

THE NETWORK FOR WOMEN ADVISORS ANNUAL PROFILE | 2017

Women at the forefront



INSIDE OUR SUCCESS:

For more than 20 years, the network has been building meaningful connections and sparking growth, supporting more than 950 members and counting.

CELEBRATE OUR VISION.

Powerful connections that make an impact and dedication to women in the advisory profession. These are just two of the goals of the Women's Advisory Council, which emboldens Raymond James' most promising and prolific women advisors to ascend in an ever-changing industry.

This influential group of women from all channels of the firm offers a wealth of perspectives and thoughtfully guides the mission of the Network for Women Advisors. With a focus on helping experienced advisors and trainees alike, each council member applies her unique background and professional approach to assist colleagues and mentees in navigating the changing marketplace, all while sharing an understanding of where you have been, the obstacles you have faced and the opportunities that lie ahead.

We invite you to reach out to these inspirational women by visiting womenadvisors.com to learn more about what makes the Network for Women Advisors so valuable to professionals like yourself.



The Women's Advisory Council members represent some of the industry's top advisors and serve as mentors for both new and experienced advisors at Raymond James.

transcend

boundaries and challenge limits

Since it was founded in 1994 by a handful of like-minded women advisors, the Raymond James Network for Women Advisors has been championing the development and success of women financial advisors like you.

In dedicating time and resources to the furtherment of women in the financial services industry, we've grown into a powerful, unifying force that provides educational tools and developmental workshops. We also host an annual signature event, the Women's Symposium, which offers women advisors the opportunity to establish and strengthen their connections to learn and grow – together.

The Raymond James Network for Women Advisors is here to help you grow your business and celebrate your success. We're here to invest in women like you.

GET TO KNOW THE NETWORK AND HELP US CELEBRATE MORE THAN
20 YEARS OF INSPIRING WOMEN AT WOMENADVISORS.COM

RAYMOND JAMES®

A warm welcome

Insights from Michelle Lynch, vice president of the Raymond James Network for Women Advisors



Michelle Lynch, vice president of the Raymond James Network for Women Advisors, shares her vision for the future of the network and the industry as a whole, as well as tactics for increasing support for women and drawing them to the profession.

You have led the network for almost two years now. What led you to pursue this role?

I believed the position would enable me not only to support our existing women advisors, but also to attract more women to Raymond James. In the past two years, the role has empowered me to do just that – and so much more. Holding this position also involves identifying future women financial advisors and introducing them to the wonderful and exciting advisory profession. Our potential is limitless, and that continues to excite and challenge me.

We are currently 950 members strong. What do you believe has contributed to the network's growth?

While I am proud that our group consists of 950 women, I don't believe that's enough. If we are going to change the face of the financial advising industry, of which women make up only 15%, we have to do more to draw women to the profession. That said, I believe that what the Network for Women Advisors offers puts Raymond James in an enviable position to appeal to smart, talented, success-driven women looking for a workplace that understands who they are and what they want to achieve. Doing so will allow us to continue building on our successes and attract both new and experienced women advisors to the firm.

The 22nd annual Women's Symposium was held in October 2016 at the Waldorf-Astoria in Orlando. Can you speak on the event's success and the importance of sharing ideas with peers and colleagues?

Our 2016 symposium started off as the largest women's event the firm had ever had. Then, Hurricane Matthew shifted westward, turning the gathering into one of our more intimate symposiums, with nearly 150 women advisors staying to weather the storm. Our meeting went on as scheduled through the second day, with a couple of presenters speaking via Skype due to flight cancellations. The third day consisted of a casual networking breakfast followed by study groups later that afternoon. Feedback was overwhelmingly positive, and our event's tradition of sharing ideas regarding client service and business growth continued. I truly hope that this will be the only time a hurricane will interrupt the symposium, but given the circumstances, I couldn't be happier with the outcome.

What is your vision for the future of the Network for Women Advisors?

My vision for the future of the network and the industry as a whole is to have parity of men and women financial advisors. Ensuring that the face of our industry mirrors our client base is extremely important. We have a long way to go, but I believe we are slowly starting to move the needle.

