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THE MAGAZINE FOR WOMEN ADVISORS | SPRING 2022

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WILSON**

SHAKING UP WALL STREET
FROM WITHIN *p. 8*



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Happy International Women's Day!

Each year, International Women's Day is a powerful reminder of the progress women have made in breaking barriers. Celebrated on March 8, it's a day when we recognize the achievements of women in society, economics, culture and politics.

It began more than a century ago with a relatively small group and expanded to become a global movement. It transcends the boundaries that otherwise define us as members of nations, cultures, religions or parties.

It's about all of us – and each of us.

It is also a call to action.

We must continue to be a force for change, to embrace the 2022 International Women's Day theme – #BreaktheBias – and champion one another. The financial services profession is especially suited to the traits and talents many women innately possess – the desire to connect with people, the capacity for empathy, the ability to think long term. There's no denying our industry remains male-dominated, but there are more women advisors than ever before – and we need more!

We're proud to publish this issue of Aspire magazine to align with the celebration of International Women's Day – to recognize the achievements of women in financial services and, we hope, inspire others to join us.

In these pages, you'll read about Nandita Das, a fee-only advisor in Delaware who founded a financial planning program at a historically Black university rooted in her belief that financial planning is for everyone, not just the rich. You'll meet Dana Wilson, the founder of Changing How Individuals Prosper, an online platform that allows people to find a wide selection of Black and Latinx advising professionals. And you'll listen in on a conversation with Jodi Perry, the first woman recruiter at Raymond James and the first woman at the firm to lead an advisor division, the quickly growing Independent Contractors Division.

As a special nod to International Women's Day, you'll be introduced to successful advisors from around the world. Helena Bakunowicz, a Briton, became an entrepreneur before age 30 and purposefully seeks out diversity of thought in her practice, The Investment Boutique. Trixie Rowein, leader of PAX Portfolio Advisory in Edmonton, Canada, builds genuine relationships by sharing her authentic self – and her mother's empanada recipe. Julie Singer studied abroad and traveled the world before finding just what she was looking for in her father's advisory practice, Singer Wealth Advisory of Raymond James in Carmel, Indiana.

As always, thank you for making Aspire magazine part of your life. This magazine is created for you, professional women leading the way. I hope you enjoy this issue and are as inspired as I am by the women whose achievements are so worthy of celebrating on International Women's Day – and every day.

My best to you all,



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Driven by *experience*,
guided by *empathy*

Dr. Nandita Das is exploring financial planning from a societal angle
and educating a new class of advisor.

Sometimes inspiration springs from a question that, once asked, demands to be answered. Other times, inspiration comes from questioning the question.

After hearing the same introductory query from three different financial advisors, Dr. Nandita Das was inspired in that second way. Their question? “How much of your assets do you want to put under management?”

“I was shocked,” the finance professor said. “I felt I could have managed all of their clients’ assets – I didn’t say that out loud, but I was thinking it. Rather, I was looking for help with other parts of financial planning; they didn’t have any interest in finding out why I had come.”

As she left unsatisfied, she wondered how people without a doctorate in finance would have understood the situation and whether they would have gotten the sound, holistic financial advice they needed.

And she wondered if advising, as it is sometimes practiced, was capable of serving the many spectra of human experiences and circumstances for the betterment of people and communities.

So, she sought an answer. She became a CERTIFIED FINANCIAL PLANNER® professional and opened a fee-only practice, Das Financial Health, in Newark, Delaware. Then she became the founding director of a College of Financial Planning Board-registered financial planning minor at a historically Black university, Delaware State University. In 2022, the university is expanding its curriculum to include a financial planning and wealth management degree program.

She is driven by a clear ethos.

“Financial planning is for everyone, it’s not just for the rich, and many are falling through the cracks.”

HIGHER EDUCATION’S GROWING PLACE IN THE INDUSTRY

A review of the College of Financial Planning’s college program listings at the end of 2021 revealed that, in addition to 154 certificate and 62 capstone programs, the education company has associations with 160 undergraduate, 44 graduate and three doctoral financial planning programs. Expect those numbers to continue rising.

Traditionally, the paths into a successful financial planning career are many – just open an average issue of *Aspire* – and Das doesn’t think that’ll change as degree programs become more common. The multidisciplinary nature of professional financial planning lends itself to a variety of backgrounds.

“Financial planning is for everyone, it’s not just for the rich, and many are falling through the cracks.”

“Career financial planning is not rocket science,” Das said.

“You don’t need to know every detail about finance, but to be successful you do need to have people skills. You don’t have to be an extrovert, but you have to have a heart for listening to stories.”

The Delaware State University minor program reflects the multidisciplinary nature of the field. There are no prerequisites to enter – students from all fields ranging from STEM to liberal arts are encouraged – and the first course in the curriculum is always personal finance.

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Financial planning as a formal academic discipline, however, promises more than a running start in a financial planning career. It can inform professionals in fields including social work, private practice and entrepreneurship.

And though they are unlisted in the course catalog, there are two recurring lessons that would benefit everyone: How to take the discomfort out of talking about money and how to be empathetic about others' decisions and circumstances. The first is required for anyone looking to make financial planning a career. The second is required to make financial planning a tool of societal improvement.

IF YOU GO TO THEM, THEY WILL COME

Das has immigrated twice, changing careers both times. She holds a Ph.D. in finance and a master's degree in economics from Lehigh University in Pennsylvania, an MBA from the University of Saskatchewan and a bachelor's degree in dairy science from Anand Agricultural University in her native India.

"I keep joking my next country is Mars if they find life there," she said.

Das is also a Fulbright scholar and, through the U.S. State Department program, will spend six months in India researching socially responsible investing and teaching financial literacy this year.

With all that, she says she is still always learning – especially from her clients and her students.

As an example, in the early days of her program, her students hosted a financial literacy and planning event at the university for people in the community. Interest was limited, but the lessons were plentiful.



Lesson 1

Talking openly about money doesn't come easy.

"It's ingrained in our brains to not even talk about it, so we put it on the back burner. People are more willing to talk about sex with their kids than to talk about money," she said.

Lesson 2

People think that if they don't have money, financial planning is not for them.

"And there are some barriers the finance industry has created. We're seen as the typical insurance agent or stock broker trying to push product. And those are fine, but most of us are not pushing products.

"Unfortunately, the prospects didn't know that, so they didn't come."

Lesson 3

Location, location, location.

"So now we go to them," Das said. Community centers, schools, senior centers – and online, where her students can talk about the notorious FAFSA form and the rigid realities of student debt with their peers. Her students also take what they know to their friends and families, having serious discussions about money for the first time. They put into practice what they learn.

Das has also learned to understand her own and others' financial blinders. One story she used in her classes references adding water to milk. She was then surprised to hear a student who had severely limited income say that she wasn't sure what Das had meant by people adding water to milk.

"In India, food is such a big slice of the whole financial pie," Das said. "Here, it's not such a big part that people would think to water down their milk to make it last. I stopped using that as an example."

