Practice innovation

LEVERAGE OPPORTUNITIES TO MOVE YOUR BUSINESS FORWARD

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NEW TO THE FAMILY Meet the newest members of Raymond James, an active, intriguing and remarkable group whose unique paths led them into our family.

THE GALLERY Neunuebel Barrantes Wealth Management Group in Santa Barbara, California, offers an art tour – on its website.

We’re also available online!
Download the latest edition of The Culture online by visiting raymondjames.com/theculture.

SUGGESTIONS? The Culture, a magazine for and about the Raymond James advisor, is proudly written and designed by the Raymond James Marketing team. Contact us at TheCulture@raymondjames.com to tell us what you like, where we can improve, your suggestions for subjects you’d like to see covered or anything else that’s on your mind.

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LETTER FROM THE PRESIDENT

Innovation starts within

The principle on which Raymond James was founded as a small business more than 55 years ago remains the firm’s mission today: We are in the business of people and their financial well-being. I take such pride in the role advisors play in the lives of their clients, and I know from talking to so many of you how committed you are to putting clients first.

While the passion with which we all serve clients has not changed over the years, the methods and resources we have at our disposal certainly have. When we think of innovation, we tend to envision some new-age technological advance – voice-recognition or driverless cars. But, really, innovation can be anything that moves us forward, including incorporating and leveraging what’s already available to us.

In this issue of The Culture, you’ll meet advisors who adopted innovative approaches to move their practices forward.

Eli Taché of Weston, Florida, was convinced he had no way to retain the next generation of his biggest client – until the client-first team at Raymond James Trust got involved, proving the Raymond James culture is perhaps our greatest resource.

Lisa and Peter Walsh use Goal Planning & Monitoring (GPM) to create comprehensive financial plans for all their clients at The Walsh Group in Buffalo, New York. GPM not only enhances the planning process but drives growth for their practice.

Barton Close of High Wealth Solutions in Chattanooga, Tennessee, considers longevity planning a vital extension of his clients’ holistic financial plans. And because longevity planning almost always involves his clients’ children or parents, it helps him ensure a smooth transition from one generation to the next.

You’ll also hear from Joe Weaver, the president of Raymond James Trust, about why estate planning can be an essential part of financial planning and the esteem he has for advisors and their relationships with clients. And you’ll meet Larry Adam, who recently joined the firm as its first chief investment officer and whose connection with advisors goes back to his childhood.

As always, it is my pleasure to bring you this new issue and I hope you find inspiration in its pages. On behalf of the firm, thanks for all you do.

Happy reading,

TASH ELWYN
President and CEO,
Private Client Group
Raymond James & Associates

@TashElwynRJ
linkedin.com/in/telwyn

Let us know what you think about The Culture. Send your feedback and ideas to TheCulture@raymondjames.com.
More than just a number

Advisor Eli Taché leveraged the client-first approach of Raymond James Trust to make his biggest client even bigger.
Eli Taché develops deep relationships. He has a concentrated book of business, 35 to 40 families, high-net-worth and higher. A number of his clients are second- and third-generation members of families he has worked with for years.

One family, however, he expected to lose. His largest client, a couple he had worked with for nearly 30 years with about $35 million in assets at his South Florida practice, had an estate attorney in Chicago and another $65-70 million there with Northern Trust. Eli had resigned himself to doing business with the family for as long as he could, but once the clients were deceased, the estate plan called for Northern to step in as trustee. The next generation belonged to Northern.

“It’s unfortunate — you build these long-term relationships and don’t want to lose them,” he said.

Shortly after joining Raymond James & Associates — Eli transitioned from Morgan Stanley in April 2017 — he mentioned during a meeting with the client and the client’s daughter that Raymond James had a trust company, and could do everything they needed. It was just a hint, really. He didn’t expect it to lead to anything.

A few days later, the daughter called him: “Tell me about your trust company.”

***

Born in Brooklyn, Eli moved to South Florida with his family when he was 14 — and has been there ever since.

He lives and works in Weston, north of Miami. His older son, Jeremy, is a television sports producer for the local Fox affiliate. His younger son, Jason, will attend the University of Central Florida next fall. The boys played sports, and Eli — a baseball player and coach in his youth — coached their Little League and travel teams. Other than a lifelong devotion to the Yankees, Eli is fully ingrained in Florida. And he is grateful for the chance to give back to the community that’s become his own.

Camp Fiesta, spearheaded by Eli and his wife, Teana, is a nine-day sleepover camp for young cancer patients from a number of hospitals across South Florida. Teana is the president, Eli the assistant director and treasurer. They are hands-on for all nine days of the camp, including taking the group to Orlando to visit theme parks. Teana and Eli began as volunteers at the camp, which is in its 34th year.

“Most of the counselors are former campers, which is phenomenal,” he said.

Eli has been in financial services since 1988, starting his career in municipal bonds, which helped introduce him to high-net-worth clients.

“I love having and developing relationship with clients,” Eli said. “With a handful of families I’m not only on the second generation, but I’m on the third generation. That speaks to a level of trust that’s been built up over the last three decades. As long as you’re honest and forthright and have the client’s best interest at heart, I think good things happen.”

When Eli joined Raymond James, his clients came with him. All of them. Within three weeks.

“I just feel really reinvigorated to be at a great firm that has a great culture, where I can service my clients and be happy to show up every day,” he said. “I’ve been here about two years, and have not regretted the decision for a split-second.”

***
When his biggest client’s daughter called to learn more about Raymond James Trust, Eli asked her why she wanted to know. At its core, the issue was poor service – bounced checks, unreturned phone calls.

“What you come to find out about the Northernns of the world is they’ve been doing it a long time, and though they’re pretty good at what they do, the fact of the matter is you’re really just a number to them,” he said.

“Cookie cutter portfolios. Account representatives that come and go. There’s no continuity there.”

Eli suggested a conversation involving the family’s estate attorney in Chicago, and began putting his Raymond James ducks in a row. His first call was to Tom Walrond, director of RJA’s eastern division, who Eli remembered was on the board of the trust company. Tom was out of the office, so his assistant suggested Eli send him an email.

“I got a call back from Tom within five minutes,” Eli said. “That doesn’t happen everywhere.”

Tom offered to get on a conference call with Eli, his client and the estate attorney, but suggested someone else might be better suited to the task: Joe Weaver, the president of Raymond James Trust. Within days, if not hours, a conference call was set up. With Joe Weaver. The president. Of the trust company.

“The attorney was so impressed that we were not just getting on the phone with an employee, but here’s the president of the trust company who values this kind of relationship, and we’re all working together to do what’s best for the client,” Eli said.

One good thing led to another, the client signed off and the trust documents were amended to name Raymond James Trust as agent in trustee. The whole thing took about three months, start to finish, and nearly $70 million was transferred from Northern.

“A $30 million relationship that I thought in the back of my mind would walk out the door instead ended up being a $100 million relationship,” Eli said.
Joe Weaver was thrilled to help. “I truly enjoy working with financial advisors,” he said. “I’m motivated by their passion and their energy and desire to put the client first.”

Founded in 1992, Raymond James Trust helps fulfill founder Bob James’ vision of a financial services firm committed to putting clients first. Though it has grown in recent years from 50 to 125 associates, it remains true to its original mission.

“We exist solely to serve the clients of the financial advisors,” Joe said. “That’s our sole purpose. We want to be the premier trust provider. For our advisors to think of us when their clients need help with their trust and estate planning. The advisor’s trust and confidence in us is everything.”