What is the biggest challenge the network faces?

Awareness is the biggest challenge facing the network and the industry as a whole. There are so many women who have no idea that the financial advisory profession exists. Particularly as our existing advisor population ages, we have to do more to educate, inform and attract women into the industry.

As the network continues to grow, what excites you the most about the future?

We plan to roll out several new initiatives, including a formal mentoring program so that new and experienced advisors alike can benefit from the knowledge of others. We will continue our work on the Women's Leadership Alliance, a fund created by a group of our women advisors, to build awareness and welcome women into the advisory profession. We will continue our push to get more women into the industry by targeting women wanting to make a career change, those completing the CFP designation and those looking for an opportunity to re-enter the workforce after taking time off. We will expand our regional networking events and, of course, host our 23rd annual Women's Symposium and continue our existing practice management and coaching programs currently available for women advisors.

Michelle Lynch

MICHELLE LYNCH

Vice President, Network for Women Advisors

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boundaries and challenge limits

Taking the industry by storm: Behind the scenes at the 2016 Women's Symposium



“The Raymond James Network for Women Advisors is all about *empowered, strong, real women* who are far from finished **making a difference** for not only your clients but also your communities.” – Michelle Lynch

Michelle Lynch kicked off the symposium by sharing with the event's attendees the network's primary objectives: supporting and retaining existing women advisors so they can better serve their clients and grow their business; and attracting bright women advisors, whether they come from other firms or have yet to be introduced to the financial services industry.

Despite Hurricane Matthew's unexpected arrival, Michelle Lynch took the stage for the second time since being named the network's director, kicking off the symposium by outlining four lessons she's learned over the past year.

- 1. This profession is not just important; it's empowering.** An unexpected change in her personal life last year formally introduced Michelle to the financial planning process. Revealing her most personal details to her advisor for the first time was an exposing experience – one that she understood some potential clients might fear, but one that brought her the security of being in control of her finances and her future.
- 2. A strong woman stands up for herself.** A stronger woman stands up for someone else. The Network for Women Advisors prides itself on sharing the strengths of women advisors. Our women make a difference, not only in the lives of their clients but also in their communities.
- 3. Perception is reality.** We must change the conversation about women in the industry and the industry as a whole, letting women know that financial advising is an outstanding career option for them, regardless of which stage of life they may be in. The network has launched an online marketing campaign targeting women looking for a career change. The network also advocates for the Registered Associate Mentoring Program (RAMP). Both initiatives help build a pipeline for talented women to enter the profession.
- 4. “When you're finished changing, you're finished.”** Quoting Benjamin Franklin, Michelle discussed the importance of networking, sharing ideas and learning new things that you can take back to your business to help it grow and increase efficiencies.

Over the course of the symposium, attendees were given the opportunity to network with peers and hear from educational speakers, inspirational powerhouses and firm leadership. Among the insights gleaned during the event:



A PLAN FOR ALL SEASONS

Dr. Joe Coughlin from MIT's AgeLab gave a compelling virtual presentation on longevity planning. An expert on generational demography, Dr. Joe walked us through the different perspectives, work ethics, history and decision drivers of boomers, Gen X, Gen Y (also known as millennials) and Gen Z – those born into the true digital age – challenging us to consider the behaviors of each generation and the strategies

advisors should develop for multigenerational clientele. One of Dr. Joe's more interesting arguments: As people live longer, the length of retirement is nearing a quarter of one's life, making it increasingly important to plan accordingly. As we age, longevity risk goes up, and resources (cognitive function, social connection, financial capability) go down. It is imperative to understand these phases of “time after full-time work,” and financial advisors should bring together teams that can develop strong visions for their clients' futures.



ABOUT THAT GLASS CEILING

Political correspondent Cokie Roberts of ABC News and NPR rounded out the symposium via a Skype presentation due to travel issues resulting from Hurricane Matthew. Cokie spoke of the 2016 election and the unique period in which we are living, acknowledging that this is a very polarized and partisan time in our history. She explained that the swing voter is the college-educated white woman and noted that this is an increasingly important time to be a strong woman in our society.

