **Advisor Mastery Program** recently welcomed its sixth cohort of 2023. With an average of seven classes a year since 2013, the two-year program provides a solid foundation for new advisors, helping them pass licensing exams and build a practice, as well as connecting them with established practices looking to expand or find the perfect successor.



**ROLE MODEL AWARD**

**Solitaire Dasher-Smiley, CFP®, CAIA®, MBA** received the InvestmentNews “See It, Be It Role Model” award for her efforts in diversity, equity and inclusion. A proud member of the Black Financial Advisors Network and Women Financial Advisors Network, she has been featured in the BFAN Connection newsletter for her outstanding career growth as a professional consultant to high-net-worth and ultra-high-net-worth clients.

**AWARD-WINNING TECHNOLOGY**

Raymond James received the **Technology Innovation Award** from the Bank Insurance and Securities Association, an honor that highlights the firm’s new Opportunities application, which leverages actionable insights from sources across the firm to facilitate thoughtful business decisions – part of an ongoing mission to empower advisors with technology built with their needs in mind.



**MAKING AN IMPACT**

Proving once again that everything is bigger in Texas, our firm’s advisors, associates and leaders gathered in Grapevine for the biggest and best **Summer Development Conference** yet. From July 11-16, 2023, attendees engaged in educational sessions and a gala aimed at making an impact on clients, colleagues and communities, as well as the first-ever all-networks networking event for Advisor Inclusion Network advisors and allies.



**GIVING BACK**

More than 3,600 associates and advisors throughout the firm participated in charitable endeavors for **Raymond James Cares Month** in May, serving a combined 9,685 hours for 251 organizations in communities spanning the United States, United Kingdom and Canada.



**REACHING NEW HEIGHTS**

More than 2,000 advisors from the firm’s independent channel met at the World Center Marriott in Orlando, Florida, for the **2023 Elevate conference**. The annual event showcased the firm’s commitment to advisors and helping them grow their businesses by offering top advisor panels, Q&As, tools and guidance – seeking to energize every advisor and team member in attendance. All four Advisor Inclusion Networks hosted meals. The Veteran Financial Advisors Network and Women Financial Advisors Network held luncheons featuring guest speakers, while the Black Financial Advisors Network and Pride Financial Advisors Network each respectively got their days off to a strong start by hosting breakfasts.

Nominees for the InvestmentNews Diversity & Inclusion See it Be it Role Models Award must currently be working as financial planners, registered representatives or registered investment advisors, or as industry professionals in a role that supports financial advisors. Judges will consider demonstrations of leadership, business achievements and examples of being a role model or inspiring others from diverse backgrounds to succeed in the financial advice profession. InvestmentNews received more than 120 nominations for the Diversity & Inclusions awards and selected 10 individuals for the See it Be It Role Models award. Each role model has at least 10 years of experience in the industry. The ranking may not be representative of any one client’s experience, is not an endorsement, and is not indicative of future performance. Neither Raymond James nor any of its financial advisors pay a fee in exchange for this award/rating nor is Raymond James affiliated with InvestmentNews.

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## From attorney to advisor

### How **Megan Conger** made the transition through the Advisor Mastery Program

“It was a bit of a winding road for me,” is how advisor Megan Conger describes her career journey. She began as a lawyer, working for the city of New York. She practiced federal civil litigation for five years and loved her job.

But she was ready to move back to Florida, where she grew up.

“There’s not really that municipal infrastructure in Central Florida for a federal civil litigation lawyer,” she said. “I knew I would be practicing a different area of law, and I always enjoyed estate planning. So, I started meeting with estate planning attorneys back home and thinking about taking the Florida Bar – and then the pandemic happened, and everything changed. The whole world shut down. There wasn’t even a Bar to take.”

#### ENTER: OPPORTUNITY

Her mom, who is a retired financial advisor with her own legacy in the industry, had long suggested Conger consider becoming an advisor. But Conger was convinced her passion was for law. After some soul-searching at this crossroads in her life, she agreed to meet some of her mom’s former colleagues and learn more about what a financial advisory career could look like for her. One of those connections was Tracy Belton of Belton Financial Advisors in Tavares, Florida.

Much to her surprise, Conger quickly noticed parallels.

“My eyes were opened to the similarities between the world of law and being a financial adviser,” she said. “From listening to clients who are opening up to you about really vulnerable topics to identifying issues clients can’t even see, the approach is similar. You must be adept at spotting issues, and then come up with custom, tailored strategies based on the tools that are available to you – whether it’s legal remedies or financial strategies.”