She also gained some perspective from students in the financial planning and investment club when they adopted a family to provide Christmas gifts. Das said she was a bit taken aback

that the family wanted a smart phone, which she saw as an extravagant expense considering their other needs.

“The students told me, ‘During Christmastime, everyone has needs and wants. For them that’s the only luxury they have, so give them a break,’” Das said.

That’s where empathy comes in, and how financial planning becomes more than dollars, budgets and compounding interest. You not only have to meet people where they are, Das said, you have to meet who they are as well. This isn’t easy for anyone but can be learned and continuously improved.

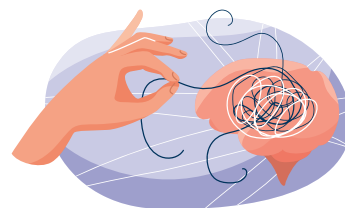
THE BIGGEST LESSON

It’s simple to say that financial planning is a business built on trust and trustworthiness. Putting it into practice is much harder.

For Das, she said the moment that people start to take down their walls comes when she starts sharing her story. People are more willing to open up to you if you open up to them.

So when Das meets with clients, she goes as herself, authentically, dressed in her own sharp business style. She

doesn’t presume to know what they want or what their values are. She remains open-minded and open-eared. And she shares her story with them, and listens intently when they share theirs with her.



“Finance is so personal,” she said. “I think telling your own story is very important.”

From that, professionals can build relationships and people can learn the skills to pursue lasting financial well-being. And they can learn that despite any idioms to the contrary, money is a very important thing and managing it can be learned.

“Money will not make you happy, but lack of it will make you unhappy,” Das said. “Money is just a tool. No one says their goal is to be rich. They may say it but what they probably mean is they want to be able to spend their days on the seashore.

“That’s where we help. Not by putting our values onto them, but by equipping them to pursue the life they want to live.”

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¹ Survey of 202 financial professionals who sold a Brighthouse Financial product in the past 12 months. MMR Research, Inc. and Brighthouse Financial, September 2018.

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A woman with curly hair, wearing a black blazer and white top, is sitting on a white block and using a laptop. She is smiling and looking towards the camera. The background is a plain, light color.

Shaking up Wall Street from within

Dana Wilson's conviction in the power of her dreams and her talents has seen her break countless barriers. Now, she's helping others do the same.

Henry Ford once said, “Whether you think you can or you think you can’t – you’re right.” And Dana Wilson knows she can.

Her vibrant confidence has carried her through every stage in her life, propelling her toward fresh challenges and inspiring her to reap opportunities along the way. Just one month before she graduated with her bachelor’s in marketing, for instance, she accepted a job at SunTrust doing “everything there was to do” in a bank. It didn’t matter that she hadn’t studied finance. She knew she could succeed if she set her mind to it, and succeed she did.

Fourteen years later, when Wilson was ready to become a full-time entrepreneur, she founded CHIP (Changing How Individuals Prosper), an online platform that allows clients to find a wide selection of Black and Latinx advising professionals – from traditional financial advisors to tax professionals, insurance experts and estate attorneys.

And when the COVID-19 pandemic hit around two months after CHIP launched, Wilson embraced the benefits of an increasingly remote world, determined to apply her financial expertise and her passion for marketing to champion CHIP.

Wilson’s ability to find opportunity in difficulty has made her a force to be reckoned with. One that’s shaking up Wall Street and opening doors for others like her.

PLANTING CHIP’S SEEDS

The seeds for what would eventually become CHIP were planted long before its 2020 launch.

It all started when Wilson left the banking side of SunTrust for its investment sector, where she helped manage a team of about 30 advisors.

“I think there was only one Caucasian woman on my team and I just thought, ‘Geez, where are the women and where are the people of color?’ I didn’t understand.

“I had also graduated from an HBCU (historically Black college or university). So, to not see myself reflected in that corporate environment was somewhat of a shock.”

Yearning to expand her horizons, Wilson left her role and joined forces with a State Farm agent seeking to launch a startup.

“We built out the business literally from the ground up. We were in a building with no heat, making cold calls. And that spark of entrepreneurship just stuck with me.”

Two years later, she waved goodbye to North Carolina, where she had attended college and started her career, for the bright lights of the New York metropolitan area to work as a financial advisor at larger wealth management firms.

By then, she was well-acquainted with the industry’s diversity deficit.

“I noticed how Black and brown clients always had these unicorn moments when they met me – a Black woman who was an advisor. For the first time, they felt like someone saw them and someone heard them. To me, that just spoke volumes.”

BRINGING A DREAM TO FRUITION

Wilson spent a number of years as an independent advisor, once again cultivating her entrepreneurial experience, before deciding to pour herself into CHIP. She announced the launch of her platform on Christmas Day 2019.

By March 2020, the world had been transformed by the onset of the COVID-19 pandemic. But rather than see the pandemic as a reason to postpone her dream, Wilson saw an opportunity.

“I think the pandemic gave us all time to refocus and shift to the things that matter to us, and to learn more about ourselves,” she said.

The pandemic also meant people, unable to connect in person, were spending more time online.

“Everyone was paying more attention to social media – Facebook, LinkedIn. So, when we started sharing information about CHIP and reaching out to professionals, we began growing organically without needing to spend any money on marketing.”

Wilson’s determination to advocate for Black and brown communities through CHIP deepened even further following George Floyd’s murder in May 2020 and the resulting social unrest.

“In that moment, I knew it was time to propel things forward.

“I felt I had to do this. I want to create something that allows us to be seen as more than just the color of our skin and who the world has told us we are,” Wilson said, referencing stereotypes that claim people of color “don’t have any money” and how women – and especially women of color – are continuously underrepresented in the financial realm, both professionally and as clients.

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A CATALYST FOR GOOD

CHIP has allowed Wilson to use the lack of representation she experienced time and again as a catalyst for meaningful change. Change she hopes will ripple across the financial field.

“We’re moving toward a very global world,” she said. “I want CHIP to provide a safe place to learn about and change the conversation surrounding underrepresented individuals in this industry. Not just Black and Latinx, everyone – LGBTQ+, Asian-Pacific Islanders. There are so many cultures that are not seen and not heard.”

Wilson also hopes more financial firms start taking deliberate steps to diversify their workforces and open new doors for minorities.

“I’m hoping to see more companies go to HBCUs, go to two-year colleges, and talk to people there. It doesn’t always have to be the big-name schools you hear about all the time.

“The goal is to get out of our own way and make a proactive effort to meet people where they are. As we’re doing that, we have to help them feel comfortable at the table or create a table for them.”

The key, Wilson said, is to make diversity and inclusion a collaborative effort that’s reflected from the associates of an institution to its leadership.

“We don’t just want to see representation within the advisor population; we also want to see it in the C-suite.

“If you want people to come into this industry and stay in this industry, they need to know there’s upward mobility. And how are you showing that if they can’t see themselves moving forward into those roles, and being those decision-makers who pave the way for more and more people?”