Eli is officially a fan. Though advisors have the option of hiring money managers with Raymond James Trust, Eli manages his client’s portfolio directly. His client was assigned a trust officer, but the client has no idea who it is. All queries go to Eli – because the client belongs to him, not the trust company. Eli and client-service associate Linda Miller handle the communications.

“The flexibility we have and the support we get from the trust officers, from upper management, it’s just been fantastic,” Eli said. “And I really do believe if it weren’t for the culture of the firm, we would never have had the opportunity to get that account. “It’s a village that made that happen.”

Eli’s first interaction with Raymond James Trust likely will not be his last. He has sent marketing materials to local attorneys and accountants, spreading the word about the trust company’s capabilities. He also makes use of other home-office resources, including the municipal bond desk – his early days in municipal bonds introduced him to several of the high-net-worth families who are now his clients – and loves the firm’s technology tools.

The surge of energy he felt during his initial visit to the home office in St. Petersburg hasn’t worn off. “After 30-plus years in the industry, I feel revitalized and refreshed,” he said. “It goes back to the culture of the firm. Once I made the decision that I was all in, everything was top-notch and everyone made me feel very much at home. My clients haven’t looked back. They love the firm. There’s nothing not to love.”

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“The attorney was so impressed that we were not just getting on the phone with an employee, but here’s the president of the trust company who values this kind of relationship, and we’re all working together to do what’s best for the client.”

Eli Taché
Branch Manager,
Vice President of Investments

Finer points

YOU WERE BORN IN BROOKLYN BUT MOVED TO SOUTH FLORIDA AS A TEENAGER. WHAT ARE YOUR SPORTS ALLEGIANCES? I’m a lifelong Yankees fan. I’m also a lifelong Dolphins fan – going back to Larry Csonka.

DID YOU PLAY SPORTS? I played high school baseball and coached a lot of tackle football and baseball from the time I was a teenager.

IS THERE A SPECIAL QUOTE THAT GIVES YOU INSPIRATION? “Don’t let what you can’t do interfere with what you can do.” - John Wooden, UCLA basketball coach

Eli Taché and his wife Teana live in Weston, Florida. They have two sons: Jeremy is a sports producer at a Miami-area television station and Jason is a student at the University of Central Florida.

raymondjames.com/elitache
linkedin.com/in/eli-tache-b0b4b346/
IN YOUR CORNER: RAYMOND JAMES TRUST

A DEEPER DISCUSSION

Estate planning can help advisors strengthen their client relationships and connect with the next generation.

Not long ago, Joe Weaver did something he advises people every day to do – he took a look at his own trust documents.

And guess what.

The person he’d chosen years ago to be the guardian for his children no longer seemed like the ideal choice.

Joe and his wife, Shannon, decided that if something happened to them, it would be best for their son and daughter to be in the care of good friends who lived across the street.

So, they invited the couple to dinner, explained their thinking and asked the big question.

“You never know how people are going to react when you say, ‘I’m thinking about naming you in my documents,’” Joe said.

The couple was honored and agreed to do it.

Joe quickly had the trust documents updated, an experience he never expected to know so much about when he embarked on a career in banking, but one he now speaks passionately about across any table, be it in a conference room or a dining room. President of Raymond James Trust for the past eight years, Joe is an ardent advocate for estate planning and the pivotal role it can play in a financial advisor’s relationships with clients.

Talking with clients about estate planning can be uncomfortable, not only for the client but also the advisor. To do it right, you have to ask some difficult questions and get the client to truly share personal feelings. What do they really care about? Who or what organizations do they want to benefit beyond their lives? By when? And under what circumstances? But having those conversations can take an advisor’s practice to a whole new level, beyond return data and account balances.

“It’s so rewarding when you’ve encouraged clients to make some of these decisions and memorialize them in their trust and estate documents,” Joe said. “I get passionate talking about this. That’s what really drives me.”

Founded in 1992, Raymond James Trust exists so the firm’s advisors can provide holistic planning for their clients. It provides a variety of services, including the ability to serve as trustee, co-trustee, agent for trustee, custodian or personal representative. The trust company cannot draft documents, but can provide sample language and will collaborate with a client’s estate planning attorney. A team of dedicated trust consultants is available to answer questions and support advisors in their conversations with clients.

Because estate planning touches on sensitive subjects, many clients are not as knowledgeable about it, regardless of their level of wealth or intelligence. The terms can be confusing: executor, trustee, co-trustee, guardian. And there is a perception that trusts are only for high-net-worth families seeking tax strategies when, in reality, relatively few families in the United States have taxable estates. Today, with proper planning, a married couple can transfer up to $22.8 million to their children without incurring an estate tax.

More common are families in need of a detailed strategy for passing assets to the next generation in a way that doesn’t create more harm than good. Sudden wealth can be problematic, not unlike the lottery winner who five years later is broke. A trust can provide a deliberate plan for distributing a client’s wealth and provide some protection from creditors’ claims of the beneficiary.

“We see a number of people today who are worth $1 million, and they put the majority of their assets in trust for the benefit of their loved ones,” Joe said.
Roughly 25% of advisors affiliated with Raymond James have clients who use Raymond James Trust services, though Joe thinks the number could be much higher. Of course, he understands the primary reason clients choose to work with Raymond James Trust – because they want continuity for their family members beyond their deaths.

“If my Raymond James financial advisor is Doug, and Doug knows me and my wife and my kids, but I have Wells Fargo named as my successor trustee in my documents and something happens to me, my wife and kids are now dealing with an unknown team at Wells Fargo Trust Company,” Joe said. “Here, even though Raymond James Trust assumes the trustee role at my death, my wife and kids are still dealing with Doug and can call him directly for all financial matters including assets that are left in trust and administered by us.

“We understand that the strength of the client relationship is due to the relationship between the family and the advisor, therefore we are very respectful of that dynamic and work closely with the advisor to serve the client as one team. From a client perspective, it’s almost like they’re choosing Doug as the trustee by naming us in their documents.

“That’s the competitive advantage of our model.”

Most clients who use Raymond James Trust, he said, have long-standing relationships with their advisors.

“When a client names Raymond James Trust in their documents, it’s an incredible vote of confidence in the advisor, in my opinion,” he said. “The client is saying, ‘I trust you and I trust Raymond James beyond my life with my wealth and my loved ones.’ “That’s pretty powerful.”

Trust and estate planning not only strengthen an advisor’s primary relationships, but create an opportunity to work with multiple generations. Amid reports baby boomers will transfer an estimated $68 trillion to their heirs in the coming decades, financial advisors are eager to identify strategies for retaining those assets with the next generation. When Raymond James Trust serves in a trustee capacity, the assets are stickier, Joe said.

"Part of our enterprise strategy is to help advisors develop and retain relationships beyond that first generation," he said. “Trust planning, done right, involves multiple conversations not only with the trust grantors but also the beneficiaries or children in many cases.”

In addition to a well-drafted will or trust document, Joe emphasizes the importance of talking to clients about other important legal documents such as a living will, medical directive and durable power of attorney for both healthcare and financial decisions. These documents likely will be needed while a client is still alive, in the event of any type of incapacity.

Raymond James Trust
At A Glance

- Founded in 1992
- 7 offices in the United States
- $6B+ in assets under management
- 125 associates
- Can serve as trustee, co-trustee, agent to trustee, custodian or personal representative
- Collaborates with a client’s estate planning attorney and other professionals
- Offers nonproprietary investment platform

Charitable giving strategies, including donor advised funds, are available to clients through Raymond James Charitable. These accounts offer potential tax benefits by allowing for a one-time donation of cash or securities to be distributed over time through grants, which can be made to a variety of charitable organizations.