Conger had been skeptical that the business was largely based around solving problems and serving people, but found it to be true.

“I needed to feel like I was being helpful. Service is very important to me,” she said. “My goals are less around assets under management or production as they are, ‘How many people did I help today? How many people did I connect with today? Did I solve problems for my clients?’ That’s where I get the most reward. And if you focus on the parts you enjoy, the rest will come.”

#### LEVELING UP

And the rest did come – with assistance from the Advisor Mastery Program at Raymond James, a two-year curriculum designed to give new advisors a solid foundation. The program helped Conger develop the skills she needed to be a successful advisor with Belton Financial Group of Raymond James and has facilitated connections with other emerging advisors. It has catapulted her career to a new level.

“The biggest benefit I’m receiving from my continued involvement in the Advisor Mastery Program is the relationships I’ve built with fellow advisors,” Conger said. “Everyone is willing to connect with you to share their ideas, client service models and successful marketing strategies. The other advisors are so willing to share their wisdom.”

She has wisdom to share, too.

“I don’t feel like I wasted any of the skills I acquired in my time in law,” she said. “I’m helping people and solving problems, which is ultimately my goal.”

Although it wasn’t a career path Megan would have predicted, she’s so happy to have arrived here and goes to work every day feeling inspired. 🌟

“I don’t feel like I wasted any of the skills I acquired in my time in law. I’m helping people and solving problems, which is ultimately my goal.”

– MEGAN CONGER



# A family asset

How Kelly Rindock has made her own way in the family business



“My motivation is to pay that kindness forward and lift others up too.”

– KELLY RINDOCK

With a master’s degree in psychology, Kelly Rindock started her career as a family therapist. But she soon realized she had a hard time separating her work and personal life. She enjoyed helping people, but brought the emotions of crisis situations home at night. Her dad helped her find a new path: the family business.

“He said to me, ‘You’d be great at my job. You should give it a shot. If you don’t like it you can move on, but I think you’d do really well as an advisor,’” Kelly recalls. “Now I can say, it was the best leap of faith I could have taken. And I actually use my counseling skills every day.”

### THE PRIOR GENERATION

Rindock has since made her own way in the business, and now manages Steel Valley Wealth Strategies, in Allentown, Pennsylvania, and Raymond James’ Allentown branch.

“I worked for my dad for a long time. And now he works for me, which is a fun transition,” Rindock says, laughing. “And my uncle worked for me too, up until his recent retirement.”

She’s had the interesting experience of going through two different styles of succession plans. The agreement with her father is based on informal and ongoing conversations and recalibration. He works a couple of days a week and doesn’t have a retirement date in mind quite yet. (He’s nearing 40 years in the industry.) With her uncle, there was a formal buyout agreement.



Kelly’s dad, James McLean and her uncle, Larry McLean

He joined Raymond James with the intention of transitioning his book of business to Rindock prior to retirement.

“The nice thing with Raymond James is we can make these plans to suit whatever we need,” Rindock says. “You can treat the business like a family asset if you want it to be. Other firms have very prescriptive ways of buying a business, but at Raymond James, we have this open architecture to really craft something genuine. They’ll support you and give you guidance, but at the end of the day, it’s between the buyer and the seller.”

### THE NEXT GENERATION

Recently, Rindock turned her attention to being a mentor for women advisors – both in her own branch in Allentown, Pennsylvania, and across the northeast. She is concerned the percentage of advisors who are women has stagnated compared to other careers in finance.

“Some of that can be related to women who have personal commitments, whether that’s motherhood or extended family care situations, and have chosen to not be an advisor in full production,” Rindock says. “But we’ve been hosting women’s events in the region to help develop women interested in those roles – and show them the possibilities.”

“I’d be lying if I said I didn’t get something out of it too,” she adds.

It’s important for Rindock to feel like she’s giving back. She has an abundance of gratitude for colleagues and friends at Raymond James who have helped her succeed. From mentorship to resources, the support others have provided her has helped her thrive.

“My motivation is to pay that kindness forward and lift others up too,” Rindock says.

Even on busy days, when she is going from advisory work with clients to managerial work in the branch – with a mentee call in-between – Rindock loves her work.

“It gives me purpose and it’s exciting to have the people you’re interacting with equally love their job,” she says. “Every day I wake up and I am happy I get to go to work.” 🌱

# Empowerment

through education & connection

**Caitlyn Salloum** is on a mission to give women confidence in financial conversations.

Caitlyn Salloum was dishing financial advice as a teen in high school.

