

COVER STORY

Trail Blazers



IN A
**LEAGUE
OF THEIR
OWN**



NAPA'S TOP WOMEN ADVISORS

2015

BY JUDY WARD

Succeeding in a Male-Dominated Profession



When

hen she started in the business nearly 15 years ago, advisor Michele Casey's then-employer had only two other women working at a similar professional level as her.

"There was a reluctance [by men] to treat me as an equal," recalls Casey, now vice president at The Casey Retirement Group at Morgan Stanley in Reno, Nev. "It forced me to work harder, and I felt like I had to 'out-male' the males to get the same respect. I kind of thought that I had to be like a guy."

But Casey came to understand that she has abilities and insights as a female that can help a retirement plan advisor succeed in making a real difference. "The skill set of being nurturing and helpful and altruistic comes a little more naturally to me as a woman," she says. Rather than trying to replicate exactly what male advisors did, she says, "I realized that I wanted to take it to the next level to show that I could do it better. I was able to put that skill set into my work, and that really separated and catapulted me."

Jania Stout has run into hurdles occasionally, but she's also found clear plusses as a woman in building her career as a plan advisor. "Especially in the 401(k) space, we're definitely the minority," says Stout, Baltimore-based practice leader at Fiduciary Plan Advisors at HighTower. But, she says, "If I had to tally up the advantages and disadvantages of being a woman in this business, clearly the advantages outweigh the disadvantages."

At 26 years old, Alicia Malcolm, a Williamsville, N.Y.-based financial advisor at UBS Financial Services Inc.'s The D'Aiuto Institutional Consulting Team, already has experienced rewards and challenges of being a female plan advisor. Her sensitivity to taking time upfront to encourage sponsor prospects to talk about their motivations and concerns has contributed to solidifying these relationships for her team at UBS, and her passion for helping participants nearing retirement has also played a part in getting them on a path to a better outcome.

But Malcolm sometimes has been taken aback to see industry colleagues assume that she is knowledgeable only about the more traditionally female area of education, or seem skeptical about her contributions to winning new sponsor clients. "It used to

drive me insane. But I really came to face that, I can just prove these people wrong" as she uses her skills to build a successful career, Malcolm says. This is a tough business. Some people might have in mind what they want you to be, but you have to know what you want to do — and love it."

Eight women in the industry talked about keys to their success.

Build Your Own Network

Advisor JoanAnn Natola acknowledges, "I don't think it's an issue of sexism as much as it's an issue of networking." A strong male network still exists in the industry and it can impact who gets a sponsor's business. "I absolutely have run into cases where we were told that we were the superior firm, but because 'Joe' was a friend who played football with someone at the sponsor, we have to share the business or he gets the client," says Natola, managing partner of New York City-based Element Financial Group.

So Natola and Alexandra Levi, her fellow Element managing partner, launched and leads a couple of female-centric networks. They organize a quarterly dinner for a New York group of women business owners who get together at gourmet restaurants and discuss their business connections. "We all come with three or four referrals that we'll talk to the group about, in order to enhance each other's business," she says.

Also, Natola and Levi rent space at a New York spa once a year to host an event for 25 female business contacts, generally partner-level attorneys and CPAs. They have a speaker give an educational session for 1½ hours, then they all have spa treatments for a couple of hours. "By doing these events, we've built our own community of attorneys and CPAs, who each have built their own community," she says. "It's our form of a golf tournament — and we make no apologies. We have a high, high ratio of new clients from that network."

Networking with sponsors directly also helps. Twice a year, Malcolm puts together a half-day educational meeting The D'Aiuto Institutional Consulting Team does for employers in upstate New York. She gets client lists from providers and sends out

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“Men converse with a more linear approach. Women tend to come from a broader, more facilitating mindset that plays well with diverse groups and committees.”

— Amy Glynn, Calton & Associates



In what has long been a male-dominated profession, a growing number of women are today making significant contributions to this field. A year ago, the editorial team here committed to an acknowledgement of those contributions with the launch of the latest NAPA-Net list, NAPA's Top Women Advisors.

As with other NAPA-Net industry lists (Top DC Wholesalers/Wingmen, Top 50 Advisors Under 40), we began by asking NAPA Firm Partners to nominate candidates for this recognition. Once voting began, we also allowed for other nominations as well, ultimately receiving nearly 450 nominations and, in the weeks that followed, roughly 12,500 votes from individuals across the spectrum of the retirement industry.