TWO QUESTIONS WORTH ASKING

As a successful entrepreneur, Wilson is well-versed in shrugging off self-doubt. She prefers to set her sights on the big picture.

“Sometimes, when you let the ball drop, the dream dies, and then the goal dies,” she said, emphasizing the importance of putting ambition over fears.

“I think it’s a skill to be able to put yourself and your vision and your dreams into the world regardless of whether they work out. Because whether or not they work out is not what matters most. What matters most is you doing the thing that keeps you up at night – doing the thing that makes you happy.”

And on those tough days when stresses or growing pains seem to mount, there are two questions Wilson continuously comes back to: If you don’t do this, who will? And who’s going to do it the way you can? 🙌



"What matters most is you doing the thing that keeps

you up at night – doing the thing that makes you happy."

Re-humanize your *hustle*

Weave more of what you love into everyday life

Whether you're grinding, hustling, making it rain, having it all or, more literally, helping your clients pursue their life goals and lasting financial well-being with diligence and dedication, it's easy to unknowingly excise all the joy from your days amid all that activity.

A recent study found that Americans rated listening to their favorite song, enjoying a nice dinner and watching their favorite movie as the top three "little things" that bring joy. But more than half of those polled said they don't enjoy life's simple pleasures enough. Others said they felt like they don't have enough time.

In a success culture that celebrates workaholics and labels joy as self-indulgent, making this effort can feel radical, at first, but soon you'll see that being able to bring the heat doesn't mean you can't have a little warmth scattered throughout your day.

IDENTIFY WHAT MAKES YOU HAPPY

Flowers delivered on special occasions make us smile, but have you ever thought about visiting a flower shop to pick out your own once a month? The idea is to slow down enough to recognize those moments of joy and seek to replicate them more often.

Sometimes finding the positive means feeling the negative first. You can counteract the feelings of longing, like missing your kids during a day at the office, with something good. Frame a bunch of goofy family photos that make you laugh, then set them up all over your workspace.

INCORPORATE SIMPLE PLEASURES

Like everyone, you're probably glued to your smartphone, but you can use its features to remind you of the little things that make you happiest. One way to cultivate positive moments is to use your notes app to jot down what made you smile throughout the day. It'll become a go-to list to look at when you're in need of a boost. Or put the device down and sit on the front porch with a cup of coffee, take a walk in the park, make a home-cooked meal – you get the gist.

Most small moments don't need a big budget, but there are some you'll want to plan for – like exploring somewhere new or buying luxury bed linens – both of which made a top 50 list of simple pleasures. If that pressed crease in your suit puts a smile on your face, work a weekly dry-cleaning visit into your budget.

While it's human nature to have what psychologists call "negativity bias," a totally normal way your brain protects you from future harm, pessimism can take its toll. Balance that with a small dose of joy now and again, and you may just find yourself walking lighter.

Sources: slh.com; healthline.com; huffpost.com

A professional portrait of Trixie Rowein, a woman with long dark hair, wearing a dark green top and large gold earrings. She is smiling and sitting at a desk with her hands clasped. In the background, there is a framed photo of a family and a window with blinds.

A recipe for *success*

As leader of PAX Portfolio Advisory, **Trixie Rowein** challenges herself and others to make the world a better place.

With the holidays creeping up in 2020, advisor Trixie Rowein had a problem. The days were getting short and bitterly cold in Edmonton, Alberta, part of Western Canada, and as the pandemic dragged on her clients were feeling a bit down.

They needed comfort. They needed connection. They needed her mother's empanadas.

"Hosting an online cooking class was completely out of my comfort zone," says Rowein. But with her mom, Sara, and her oldest daughter, Roxana, at her side in the kitchen, she found the courage to get on Zoom and share with her clients and colleagues an old family recipe for the national dish of Chile, where her parents emigrated from. It seems simple – a pastry filled with meat, cheese or seafood. But empanadas take loving care to get right.

"I wanted to share with them some of my lively Latina background, and it was such a blast. How pumped I felt after was probably equal in proportion to how nervous I was to do it."

The cooking class is a shining example of how Rowein builds genuine relationships – and success – by sharing her authentic self. It's one of many special experiences she dreams up for clients. She also teaches Spanish language classes and added a third client newsletter during the pandemic called The Weekend Update that's filled with personal stories. It's all guided by a motto she shares with clients – feelings matter just as much as finance.

"If you can make someone happy, make someone smile, then do it. There's enough strife and sadness in the world. You'll almost always see me with a smile on my face."

SPREADING COMFORT AND JOY

For the past 21 years, Rowein has poured her heart and soul into her career, finding clever ways to incorporate her family and her values – and it's paid off big. In 2021, as portfolio manager and leader of PAX Portfolio Advisory in Edmonton, she was named a Woman of Distinction by the Raymond James Women Canadian Advisors Network. The award honors women making an outsized impact in the financial industry and in their communities, and those who nominated her highlighted her thriving practice, the active role she plays in raising funds for abused children through the Little Warriors organization (learn more on page 14) and how generously she shares knowledge with peers through mentoring.

She has such a strong bond with her clients, one of them even helped name her practice when her business partner retired. (It's based on the concept of "peace of mind;" pax is Latin for peace.) And the team she has built feels like a family – and includes an actual family member. Her niece, Alexa Cousino, serves in a team support role. Taylor Cooper serves as a licensed portfolio

manager assistant. He joined her team after a summer internship with Raymond James in 2018.

"It just goes to show that hard work, passion and a 'never give up' attitude really go a long way," her branch manager, Tage Cawley, said of her award.

It's hard to fathom now. But at the beginning of her finance career, giving up seemed a real possibility.

CHILE IS CALLING

Rowein has always had a love of learning, and through hard work she became the first person in her family to attend university. She is a math whiz, and at the encouragement of one of her secondary school teachers, she started out studying computer programming.

When she arrived on campus, she realized she was one of the few in her major who didn't own a computer. She would have to spend long hours in the university's computer lab to get assignments done. Then she fell ill and missed a week of classes. Failure seemed imminent, so she pivoted to another math-heavy major: finance.

"I want to empower more women. When you empower women, you empower their partners, their kids – women are the linchpin of so many families."

Her grades were stellar. "All the sacrifices my parents made coming to this country, I wanted to validate them," she says. However, while other students had been completing internships, she had been working side jobs to pay tuition. She discovered this fact when she graduated and began applying to companies, and received rejection letters saying she didn't have relevant experience. Like many first-generation university students, she didn't have a mentor to explain the unwritten rules.

"Then one day there was an ad in the newspaper of all places that said, 'Looking for a junior investment advisor; no experience required.'" She was hired in July 2000 – just as the dot-com bubble began to burst. The firm was Goepel McDermid, which would a year later become Raymond James Ltd. There, she spent every day cold calling investors. As a young woman in a male-dominated industry, she often felt anxious about her future.