“I remember coming home from my economics class and telling my mom we needed to go to the bank and open an IRA,” she said. “I dragged her to talk to an advisor and learn about mutual funds.”

Educating her mother about finances all those years ago was important to her – and remains part of her practice today, as an advisor and president of Key Wealth Management, in Scottsdale, Arizona.

“Our tagline is ‘empowering investors through education,’” Salloum said. “To me, it’s about educating people in terms that are really simple and understandable.”

She keeps that mission in everything she does.

## FEELINGS OVER FINANCE

Having been raised by a single mom who was “extremely successful but not good with money” was the catalyst for Salloum’s desire to make women feel more confident having financial conversations and making financial decisions.

“We pride ourselves on women empowering women. Our goal is to really pull women into the conversation.”



She requires both spouses to be present during meetings to ensure they each have a say.

“We often find spouses aren’t on the same page as far as their feelings on the financials, so we help mediate those tougher conversations,” she said. “We address the emotional side as well as the logical side in every meeting.”

That’s because she views these meetings with clients not as purely financial; they center around her clients’ lives.

“There’s a little bit of market education in these meetings,” she said. “But it’s very much goals-based and values-based, so it feels more like a conversation. We talk about what’s important to them and what keeps them up at night.”

If a client brings up a recent headline about the economy, she digs a little deeper to pinpoint the root concern. Typically, it’s fear of not being able to retire on time, not having enough in their emergency fund or not being able to put as much money toward their children’s college fund. It’s never really about what’s contained in the article.

## CREATING REAL CONNECTIONS

“Our goal is to make our office a safe space to learn and ask questions, and then we also want to ensure we’re making our clients accountable,” Salloum said. “We are not intimidating about it, but we will remind people of the values they talked to us about and keep them on track to meet those goals.”

This is where she finds purpose in the work she does. She loves nothing more than celebrating these achievements with her clients.

Salloum has learned that people want to connect on a human level. When advising clients, she’s not afraid to bring her whole self to the table. She connects with them on personal topics she’s struggled with herself, such as infertility and balancing life as a working mom. And this is what makes clients comfortable sharing their own stories.

“I want to show other women that they can have it all,” Salloum said. “That’s my focus right now. Just being authentic with other women who are trying to balance it all.” 🎯

“We pride ourselves on women empowering women. Our goal is to really pull women into the conversation.”

– CAITLYN SALLOUM



Caitlyn has built a community of women throughout her career.



Caitlyn with her husband and son.

# The Great Wealth Transfer

Top tips to help prepare your clients' heirs for their inheritance.

Some have dubbed it The Great Wealth Transfer. Baby boomers are predicted to transfer approximately \$68 trillion to their heirs within the next two decades. It's the largest wealth transfer in history, and experts say financial literacy is key to it being successful.

It can be difficult for clients to know when to start discussing money with their heirs. It's also challenging to weave their principles into the conversation. Fortunately, you can guide them through it, helping deepen your ties with existing clients and opening the door for potential relationships with their heirs.

## TALK IT OVER

Conversations about inheritance can be uncomfortable for families for a variety of reasons. But it's still crucial to have them. Once you've built a foundation for honest, open financial conversations with your clients, it can be easier to help them and their loved ones navigate these topics. You could even offer your office as a neutral location to host these meetings and serve as an impartial mediator.

If possible, bring all of a client's heirs together (or at least those inheriting the majority of their estate) so everyone can get on the same page about intentions. You may not go into all the specifics during this conversation, but it's nice to set expectations together and open lines of communication among the heirs too. This may mitigate the risk of strife between them later on. If possible, sit down with each heir individually to discuss their gift and role in the estate process.

Money discussions of any kind are best as an open dialogue on all sides. You may want to jot down notes to ensure you hit all of the points you want to get across and be sure to encourage family members to ask questions along the way. Everyone who was part of the discussion will leave with more clarity and understanding if they feel it's a safe space to express what they're thinking and feeling.

## GUARDRAILS AND GUIDANCE

Setting clients' future heirs up for success takes a series of conversations and demonstration of the values that built the wealth in the first place.

When clients are ready to talk with their heirs, make sure the topics they bring up are based on the maturity level and ability of their potential heirs. The idea is to continually instill and build upon their financial literacy foundation leading up to their inheritance.

For example, young ones in elementary or middle school can grasp important lessons about tradeoffs. You can help point out that skipping out on buying a treat every day after school might mean getting a Lego set or video game at the end of the month. Incorporating everyday money management skills, like spending, saving and sharing, will build a foundation for making heirs good stewards of your clients' wealth later in life.