Clients with a special-needs child or dependent who will need care for the rest of their lives could benefit from a special needs trust. While many trust companies are moving away from these specialized trusts, Raymond James Trust has expanded its resources in this area to help clients with special-needs heirs.
It’s also likely clients will want to make changes to their documentation based on life events. Marriage, children, a special-needs child, grandchildren, divorce, blended families – even the simple passage of time – can alter a client’s wishes.

“I tell clients, ‘There are so many life events that will happen after the first time you put your documents together that will encourage you to update them,’” Joe said.

And while a trust is designed to make sure a client’s wishes are carried out exactly as intended, it’s important for clients to have conversations with their families and trusted individuals, as well, so that everyone has a shared understanding.

“The worst thing that can happen is for somebody to die and you get a call and they say, ‘Hey Joe, you’re the trustee,’” he said. “‘What, for him? I don’t even know what he wanted. Why did he pick me? What did he want?’”

Communication, he said, is the key.

RECOMMENDED READING

Preparing Heirs: Five Steps to a Successful Transition of Family Wealth and Values

by Roy Williams & Vic Preisser

This book offers insight into the transfer of wealth – things to do and things not to do – to help assure the process goes smoothly. Joe Weaver, president of Raymond James Trust, recommends it as a resource for advisors and their clients.

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Larry Adam joined Raymond James in 2018 as the Private Client Group’s first chief investment officer.

It was always understood I would go into financial services. My dad was an advisor at Morgan Stanley for 40 years. When I was a little kid, he would leave research reports that I would read and decide whether to invest in the companies. One of my very first stock picks helped make the down payment for my first house.

My dad was the biggest producer in the branch and his brother was the second-biggest. My uncle didn’t have any children, so he always wanted me to come in and take over his and my dad’s businesses. And it would have been a pretty big business. But the timing never felt right. I had my MBA, CFA, CIMA®, CFP®, but I was already building a career in research and communication, and my dad said I should probably just continue on my path.

I’m not an advisor. That’s always been the big shocker.

My first job was as a fund accountant for an international stock fund. It was well over $1 billion, and I had to stay there if I couldn’t find one penny. I used to joke that I’d give them a buck if they’d just let me go home. I was getting my MBA at the same time, and one of my professors became a consultant to create asset allocation programs at Alex. Brown. He asked me if I wanted to work at Alex. Brown, and I couldn’t sign any quicker.

I was with Alex. Brown when it was bought by Bankers Trust and then with Bankers Trust when it was bought by Deutsche Bank. It was around 2000 when they said, “Deutsche Bank’s a big firm, and asset allocation is great, but you have to have some opinions.” They wanted me to be the chief investment strategist.

I took the job and talked to my dad and some other people, and they said a good strategist has a run of maybe four, five years and then you’re done. I built it from the ground up and it lasted for 19 years, until I got the opportunity to join Raymond James.

Being here is the culmination of all my experiences, going back to the thing that first connected me with the business – advisors. This is like coming home. And culturally, Raymond James is aligned with where I am. The Investment Strategy team is a great team, and we’re going to create a consistent dialogue for our message and provide guidance for advisors and their clients.

As a strategist, as a chief investment officer, you want your message to get out to as many people as possible. But you know the saying that if a tree falls in the woods and nobody hears it, did it make a sound? Well, if the CIO makes a call and you can’t understand it or invest in it or do anything about it, did I really make a call? We want to have a concise, actionable strategy waiting for advisors and their clients. It’s my job to make sure it’s not only understandable, but can be implemented.

Q. You teach an international finance class for graduate students at Loyola University. What do you teach them that’s not in the textbook?

A. My textbook was copyrighted in 2017, but still talks about the euro being the next dominant currency in the world. I bring things to life. I bring my students up-to-date ideas, so when they go into the real world, they have the most recent views and trends that are taking place in the marketplace today. And I’m big on communicating. They do flash talks and a group presentation. People can’t see what’s in your mind. They can only see what you actually communicate. So I give them a lot of feedback on how to communicate and condense the message to get their point across.

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Peter and Lisa Walsh at their Buffalo, New York, office.
“Wow, you really mean I can do that?”
It’s a refrain Lisa and Peter Walsh have grown accustomed to hearing as the husband-wife advisor duo plays out its clients’ what-ifs in real time using Raymond James’ proprietary Goal Planning & Monitoring (GPM) software.
What if we bought a second house? What if the market tanks? What if we pay for our children’s or grandchildren’s college educations? No matter the questions thrown at them, GPM allows Lisa and Peter to fill in the blanks with tangible insights clients can see with a few clicks.
“The interactive capability and the fact that you can change the numbers right in front of them has been a game changer,” says Lisa.
Just recently, Peter shares, they had a client come into their office who had accounts with four different firms. He was amazed that with GPM he was able to see all of them at once. “He must have said it three or four times, ‘Wow this is great, I can see everything.’”
Peter adds, “I think it takes a lot of pressure off, because everyone wants to know if they’re doing the right thing and if they’re on track. While we can’t predict the future, this allows us to show whether or not their strategy is heading in the right direction.”
GPM has proven so useful to their practice that it’s become a standard part of their procedure for each and every client. Everyone receives a financial plan built using the program, which is then updated annually to ensure their strategies are on track with their goals.
“We really try to use it comprehensively to help illustrate for our clients that they’ll be able to do the things they want to, whether that’s having a comfortable retirement or reaching their charitable goals,” adds Lisa.
Before joining Raymond James in 2014, Lisa and Peter had access to a similar program at their former firm; however it lacked the same interactivity and user friendliness.
“We used to have to print out our plans,” shares Peter. “When we moved here, we got TV screens set up in our office so we can sit with our clients and review their plans together as we make adjustments simultaneously.”
They’ve also found GPM has been incredibly helpful in their recruitment and referral efforts. As Peter explains, they’ll sometimes bring in human resources specialists from local companies or estate attorneys to show them their process and capabilities – GPM in particular.
The head of total compensation at one local company in particular was so impressed that he now recommends Lisa and Peter to many of his associates. Plus, the company will even contribute a certain amount to cover some of the investment management or financial planning costs.

**A BETTER VIEW OF THE BIG PICTURE**
Beyond helping Lisa and Peter strengthen their process and business, GPM has helped their clients to have a greater focus on holistic and long-term financial planning.
“What happens is that they start turning to us for all of their financial questions,” Lisa explains. “Just today a client called me and said, ‘I know I should be able to answer this myself but is it okay if I buy a new car?’ Frankly I want them to think about us anytime they want to make those decisions because it does have an impact on their finances. I’d rather have her call and ask that question because next time it could make sense to use a securities based line of credit, for example.”
This greater view of their holistic financial plans also helps clients worry less about what might be happening in the stock market on any given day, Peter adds.
“Instead, our conversations are more about what’s going on in their lives. At the end of the day, it makes your relationship quite sticky, because you almost become more like extended family.”

**ADVISOR-DRIVEN TECHNOLOGY**

Over the years, Lisa and Peter have made a concerted effort to refine their practice, implementing various technology tools available at Raymond James in addition to GPM, including Advisor Mobile and CRM. They leverage CRM to record and delegate tasks to their team, to distribute WorthWhile, to schedule client communications, as well as for client segmentation.

“I feel like the technology at Raymond James is just easier,” shares Lisa. “I used to have to log in to different accounts and it was multiple steps, but now I just go to Advisor Mobile and I can pull up a client’s account or their birthday or whatever I need.”

Despite all of the ways in which the technology platform has improved their practice, it’s the culture at Raymond James that ultimately won Lisa and Peter over and has made the biggest difference in their experience.

“Raymond James is just so much more accessible,” explains Lisa. “I can always get in touch with people to answer my questions so I can be even more knowledgeable when it comes to utilizing GPM.”