THE BUSINESS OF BEREAVEMENT

Amy Florian, CEO of Corgenius, shared her insight on death and bereavement consulting. Amy is an expert in helping financial services professionals support their clients in transition. She discussed how to comfort clients who are grieving with the death of their lost loved ones, and the key role financial advisors play in the bereavement process. Amy explained that financial advisors should never say, “I can’t imagine what you’re going through,” because clients immediately feel isolated. She also noted that if you give a client a tissue box, it sends the subliminal message, “I feel awkward that you are crying, please stop.” Additionally, Amy shared a number of tips on working with clients through grief to support them in their time of loss and distinguishing yourself from others to earn clients for life.



Amy Florian

LEAVING YOUR LEGACY

Rob Goff, Jennifer Lane and Liz Stiles facilitated a deep-dive workshop on the topic of succession planning. Thoughtful strategic planning begins with choosing the right successor, then moves to integrating the business, managing the impact and finally transitioning. The session highlighted the importance of a catastrophic plan for your staff, your clients and your family. Key questions financial advisors should ask themselves include:

- ▶ Do you have a business continuity plan (i.e., catastrophic agreement or commitment agreement) on file?
- ▶ Do you have a known successor?
- ▶ Do you have a long-term succession plan?
- ▶ Do you have a signed buy/sell agreement for your long-term succession plan?

When searching for the right successor, advisors should consider:

- ▶ Cultural fit and shared firm vision
- ▶ Utilizing third-party assessments
- ▶ Time and monetary requirements for development
- ▶ Understanding how he or she creates bench strength

COME RAIN OR COME SHINE

Attendees embarked on the symposium’s first ever “Fun Run/Walk.” Although rain eventually caused the fun run to end early, that did not stop energized attendees from exercising up and down the ballroom hallways. Several fitness enthusiasts led colleagues through aerobic exercises, and everyone was in very good spirits despite the stormy weather. They finished the day with a welcome reception, live music, networking and fun.



BUILDING YOUR BRAND

Cathleen Stahl, global head of marketing for PIMCO, spoke on developing and communicating your personal brand. According to Cathleen, a successful brand is built from seven key components:

1. **Stakeholder knowledge** – Understanding who your clients are.
2. **Clear promise** – What does your brand offer? What can you promise your clients?
3. **Unique proposition** – What differentiates you.
4. **Consistency** – The best brands are built over time and delivered consistently and clearly.
5. **Storytelling** – Builds emotion and emotion builds trust. Can people relate to you?
6. **Engagement** – Create experiences in which you interact with your clients and prospects.
7. **Authenticity** – Is your brand true to who you are? We also learned that a 2015 study by the Kinder Institute found that “understanding and integrity are ‘extremely important’ when selecting an advisor, and these are things that women tend to excel in.”



Cathleen Stahl

being your authentic self

While intellect and work ethic are two keys to achievement, Carla Harris learned during her 29 years on Wall Street that success depends largely on establishing a powerful network built on trust. And what is at the foundation of trust? **Being your true and best self.**

Taking the stage at the Waldorf-Astoria in Orlando, Carla Harris shared what she called her “hard-earned and hard-learned pearls” of wisdom during a captivating and empowering hour long presentation on how to be the most authentic version of yourself in order to stand out in the industry.

“When I walked out of the lauded halls of Harvard undergrad and Harvard business school, I embraced this whole concept of a meritocracy,” Carla began. “Success was merely a function of how smart you were and how hard you worked. Yet, when I started my career, it didn’t quite work out that way.”

Carla graduated magna cum laude and earned second-year honors in business school. But when her aptitude and work ethic did not generate the recognition she expected in the industry, she sat down and asked herself what wasn’t working.

It worked.

Now a vice chairman of wealth management, managing director and senior client advisor on Wall Street, Carla began in mergers and acquisitions in 1987, working on a number of IPOs, including the largest biotech transaction in history. She has penned two books – “Expect to Win” and “Strategize to Win” – and was appointed by President Barack Obama to chair the National Women’s Business Council. Carla has received seven honorary doctorates, was named one of Fortune magazine’s top 50 most powerful black executives in corporate America and has been on seven lists that were either “top 10” or “most powerful” on 13 different occasions. Oh, and did we mention that she’s sold out Carnegie Hall five times as a gospel singer?