(continued on next page)

Support for *Little Warriors*

CONTENT WARNING: This story includes the topic of childhood sexual abuse.

A Canadian charity helps children cope with the devastating effects of sexual abuse while aiming to prevent it.

Just outside Edmonton, Alberta, Canada, a unique facility is on a mission to reclaim childhood.

Run by the Little Warriors organization, the Be Brave Ranch offers intensive, multimodal treatment to child sexual abuse survivors at a 60,000-square-foot facility that features an art therapy room, a music room, a play therapy room and a yoga room. It's the brainchild of Glori Meldrum, founder and chair of Little Warriors and a survivor of abuse. "I wanted to create something that provided access to support and healing for children and their families who faced the same fate that I did," she told Dal magazine.

Working in partnership with the University of Alberta to measure the outcomes of their approach, the clinical team at the Be Brave Ranch has treated 500 children over the past six years. An additional 40,000 people have been trained to prevent child sexual abuse through Little Warriors' in-person and online seminars.

"Little Warriors is an amazing organization," says Trixie Rowein, portfolio manager for PAX Portfolio Advisory of Raymond James Ltd. "The future of our communities is based on the future of our children. If they can't flourish, then what kind of world are we going to have?"

Rowein is a six-time sponsor of the organization's annual Be Brave Luncheon fundraiser and sits on its resource committee. Through the support of private donors like her, Little Warriors has continued to expand, with a newly launched Be Brave Bridge online program to reach more children, adolescents and families than ever before with critical mental health support.

The founder's vision is clear. "If we can heal the child, then they've broken the cycle of the consequences of their abuse," Meldrum said as a finalist for the 2020 RBC Canadian Women Entrepreneur Awards. "Being able to see them at the beginning and where they are now – there is no greater joy."



"After two years of cold calling and the Twin Towers attacks, everything just went from bad to worse in the markets," she says.

Then her parents left chilly Canada for Chile. She went for a wintertime visit and began daydreaming about moving there and becoming a bilingual tour guide.

"I made these plans to quit, and when I went to tell my boss, he says, 'I'm happy with you. Don't go.' I thought, 'You haven't said a nice word to me in two years!'"

After negotiating with her branch manager, she was able to refocus her role on the tasks that played to her strengths, partnering with him to serve clients. It was a lesson in asking for what she wanted – and it gave her the courage to commit.

THE DOMINO EFFECT

Knowing that learning is her superpower, she studied for and earned the CERTIFIED FINANCIAL PLANNER™ certification as well as the Financial Management Advisor and Chartered Investment Manager designations. Hungry for more professional development opportunities, she attended her first Raymond James Women's Symposium in 2006. "The energy of being around all of these women, I have to tell you, it was so empowering."

It gave her the idea to host her own women-only symposium for clients and their friends and families. Though her male business partner at the time was skeptical, she pressed on. "I want to empower more women. When you empower women, you empower their partners, their kids – women are the linchpin of so many families."

During her symposiums she talks about financial topics, but adds in the nuances of parenting and being in the "sandwich generation," trying to juggle caring for children and aging parents at the same time. She shares her own stories of how she navigates being a divorced mother of two children approaching that "sandwich" conundrum. "When you speak from the heart, the message becomes louder. It resonates with people," she says.

Bringing the issue to light

- An estimated **1 in 3 girls** and **1 in 6 boys** will experience sexual abuse.
- **95%** of those children will know their perpetrator.
- **95%** of cases will go unreported.

Learn more about preventing abuse at littlewarriors.ca/prevent-it.

Sources: 2013 Ontario Child Health Study; The victimization of children and youth: A comprehensive, national survey; How Much Child Sexual Abuse is "Below the Surface," Front Psychiatry

“We had a client with three sisters. The first symposium, the client brings one sister. She became a client. The next symposium, another sister attends. She became a client. Finally, she brings sister three. Wouldn’t you know it – she became a client.” Empowering women had become a catalyst for success.

A SOULFUL MIX OF INGREDIENTS

Giving back has been a vital ingredient in Rowein’s recipe for a life well lived. She has shared her Spanish language skills, her financial insight – even her hair.

Rowein offered to donate her long locks to a friend going through cancer treatment but couldn’t persuade her to accept the offer. After the friend passed away in April 2021, Rowein chopped off 15 inches of her hair and donated it to Wigs for Kids, combining her efforts with her annual fundraising for the Canadian Cancer Society and its CIBC Run for the Cure. “I was not only donating my hair, but also raising money for Wigs for Kids and raising

money for the Canadian Cancer Society,” she says. “I had to up the ante in her memory.”

Her knack for making connections amplifies her impact. She includes her family and clients in volunteering for Soup Sisters, a charity dedicated to providing comfort to people through making and sharing soup, and Drug Free Kids Canada. “Growing up in the inner city, drug dealers lived across the street. I saw the effects of it. So I organized a walk near my house, all of us wearing our matching black shirts and spreading awareness.”

All along the way, Rowein shares her philanthropic journey with her clients through her newsletters, and even through gifts related to charitable causes. It has built trust and inspired them to follow their own passions and causes.

“It’s like a pebble dropped in a lake. It may feel like a small action. But those ripples keep going and going. I might not know the impact of those ripples down the way, but they’re there. That makes me feel really good.” 🎧

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Q+A with Jodi Perry



JODI PERRY
President,
Independent Contractors Division
Raymond James Financial Services

Jodi Perry is celebrating 28 years with Raymond James, which is a pretty long time for someone who was initially just looking for a way to pay for college. Eager to put herself through school to ease the burden on her father – her mother died when Perry was 20 – she landed an entry-level operations role with the firm in 1994 to gain professional experience and take advantage of the tuition reimbursement program while finishing her business degree at Eckerd College in St. Petersburg, Florida.

As Perry says, she came for the job and stayed for the career.

In 2018 – after roles in operations, asset management, sales and recruiting – Perry was named president of the firm’s growing Independent Contractors Division (ICD), which combined with the Financial Institutions Division (FID) forms Raymond James Financial Services (RJFS). The subsidiary with which all independent advisors are affiliated, RJFS represents more than 3,500 of the 8,400-plus advisors who affiliate with the firm.

In 2003, she became the first woman recruiter, a role that paved the way to becoming the first woman to lead an advisor division at the firm. Perry was the second woman on the firm’s Executive Committee, joining Bella Loykhter Allaire, the executive vice president of Technology and Operations.

Q. You've had a variety of roles at Raymond James – in asset management, operations, sales, recruiting. How did you know when it was time to take the next step?

When I think about all the moves I've made in my career, it really wasn't that I made a specific decision to do something. I didn't say, "I want to go from operations to sales." At some points other people said, "Hey, I think you would like it over here." I did work to vary my experiences, which I believe does increase your value. But I had no idea at the time that I was setting myself up for a career. I was willing to step outside of my comfort zone. I was curious. I would watch people in a certain job and say, "I think I can do that."

