

RAYMOND JAMES
Women OF
DISTINCTION

The Women of Distinction Award is designed to recognize a woman advisor that has served as a role model to other advisors or service associates in her branch or the industry. Through mentoring and coaching, she's supported the professional growth of women by sharing her experiences, knowledge, ideas and feedback. In addition to these qualities, nominations should also include a woman who is actively involved in her community through volunteer hours, and board participation. The ranking may not be representative of any one client's experience, is not an endorsement and is not indicative of an advisor's future performance. No fee is paid in exchange for this award/rating.



SPOTLIGHTS

WOMEN OF DISTINCTION Six advisors, unique in so many ways, share a common commitment to others that is reflected in their work, their community involvement and their achievements. 8

THINKING HOLISTICALLY, HELPING COLLECTIVELY Jenny Johnson, president and CEO of Franklin Templeton, believes a purpose-driven approach and visible role models are essential in ensuring the future of finance doesn't look like the past for women. 22

A WALL WON'T STOP HER Long-distance, competitive swimming prepared advisor Ava Elkins for a career in finance. It's all about learning to pivot. 26

A LONG OVERDUE CONVERSATION Melissa Cox, senior vice president and head of life insurance and long-term care distribution for Brighthouse Financial, shares her insights about having long-term care discussions with clients. 30

SMART PRACTICES

BACK AND BETTER THAN EVER The most recent Raymond James Women's Symposium represented the uniting of voices and allowed women advisors and leadership throughout the firm to celebrate their achievements and one another while gearing up for continued strides forward. 4

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A wall *won't stop her*

How swimming prepared **Ava Elkins, AAMS®**, for a career in finance

“In long-distance competitive swimming, turning directions every 25 yards is the ultimate determiner of who wins the race. The swimming wall can be your asset or liability, depending on how you let it change your momentum,” advisor Ava Elkins said.

And she should know. She’s a decorated competitive swimmer who has spent thousands of hours in the pool – fine-tuning her elbow and foot placement, practicing spatial awareness and flipping until nausea set in.

But there was one tweak that led to the mantle full of swimming trophies: “When I actually leaned into the concrete wall and used it as my launching platform – essentially repurposing the wall into momentum – it made all the difference.”

She’s done the same with her career. Learned to pivot – and turn walls into launch pads.

Elkins started her career in the healthcare field, where she rose to be the most-requested lecturer at her organization. But she was ready for a permanent challenge, and she’d always had an interest in financial services. That started at a young age, when her parents convinced her to start an IRA with the money she earned from teaching stroke technique classes.

“My parents always talked to me as an adult,” Elkins said. “So, as a tween, my feet are not even touching the floor at the breakfast table, and my parents explained the benefits of investing the money I made instead of spending it at the movies. That’s when my interest in finance started.”

She added, “I always knew I was going to be in finance. I just didn’t know how to connect the dots until my healthcare job was right next to Raymond James headquarters and I started asking questions.”

After a decade in healthcare, she took the plunge and joined the Advisor Mastery Program. Elkins finally felt like she was at home – in the financial services industry and at Raymond James. Then the pandemic began, and her pre-COVID-19 business plan had to adjust. It was full of public speaking appearances in the

community that could no longer happen. So, she turned that wall into a launching pad, pivoting toward more virtual settings.

“I actually became an expert at public speaking over Zoom. And audiences loved it!” Elkins said. “Participants call me ‘the money lady.’ I think people are surprised that I make talking about money fun.”

Elkins’s philosophy in work and life is to lean into it. That she learned from leaning into the pool’s concrete wall.

“It’s about leaning forward, embracing the difficulty and then just finding a way to succeed” Elkins says.

That she does – and will again.

“It’s about leaning forward, embracing the difficulty and then just finding a way to succeed.”

“Right now, I’m implementing the business plan that has been sitting in my desk drawer, worn with tattered edges and eraser marks. I’ve stared at it for the last couple of years not being able to do it. And now I’m able to do it! I’m using my public speaking skills to reach a broader audience.”

Making connections with people – sincere, personal connections – is what’s most important to Elkins. That’s why she’s so excited to get into the community again.

She knows caring for someone’s finances is personal – and requires genuineness and authenticity.

“Discussing personal health and money require the same level of trust, sensitivity and road mapping,” Elkins said. “And often one tweak at a time makes the largest impact. The medical charts I used to reference at work have been replaced by customized

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“Everything in finance is forward-leaning: We craft strategies for our clients using information that factors in their evolving life changes. The financial market factors in future economic changes, which we discuss with clients. And the families we choose to work with will reflect who we serve in 20 years, and the next generation.”

projections and detailed financial plans. I impact families in a lasting way.”

She easily makes the correlation between the success she found building momentum off a possible hindrance, the pool wall, with her career in finance.

“Everything in finance is forward-leaning: We craft strategies for our clients using information that factors in their evolving life changes. The financial market factors in future economic changes, which we discuss with clients. And the families we choose to work with will reflect who we serve in 20 years, and the next generation,” Elkins said.

Elkins is grateful to the Advisor Mastery Program for helping her get her start in finance.

“I appreciate the organization for recognizing my unique path and propelling my success,” she said.

Her success is proof of how seriously she takes the opportunity, as she recently earned the Achievers Club Award,* which signifies achieving rigorous benchmarks in serving clients. But what she’s most excited about (always forward-leaning) is that “it’s opened the door to learn from top advisors in the business and implement the tools learned to better serve my clients,” she said.

Elkins lives in St. Petersburg, Florida, just a stone’s throw away from the corporate headquarters. She likes it that way so she can call in specialists and support for her clients as needed. Her husband also works for Raymond James in information technology. They have a cat together, Buddy, who Elkins rescued as a kitten from right outside the home office.

Her advice for those interested in a career in financial services and embarking on their journey is to jump in the pool and try out a flip turn for themselves.

“The price of success must be paid in full and in advance,” she said. “Repurpose a wall. Plan your future into existence, just like we do for those we have the honor of serving.” 🐾