She did it by adhering to these tenets.

PERCEPTION IS EVERYTHING

One of the most impactful thoughts Carla imparted: “How people perceive you will directly impact how they deal with you,” she said. Being smart and working hard will help you succeed only if people see a true, positive representation of who you are.

First, she advised, pick three words that you would like people to use to describe you when you are not in the room. It is imperative that these words describe who you really are because “nobody can be you the way that you can be you,” Carla said. “It is your distinct competitive advantage.”

Next, pick three words that align with your organization’s values. Then, consistently behave according to those six descriptors. In doing so, you will create an image that will help you get ahead. As an advisor specifically, recognizing and responding to the values that are important to each of your clients will help your business grow.

“Connected, knowledgeable, patient, responsive, solution-oriented, professional, thoughtful and discreet,” Carla said. “Each of those adjectives can be used to describe a successful advisor.”

WORK YOUR NETWORK

In any business, there are two types of “currency,” as Carla calls them. The first is your performance. When you go above and beyond what is asked of you, you will create a reputation, earn a promotion and attract superiors who will fight for you in the future. The second is your network. Once your standard of excellence becomes expected, you must invest in the people around you and make them aware of your contributions. One day, your future may depend on someone else’s judgment of you. Building strong relationships will give you the best chance to succeed.

YOU DO YOU

Being yourself will establish trust among your clients and colleagues, and as a leader, it will inspire your team to do the same. “Any time anyone is in an environment in which they can be themselves, they will always outperform,” Carla said.

You must have the courage to enthusiastically present every piece of yourself: your intelligence, your experience, your work ethic and your personality. People tend to gravitate toward those who exude confidence, and if you appear inauthentic, you will find yourself at a competitive disadvantage when it comes to building relationships and moving forward in your career.

Nobody can be you the way that you can be you. It is your *distinct competitive advantage.* – Carla Harris

Carla advised that you seek relationships with three kinds of people:

- 1. The advisor:** Anyone in your field who can answer your discreet questions.
- 2. The mentor:** The person who will give you tailored career advice after you’ve divulged the good, the bad and the ugly.
- 3. The sponsor:** The person who will argue passionately on your behalf when you are not in the room. “This person is spending their valuable social and political capital on you,” Carla said. You must prove to them why you are worthy.



Leading the way One million dollars.

That's how much the Women's Leadership Alliance (WLA), a grassroots organization dreamed up by a small group of Raymond James' top women advisors, is hoping to raise to help draw more bright women into financial advisory work.

\$400,000. That's how much the WLA has raised since the fund was opened just a year ago in December 2015, with 45 contributors – both women and men, including the firm's top leadership. The organization's goal is to raise \$1 million in its first five years.

The fund began as a vision in 2015 with a group of women Raymond James advisors and corporate leaders chatting over dinner and a few glasses of wine. The idea came first as the suggestion that rather than receiving an award from Raymond James, the money used for the recognition could go toward paying their success forward.

"Raymond James is always very nice wanting to give us something to recognize our success," said Kalita Blessing, president of the WLA. "Judith McGee and I were talking at the table and said, 'You know, why don't we disband that whole idea and take the money that would be spent on these things and start a fund that would support women getting into this profession?'"

Today, only 15% of financial advisors are women, and the goal of the WLA is to move that needle and change the conversation about women in the financial services industry. The group hopes to share the message that a background in math and finance is not necessary to excel in the profession and that financial advising is about teaching people and helping them in every aspect of their lives, that it's a career that many women would love.

Precisely what the group will do with the fund has yet to be decided, though objectives abound.

"We're working on a lot of ideas," said Margaret Starner. "What is making it possible for more women to be successful? What's keeping them from being successful? We're beginning to find a pattern. You need a lot of mentorship and support. If we bring some incredibly bright women into the business, they will become models for other women. That's why you need to recruit women with leadership qualities first."