Q. You were the first woman in a recruiting role with the firm – what challenges did you overcome?

That was a big move, something no woman at the firm had done before. I thought, "Maybe there's a reason there's never been a woman recruiter." So, I had to get out of my own way a bit. And what I quickly found out is that recruiting isn't about sales, it's about relationships. Men connected with each other in ways I didn't because they often shared interests I didn't have. I didn't play golf, for example, though I contemplated learning. But I figured out how to connect with advisors in different ways or on different levels. I was getting a lot of personal information from advisors because they were comfortable talking to me. I would hear why they were really nervous about making the transition or about going from being an employee to an independent running their own business. They would tell me they were uneasy about health insurance because their wife had breast cancer. I would get the really personal stories. And it became an integral part of my relationships with advisors to help them make those important decisions for themselves, their families and the people on their teams who were potentially coming with them to their new firm.

Q. Your professional experiences were varied, but each involved a leadership opportunity. How did each of those leadership roles help prepare you for the role you're in now as president of the Independent Contractors Division?

Each time I got into a new position I thought, "This is just about me." And each time I would find myself in a leadership position. I love leadership. I think you should lead people and manage

Meet Jodi Perry

Hometown: St. Petersburg, Florida

Education: Eckerd College, St. Petersburg, Florida

Licenses: Series 7, 24, 63 and 65

Certifications: Registered Corporate Coach with the World Association of Business Coaches

Honors: Financial Planning magazine, "21 People Who Will Change the Industry in 2021"; Tampa Bay Business Journal BusinessWoman of the Year honoree, 2018

Organizations: Women's Leadership Alliance; St. Petersburg Free Clinic board member; St. Petersburg Chamber of Commerce board member; Florida Securities Dealers Association board member; Financial Services Institute board member

situations. When it comes to leadership, I always think about people as individuals. Each person on my team, I know what makes them tick. Whatever they are really good at or really enjoy doing, I want them to do more of that. It's not about focusing on the things we don't do well. Women, especially – we tend to look at our shortcomings and diminish what we do extraordinarily well. There's a reason none of us is really good at everything. When I'm helping someone else understand that,

(continued on next page)

I'm helping myself, too. I've always had this knack for building strong teams. I am acutely aware of my shortcomings and I can see where someone else can fill in that gap. I don't hire a bunch of people like me – I get enough of me, I don't need to replicate that. I really think about the people and how each one contributes to the team.

Q. Financial services remains male-dominated – what myths about women and finance do we still need to bust?

One of the biggest misperceptions about our profession is that you really have to love numbers. That you have to be able to calculate standard deviation and know every stock, every bond and every mutual fund out there. That's such a misperception. It's much more about relationships than the actual asset management. This is a relationship business. And it's not that men don't thrive, but for women there's often a natural connection to other people.

Q. How can we increase the number of women advisors and executives in financial services?

It's important for us to look at how we can rebrand financial services for women. If you look at television shows about doctors or lawyers, they position those as dynamic, interesting careers. And our industry is never portrayed that way. Where are the good examples and what's building that excitement, especially for women? I consider myself lucky because I ended up working at Raymond James while I was going to college, or I would have picked a completely different career.

I think science, technology, engineering and mathematics (STEM) programs are starting to do a good job. They are getting to girls in middle school, which is great, because if we're waiting until college to get to people, that might be too late. That's something our industry could replicate through educational programs as well. I'm excited because I do see more interns are young women. There are so many types of careers available to women in the financial services industry – marketing, technology – anything you can do at any other company exists in the financial services industry.


I also see a lot more women coming into the family business. In my world, all advisors are independent advisors. It's not uncommon for children to come into it through their family, and the women who are coming in are incredibly successful. They've been observing their parents since childhood, so they can grow into these roles and understand how much of

being an advisor is about taking care of people. This is one of the few industries where you can help make someone's dreams come true – whether it's helping someone put their kids through college, helping them to take dream vacations, retire early, etc. There just aren't many careers that have the potential to create that kind of impact for others.

Q. Raymond James is seeing tremendous growth in its independent channel. What trends do you see contributing to that?

One of the great things about Raymond James is the multiple channels for advisors to affiliate with the firm. There are always going to be people who are extremely happy being supported in an employee channel, but we're also seeing a number of quality advisors coming to the independent channel. When I first started recruiting to the independent channel, it was largely advisors with smaller practices, people who wanted to live in smaller towns and not travel or move to a major metropolitan area. What's really shifted in recent years is this entrepreneurial spirit – people are interested in having more flexibility and control, a brand that's about them. And that extends from the smaller areas to the major metropolitan areas. It's wonderful to see the quality of advisors who are choosing the independent channel. And where it used to be primarily solo practitioners who were choosing independence – someone setting up a one-person shop with one branch professional – we are now seeing many ensemble practices come to the independent channel, as well. There's safety in numbers, and financial responsibility can shift from 100% to 50% when someone comes with you.

Q. How is the pandemic changing how we work and what lasting effects do you see?

The pandemic, while it's had so many negative aspects to it, has had some positives. Our industry is relatively slow to change, so I love the fact it put us in position to embrace change and think differently about the way we work. Women are always looking for that balance – we want to be in two places at one time, all the time. We want to be the best we can at work and the best we can outside of work. I love that this is affording us more flexibility without guilt. That's hard for us to come by. So, I'm excited for the future and figuring out what this new mobility looks like for our entire industry. 

The *intersection* of health, wealth and your office

Your employees' health- and wealth-related fitness may benefit from your skills

As someone who guides her clients and their finances through life's greatest challenges, it may come as no surprise that financial fitness and healthfulness are often closely entwined. Health stress compounded by financial stress can seriously sap someone's joie de vivre and their get-up-and-go, creating a downward spiral.

As an advisor, you can nudge your clients to take their physical and mental health as seriously as their investments. As an employer, you can ensure your employees have the tools, resources and financial guidance they need to do the same.

It's a sure benefit to them – and to you and your business too. Here's why.

STRESS IMPACTS EVERYTHING

When you or your employees are stressed, productivity, focus, health and overall well-being can suffer. In a recent study, 57% of all U.S. employees were shown to be stressed about finances, with long-term saving and investing for the future key areas of concern. And there's a direct link to high financial stress and physical ailments like headaches, ulcers, depression and other issues.

LIVING WELL, LONGER

Generally speaking, the healthier you are, the longer you can expect to live. It's an optimal outcome of physical wellness, but it does require extra attention to long-term savings and retirement planning. Your employees may not be thinking about this, but showing them you are and providing retirement planning options that take this into account demonstrates a commitment to their lives as a whole.

UNLOCK THEIR POTENTIAL

Reducing financial stress by providing retirement planning, financial wellness programs, and support when buying a house or making major life changes can pay off in the long run.

Helping younger staff manage or pay off student debt can play a pivotal role in where they choose to work. Employees who feel they are supported tend to be more loyal – and outperform.

So how can you provide all this when you may not have the knowledge or the time?