“It’s been more fun,” adds Peter, “because we get answers and we’re more knowledgeable and the clients are happier and the staff is happier. It’s a much better experience. Even when things don’t go right it’s a better experience.”

It’s this approach to service that makes a great technology platform that much better. Lisa and Peter have consistently felt they’ve been able to get the help and support they need from the home office, rather than having to chase people for answers. Better yet, when they’ve had feedback, they feel like their requests are actually heard and valued.

“For example, you used to be able to hover over an account and see who the money manager was and which unified managed account you had – and that function went away,” explains Lisa. “So, we called the home office and they were able to add it back on our system.”

As Lisa and Peter put it, Raymond James has a culture that supports advisors’ happiness and their ability to help their clients – and going the extra mile with technology is an example of how the firm carries that culture out. And when new applications are introduced, it’s a thoughtful rollout, not rushed.

Peter says that even years after making the move to Raymond James, people still ask how it’s going. “The only thing we don’t like is that it took us so long to get here.”
WHAT'S YOUR FAVORITE PERSONAL PIECE OF TECHNOLOGY? My iPhone
IF YOU WEREN'T A FINANCIAL ADVISOR, WHAT WOULD YOU BE DOING? I would coach lacrosse, football or golf.
WHAT HAS BEEN YOUR FAVORITE VACATION DESTINATION? Hilton Head for vacation but Peru has been my favorite trip.
WHAT'S THE BEST CONCERT YOU'VE BEEN TO? Neil Young – we had front row seats in a small venue of about 1,000 people.

Lisa and Peter Walsh live in Buffalo, New York, with their two children, Katie and PJ. In their spare time, they both enjoy giving back to their community and staying active.

PETER J. WALSH, RICP®
Senior Vice President, Investments
Managing Director
The Walsh Group of Raymond James

walshgroupjr.com
linkedin.com/in/peterwalshrj

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For financial advisor Barton Close of Chattanooga, Tennessee, planning for the next generation is a matter he takes personally.

It’s why he recently hauled four suitcases’ worth of prints and slides his family had accumulated to Georgia to have them scanned, uploaded and preserved for generations to come. In total, they ended up saving about 7,000 photos electronically – some dating back to the late 1800s – which his family can now easily access on memory sticks and DVDs.

“I try to practice what I preach.” Of course, while photos hold a priceless emotional value, when it comes to helping his clients protect their own legacies and futures, it’s the legal and financial documents that are most important. With 34 years in the business, he’s unfortunately no stranger to the complications that arise when those core pieces aren’t in place.

“I was actually just talking to my partner Tena about a senior client whose daughter is now having to take over as trustee. After many, many discussions with him about how he needed to have a power of attorney to cover his IRA, he never did it, and is now incapacitated. It’s a big ol’ mess.”
These scenarios tend to be most common, Barton says, when he begins working with a new client who is already in their 80s. “Typically, their prior advisors didn’t have them do the planning and they’re past the point of feeling comfortable making changes – even though they may not realize there’s nothing to change because they’ve never done anything,”

Fortunately, the bulk of Barton’s clients have worked with and known him for years and trust him to offer sound and worthwhile advice – including when it comes to longevity planning, which Barton sees as a necessary extension of his clients’ holistic financial plans. “With my clients in their 40s, 50s and 60s – they have or are caring for a parent or grandparent themselves. They know what it’s like and don’t want to put unnecessary strain on their own children.”

Which is fortunate, because with cases of elder abuse sadly becoming more common, or at least widely known, it’s never been more important for both advisors and clients to place a greater focus on longevity planning to ensure the safety of clients and their loved ones. As Barton points out, it’s not only the right thing to do, but the prudent approach, too, considering advisors themselves can take on liability if the proper paperwork isn’t in place or legal complications arise.

PLANNING ACROSS GENERATIONS

From passing on wealth to sorting out living arrangements, so much of estate and longevity planning involves – or ideally involves – a client’s family. That’s why throughout his career, Barton has made a concerted effort to engage his clients’ children or parents whenever possible, allowing him to help ensure a smooth transition from one generation to the next.

“I realized about two years into my career that it would make a lot more sense if I worked with families instead of a bunch of individuals.”

For Barton, engaging the other generations starts simply with asking about them. “We’ll ask our clients if they know who their parents are using, because ultimately they’ll be the ones to pay the price if they’re not prepared. Oftentimes, their parents made plans when they were their age so they’re outdated.”

Barton will also ask his older clients how they feel about the planning their kids are doing. “Most of them say ‘Well, they’re not doing anything which really worries me because I want them to take care of me.’ We point out that their kids likely do want to take care of them, but they need to provide the resources to do it – which is what long-term care insurance and other measures are for.”

Barton has seen firsthand how important and beneficial that proactive planning can be. He’s worked with one couple in particular since 1990 and advised them early on to set up portable long-term care insurance. When the couple’s daughters went off to college, it was assumed they would likely end up in the area they went to for school, so Barton also helped his clients purchase a second home in that area where they could stay during visits and potentially relocate to when their daughters settled down.

Fast forward several years later, and Barton’s clients are in fact making a permanent move to the house they’d bought years ago, where they’ll be close to their daughters and grandchildren as they live out their retirement. He’s also started working with the daughters and their estate attorneys, getting 529 plans set up for their children and taking into account the charitable legacy they’ll inherit from their parents when the time comes. As Barton puts it, “Long-term planning works.”

LEVERAGING YOUR LONGEVITY TOOLKIT

Family involvement can be a huge step in the right direction, but it doesn’t change the fact that conversations around long-term care and estate plans can be difficult to broach. Barton has found the longevity planning tools available through Raymond James Wealth Planning to be especially helpful in getting conversations started and addressing various needs.

He consistently uses research available through Raymond James’ access to the MIT AgeLab, through a partnership with Hartford Funds, to provide more context and tangible information that help drive home
For example, while many initially prefer to continue living in their own homes as they age, they don’t necessarily consider the social benefits of living in an assisted living facility among other peers. They might also be concerned about the costs of a facility, but research shows that it can be less expensive over time than the costs of maintaining a home.

Beyond referencing research in his conversations with clients, his team also shares it on their various social media outlets – which in turn helps to spark new questions among his clients and keep longevity planning top of mind.

“People see us as a resource,” explains Barton. Whether it’s MIT AgeLab research or technology applications, Barton and his team don’t hesitate to leverage the array of tools available through Wealth Planning to meet clients’ needs.

He has one client in particular who needed alternate transportation when his daughter, who’s a flight attendant, is out of town for work. So, Barton suggested he try GoGo Grandparent – a ride-sharing service offered to seniors with drivers who have been specifically vetted and trained to help them get around.

He also often recommends EverSafe to help his clients and their families catch any suspicious activity in their credit or spending. The program notifies users of unusual behavior in their accounts, allows family members to be named as delegates and can help protect against elder abuse. Another program called Everplans offers secure cloud-based storage for everything from financial documents to email records to online subscriptions and more.

And those are just a few. Barton’s also leveraged services to help his clients find the best healthcare, to review the suitability of their homes for aging-in-place or to help them find a living facility.

“It’s important that we’re able to help our clients find these services, but it would be difficult to vet all of these vendors ourselves, so having these resources from the Wealth Planning team is hugely useful.”

Barton’s resourcefulness extends beyond his work to his family, as well. He’s even installed smart house technology to his mother’s home, allowing him to ensure she’s safe when he can’t physically be there. He can tell if the house is locked, if the AC or heat is working properly and if healthcare providers came when they were supposed to, with handy cameras installed outside her home.