Competing firms may have top-down initiatives to support women comparable to those of Raymond James, whereas the WLA was begun and funded at a grassroots level by a group of women financial advisors who want to pay it forward.

"We want to leave our own legacy," Margaret said. "We don't want to leave the industry and have some man take our place. I think our voices have made a difference in this firm, and we don't have a lot of women who will replace us. We have a lot of good women, but we need a lot more."

I believe in **group power**.
We successful women advisors
need to take advantage of *every
opportunity to talk about this.*

– Margaret Starner



Drawing strength from our numbers

Networking is key for women advisors who face the same obstacles and challenges. Ilona Box and Colleen Schon share with us their insights on networking with fellow women advisors.



Ilona Box

Women empower one another. That's what Ilona Box, a 19-year Raymond James veteran, said of networking with like-minded professionals.

"We feed off each other's success. We want to lift up one another and by our sheer nature, we love to share," Ilona said. "This breeds a positive environment with enthusiasm and incredible friendships. It's critical for women to have these connections for personal support and growth."

Back in 1999, Ilona attended her first Women's Symposium. A nervous 25 year old, she felt intimidated by the powerful women around her. But when the cocktail hour started, "woman after woman asked what they could do to support me and exuded a presence that I wanted," Ilona said. "It was incredibly powerful and is the reason I am here today. It's critical that we continue to empower young women and educate them about this industry. It's our responsibility to inform the next generation about what we do, how rewarding it can be and how perfect a career it is for having a family."

Colleen Schon

Colleen Schon said that networking with other women has played an important role not only in her career but also in her personal life.

"What I learned at Raymond James is that sharing helps everyone win," she said. "Everyone is willing to share ideas on how to make our business better, our industry stronger and ourselves more knowledgeable as individuals. I have made lifelong friends from networking that go beyond just business."



Having connected with fellow women advisors played an integral role in Colleen's life when she was diagnosed with cancer.

"A group of women formed 'Team Colleen' during my battle with cancer in early 2014. They didn't let a week go by without reaching out to me by phone, card, text or email to let me know they were there for me. This would not have happened without the networking involved at this firm."

Igniting our potential

Mentorship. It's key to bringing women into the financial advisory workforce, and the women leaders at Raymond James are pushing for it to accelerate in the future. We sat down with Sherri Stephens and Sarah Boston to speak about mentorship and the role it will play in drawing more women into the industry.

Sherri Stephens

Sherri Stephens began her career 40 years ago as a co-op student out of high school. She was hired by John Winton, one of the top producers at the firm.

"I would not be here today if he hadn't mentored me, shown confidence in me and given me the skills to be successful," she said. "He was very much a visionary."

The time John put into the relationship helped Sherri build her career and inspired her to do the same for others, particularly women.

"Mentorship for women in this industry is absolutely critical," Sherri said. "We have to start reaching women in high school and college, as well as potential career changers who are in other industries or have stayed home and raised families and are ready to rejoin the workforce."

Sarah Boston

As a senior in college, Sarah Boston earned a marketing internship at a Raymond James branch.

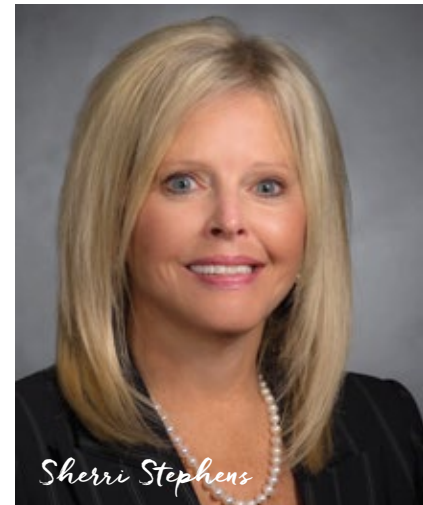
"It was my father's attempt to introduce me to the financial services industry," she said. "He is an advisor and tried many times to convince me that I would be a perfect fit for the role."

Because she couldn't envision herself as an advisor, though, her post-graduation plan involved moving to a larger city, or even overseas, to work for a large corporation.