MAKE A ROAD MAP

Think about who your employees are and their stages of life. What financial milestones might they be pursuing? Without prying, you can also consider offering to have a conversation about their life goals and what would help them achieve them.

CREATE A TOOLBOX

What tools do you have at your disposal to help employees with their financial lives and well-being? From retirement plans to special relationships with a bank for mortgages, equity compensation, health savings accounts, bonuses, or maybe even discounts at local businesses – these all fall under the financial wellness umbrella.

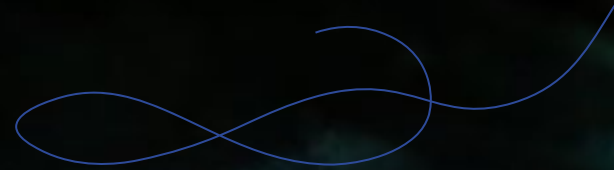
And it's probably not a bad idea to offer some of the same guidance and resources to your employees that you offer your clients. This may seem counterintuitive, since your employees are in the wealth management and planning business – but you know what they say about the carpenter's roof and the mechanic's car – sometimes the last place we think to use our skills is in our own house.





The power of
yes

Julie Singer's openness to new experiences has colored her life with adventure.



“Trying things in this beautiful, strange world is the only way to find your path.”



In those few words, Julie Singer, AAMS®, CFP®, effortlessly summed up her mantra. The one that inspired her to study abroad in South Korea, Jamaica and Germany. The one that led her to Utrecht, Netherlands, to conduct independent graduate research on microfinance in developing countries, and to serve as a graduate teaching assistant in London for comparative homicide and comparative punishment courses. And eventually, it's what led her to become a fourth-generation financial advisor. In short, trying things and searching for her path is what has colored Singer's life with adventure.

Of course, not all of her experiences have been a dream. Her path, like most of ours, has been marked by twists, turns and detours.

Singer's original plan was to become a U.S. Foreign Service officer.

"I wanted to work in embassies, so I studied French and Swahili," she said. "I figured I could be an Africanist in the Foreign Service."

But an autoimmune condition emerged and thwarted her aspiration, helping her discover a new one.

At the time, Singer was working as a data analyst in the nonprofit sector – a position that enabled her to make recommendations, but didn't give her any control over their implementation.

"One day, my dad called and asked if I wanted to spend a day shadowing him to make sure I wasn't interested in a financial career."

One day was all it took.

YOU CAN'T OUTRUN YOUR DESTINY

"I didn't want to be a financial advisor. Growing up, I didn't see myself in this industry," Singer said. "It was men in suits. There were cigars and there was golf, and none of that was me."

It's a dichotomy that drove Singer to go in what she considered an opposite direction – a sociology and religious studies degree with a minor in Swahili from Indiana University.

But you can't avoid your destiny. And it's clear Singer's destiny was to lean into her financial background rather than run from it.

After that fateful day shadowing her dad, she realized she could transfer her skills to a job as an advisor. She would still be analyzing quantitative and qualitative data to champion people's plans. Plus, whereas her analyst position prevented her from implementing recommendations, advising gave her the freedom to bring strategies to life.

Starting in December 2014, Singer focused on pursuing her new career path, and within a few months, she was participating in the Raymond James Advisor Mastery Program (AMP), which allowed her to more seamlessly integrate into her father's practice, Singer Wealth Advisory of Raymond James.

"The most important thing for me throughout AMP was: I don't know what I don't know," Singer said. "I really wanted to take advantage of the resources at my disposal. When you've been in an industry long enough, people aren't just throwing resources at you. And in that early stage, I wanted to soak up as much as I could and say yes to learning as much as I could."

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“You have to try a lot of things to figure out who you are – to figure out what makes you happy and how you can be of service to others. I have, and I’m really happy with who I am.”

For Singer, AMP’s highlights included the opportunity to practice with her peers instead of prospects and speak with Raymond James leaders from different departments. She treasured her time with her coach so much that when she won free team coaching for a 2018 practice management award – the result of a tool she created to more holistically document prospective clients – Singer didn’t hesitate to work with the coach again.

MERGING HER PASSIONS AND PROFESSION

Since joining financial services, Singer has managed to merge her passions – championing people, caring for the environment, driving meaningful change – with her profession. She’s specifically focused on sustainable investing, with nearly all of her net new assets in fiscal year 2021 stemming from ESG (environmental, social and corporate governance) opportunities.

“Everyone cares about something,” she said, adding Sustainable Investment Forum data indicates investors are interested in ESG at a higher rate than advisors are asking about it. That’s why Singer has made sustainable investing part of her onboarding process, emphasizing that clients don’t have to sacrifice returns to invest in their values.

Another misconception she pointed out: ESG isn’t rooted in politics. People who are religiously conservative, she said, often see themselves as stewards of the planet. Hunters, for another example, want a healthy environment that ensures healthy animal populations.

“Every person has values,” Singer added. “And they shouldn’t have to compromise those to plan for their financial futures. At its core, ESG is an opportunity – regardless of political preferences, age or geography – to connect with clients a little deeper by asking what’s important to them.”

GET LOST WITH JULIE

There are waiters and there are doers. Waiters, as you can assume, are those who wait for life to happen to them. Doers take the reigns in search of thrill and fulfillment.

Singer is a fearless doer.

This has been evident throughout her life, including her approach to the pandemic.

While Singer had to be particularly cautious due to her autoimmune condition, she decided to reclaim her sense of adventure as soon as she got vaccinated in summer 2021.

“Whenever I was supposed to be on a trip that was canceled because of the pandemic, I created a road trip to replace it.”

She documented her travels on the Singer Wealth Advisory website, tying each stop – from northern Ohio to Freeport, Maine – to an ESG theme.

At the Cuyahoga Valley National Park, she wrote about how the Cuyahoga River is most known for catching fire at least a dozen times due to pollution. While in Letchworth State Park, she discussed how its founder, William Pryor Letchworth, made the park possible by purchasing over 1,000 acres of land and donating it to the state of New York to preserve as a natural area.

PUTTING HER TIME WHERE HER VALUES ARE

Living in accordance with your values isn’t just something Singer preaches. It’s something she practices in an array of ways.

In 2016, she became part – and eventual chair – of the United Way of Central Indiana’s Emerging Leaders Society, a community of United Way supporters who are age 40 and younger. It’s a role that has allowed her to inspire young professionals’ philanthropy and drive their efforts to eradicate poverty.

Singer deepened her impact by joining United Way’s executive committee in 2020 and helping raise a combined total of \$100 million in 2019 and 2020 as community engagement campaign co-chair. She is also a Sustainable Investing Advisory council member as well as part of the John Whittenberger Society, where she works with Indiana University alumni to create scholarship opportunities for current students.

As for how she does it all, Singer says it comes down to carefully managing her time – and always being open to new experiences. 🌐

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INVESTMENTS

More than investing. Invested.