If clients are interested in sharing financial lessons with children, perhaps mention the value of providing allowances or paying them for small jobs around the house. Clients could also open saving accounts for their children or sign them up for debit cards. Some cards are tailored for minors, offering spending limits and savings goals, and can be opened as joint or custodial accounts. This can allow clients to give young heirs some freedom to make their own decisions with guardrails. It will be interesting to learn if they're a spender or a saver!

The teens in your clients' lives are noticing brands and have probably even built up some brand preferences and loyalty. Starbies (Starbucks) might be a daily request in your house, muttered over the sounds blasting through their AirPods. You can capitalize on this interest by introducing the stock market and explaining how the businesses behind some of their favorite brands operate. Having clients teach grandchildren about the market, what to look for in stock and why, could be a good introduction to investing. Picking stocks together could

even become a memorable pastime. You could also mention the option of using clients' shares to set up their grandchildren's first brokerage account.

Once clients' loved ones become adults, encourage them to share more details about the story of their wealth. As young adults, they're likely more interested in pursuing their own investment opportunities and planning for their futures. It will be inspiring and enlightening to understand how your clients have nurtured and grown their nest eggs through the years.

If philanthropy is one of a client's core values, it's important to incorporate that into their heirs' lives ahead of time through vehicles like donor advised funds. Clients will enjoy watching heirs make these meaningful decisions and leave a legacy of generosity for generations to come.

## PASSING DOWN VALUES

As you work with clients to weave these conversations into family discussions over the years, consider helping them establish a mission statement for the wealth they're sharing. This can provide clarity and reflect what's valuable to these families as a whole.

A unified – and communicated – vision for wealth will have everyone feeling confident that their heirs understand the responsibility and great privilege of carrying on a meaningful legacy.

## Read more

To help clients learn more about preparing their heirs, share these resources:

- **The Institute for Preparing Heirs** has a series of family guidebooks that offer insights and checklists for families having wealth transfer conversations. Topics include “10 Conversations All Families Can Have” and “Family Financial Fitness For Wealth That Lasts.”
- **Kyng & Kyren's Generational Wealth Building series** of books is popular and addresses topics such as personal finances, how to build wealth and general financial literacy for children. A best seller for children's money books is “Investing for Kids: How to Save, Invest and Grow Money.”
- **Raymond James' Life Goals** is an interactive webpage for teens that will share money myths and smart strategies – even lessons learned from celebrities. ([raymondjames.com/lifegoals](http://raymondjames.com/lifegoals))
- **Funding the Future**, a nonprofit, puts on rock concerts at high schools and colleges across the country to teach teenagers financial principles. At the website, clients can request they book a show at their children's schools.
- **More Than Money 360** is a technology platform that prepares multiple generations for impactful meetings about core values, communication, family legacy, unity, philanthropy and governance. It can help everyone get on the same page.



# It takes a village

*“The more we embrace diversity in our workplaces,  
the better we’re all able to perform.”*

It’s that simple idea that pushes **Lisa Jones**, CEO and president of US and head of Americas at Amundi Asset Management US, Inc., to play a proactive role in making the financial services profession a more inclusive and equitable place for women at every level.

**B**oston or New York? After graduating with a BA in economics from Trinity College in Hartford, Connecticut, Lisa Jones was faced with a career-defining decision. Born just outside Boston, Jones chose to begin her now 35-year professional journey in New York City. The allure of the career opportunities on offer at the big city brokerage firms would propel her to impressive heights.

Today, as a female CEO in a traditionally male-dominated profession, Jones admits reaching this level in her career is both a great personal and professional highlight. But she feels her accomplishments go far beyond her current role. “Uplifting others and celebrating the successes of my team is the fuel to my fire,” Jones said. “After all, as colloquial as this proverb may now be, it still rings true: It takes a village.”

“I’m a builder, and so my leadership style doesn’t involve simply maintaining the status quo,” she said. “Having teams of fellow builders alongside me is what I’m most proud of. When you have a group of talented people working together towards a goal, on an initiative or in the name of a powerful vision, magic can happen.”

## THE IMPACT OF UPLIFTING OTHERS

“Growing up in a traditional, Italian Catholic family, work ethic and values were extremely important,” Jones said. “It’s common within families like mine for parents to want more for their children than they themselves had. But my parents didn’t go to college. I didn’t have guidance on the college admissions process or the support system of a network to fall back on. I made it work, but it was daunting.”