"During the internship, I was introduced to the only female advisor in the branch, Sue Maffett," Sarah recalled. "She had committed to giving several small group presentations but has a deep fear of public speaking."

So, Sue asked Sarah to help by presenting for her. On the drive back to the office after the last presentation, Sue asked if Sarah had ever considered being an advisor. After she explained why she had not, Sue replied, "Well, I think you would be fantastic, and I can show you how."

It was that one small sentence that gave Sarah the confidence to explore the opportunity. Just a few months later, she was brought on as a junior advisor, the opportunity that became the springboard for her career.



Sharing our vision

Women seeking a career as financial advisors have found great success through the Raymond James' Advisor Mastery Program (AMP), which offers a holistic training program for new advisors. We spoke with four women who have been through the program about how it benefited them and their professional development.

Ashley Green

From a young age, it was instilled in Ashley Green to have an understanding of the importance of financial planning, saving and investing in the future. Her passion for working closely with clients and helping them feel more confident about their financial goals drew her to the industry.

"AMP was one of the aspects that attracted me to Raymond James," said Ashley, a former environmental engineer. "The average age of advisors in our industry makes this a wonderful time to enter this business, and the AMP team can help you find the right mentor and team member to make sure that you succeed. The trainers do a great job of preparing you to work with clients."



Ashley Green

There's no reason there shouldn't be *just as many women in this industry* as there are men.

– Jamie Losito

Jamie Losito

Jamie Losito had always wanted to be in the financial services industry. Starting with the firm as a client service associate in December 2011, she moved into the role of financial advisor in February 2014.

"The AMP team touches on every aspect of the business," Jamie said, "such as building processes for repeatable practices, asking difficult questions and responding to objections or criticism, taking care of yourself and handling the stress of the job."



Jamie Losito

For other women, Jamie says now is the time to get into the industry.

"Go for it. Don't hesitate. Lean in," she said. "If it's your dream, have confidence in it. There's no reason there shouldn't be just as many women in this industry as there are men. It's time for the career to be encouraged among young women so they can begin building their networks early."

Lauren Iddins

Lauren Iddins was a marketing director at a law firm when she discovered her passion for initiating and maintaining relationships with clients. Having watched her father, a career-long Raymond James advisor, weather the economic storms in the wake of September 11 and again in 2008, Lauren was inspired to enter the industry by her dad's deep care for his clients.

"AMP was a game-changer for me," Lauren said. "I left for my first home office visit feeling apprehensive, especially that my non-finance educational background would put me at the bottom of the group. I could not have been more wrong. AMP encouraged us to embrace our individuality and helped us identify how to use that to our advantage. I returned home completely confident that I had enough new skills to make it in this profession."



Lauren Iddins

Kelly Flores

Kelly Flores began her career in banking in 1987 and remained with Morgan Keegan as a registered sales assistant from 2001 until it was acquired by Raymond James. Kelly began in the Registered Associate Mentoring Program (RAMP) and knew AMP was the perfect solution for the next step in her career.

"Every challenge or hesitation I had about becoming a financial advisor has been solved through AMP," she said. "The program is first-rate and the coaches are unbelievably experienced and dedicated to each participant. I truly believe that if an AMP participant will follow the program and the advice of the coaches, a successful career as a financial advisor at Raymond James will follow."



Kelly Flores

AMP encouraged us to *embrace our individuality* and helped us identify how to use that to our advantage. I returned home **completely confident** that I had enough new skills to make it in this profession.

– Lauren Iddins

redefining what it means to succeed

A constant in the lives of professional women is the ongoing challenge of trying to achieve a healthy work/life balance. We turn to advisors Aimee Boggs, Sybil Verch and Rachel McNeil for tips on how women advisors can find that balance.

Aimee Boggs

Having started out at Smith Barney, Aimee Boggs was a sole practitioner who told herself she'd never change firms or take on a partner. In 2013, she did both. "We celebrate that day," said Aimee. She is grateful for the support system that has helped her world transform from hectic to harmonious. She credits her business partner, Dave Huffman, who knew what it would take to change firms; Raymond James, which has the culture she never knew she always wanted; her assistant, who's taken on more than Aimee could have imagined; and Dane, her husband of 33 years, who always has her back.