Nominees were asked to respond to a series of questions, both quantitative and qualitative, about their experience and practice. Those anonymized questionnaires were then reviewed by a blue-ribbon panel of judges who, over the course of several weeks, selected the women honored in four separate categories;

All-Stars: Top producers — who have their own book

Captains: All-stars who happen to be principals, owners, team captains of their organizations.

MVPs: — Outstanding players who are part of a team.

Rising Stars: Who have less than five years of experience with retirement plans as an advisor
(some have been working with retirement plans longer, but not as an advisor)

We are pleased and proud to be able to share these results with you here — but most importantly, we commend the fine and important work that these individuals have done to help provide a better retirement for those they work with and for, now and in the years to come.

Outstanding contributors all, they are truly in a league of their own.



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500 invitations, “and I literally call every single person” to follow up and try to get at least 10 attendees, she says. The goal isn’t to immediately sign up these sponsors as clients, “but eventually, when people need something, they come to you. They remember, ‘You educated me and taught me something I didn’t know,’” she says. “You constantly need to stay in front of people, and have a pipeline.”

Develop Both Female and Male Mentors

Kelly Amato thinks back to when she started in this industry about 20 years ago, as her male counterparts got to begin building mentoring relationships while hanging out with more-senior male colleagues on golf outings or getting drinks after work. And formal mentoring programs for women “are all but absent, unless a woman is in a large organization and there’s a concerted effort to mentor young women,” remarks Amato, the Lafayette, Cal.-based director, retirement plans at NFP. In the years since, however, she’s been able to build some deep ties in the industry.

It’s crucial for a woman advisor to develop mentors — both men and women. Both have played a big role in Amy Glynn’s success. In her first job out of college, she wrote retirement plan RFP (request for proposal) responses for a major provider. “I got good exposure by doing that,” since she often had to consult with higher ranking colleagues to get information for the responses, recalls Glynn, now president of retirement services at Calton & Associates, Inc., a Tampa, Florida-based broker/dealer and investment advisory firm.

That’s how Glynn met and got hired by her first key mentor, advisor Margaret Maul. The colorful, Beverly Hills-based Maul “had her own plane, wore red mink coats, had platinum blond hair, and drank malt whiskey,” she recalls. Glynn adds that Maul also ranked, at that time, as the largest female producer in Wall Street history. From Maul, she learned everything from the nuts-and-bolts of 401(k) plan operations to the subtleties of how to talk to sponsor clients effectively. And although she knew of managers “who were so despicable in how they treated women,” she says, “I was protected, because I was working for a woman producing \$5 million a year — in today’s

“This is a tough business. Some people might have in mind what they want you to be, but you have to know what you want to do — and love it.”

— Alicia Malcolm, The D’Aiutolo Institutional Consulting Team

dollars, she probably would be a \$15 million producer.”

Years later Glynn started working on the broker/dealer side of the business at Calton, and she’s learning a lot from board member and longtime senior industry executive John Simmers. He’s coaching her on skills that range from understanding the details of a good contract to effectively reading people’s behavior in meetings. Says Glynn of her male colleague, “He has mentored and placed several of the only female CEOs at broker/dealers that this country has ever seen.”

Counter Resistance by Demonstrating Expertise

Stout only faces sexism in her work a few times a year, “and it’s usually the older generation,” she says. She recalls times when she’s met with male sponsors, and although she clearly ran the meeting, the sponsors spoke mostly to her male colleagues attending. “They’ll ask a man their questions, even though it’s something I just talked about,” she says. “And they don’t make eye contact with me.” To deal with sexism, she adds, “You have to really know your stuff, because certain people automatically think that you won’t know as much.”

As advisor Valerie Leonard says, “Men don’t always take you seriously when you’re young, female and blond.” But the cofounder and financial consultant at Birmingham, Ala.-based Grinkmeyer Leonard Financial adds, “My experience has been that as soon as you demonstrate that you’re an expert, people take you seriously. At the end of the day, everybody has a need. If you can get to a point of understanding their need, their pain point, they will take you seriously. Once they realize that you have a unique solution to their unique problems, I can’t say that being a woman has worked against me.”

Industry veteran (and NAPA Founding President) Marcy Supovitz says she’s experienced sexism very infrequently, which she thinks has a lot to do with her continuous efforts to keep herself knowledgeable about

the business. “Education is extremely valuable. The depth of your knowledge and expertise really matters,” says Supovitz, principal at Worcester, Mass.-based Boulay Donnelly & Supovitz Consulting Group, Inc. and president-elect of the American Retirement Association. “Gender becomes less and less of an issue when people can see that you have real knowledge and wisdom.”