“It’s about finding types of hopefully noninvasive monitoring that can help ensure your loved ones are safe. I try to use my own experiences when talking to clients about these things. For example, one time, I was able to see in the video that one of my mother’s health providers had arrived only to immediately take an hourlong walk around the block.”

Barton tries to use these personal experiences to help his clients understand what’s at stake and what their options are. It’s a fitting approach, seeing as many of the families he works with see him as an extension of their own.

“My goal is simply to help them make the right decisions for their lives and to give them some peace of mind when it comes to the future.”
A drive down memory lane

As it turns out, photographs and financial documents aren’t the only things Barton has been careful to hold on to. He also keeps his family’s legacy alive with his collection of antique cars, including a 116-year-old Marr Auto Car designed by his great-grandfather. Barton’s ancestor also spent time as Buick’s chief engineer, working alongside David Buick himself and sparking a passion for automobiles that would carry on from generation to generation.

Today, Barton is an award-winning collector with antique cars dating back to 1903, 1909, 1931 and 1953 – all Buicks except for the 1903 Marr Auto Car. He hopes to show that one in particular at the exclusive Pebble Beach Concours d’Elegance, as well as in the New London to New Brighton Antique Car Run, which only accepts cars made before 1906. Talk about some impressive family heirlooms.

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Branch happenings

A look around the footprint to see how your colleagues are putting our philosophy of “work, work, play” into action!

MAHALO!
The **Honolulu branch** wore its blue Raymond James Cares shirts during the annual St. Marianne Cope Walk to benefit St. Francis Healthcare System of Hawaii, which offers a variety of services for seniors and their caregivers.

BEAUTIFYING OUR SHORES
The **Santa Barbara, California, office** and their families enjoyed a beautiful day at a beach cleanup project. They found it to be a wonderful way of contributing to the Raymond James Cares campaign.

A HEART HEALTHY SATURDAY
The **Tucson, Arizona, office** recently devoted a Saturday to participating in the Tucson Heart Walk. Gail Giclas helped lead the effort, and the team represented itself well among the 6,000-plus participants.

A TEAM EFFORT
The **El Paso, Texas, branch** hosted its fifth annual Opening Day Celebration, which seems to get bigger and better every time! This year, they welcomed 250 to 300 clients and prospects! Branch manager John Kazanjian gave special thanks to Melissa, Michelle, Tarah and Clarissa for going the extra mile to prepare for the event, calling it a great team effort!
MAKING TIME FOR TOMORROW’S LEADERS

Financial advisor Charlie Kinslow and complex manager Stephen Raborn of the Little Rock, Arkansas, branch recently had the pleasure of hosting their sixth annual event to honor senior ROTC cadets, along with administration and faculty, from both the USA and USAF ROTC detachments at the University of Arkansas in Fayetteville. It was a fun and laid-back affair with no speeches, although Charlie was presented with a photo of the graduating class, which he admits is already on display on his office credenza.

CARING FOR ONE ANOTHER

Inspired by the Raymond James Cares initiative to give back to local communities, the Alex. Brown San Francisco office collected hygiene kits for Larkin Street Youth Services. This organization is dedicated to helping young people get off the streets of San Francisco by providing housing, education, employment training, and health and wellness support.

FEEDING THE HUNGRY

By teaming up with their local Second Harvest Food Bank, the Muncie, Indiana, branch helped feed 55 hungry people. They did this through the food bank’s Forward STEPS initiative, which includes a 16-week training program to help families and individuals understand and overcome the issues that may be contributing to their daily instability.

The Alex. Brown Boston office participated in HomeStart’s ICYCLE, an all-day outdoor cycling and spinning fundraiser that takes place during the winter. The event serves as a reminder to all that spending just one hour in the cold, rain or snow is nothing compared to the hardships of those who go without the comforts of a home day after day.
RENOVATING SAFE HAVENS

The Rochester, New York, branch participated in Raymond James Cares Month by renovating two apartments for the YWCA, an organization devoted to supporting women in need and their families. Last year, the director of the YWCA recognized the team for its unparalleled effort and quality workmanship. The team cleaned and painted apartments that serve as safe havens for women and children while they recover from challenging situations. The team found it incredibly rewarding to help rehabilitate these residences for families in need.

WE WANT YOU TO SHARE!

Submit your photo and a short description of your Branch Happenings to TheCulture@raymondjames.com

RECOGNIZING A HERO OF THEIR OWN

As a way to honor their colleague Joe Gilchrist, who’s battling esophageal cancer, the Charleston, South Carolina, branch participated in a local obstacle course run called the Rugged Maniac. They called their team Joe’s Jocks, and all wore sweatbands they had personally made that displayed a superman logo with the letter “J” in the center. It was an awesome event dedicated to the branch’s very own superhero, Joe.

SUPPORTING WORTHWHILE CAUSES

Adam Campbell, from the Jacksonville, Florida, branch, served as chairman of THE PLAYERS Championship this past March. This allowed him to oversee thousands of volunteers, whose ongoing efforts help the tournament generate millions of dollars for northeast Florida charities each year. For the past 20 years, Adam has volunteered for and held committee chairman roles in THE PLAYERS.

The Tampa Bay, Florida, Complex helped support the Hillsborough Education Foundation and Ronald McDonald House during Raymond James Cares Month.

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**PRIORITIZING GIVING – AND FUN**

The **Auburn Hills, Michigan, branch** hosted a staff appreciation event that included dinner at El Camino and painting at Board & Brush. Needless to say, they had a very good time!

Elsewhere in Michigan, the **Muskegon branch** joined the local United Way for their winter Fill the Truck event at their Spa & Hygiene Drive. They helped assemble “spa bags” with donated items that were sent to local organizations like Love INC, Mission for Area People, Step Up, The Hope Project and more.

The **Chicago branch** hosted a Wear Red Day breakfast for its associates, along with the **Oakbrook and Winnetka offices**. Together, they raised $1,110 for the American Heart Association.

**BREAKING RECORDS**

Associates Jon and Rachel Lewis from the **Macon, Georgia, branch** performed “Tennessee Whiskey” in the Macon Civic Club’s annual musical. Jon, whose team set a revenue record this year, was declared the “revenue czar” at the annual show, which raises over $200,000 for local charities.

The **east Louisville branch** recognized the priceless contributions of its sales assistants – and celebrated Valentine’s Day – by hosting a lunch of lasagna, salad, a wonderful chocolate dessert and chocolate strawberries.

**A SURPRISE MEET AND GREET WITH TAYLOR SWIFT**

The **Nashville, Tennessee, branch** enjoyed a happy surprise when Taylor Swift showed up unexpectedly to announce her new single right across from their office in The Gulch.
It’s our pleasure to introduce you to the newest members of the Raymond James family by sharing some of their stories. You’ll read about former members of the U.S. Sailing Team and the U.S. national water polo team; a 35-year veteran of the financial industry who competed around the world as a triathlete and was sponsored by Saucony and Hammer Strength; a professional who left her career as an estate planning attorney to reinvent herself as an advisor in her mid-50s. You’ll also get to meet a licensed pilot, a relative of Major League Baseball player Rusty Staub, a grade school classmate of Shaquille O’Neal, a former U.S. Army Arabic translator and an advisor who worked for U.S. Air Force intelligence. We’re excited to bring you these stories and help you learn more about the diverse tapestry that makes up Raymond James.

