



Recognizing the right opportunities for change

Why doing what's right and putting clients first has the power to yield notable results.



STEVE BURCH, CFP®, CRPC™, CEPA

ViewPointe Wealth Management

EXECUTIVE SUMMARY

Financial planning has always been an integral piece of Steve Burch's personal and professional life. From managing his family's plumbing business to later becoming an experienced and empathetic financial advisor – Steve's career has had many an inflection point. He's committed his professional life to doing what is right for his clients, their finances and ultimately their everyday lives and legacies.

Throughout his almost two decades in the profession, Steve has been committed to helping clients through unique challenges, such as the financial crisis of 2008 and, most recently, the market turmoil stemming from the COVID-19 pandemic. Putting clients first is nonnegotiable for him.

In 2021, he partnered with Raymond James, a firm that not only gave him the freedom to do business his way – but one that also shared his values and people-first attitude. Since joining the firm, his goal has been to conduct business in a way that effectively works for his team and clients – by making client advocacy a top priority in his day-to-day business.

CASE STUDY**Steve Burch and ViewPointe Wealth Management**

With a background in small business and a focus on serving the financial needs of his clients for almost two decades, becoming an advisor and partnering with Raymond James has been a transformative move for Steve Burch and contributed to the evolution of his practice in the ever-changing financial industry.

Steve was introduced to the world of finance at a young age by his grandmother, who followed the markets very closely and consistently. While the other kids were watching cartoons, Steve and his grandma caught up on market recaps and stock reports. His exposure to the markets continued as a young adult with his father. Saturday mornings were spent pouring over Value Line reports with a side of coffee and beignets. Shortly after he graduated from Texas A&M University in 1992 with a B.S. in agriculture economics, he made the decision to join and manage his family's small plumbing company.

While Steve and his extended family successfully grew the family business, he eventually came to the realization that he wanted to forge his own path in life, saying, "... that meant I needed to go back to the drawing board and reinvent myself."

In the 1990s, he experimented with his finances. "I swiftly discovered that if you don't have any rules when it comes to your finances, you can lose a lot of money quickly. It was an important lesson to learn firsthand, and one that helped spark my motivation later to become a CERTIFIED FINANCIAL PLANNER™ professional and to achieve my MBA at the University of St. Thomas in Houston."

"Also, during that period of my life, my mother's husband passed away unexpectedly with an estate plan and a trust. We had numerous meetings with an attorney and CPA, but we still had so many unanswered questions. As I was training to become a CFP® professional, it became clear to me that those meetings and so many other life events, would forge my path to become a holistic planner." Steve credits the many trials and tribulations along the way as the fuel for his passion in the estate planning side of wealth management.

THE NEXT BIG STEP

While managing the family business, Steve was presented with an unexpected opportunity to be mentored by his Portland-based 401(k) representative. "He saw that I had my Series 7 and my CFP® certification, so he offered to show me the ropes out in Oregon. I went home that evening and told my wife. She was very excited about the chance for me to explore this new career path."

"I recognize that I'm fortunate and blessed in both the professional experiences I've had but also to have the full, unwavering support of my family throughout my endeavors from the get-go. The emotional infrastructure at home has been critical in the success of business at the office."

**ViewPointe
Wealth Management**

**Joined
Raymond James**
2021



Location
West Linn, Oregon



AUM
~\$100 million*

*As of January 2023

Speaking to Steve's character, business development consultant at Raymond James, Rollin Ellis said "Steve is an all-around great guy, and his attention to detail as an advisor is notable. Throughout the whole process, what really stood out to me was how family-oriented Steve is. He involved his family in the decision to ensure it was the best one for everyone."

However, after a few successful initial years in the profession, the financial crisis happened. "As a freshman broker, I wanted to do what was right for my clients – and just about broke myself in the process. That, too, was a formative time in my career."

“I recognize that I’m fortunate and blessed in both the professional experiences I’ve had but also to have the full, unwavering support of my family throughout my endeavors from the get-go. The emotional infrastructure at home has been critical in the success of business at the office.”

Fast forward to 2020. "COVID-19 created a lot of turmoil in the markets, but again I wanted to do what was right for my clients and make sure they felt as confident as possible despite the widespread uncertainty. But my prior firm's response didn't align with my ability to focus on servicing clients. To put it plainly, I knew change was brewing. I wanted to partner with a firm with both happy advisors and happy clients. That's when someone in my network suggested Raymond James."