International Women's Day

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

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

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

By striking the pose and crossing an X with our arms, our Women's Advisory Council committed to breaking the gender bias, working to foster equality at all levels and celebrating women's accomplishments at every turn. Together, we're helping create the world we wish to see – and the one we want to leave behind for those who will follow in our footsteps.

At Raymond James, we've been breaking the bias for over 28 years. Since 1994, our Women Financial Advisors Network has grown from a grassroots effort to a movement over 1,300 advisors strong. It's helped pave the way for other Advisor Inclusion Networks, the Black Financial Advisors Network and Pride Financial Advisors Network, and even inspired one of our most iconic firm events: the annual Women's Symposium.

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

“Returnships” are an equitable way back to work

Programs for returning professionals can help break the resume gap bias women face.

With more than eight years of experience in project management, business analysis and quality assurance, Richa Chaturvedi decided to trade her work as a scrum master for dedicating her days to raising her children. But after a three-year break from corporate life, she was ready to find her way back. Chaturvedi connected with Women Back to Work, an organization with the objective of matching “returners” with companies actively recruiting talent through “returnships.” She was accepted into the Farmers Insurance returnship program and subsequently accepted a full-time offer at the company.

Structured like internships, hence the name, returnships help professionals – especially women like Chaturvedi – re-enter the workforce after an extended break, providing a supportive environment in which they can explore their interests and learn about what’s changed in their absence.

There is no set structure, or name, for a returnship. It may be called a returning professional internship, career relaunch program, return-to-work program or career re-entry program. Typical program duration can range from a few weeks to several months. And many provide the opportunity of a full-time offer upon completion of the program.

They’re also not a new concept – Goldman Sachs trademarked the term “returnship” in 2008 – but these programs are gaining attention as the post-pandemic global workforce rebuilds along new lines. And they could be an opportunity for your clients looking to restart their careers, or even a chance for you to add to your team.

FINDING YOUR NEXT ALL-STAR EMPLOYEE

While returnships are for anyone, they are particularly powerful for women, who are more likely to step away from careers to meet other obligations in the first place. Because of this, many companies see these programs as a key tool for increasing the representation of women in their workforces. And more than a route to inclusion, returnships are an invaluable talent pipeline, frequently connecting employers with professionals whose years of experience significantly outweigh any near-term knowledge gaps.

Setting up your own program could connect you with just this kind of talent – the qualified, motivated individuals you want on your team, or even a successor to eventually take over your practice. And the impact of adding a returnship to your hiring arsenal goes beyond its applicants – you’d be demonstrating your practice’s culture and priorities to every candidate who considers a role on your team.

CLOSING THE OPPORTUNITY GAP

At their root, returnships are accelerated training to help employees close the knowledge gap that can open up while they handle life’s other priorities. Rare is the new hire who can be up and running on their first day – while that lag time is expected, there has traditionally been a bias against those with gaps in

their resumes. That’s not true of all hirers, of course, but the shadow of that bias may prevent qualified people from applying to positions in the first place.

Women face an income gap and an even greater wealth gap compared to men. While the reasons for those gaps are many, caregiving demands leading to resume gaps leading to a step back in career development is certainly among them. For many women, returnships are an opportunity to step forward instead, and for employers, a chance to be the change they’d like to see in the world.





Encouraging diversity of *thought*

Wary of decisions made based on a single perspective, **Helena Bakunowicz** created a wealth management practice that strives to include varied points of view.

In choosing to study politics, Helena Bakunowicz opted for a university degree in a subject she found interesting – international relations, to be specific – rather than one that led to a particular career. Her classmates with similar humanities degrees from Loughborough University in England are now in a range of roles from lobbyists pushing for change to sales directors and lawyers.

Bakunowicz is a wealth manager.

It might seem divergent, or even happenstance, that a newspaper ad spotted by a family friend set her on a course toward wealth management, a field that suits her combination of analytical and interpersonal skills. Yet, her approach to providing bespoke investment strategies for clients is clearly rooted in the self-reflective instincts that drew her to study the ways people interact.

“So much of politics is history,” she said, “but also the analysis that allows us to make better decisions going forward.”

The Investment Boutique, the business she founded with a partner in 2017 in Surrey, southwest of London, rejects mass-market scalability and groupthink in favor of individuality and cognitive diversity. Little about its workings is what someone might expect based on standards or norms – starting with the young woman at its helm.

AN INFLECTION POINT

After landing the job in the advertisement, Bakunowicz participated in a graduate trainee program with a large private-client investment manager in London, acquiring on-the-job

training as well as the necessary certifications to be a wealth manager in the United Kingdom. She worked hard to earn the trust of clients who often were much older.

“Having a slightly refreshed face was a bit of a surprise for clients,” she said. “It was a change of concept for them.”

Within just six years, she rose to assistant director. Then, recognizing an industry trend toward standardization – a course she did not consider right for the complex needs of her high-net-worth clients – she made a bold move.

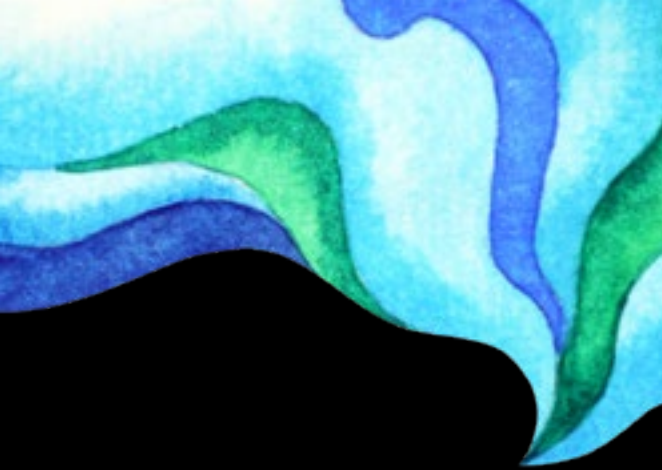
She became an entrepreneur. At 28.

Bakunowicz launched The Investment Boutique and, with a like-minded partner, chose to work with Raymond James Investment Services (RJIS), a wholly owned subsidiary of Raymond James operating in the United Kingdom. Bakunowicz embraced the firm’s commitment to helping advisors run their businesses as they see fit.

“I took to running my own business relatively young for our industry, establishing the branch shortly before my 29th birthday,” she said. “I had been in an employed role for almost 10 years and didn’t consider myself a natural entrepreneur, but I loved the freedom the Raymond James model gave me and my clients.

“In an industry that at times looks to cost-cutting efficiencies, standardization and simplification of their service proposition, we chose to establish a business that remains committed to looking after our clients in a completely bespoke and individual way. It certainly requires more input from experienced staff, but I liken it to a more traditional, artisan approach.”

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“You don’t know what you don’t know – and the only way to counteract that is to introduce novelty and imagination through diversity.”



