

An Inside Perspective:

Richard D. Laver

Director, Disability Income Sales



Richard D. Laver

Director, Disability Income Sales, Creative Financial Group

I want to share with you why I believe now is the best time to consider a career with Creative Financial Group.

If you want to be the best, you have to work among the best. When you work with people who are at the top of their game, it pushes you to the next level. In addition, CFG has a great philosophy with regard to client interaction.

Working at CFG, you will not only move ahead in your career but you will realize the satisfaction of having clients who mature under your guidance. Consequently, because of their trust in you, they will become lifelong clients.

In 1986, I chose an opportunity that many others in our industry did not—the opportunity to protect people through disability insurance.

In addition to being a more unique path, this particular specialty interested me because it spoke to my entrepreneurial spirit. I believed I could sell it to anyone. I saw the big picture and quickly realized everyone needed this type of insurance.

I started out selling to my peers and friends who were recent college graduates entering the workforce. But at 23 years old, most people think they are (somewhat) invincible. The thought of being unable to work or earn income due to illness or injury simply did not seem possible. Here's my philosophy: People get sick. People get hurt. People need a contingency plan to protect their investments and their families. I continued to drive that point home and many of those individuals are still clients to this day and are grateful for my advice and guidance.

Over the past 24 years, my commitment to helping people coupled with my drive and strong work ethic has resulted in many successes. First and foremost, I have been able to provide peace of mind for my clients. I accomplish this by ensuring they have a plan. For those who actually become sick or disabled, I take getting claims paid for them very seriously. Because of this commitment, I have earned a reputation in the industry for being extremely knowledgeable and proactive.

Creative Financial Group found me. When I was approached by two members of CFG's Executive Management staff, I wasn't looking for a change but am always interested in exploring new opportunities.

In this geographical area, there isn't a more successful financial institution. Their track record, reputation for professionalism and their MetLife affiliation made CFG extremely attractive. From a product perspective, it seemed like a perfect fit. But what really impressed me was the opportunity to work with industry leaders while growing my business.

It was a three month process. I did my due diligence and they did theirs. I now oversee the Disability Income and Long Term Care Division and make it easier for CFG agents to sell Disability Insurance and Long Term Care Coverage to their clients. My work environment is extremely professional and I really enjoy working in a team atmosphere. With the resources available to me at CFG, I fully expect to reach all of the goals I have set out for myself and my department.

For more information, please contact Jaclyn Bradley, Recruiting Director 610-325-6276 or jbradley@cfdg.nef.com • www.CreativeFinancialGroup.com