"You have to have a supportive network," Aimee said, "at home and at work. You have to build a good team."

Aimee started her business from scratch, "the old-fashioned way, by myself, from zero." It was a long, difficult, stressful road. The eye-opener came when she was in a rush to get to the office and, through a series of unfortunate events, branded her finger with the car's cigarette lighter. "It was like this wake-up call telling me I was out of control," she said. Since then, she's been trying harder to put herself first, something she says is unnatural for women in general.

"We tell all of our clients to pay themselves first," she said, adding that if you take care of yourself, you are better able to take care of others. "It's not a selfish thing to get in touch with what fuels you, what energizes you, strengthens you, and then do that first thing."

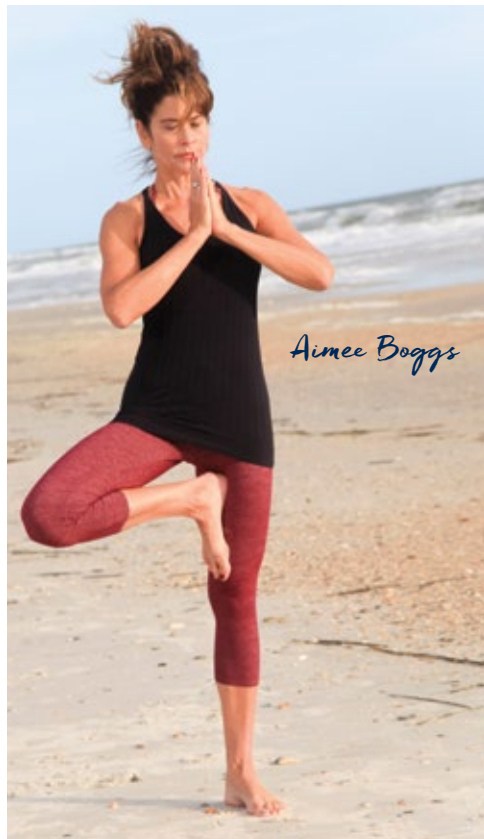
For Aimee, it's working out, particularly through yoga. "When I don't have time to work out, it's not a good thing," she said. "And when we think we don't have time, that's often when we need it most."

She also prioritizes vacations. Though she'll never totally unplug, Aimee says she's come a long way from where she used to be before she had good help and a partner.

"It does take work to discipline ourselves not to work because if we're successful in this business, we're obviously hard workers," she said. "It may be hard to believe, but trading off working hours to be in a better place can be good for your practice."

Achieving a proper work/life balance is something women will always have to work toward. Aimee offered three tips on how to make it work:

1. **Take care** of yourself first.
2. **Schedule** whatever you like to do on your calendar so that time is blocked out.
3. **Realize** that this business is about attracting business. We attract more business when we are balanced. When we feel like we are failing and scared, no one wants to be around us.



Sybil Verch

"What does work/life balance mean?" Sybil Verch asks, pointing out that everyone defines it differently. Sybil refers to what she calls a life wheel, a pie chart of sorts that represents the different aspects of her life. Constantly assessing the life wheel helps her identify where she wants to be and what's important to her in every aspect of her life, and it helps her set priorities to achieve happiness and contentment in each of those areas.

"It's not a one-time exercise," Sybil said. "I think it's something that I continuously work on."

"I have great passion and enjoyment from what I do as a career," she said. "So my happiness in my career actually creates satisfaction in other aspects of my life. It checks a lot of different boxes."

To simplify it further, Sybil boils it all down to one question: Are you stressed?

"Having the right work/life balance means you are content and happy and not stressed. Where it doesn't work is where you have conflicting priorities that don't align," Sybil said, adding that you can have it all.

"Being an incredible mother, to me, isn't about being at my kids' beck and call. It's about quality over quantity," she said. "It's about being a positive role model for my kids and not being afraid to ask for help."

Learning to say no has been a key part of achieving a solid work/life balance.