MAKING CLIENT ADVOCACY A PRIORITY

Steve feels strongly about the importance of accountability as a financial advisor. "Being accountable is a two-way street. As the advisor, I need to be on the same page and accountable for the client's objectives. As the client, they need to be accountable for their budgets and communicating their goals. Productive, long-lasting relationships form when both I and my client work together as partners that keep each other accountable."

He made the decision in 2021 to transition his book of business to Raymond James. Steve's goal was to avoid diluting the client

experience, including access to services and comprehensive investment management. Transitioning to a new firm during the pandemic created its own set of one-of-a-kind challenges, but he and his team navigated these hurdles with great success thanks to a strong transition team.

"Transitioning over 150 clients was a big task. There were long hours and definitely some challenging moments but we learned along the way and grew as a team. I owe a lot of gratitude to Michelle Mathes, the senior registered client service associate at ViewPointe, for her patience and for taking care of a wide range of administrative matters during the transition all the way up until today."

Recognizing that transitioning has the potential to cause disruption for clients, Steve made the decision to use a pen-and-paper process that helped ensure he had access to the most useful information so that his clients would have access to the level of service they were accustomed to receiving. "Despite being unfamiliar with Raymond James systems, we continued to have a clear view of each transitioning client's goals and their wealth."

But alongside his robust paper-based process, the goal for the team at Raymond James is, and was in Steve's case, to make the transition as seamless as possible. When advisors are ready to move their business to a new level, we educate their branches about the operations and technology involved in processing business across the firm while simultaneously acting as their liaison between the home office to help research and resolve transactional issues.

Despite what was going on with his business or the wider world, Steve said, "I always wanted people – my clients – to feel as though I am always of service to them."

TECHNOLOGY TOOLS WITH HEIGHTENED CAPABILITIES

"Raymond James provided a layer of technological capabilities that wasn't available to me at my prior firm. After transitioning, I had everything needed to efficiently open back up for business – and more. Over the past few years, I've continued to leverage the firm's resources, from coaching to process-building support."

Our technology platform is easy to use, flexible and built for the future. Our advisors and their clients are fully supported in the pursuit of their best lives. Raymond James offers a multitude of customization opportunities that helps advisors, like Steve, nimbly respond to client needs while supporting their practices and running their business the way they see fit.

“Infrastructure is critical. The Raymond James back office – or, in other words, the technology and people behind the scenes – is very well taken care of. As a result, the infrastructure in my own branch is solid. There’s always someone available to answer questions,” Steve said.

From his own experience, Steve advises other advisors to “seek counsel in the moments where you’re unsure.” This perspective stems from his time as a small business owner. “Identify your strengths and weaknesses early on. Understand what makes sense for you to learn and be realistic with the tasks or jobs you outsource. Successful advisors are good with people and empathetic to a fault. Focus your energy on that.”

NEVER FORGET YOUR ROOTS

The family plumbing business taught Steve to put people first and to always continue learning. He joined a national trade organization, which provided many opportunities to travel and make connections across the United States.

“Equipped with my CEPA certification, my goal for the future is to rekindle and make new relationships with tradespeople. I especially want to help the older generation of plumbing contractors transition their businesses and evolve to the next stage of their life with confidence and efficiency. I know that life experience, and I know how those businesses work,” he said.

“On multiple occasions, I’ve seen people and business owners later in life without the pieces of the puzzle in the right place. In short, they need support to reach their financial goals.” Regardless of their background or life experience, his ongoing commitment to clients remains the same.

“I’m here to ensure that what we’re doing is right; it’s efficient, it’s appropriate and it’s prudent. That’s why I came up with the slogan: accountable, accessible, affordable. We stick to that.”

A powerful partnership

Since partnering with Raymond James, Steve Burch accomplished the following goals:



Building a distinct brand



Leveraging technology to help improve experiences



Maintaining client-first values and service

RAYMOND JAMES®

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER
880 CARILLON PARKWAY // ST. PETERSBURG, FL 33716 // 800.248.8863 // RAYMONDJAMES.COM

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, CFP® (with plaque design) and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board’s initial and ongoing certification requirements. Raymond James and its advisors do not offer tax advice. You should discuss any tax matters with the appropriate professional. The projections or other information generated by Goal Planning & Monitoring regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Goal Planning & Monitoring results may vary with each use and over time. © 2023 Raymond James Financial Services, Inc., member FINRA/SIPC. Raymond James® is a registered trademark of Raymond James Financial, Inc. 22-ICD-1221 BS 1/23