

## Thoughts on a Financial Services Career

### *“Lessons Learned”*

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#### **Lesson #10: Leverage Specialists**

When possible, leverage the expertise of specialists in areas that you feel you need assistance in. Build a team of synergistic relationships including estate attorneys, accountants, mortgage brokers, property/casualty agents, real estate agents, etc. These relationships will allow you to work in the field of your expertise while bringing value to your clients from other areas. Leverage the knowledge of senior agents in your office. Remember, they started from the beginning just like everyone else.

#### **Lesson #9: Practice What You Preach**

Believe in what you do and the products you sell, strong enough to own them. Until you own your human life value in life insurance, you will not be able to make a convincing statement to a client. Until you own your maximum disability income protection, you will not be able to understand the peace of mind that follows knowing if you become sick or hurt, your family will be able to succeed.

#### **Lesson #8: Never FEAR**

Fear is simply an acronym for **F**alse **E**vidence **A**ppearing **R**eal. Fear, doubt, and worry exist at the end of almost every thought. Also at the end of every thought is a choice, yes or no. Will you choose to be contaminated by Fear, or will you choose to succeed? Success is merely preceded by a choice to succeed and followed by a committed plan of action.

#### **Lesson #7: Life is a School of Transactions**

A very wise dear man taught me about the School of Transactions. You must make a deposit before you can take a withdrawal. You will not always win every game, or make every sale, but the knowledge you learn from the mistake you made is priceless. Most likely you will not make the same mistake again, because it will hurt worse the second time around. Learn from all your mistakes; remember they are just deposits into the School of Transactions.

## **Lesson #6: Invest in Yourself**

No matter what time of your life you are in, always keep learning. Surround yourself with people who have become successful and learn from them. When you invest in coaching sessions, workshops, technology, and the like, every dollar you invest will come back to you ten-fold. Realize that knowledge gained is not a cost issue; it is an investment in yourself and your career.

## **Lesson #5: Work With People Who Possess the Same Values As You**

Never compromise your own integrity by working with someone who is out of alignment with you. Whether you are working with an associate or a prospect, if those people's morals and values are not aligned with yours, the relationship will not prosper. This world is made up of Natural Laws; one law is named the Law of Vibration and Attraction. This law states 'Like attracts Like.' If you put a positive force and a negative force together, they will repel. The same happens with relationships that are out of alignment.

## **Lesson #4: Focus on the Mission, Not the Commission**

The mission of a financial services representative should have a theme of helping people reach another level, not about how much money they could possibly make in a year. Unfortunately, some people in this career see every new prospect as a dollar sign. Could you imagine meeting someone new for the first time, introducing yourself and asking him or her what their net worth is? If a prospect walks through your door and feels you are trying to "sell" them, most likely you will not.

## **Lesson #3: Product vs. Prospect**

Master the art of communication. All too often, a new agent tries to become a product guru; when instead they should be learning how to communicate with people. To build a significant relationship, you need to get into the heart of your client and find out what and whom they care about most. Mastering the art of communication is the most challenging yet the most rewarding skill you will learn in this career.

## **Lesson #2: Master Your Own Unique Ability**

We all have a unique ability. Some people are masters on the phone, others are masters at getting to the core of a client; whatever yours may be, embrace it, and master it. Do not fall into the trap of working on something that you are not good at, or dislike to do. This will just take up valuable time. Instead, realize that everyone has a different unique ability. Once you master your own, find someone in your organization that has a different unique ability. Together you will work greater than alone.

## **Lesson #1: Create Value**

The theme in the preceding lessons is to Create Value. This concept is so important I decided to give it the #1 spot. If you are not bringing value to your clients, someone else will. If you don't put a value on yourself, someone else will. Bring value to all your relationships, including clients, associates, and family. I was taught, "In the world of cause and effect, Value is the cause, and Dollars are the effect."

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