As she puts it: "With every opportunity that crosses my desk, I have to force myself to ask myself, 'If I say yes to this, does it directly align with my key priorities?' If the answer is yes, then I move to step two. Step two is, 'If I say yes to this, how much time will it take up, and what do I have to say no to in order to say yes to this? And is it still worth it?' If I can answer those questions honestly, it makes it easy to say no so I don't get myself into a situation where I bite off more than I can chew."

Additionally, Sybil has learned not to be afraid of other people's judgments. "Do what's right for you," she said. "I think a lot of women tend to say yes to things because they're trying to please other people, and they're worried about what other people think and how they're going to be judged. Get over it."

Sybil's three-step process for achieving your work/life balance:

1. **Identify** all the different aspects of your life. Rate your happiness in each category. On a scale of 1-10, how satisfied are you with each aspect of your life?
2. **Set key goals** and key priorities in each aspect of your life.
3. **Say no** to anything that doesn't fit within those priorities.



Rachel McNeil

Rachel McNeil says there is no such thing as finding a perfect work/life balance. “It took me a really long time to come to terms with the illusion of perfectionism,” she said.

And while Rachel views work/life balance as evolutionary, subjective, cyclical and unique to each person, she believes women advisors do have a distinct advantage when it comes to flexibility, though she rejects the notion of “having it all.”

“The role of advisor, business owner and entrepreneur creates a lot of flexibility for women advisors to navigate this concept of work/life balance,” she said. “True for all advisors, male and female, once your practice is established and you push through the initial years, there is a lot of freedom in setting your own schedule, your own focus, and in choosing how to structure your week.”

As a mom, she appreciates this flexibility, but even before she welcomed her son, Declan, into her life, she manipulated her schedule to include nonprofit work or evening and weekend events to build her business.

Yet, she insists there is no perfect or permanent balance to strike: “In some stages, your career gets more focus and nurturing than any other aspect of your life (when you start a new job, when you get promoted, when you make a career change, etc). In other stages, your family, your health and your hobbies are taking up more of your focus.”

But you have to carve out time for both, even when one aspect of your life is clearly the priority.



Rachel offered her three tips on trying to achieve work/life balance:

1. **Relinquish the idea** that there is any kind of perfect or stable balance to strike.
2. **Carve out time** to honor what is important to you. You cannot take care of your clients to the best of your ability if you don't take care of yourself.
3. **Sleep.** Rest, woman. Relax! It's important.

fiercely championing our clients and causes

Advisors – women advisors in particular – tend to be nurturing and giving in nature. It's no surprise, then, to see their philanthropic work in action. We picked the brain of **Laura Steckler** to gain insight on women advisors and community involvement.

Financial advising is a second career for Laura.

A psychotherapist for many years, primarily focusing on private practice as well as working for nonprofit organizations within her community, she realized after a conversation with a casual acquaintance that her skills as a psychotherapist were heavily transferable to being a woman financial advisor.

“Given my background in psychology and social work, it's always been important for me to be involved in the community and work with nonprofit organizations and give back,” Laura said. “When I left my work in social services and transitioned to being a financial advisor, it was critical for me to still have volunteer work integrated into my career.”

One population that she's passionate about working with is indigent seniors. Laura has worked with the Jewish Federation as well as Jewish Community Services of South Florida to help seniors feel less lonely and less isolated.

“Seeing the smile on their face because you're taking the time to deliver some food to them and sit down and actually ask them about their day and ask them if there's anything that they need, that's gratifying,” she said.

Laura, who is also involved with the Aqua Foundation for Women, believes fellow women advisors become involved in their communities because they are simply givers by nature.

“We have incredible qualities. Women are empathetic, giving, and willing to share on both an individual level and an organizational level,” she said. “We are generally more in tune with others' needs and want to give back.”

Laura offered three tips for financial advisors who are thinking of becoming more active in their communities:

1. **Make a list** of two or three missions that you are passionate about.
2. **Speak to leaders** to identify needs and see how you can be best positioned to help.
3. **Take a leadership role** to show your strengths and build better relationships.



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