In cases where male sponsors seem to clearly prefer dealing with a male advisor, Stout responds pragmatically. “If I sense that, I’ll make sure I arm myself with a lot of men on my team to bring to the meeting,” she says. “I won’t try to fight it: I’m not going to change somebody’s mind who has been around for 60 years. If I’m not the right fit, it’s not about me winning: It’s about really putting the client first.”

Use What Makes You Different as a Strength

In this male-dominated business, Glynn says, women inherently are distinctive. “So you learn to use it to your advantage, as a differentiator,” she says. For example, she thinks women tend to listen better than men. “Salespeople, in general, talk too much,” she says. “Men converse with a more linear approach. Women tend to come from a broader, more facilitating mindset that plays well with diverse groups and committees.”

Take time to really listen to what a sponsor says about its goals, Supovitz suggests. “Think about their business individually, what’s best for them. You constantly are fighting for the best outcome — and they see that,” she says. “Trust is gained when you have a really good understanding of a plan sponsor’s situation and the goals they are trying to achieve, as well as participants’ situation.”

Women also may tend to relate to business colleagues better as people.

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Amato decided at age 28 to open her own consulting practice (which she sold to NFP three years ago). “Going it alone was a big risk. But I think that my caring about clients as if they were family made the difference in growing my practice,” she says now. “I took on a plan to really nurture it and take care of all aspects. My male counterparts were much more transactional in their approach — it was a numbers game for them. I took a more holistic approach. I was able to examine the whole plan: from a legal perspective (she also is an attorney), its investment weaknesses, and whether participants were setting and approaching their income goals. This is an institutional business, but it is profoundly personal.”

The differences also may reflect on an advisor’s book of business and explain why men and women make great teams, Glynn says. In recent years, she helped judge an industry award for retirement plan advisors, and noticed a difference as she read submissions from men and women advisors describing how they work. Female advisors seemed to naturally gravitate to a broader book of business, she believes. “It was the women advisors who consistently focused on multifaceted demographics: They worked more often with women, same-sex couples, and both highly compensated and lower-compensated people,” she says. “We saw how women had built their practices with overarching solutions for all income levels and nurturing financial-wellness programs. We did not see these as consistently from male-driven practices, many of which are ‘performance-oriented.’”

Find the Right Work/Life Balance

Early in a career she loves, Malcolm struggles to find a work/life balance. “I have a really hard time with it,” she says. “When you love what you do, it can become your life.”

Stout can relate to that struggle as a female advisor. “I’ll be honest with you, I don’t think my challenges have been anything external. It’s been internal, from being a mother,” says Stout, a single mom with two teenage daughters. She’s asked how she has learned to make it work. “You have to be super-organized, and not be afraid to ask for help. Realize that you can’t do it all yourself,” she says.



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Leonard, who has three children age four and younger, has worked really hard to find a balance between her personal life and business life. “My kids will come to the office with me. And I work from my house quite a bit,” she says. She also has a full-time nanny, which helps.

“My life is my work, and my work is my life,” Leonard says. “I’m working if I’m with my kids at the local moon bounce and I meet somebody and start talking. You’re more social when you’re with your kids, and you’d be surprised how many times you meet business owners and executives who serve on plan investment committees.” She’s asked when she recently met a potential client in an unexpected place and says, “Last week, I was in a hot tub at the spa and got talking to the lady next to me, and it turned out she is head of benefits for a local company. I had a meeting scheduled with her within the week.”

As her career began, Casey says, she often was the first person in the office in the morning and the last one out at night,

and also put in lots of weekend hours. Over time, she figured out a better balance, but her successful career as a plan advisor has required hard work. Casey felt the pangs of guilt sometimes: She lives in an area where many women with families don’t work, and recalls that if one of her daughters had a bake-sale fundraiser at school, the other moms often contributed homemade goodies, while she sometimes had to run by a store to pick up something readymade.

But now, with her daughters 14 and 17 years old and growing into women themselves, Casey can see in their character development how they’ve benefitted from watching her build a successful career. “I love the fact that they got to see me work hard,” she says. “I taught them that if you work hard, you will get back what you put into it. In the end, the qualities they’ve learned from watching are going to take them places in their lives.”

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