ANDY LOVELL – New Orleans
Before joining the financial planning field 22 years ago, Andy explored the open seas as a member of the U.S. Sailing Team. Originally from New Orleans, he’s proud to continue calling NOLA his home, where he lives with his wife, Mary, their two dogs – a Labrador named Lilly and a corgi named Napoleon – and their cats, Gracie and Lucky. Andy and Mary also have three lovely daughters, Sara, Virginia and Lizzie. Away from work, Andy enjoys sailing, fishing, duck hunting, reading history books and watching historical documentaries. He’s on the board of the New Orleans Ballet Association and the Southern Yacht Club. A graduate of the College of Charleston, Andy furthered his education by becoming a Certified Private Wealth Advisor®.

BARRY KOLANO – Boston
Almost as impressive as his 35-year career is the fact that Barry was sponsored by Saucony and Hammer Strength while he competed around the world as a triathlete. But his athletic achievements don’t end there. Barry also spent a decade competing in Ironman, was inducted into the St. John’s Preparatory School Athletic Hall of Fame as an alumnus, and served as track captain while attending the College of the Holy Cross. Originally hired by EF Hutton in 1984, Barry was at his previous firm for 29 years. He happily makes his home in North Andover, Massachusetts, with his wife, Betsy, and their son, Will.

BRAD WATERMAN – Bend, Oregon
Brad once coached a Little League team that went on to compete in the Northwest Regional final and played two games on ESPN. While he’s not currently coaching any teams, he shares his love of sports with his two sons, Cal and Sam, who play college baseball and practice standup paddleboarding. A 21-year veteran of the financial industry, Brad graduated from the University of Oregon and used to work in retail management at G.I. Joe and OfficeMax. Born and raised in Bend, Brad is proud to make his home in his hometown with his wife, Tammarra. His proudest achievement? Raising two remarkable young men with bright futures ahead of them.

BRIAN REECE – Memphis, Tennessee
In addition to having two decades of experience as a financial advisor, Brian is also a licensed pilot. Prior to joining Raymond James, he served as a principal in a boutique commodity trading firm for 17 years. Brian, who’s from West Memphis, Arkansas, graduated from the University of Memphis and is an avid fan of the Arkansas Razorbacks football team. He enjoys golfing, hunting and fishing, is involved in several community nonprofit boards and is an active churchgoer. He and his wife, Stacy, have two daughters, of whom they’re incredibly proud: Rachel, who graduated from the University of Arkansas and landed her dream job working at Ladies Professional Golf Association tournaments; and Katherine, a biomedical engineering major at the University of Arkansas who plans to attend dental school.

DAVE BROWN – Boise, Idaho
Born in Hawaii while his dad was in the Navy, Dave has visited 37 states and 30 countries. This impressive traveler also lived in Nagoya, Japan, for two years while serving a mission for The Church of Jesus Christ of Latter-day Saints. A graduate of Brigham Young
University, Dave joined the financial services industry right out of college, and has been proudly making it his life's work for nearly 40 years. He and his wife, Janice, remain avid travelers. In addition to enjoying ice fishing and snow and water skiing, David has been in scouting for 15 years and is currently the scoutmaster for Troop 150.

DEBBIE SMITH – Atlanta
Debbie’s perfect day off? One spent relaxing by the beach, whether on Lake Michigan or a Florida coast. A 25-year veteran of financial services, she remains proud of being a woman in this field and hopes to empower others like her to pursue their passion for finance. Debbie views financial planning as an opportunity to get to know families, helping them come together to address the needs and wishes of all members. Prior to becoming an advisor, she worked as a mutual fund product manager. Debbie is currently on the finance committee of Sheltering Arms, Georgia’s largest nonprofit early childhood education organization. She makes her home in Georgia, a few states away from her hometown of Dayton, Ohio. Debbie owns a yellow Lab named Kooper and enjoys singing in her car to classic rock and ‘80s hits, especially in Atlanta traffic.

ELANA MILIANTA
Greenwich, Connecticut
During her senior year of college at Fairleigh Dickinson University, Elana interned at Paine Webber, a predecessor firm of UBS. From that moment on, she fell in love with the concept of helping families with their financial futures. While she briefly owned a children’s clothing boutique during college, she sold it to her sister to begin her career in the world of finance. More than 20 years later, that decision has proved to be the right one time and time again. Away from work, Elana loves exercising, dancing and hiking. She and her fiancé have a blended family – they both have three children, as well as two little English bulldogs, Maggie and Tugz. Elana is proud to give back to her community through the Sunshine Kids, a nonprofit benefiting children with cancer, and the Women’s Business Development Center, which helps women start their own businesses.

ERLE HOPPE – Houston
Erle was hired by Merrill Lynch when he was 20 years old – later becoming the advisor with the most assets in separately managed accounts at the firm. Thirty-eight years after joining the financial field, Erle remains passionate about helping others use their wealth to build the lives they envision. In his free time, Erle is an avid photographer whose still photography was featured in the award-winning documentary “An Unreal Dream: The Michael Morton Story.” Erle even has his own panoramic photography website, erlehoppephotography.com. Originally from Abilene, Texas, Erle attended the Wharton School of the University of Pennsylvania. He enjoys bareboat sailing, staying active and spending time with his triplet daughters, Anne, Emily and Nellie. Erle is a proud supporter of Unity Toastmasters and a member of Grace Bible Church.

GREGGY STUPINSKI
Jacksonville, Florida
One thing you may not know about Gregg? He went to second and third grade with Shaquille O’Neal, and even has a signed class picture of him. A resident of sunny Florida, Gregg makes his home with his wife, Jenny, and their four dogs, Barley, Hops, JenJen and Scooter (it’s probably no surprise that his wife is a dog lover). Gregg and Jenny also have two daughters, Anne Marie and Kaitlin. Gregg, who began his financial career after graduating from St. Andrews University in 1993, considers book segmentation particularly helpful when delivering a premier client experience. Away from the office, he enjoys golfing, skiing and hiking. Additionally, he and his wife have been a Big Brother and Big Sister to a girl from Immokalee, Florida, for the past seven years, and he’s also the current president of the Cancer Alliance of Naples. Gregg considers his proudest achievements to be his daughters and the women they’ve become, as well as celebrating 20 years as a cancer survivor in 2019.

GREGORY STEVENS – Ocala, Florida
Now a resident of the horse capital of the world – Ocala, Florida – Gregory was born in Syracuse, New York. He’s been in the financial industry for 22 years and worked with his father, Don, for 13 years before the latter retired from Smith Barney in 2010. Gregory remains deeply grateful to his father for instilling in him the importance of financial planning and of having a written plan to serve as a road map for when the markets get tough. In addition to his financial background, Gregory holds a bachelor’s degree in building construction from the University of Florida. He even served as the onsite manager for the New York Yankees spring training facility in Tampa, Florida, and for the St. Louis Cardinals facility in Jupiter, Florida. He and his wife have three children, Andrew, Alexandra and Charlotte, along with an adopted poodle and a boxer puppy. His favorite hobbies include working out, fishing and spending time with his family on the water. He still enjoys video games and is really good...
at Call of Duty. An active member of his community, Gregory volunteers as finance chair at his church and is on the Hospice of Marion County philanthropy committee.

**JACKSON DILLE – Boise, Idaho**

A lifelong Idahoan, Jackson grew up on a farm south of Hansen. Before becoming an advisor in 2009, he owned a truss company with his family and farmed with his dad. His favorite pastimes still include horseback riding and spending time with his cows. He and his wife, Rachelle, have three children, Berkley, Braxton and Brighton. True animal lovers, the couple’s pets range from two dogs and two cats to four horses and many cows. Jackson is most proud of his family and considers hiring his mom as his assistant to be one of the best things he’s done for his practice. In his free time, Jackson volunteers as a youth advisor at his church.