Reflecting on her own experience helped her realize how advantageous and impactful helping first-generation students – especially women – get a strong start in college can be for their future and their careers. Amundi US supports Bottom Line, an organization that has helped create a far-reaching ripple effect by equipping first-generation students with access to college degrees that help launch a mobilizing first career. “I’m inspired by their stories and feel passionate about doing my part to help be a resource for the future generation,” she said.

“To attract more women to financial services, I feel there’s a lot of work the industry needs to do to refresh its image

and its appeal,” Jones said. “Unconscious bias still exists and perceptions matter. As leaders we need to do our part to successfully oversee and encourage a staff made up of cross-generational individuals, while also recognizing that people enter their careers in different phases of the economic cycle, with different educational backgrounds and with different values they prioritize. I love how the world turns, how times change and how people bring their own experiences with them to the professional table.”

When talking to audiences at colleges and universities or at various women’s programs, Jones often makes a point of advocating for workforces built on varied skillsets and creative capabilities – largely because those different perspectives are key for diversifying and succeeding in the long term. But on top of the skillsets needed for the future, Jones further explains that the profession needs to do better at promoting work-life harmony.

“Take mothers as just one example,” Jones said. “I can speak from experience that working too much can leave us with a sense of guilt or angst when we miss our



“I love how the world turns, how times change and how people bring their own experiences with them to the professional table.”

– LISA JONES

kid’s soccer practice or ballet recital. The reality is that when women feel they’re forced to choose between work and family, there’s a strong chance they’ll get off the career track.”

“In the financial services profession, we need to be more flexible – whether through job sharing or simply by allowing people to pursue different paths that work more cohesively with their personal and family lives. That way, we don’t lose them completely, because bringing them back into the fold after an extended amount of time can be extremely difficult.”

#### WHY ALLYSHIP MATTERS

“The success I’ve experienced in my career is owed partly to my work ethic, values and upbringing, but also partly to the help of men who have mentored, sponsored and championed me to push for more in my professional life,” Jones said.

“I’ve had men as my mentors and my advocates for most of my career. When I started in the business 35 years ago, I was one of few women. There weren’t many other successful women around me that I could establish a mentorship or advocacy relationship with. And so, I’ve turned to many great men for career advice, support in meetings and as allies.”

Amundi Women Network is a gender diversity network for women and allies, created in 2017. It now has over 566 members in France, 30% of whom are men, and is expanding in Ireland, Germany, Japan and the United States.

In its sixth year, Amundi Women Network has evolved, grown and become livelier as the years go on, according to Jones: “We’ve managed to nurture this grassroots initiative into one that’s now globally coordinated. For example, for International Women’s Day in March 2023, we created a video montage where women from around the organization shared their successes, observations, stories and more. That brought to life how similar the conversations and issues are internationally, but importantly was an exercise that embedded a cultural lens and stronger, organization-wide awareness to the issues at hand.”

“The more we focus on diversity, equity and inclusion [DEI],” Jones said, “and the more we embrace having diversity within our workplaces, the better we perform as companies. From an investment perspective, we as financial professionals preach that diversification across our portfolios reduces risk for our investors. Why then should we not apply the same logic and subscribe to the fact that diversification at C-suite or executive level also reduces risk?”

#### BRINGING AN AUTHENTIC VOICE TO THE CONVERSATION

“As a female-led organization, Amundi Asset Management is credibly positioned to share an authentic perspective on discussions around DEI,” Jones said. “We take diversity seriously, and make a proactive effort to acknowledge it

and measure it – whether that involves paying close attention to the number of women that represent our executive board and C-suite, or measuring how diversity is impacting the service we deliver to our clients.

“Our business model is built on distributing our asset management and partnering with third-party partners, like Raymond James, and marketing our capabilities to a diverse range of institutional clients. We find our successful partnerships and client relationships typically look for colleagues that represent a diversity of thought, background and experience. We share value in that, so we make sure that we’re bringing a complex mixture of perspectives to the problems we solve.”

Based on her tenure and experience alone, Lisa brings a powerful and authentic perspective. To other women – whether working in financial services or looking to enter the profession – she stresses the value taking risks can have on career trajectory.

“I’m a big believer in taking calculated risks and getting out of your comfort zone,” Jones said. “Not all risks pay off – that’s the reality. But when I’ve begun to feel too comfortable in my career, that comfort has acted as a catalyst for me to try something new. Have the conviction and confidence to push yourself and others forward – but never be afraid to look back, reflect and learn.”