MANY VOICES

The Investment Boutique has two partners: Bakunowicz and Richard Arris, each of whom brings a different perspective. Bakunowicz is in her early 30s, Arris his late 50s. They have different yet complementary skill sets that, together, they hope provide a comprehensive range of views and solutions to any problem.

Additional members of the team provide even more perspectives and life experiences.

“I want to be an ongoing advocate for cognitive diversity and I certainly bring that ethos to how I hire staff into my team,” Bakunowicz said.

“I believe having individuals from a range of backgrounds and ages produces the best result for our clients and the team dynamic, with improved problem-solving and creative ability.”

Four of her key staff members joined after taking breaks from the workforce. Bakunowicz recoils at the notion someone who might need a bit of help learning the newest technology would be considered a liability.

“Perhaps it’s the intrinsic optimist in me, but it’s my deep-seated belief that anyone has a contribution they could make,” she said.

“The surface-level challenge of teaching someone how to use certain software doesn’t negate the untapped potential of their experience. The ability for people to transfer skills is underrated.”

Going back to her university studies, Bakunowicz recalled an entire submodule on the ills of groupthink. She is aware of unconscious bias and purposefully surrounds herself with people unlike herself, including friends in their 80s. The Investment Boutique also has an investment advisory committee, designed to lend even greater diversity of thought to decision-making.

“It’s easy to have a goldfish-bowl approach,” she said. “I like bringing people into the mix that might not have the same opinions, people who are not digesting the same information as me. There are multiple examples across history where groupthink caused a detriment to policy or bad decision-making in a crisis.

“I’m quite a reflective person and I like to encourage that in other people. We are imperfect, and we learn more from our mistakes. I always want to hold up a mirror and ask, ‘Why did we make this decision as a collective?’”

Clients appreciate the multigenerational nature of The Investment Boutique, where the age difference between she and her partner means the relationship will have longevity.

“We are proud to say that for a handful of clients, we are looking after the fourth generation of the same family, proving that our strategies truly can evolve to suit a broad mix of objectives and personalities over many years,” Bakunowicz said. “We value the loyalty, but it also brings us great pleasure to see the benefit that good, consistent investment practices can have on the lives of the families we support.”

A NEW DEFINITION

Bakunowicz presented a virtual seminar at the 2021 Raymond James Professional Development Forum, a conference for wealth management professionals throughout the U.K., providing a fresh perspective on recognizing vulnerable clients.

She said that according to the Financial Conduct Authority, the U.K. regulator, 47% of the population could be cast as vulnerable at some stage in their life.

“It’s not just the obvious things that make someone vulnerable,” she said.

While there is increasing awareness of age-related cognitive decline, someone dealing with a high-stress situation such as divorce or bereavement could also be vulnerable. Someone who is 18 or 25 years old and comes into a large amount of wealth could be vulnerable because they have limited financial knowledge.

“This is an area my partner and I take a duty of care in, and we were honored to have the opportunity to empower other advisors to be more mindful of it,” Bakunowicz said. “In working with our clients, we are lucky enough to see the full life cycle – from great-grandparents to great-grandchildren – and we are categorical with them that what they want on day one

is not what they’re going to want on the last day. We want to be able to be modern, proactive and adaptive, and hold true to traditional values of personalized service.”

A BIG GOAL

Bakunowicz is ambitious, motivated by a challenge and, ideally, would like The Investment Boutique to one day be RJIS’ largest branch in the U.K. – the firm’s assets under management put it in the top 10 now. Being the largest in all of Raymond James, she joked, might require recruiting the queen as a client, though that would mean sorting out Her Majesty’s tangle of land-ownership issues, trusts and estates.

In support of her growth goals, Bakunowicz hires proactively – ahead of need – to assure The Investment Boutique maintains its high standards for client service and experience. She recently added a new team member and looks forward to adding two more this year: someone with experience and a relatively new college graduate who will add yet another perspective to The Investment Boutique’s collective.

“I’m interested in being exposed to a diverse group of people, across ages and nationalities,” Bakunowicz said. “You don’t know what you don’t know – and the only way to counteract that is to introduce novelty and imagination through diversity.”



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

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


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

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Think green, buy green, save green (both kinds)

Embracing sustainability can benefit your business.

Making sustainable choices in your office benefits the planet and future generations, but it also immediately benefits the important space where you spend much of your time. And despite the suggestion that going green means losing greenbacks, sustainable technologies like LED lighting and energy-efficient electronics can produce significant cost savings over time.

Here are some tips:

BE AN ENERGY STAR

The Environmental Protection Agency offers a wealth of information on how to make your office more energy-friendly, from lightbulbs to heating and cooling systems, through its Energy Star program. High-performing Energy Star buildings can save up to 60 cents per square foot on operations and maintenance as well as 53 cents per square foot on utilities. Something as easy as replacing 50 lightbulbs with 12-watt LEDs can save up to \$190 a year. It's a start, plus they generate less heat so they're safer and keep your practice cooler in the summer.

RECRUIT A TEAM

Create a "green team" responsible for generating new ideas about ways to reduce energy and save costs. Incentivize creative thinking with lunch and learns from favorite local vendors, gift cards, or even bonuses based on how much employees participate in green initiatives.

GROW SOMETHING

Inside your office, simple desk plants can not only create a calm and welcoming atmosphere, they also help clean the air. Look for low-water, low-light plants like a pothos that require little maintenance and care. Planting trees is also a great way to reduce carbon dioxide in the air, shade and cool your building, prevent soil erosion, and even attract a few birds.

sustainability (n.), from sustainable (adj.) –

1. Able to be used without being completely used up or destroyed
2. Involving methods that do not completely use up or destroy natural resources
3. Able to last or continue for a long time

SOURCE IT

Most office supply vendors now offer more environmentally conscious options for everything from paper products to biodegradable packing tape and printer toner. See if buying in large quantities can reduce the price of switching, or work with your staff to reduce usage.

THINK BIG

Sustainability can encompass so much more than environmental factors. Consider other initiatives that contribute positively to your business and your community, like corporate responsibility and governance as well as diversity and inclusion initiatives.

NEXT STEPS

- Consider downloading the Energy Star Action Workbook for Small Business to fast-track saving energy.
- Talk to your employees about ways they think you could reduce and recycle.
- Reach out to vendors to ask about their sustainable product offerings.





Backed by the strength of Raymond James

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

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

1994

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

Raymond James Network for Women Advisors makes official debut.

1996

Raymond James appoints first woman branch manager.

2003

Firm establishes the Woman of Distinction Award.

2004

Network launches first coaching program.

2005

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

2007

Women's Advisory Council welcomes its first Canadian member.

2013

Network launches Registered Associate Mentoring Program (RAMP).

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

2017

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

2018

Network continuously strives to enhance resources and champion women advisors.

2019

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

The Women's Symposium celebrates

25
years

2020

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

2022

AND BEYOND

For more information, visit WOMENADVISORS.COM.

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



redefine what it means to
SUCCEED

The Raymond James Women Financial Advisors Network is behind you.

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

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