**JENNIFER RAIMONDI – Bend, Oregon**

Jennifer’s resume boasts an impressive 42 years in the financial industry. Prior to becoming an advisor in 1991, she worked in the banking industry for 15 years, amassing a wealth of experience through multifaceted roles ranging from teller to management. She considers one of her top achievements to be serving as a long-time advisor in a small community and holding a role that was occupied by very few women when she first started. Jennifer is also very proud of her blended family of four sons with her husband, Robert, whom she met on an airplane over 20 years ago when their flight was canceled. In addition to volunteering for Big Brothers Big Sisters of America, Jennifer has served as a board member for two local high school graduation parties. She enjoys hiking, traveling and wine tasting.

**JOEL ESTES – Tucson, Arizona**

Born and raised in Tucson, Joel attended the University of Arizona on a partial baseball scholarship. He played professional baseball for five years after graduating college, during which time he began working for Merrill Lynch. Once his baseball career came to a close, he joined Merrill Lynch full time. Joel, who has 28 years of financial industry experience, remains extremely proud of helping clients achieve their dreams and working with them to create their financial futures. Going forward, he plans to focus on working with clients’ extended families to help ensure seamless transitions from one generation to the other. Work aside, Joel likes to spend his free time playing with his grandkids, traveling and playing the occasional round of golf. He has three dogs, a 10-year-old Pekingese named Olive and two West Highland terrier puppies named Jax and Chibbs. He also serves as investment advisor for the nonprofit Tucson Conquistadores.

**JOHN ASPELL – Bend, Oregon**

A graduate of the University of Idaho, John served as the president and owner of a wholesale clothing manufacture and import business before becoming an advisor 26 years ago. In his free time, he enjoys golfing and fishing, as well as spending time with his children, cat and grand-dogs. He’s most proud of his marriage and wonderful adult children. A dedicated father, John once took off six years to be a stay-at-home dad. One thing he plans to do in the future? Work remotely in Hawaii during winter.

**JOHN-PETER CURCIO – Atlanta**

Born in New Canaan, Connecticut, John-Peter is a fourth generation New Canaanite. He holds a Bachelor of Arts from St. Lawrence University and a Master of Business Administration from the Vanderbilt University Owen Graduate School of Management. He lived in France during his junior year of college and played for the Rouen Huskies baseball team, which was named the French national baseball champions that year. John-Peter, who’s been in the financial industry for 23 years, spent the first two decades of his career at Goldman Sachs and Sandler O’Neill. When he's not at work, he spends his time with his sons, Jake and Luke, on the golf course and tennis court. He also volunteers for Cristo Rey Atlanta Jesuit High School and has a 1-year-old golden doodle.

**JOHN SCHINDLER**

*Birmingham, Michigan*

A self-professed music junkie, John also enjoys golfing, skiing, traveling and making memories with his family, including his dog, Zukey. Among his proudest achievements are his marriage and three wonderful children who still like to hang out with him. John is a graduate of Western Michigan University and treasurer of the Notre Dame Prep Boosters Club. Counting 24 years in the financial field, he upgraded his service model in 2013 to help ensure each client has a monthly or quarterly scheduled phone call with an established agenda, something he credits for further enhancing his team’s service.

**JON DAYTON**

*San Francisco*

Originally from Lexington, Massachusetts, Jon has lived in San Francisco for more than three decades. There, he applies his 25 years in the financial field to serve high-net-worth clients and families. When he’s not in the office, you can find Jon reading historical nonfiction and spending time outdoors, whether hiking, skiing, playing tennis or golfing. To stay mentally and physically fit, he turns to spin, bridge and tango. Jon and his wife,
Hendy, have three beautiful children named Tucker, Skyler and Jackson.

JOSEPH HUBBELL – New York City
With 34 years of industry experience, Joseph has held nearly every position in a branch, from operations to branch management. He’s also served on several boards for charitable organizations and is currently on the Harbor Control Commission of his hometown of Lloyd Harbor, New York. He has also been a member of the FINRA Board Arbitrators since 2007. A graduate of Fordham University, Joseph attended school and worked in operations and supporting roles before becoming an advisor. He enjoys boating and fishing, and is a full believer in providing holistic service and a customized approach for each of his clients.

LEE COOK – Fort Wayne, Indiana
Prior to becoming a financial advisor 23 years ago, Lee worked as a stockbroker after his graduation from Hanover College. Now a complex manager, he credits his mentors for guiding and inspiring him along the way. Lee makes his home with his wife, Tania, and their children, Allison, Curtis and Wyatt. Also part of the family are his 11-year-old golden retriever, Daisy, and his cats, Butterball and Billy. Lee enjoys unwinding by doing anything outside, including pheasant, quail and turkey hunting; fishing; and barbecuing (he even built his own barbecue smoker). He’s also volunteered for Habitat for Humanity. One of Lee’s most treasured memories is of his high school baseball state tournament, when he hit a grand slam in the seventh inning against his school’s county rivals and helped win the game and the sectional championship – the first in his high school’s history. Personally, he’s incredibly proud of the loving family he and his wife have built; professionally, he remains passionate about what he does and continuously seeks new ways to help his teams deliver efficient, innovative service.

MARTHA BRAUN
Grosse Pointe, Michigan
Martha, who’s been in the financial planning field for a little over 13 years, left her career as an estate planning attorney to become an advisor in her mid-50s. She joined Raymond James in 2019 and is working to implement her succession plan. A Certified Divorce Financial Analyst, she hopes to continue in the divorce analysis practice after she retires from financial advising. Away from the office, Martha enjoys reading, quilting and cooking. She also cooks a new recipe every week, and has been doing so for the past three years. Martha and her husband have four children, six grandchildren and two neurotic rescue dogs named Camden (from Baltimore) and Morgan. She’s incredibly proud of the nearly five decades she and her husband have been married, as well as of her children – all of whom pursued higher education degrees. Martha is a member of a women’s professional service organization called Soroptimist International. A native of Grosse Pointe Park, Michigan, she attended the University of Michigan, Oakland University and the Michigan State University College of Law.

MARK REIFSCHNEIDER
Bend, Oregon
A 24-year veteran of the financial planning field, Mark worked as a plant manager at Marathon Coach prior to becoming an advisor. He attended the University of Oregon, only a few minutes away from his hometown of Springfield. Mark enjoys staying active and being outdoors (perhaps it’s no surprise he was a top 10 nationally ranked swimmer as a child) – especially by hiking, biking and camping. He and his wife share three daughters and two dogs, a Shetland sheepdog and a Bernedoodle.

MICHAEL MACFARLANE
Austin, Texas
Michael’s past may seem surprising for a financial advisor. Growing up in Victoria, Texas, he worked as a mechanic and salesperson at a Honda motorcycle shop throughout high school and college. At age 25, he became general manager of a Honda automobile store, which he purchased when he turned 30. In the decade that followed, he and his wife, Sheryl, sold three other automobile franchises. Michael sold his last automobile store at age 40 and turned to his accountant and his financial advisor for guidance on what endeavor to take on next. John Martin, his advisor at the time and his current business partner, encouraged him to apply to A.G. Edwards. He did – and the rest is history. Michael has many clients who’ve known him since his car dealership and A.G. Edwards days. When he’s not working, Michael enjoys hunting, fishing, traveling, playing tennis and spending time with his three children and five grandchildren. His weekends are often filled with friendly cooking contests hosted at his or his friends’ houses, with the winner gaining bragging rights until the next get-together.

MITCHELL OLDEWURTEL
Peoria, Arizona
Born in Long Beach, California, and raised in Orange County, Mitchell graduated from the U.S. Air Force Academy in Colorado before beginning
his career in U.S. Air Force intelligence operations. He brings 20 years of broker experience to his role as an advisor. In his free time, Mitchell enjoys traveling to new places, boating, skiing and golfing. He has two dogs, an Alaskan malamute named Ella and a German shepherd named Max.