## Own your next *speaking gig*

Whether you’re talking to a large audience or addressing a small boardroom, these public speaking tips will help you be confident and get your message across effectively.

#### START BIG

Seasoned public speakers often begin with an attention-grabbing joke or story. Use this strategy to get the audience engaged with what you’re saying, then you’ll naturally start to relax. This allows you to present more confidently and take control of the situation.

#### PRACTICE MAKES PERFECT

You can always improve your speaking skills. Preparation and practice are essential to a good presentation. Know your topic so well that you can’t possibly get derailed mid-speech.

#### BE YOU

If anxiety creeps in, pretend you’re chatting with someone at a dinner party. Interact with members of your audience who are nodding and showing interest. Make eye contact and use facial expressions just as you would when talking with someone face to face.

#### EXPRESS YOURSELF

As the speaker, you are the subject matter expert, which means you’re passionate about the topic. Share your enthusiasm and excitement with the people in the audience – they will appreciate it!

#### TAKE YOUR TIME

You have something important to share, so give the act of sharing it the care and consideration it deserves. An occasional pause can make you sound more thoughtful and in control. Avoid filler words such as “like” and “um” to really drive your message home.

#### SPEAK WITH YOUR ACTIONS

Stand up straight with an open, wide stance and don’t shy away from gesturing. Small, restrained gestures convey authority and confidence, drawing attention to your message. If space allows, walk around and move closer to engage your audience, shifting locations with each point you make to help structure your message.



# Say goodbye to e-waste

With technology advancement moving at the speed of life, it can be easy to let the old pile up under the new. Smartphones, tablets, televisions and even security systems have become like cars, releasing a new model every year to provide updates ranging from groundbreaking to mundane.

Here's what you can do to remove e-waste from your home:



## ⏻ DOES IT TURN ON?

### ✓ YES

#### REPURPOSE:

Use the last generation smartphone as a bedside alarm clock, smart TV remote or Alexa-enabled light switch. There are plenty of apps, that can give your smart device new life.

**SELL:** Depending on your device, many retailers will take trade-ins that contribute toward the cost of the latest version. In the event that you have a vintage device in good condition that has become collectible, you may even be able to sell it for more than it cost when it was brand new.

**DONATE:** There are a variety of local options for donating your electronics, like to schools or libraries in need of technology for educational use. Used electronics that may not have a significant use to you could be instrumental in someone else's life.

### ✗ NO

**RECYCLE:** Some big box retailers as well as Amazon offer hassle-free recycling programs. This keeps hazardous materials such as flammable lithium batteries out of harm's way.

Sources: ctvnews.ca; unu.edu; amazon.com; reuters.com; money.com; electronics.howstuffworks.com; hometoys.com; zdnet.com; ewastemonitor.info



## 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.

<p><b>1994</b> Inaugural Women's Symposium held in Marco Island, Florida.</p> <p><b>1996</b> Raymond James appoints first woman branch manager.</p> <p><b>2003</b> Firm establishes the Woman of Distinction Award.</p> <p><b>2004</b> Network launches first coaching program.</p> <p><b>2005</b> Women's Advisory Council welcomes advisors from Raymond James Financial Services.</p> <p><b>2007</b> Women's Advisory Council welcomes its first Canadian member.</p>	<p><b>2013</b> Network launches Registered Associate Mentoring Program (RAMP). Raymond James Limited in Canada launches its own Network for Women Advisors.</p> <p><b>2017</b> Network launches <i>Aspire</i>, the first magazine for women advisors in the industry.</p> <p><b>2018</b> Network continuously strives to enhance resources and champion women advisors.</p> <p><b>2019</b> The Women's Advisory Council welcomes its first member from London with the addition of Raymond James Investment Services. The Women's Symposium celebrates <b>25 years</b></p> <p><b>2020</b> 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.</p> <p><b>2023 AND BEYOND</b></p>
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For more information, visit [WOMENADVISORS.COM](https://www.womenadvisors.com).

The network is just one example of the dedicated support we extend to 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.



We believe in understanding investors just as well as we understand investing.

At Hartford Funds, we strive to deliver strong performance and beat industry benchmarks. But we believe there is another benchmark that is equally important: investor satisfaction.

That's why we work hard to deeply understand the needs, desires and motivations of investors. Then we pass that understanding along to financial professionals to help you build even better relationships with your clients. Because an investor who feels understood is a happy investor.

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*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://www.womenadvisors.com) or call 888.906.6323.**

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