**NIKKI AGINS**
*Raleigh, North Carolina*
Nikki has been an advisor for 21 years. Originally from Buffalo, New York, she went to high school in Naples, Florida, and lived there for 28 years. She holds a degree from Florida SouthWestern State College and is a member of the Philanthropic Educational Organization, a women’s organization focused on providing educational opportunities to female students around the world. Nikki attends church at Fairview Baptist and enjoys traveling, cooking and reading in her spare time. She is most proud of her two beautiful daughters, Madeline and Lydia, and of building her practice from the ground up.

**SCOTT BENNETT**
*Birmingham, Michigan*
A 31-year veteran of the financial field, Scott accepted a role at EF Hutton soon after graduating from the University of Michigan. He resides in Birmingham, just a few minutes away from his hometown of Royal Oak. In his free time, you find Scott staying active through wakeboarding, mountain biking and more. He and his wife, Theresa, share three children – Reagan, Natalie and Cameron – as well as a pup named Jake. A proud member of his community, Scott volunteers with Starr Commonwealth and is an active churchgoer.

**SHANE O’BRIEN** – *Boca Raton, Florida*
Prior to becoming an advisor 13 years ago, Shane worked in sales and trading for Citigroup. He earned a bachelor’s degree from Villanova University and a Master of Business Administration from the University of Miami. Originally from Kingston, New York, Shane makes his home in the Sunshine State with his wife, Bianca, their daughters – Melanie, Allessandra and Valentina – and their English bulldog, Buddy. An active churchgoer, Shane volunteers at Christ Fellowship Church. He also trains and competes in Brazilian jiu-jitsu.

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This seminar breaks down key investment behaviors and reminds clients that an advisor can help prevent them from making costly decisions. It includes: a guest speaker, a 30-minute presentation, invites, a giveaway and a client flier.

Contact your Columbia Threadneedle representative or call 800.446.4008 to find out more.

Source: DALBAR 2018 Q4B report. $65,561 represents the difference between an average equity investor and the S&P 500 Index if they each invested $100,000 over a 10-year period as of 12/31/17. © 2019 Columbia Management Investment Advisers, LLC. All rights reserved.
TOM RAFFERTY – Little Rock, Arkansas
As an advisor with over 15 years of experience, Tim is most proud of building a successful practice on his own, while still being there for all of his children’s activities. In fact, Tim’s transition to Raymond James in 2019 marked the first time he joined an advising team. Born in Little Rock, Arkansas, Tim holds a degree in finance from Texas Christian University. He and his wife, Shay, have two children, Jack and Clay, and two pups, Tyson (a boxer) and Payton (a Frenchton). Aside from relishing time with his family, Tim loves a good round of golf and watching football, particularly the Saints and TCU and LSU football. He’s also a junior deputy baseball coach, a board member at Little Rock Montessori School and a member of Christ the King Catholic Church. Perhaps explaining his love of baseball, Tim is related to Rusty Staub, a professional baseball player whose number was retired after he left the Montreal Expos.

TONY YAKOS – Muncie, Indiana
A military brat, Tony was born at the Minot Air Force Base in North Dakota and has lived in almost 20 different places. He considers Great Falls, Montana, to be his hometown, as that’s where he spent his formative junior high and high school years. Tony joined the Army right after his high school graduation, later attending the Defense Language Institute in Monterey, California. He holds a Bachelor of Arts from Indiana University and a Master of Business Administration from Michigan State University. Prior to joining the financial planning field 11 years ago, Tony worked in business consulting and as an Arabic translator in the Army. He is most proud of taking the risk to start a job in finance – an industry that was new to him at the time – and giving up a great career in the Army to strive for an even more fulfilling future. When he’s not at work, Tony enjoys home brewing, hiking and downhill skiing, as well as volunteering with the domestic shelter A Better Way. He and his wife, Amy, share two daughters, Marigail and Ali Corinne, as well as a dog named Bentley. As for his clients, Tony focuses on retirement income planning, helping them craft the happy and peaceful retirements they envision.

WES OLIVER – Fort Worth, Texas
Although he was born in Germany while his father was in the Air Force, Wes considers himself a Texan through and through. After moving to Texas at 7 years old, Wes went on to attend Texas A&M University, where he earned a Bachelor of Science in industrial distribution. During college, Wes also partook in the Aggie Bonfire and worked as a fish camp counselor. Wes began his financial services career 23 years ago at A.G. Edwards. Wes’ favorite pastimes include traveling with his wife, Cathy, and flying and building airplanes. He shares five children with Cathy – Anissa, Juan, Natalia, Salvador and MaryAlice – along with one grandson named Salvador and a granddaughter named Camila who’s on the way. Also part of the family is his dog, Rubble. Wes is passionate about giving back to his community and is on the board of Samaritan House, a nonprofit devoted to helping victims of domestic violence and homeless families, and belongs to the local Society of Financial Service Professionals chapter. In his career, Wes is proud of the long-lasting multigenerational relationships he’s cultivated with his clients through the years. On a personal note, he’s incredibly grateful to have found and married Cathy, his best friend and the love of his life.

WILLIAM GERDTS
San Jose, California
In addition to having 46 years of experience in private wealth management, Bill is also a distinguished water polo player. A member of the U.S. national water polo team in his youth, he continues to participate in the World Masters Water Polo Championships every two years, and has played in Hungary, Italy, Montreal and Australia. This August, he’ll be adding South Korea to that list. Bill holds a bachelor’s degree in economics from San Jose State University, located in his hometown of San Jose, and remains an active fundraiser for the university’s water polo program. Bill, who began his financial career as a broker at Dean Witter in 1973, began working with his son, Ryan, when the latter joined his practice a few years ago. He’s grateful to have Ryan form part of his business, and has found that he’s helped make the practice even more efficient through tech support and his excellent relationship-building skills. Bill resides in San Jose’s Almaden Valley with his wife, Darlene, and dog, Habeka. He enjoys golf and is a member of Almaden Country Club.

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David Neunuebel, senior advisor and partner of the Neunuebel Barrantes Wealth Management Group of Raymond James, is almost as passionate about art as he is about financial advising. When clients first step into his office, they can’t help but take time to admire the breathtaking pieces adorning the walls. They must wonder, “Am I in a museum or in a financial services office?”

David’s team website also showcases his collection. It even features an online art tour that gives visitors a glimpse of the impressive collection.

While he has always enjoyed art, David’s passion for collecting artwork was ignited nearly 40 years ago when he met his wife, Judy, an artist herself. It was through her that he began mingling with local artists, gaining an insightful appreciation of their works and unique styles. Slowly but surely, his collection began growing – with art dripping from the walls of his home and, eventually, his office.

“It’s become a way to create an affective office environment,” he says, “instead of one that only dwells on columns of numbers. As with art, there’s an important emotional aspect to financial advising, and making art an integral element of our workspace is one way to recognize that.” Additionally, David finds that having an office that could pass for an art gallery allows him the opportunity to make an unforgettable first impression on clients.

Among David’s favorite artists is Susan Tibbles, a self-taught artist who works in mixed media assemblage. He especially treasures her three-dimensional pieces, whose aesthetic he finds equal parts intriguing and engaging.

To see more of David’s favorite artists and enjoy an in-depth look of the art collection in his office, visit raymondjames.com/neunuebelbarrantes/art_tour.htm.

Feature your collection or artwork here for everyone to enjoy. Please submit a photo and short description of your artwork to TheCulture@raymondjames.com. We would love to feature your collection, depending on the space we have available.
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