

# Creative Opportunity Update

SUMMER 2010

## Expanding Our Reach Through Partnerships

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*Financial Navigation To Help You Reach Your Lifetime and Legacy Goals*

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### Greetings!

This edition of Creative Opportunities is all about partnerships. While thinking about the message I wanted to share with you, I came across the following quote from Winston Churchill:

*"If we are together nothing is impossible. If we are divided all will fail."*

Isn't that so true? Our recruitment team depends on many partners that contribute to our success. The Gift of Opportunity campaign we kicked off last year would never have taken off without the help of our colleagues, clients and friends. Additionally, our recent Elevate Your Practice event was a huge hit in part because of the referrals we received from loyal readers like you. I'm proud to say that our entire agency embraces the concept of forming strategic partnerships. In this issue, we've included articles about our partnerships with SPG and the AT&T Invitational.

Enjoy!

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P.S. Please feel free to pass along our Gift of Opportunity to someone you know who:

- Has 2 or more years of experience in financial services
- Is ambitious and self motivated
- Is searching for a firm that promotes training, access to specialists and competitive compensation packages

Please refer them to us by contacting our Recruitment Director, Jaclyn Bradley, at 610-325-6276 or via email at [jbradley@cfg.nef.com](mailto:jbradley@cfg.nef.com).

We will only use their information to contact them regarding our recruiting opportunities.

Don't forget: CFG always loves to speak with any individual, at any experience level, who has a desire to pursue a career in financial services .

## Our 'Elevate Your Practice' Event Was a Smashing Success!

We asked for your help and you didn't disappoint! With almost 40 people in attendance, our Elevate Your Practice event held on May 13th was a huge success.

The conference room at the Radnor Hotel was filled with financial planners with 2 or more years of experience. All were eager to learn how CFG's team of professionals built million dollar practices while living a life that is balanced between work and play (yes, family time is extremely important to us!).

Dominic Nappi, CLU, Managing Partner, had the pleasure of welcoming everyone and kicked the day off on a high note. The American College followed with a powerful presentation that focused on answering your clients' number one question, "Will my retirement assets last a lifetime?". After a brief break, CFG's Senior Partner Charles Dowds, CLU, ChFC, CFP, shared a dynamic presentation outlining cutting-edge advance case planning strategies. Wrapping up the event was CFG's President, James Meehan, MSM, who offered suggestions to achieve success while maintaining balance.

"After the incredible feedback we received from the participants, we will most certainly host another event during the fall months," says Jaclyn Bradley, Recruitment Director for Creative Financial Group. "Being able to share the opportunities available at CFG while providing tips that can be easily implemented is extremely rewarding for my team and me."



## Creative Financial Group Proudly Sponsors Exclusive AT&T National Event

The 2010 AT&T National starting June 30th, going to July 4th will mark the return of professional golf to the Philadelphia area and raise funds for local youth charities while paying tribute to our Armed Forces. An exciting field of the top 120 PGA TOUR professionals from around the world will compete for an incredible \$6.2 million in prize money.

CFG is a gold level sponsor of the 2010 AT&T National and will be hosting a William Penn Chalet at the event. CFG's private, 30'x30' climate-controlled chalet will feature a covered patio and amazing views of the Aronimink Golf Club's 17th green in Newtown Square, Pennsylvania.

"We are excited to be part of this incredible event," says James Meehan, MSM, President of Creative Financial Group. "It allows us to continue to support the brave men and women who serve our country, which is a longstanding tradition we hold in high regard at CFG."

We will post photos of the event in the fall edition of our newsletter. For more information regarding the 2010 AT&T National, visit [www.ATTNational.org](http://www.ATTNational.org).

## Strategic Purchasing Group (SPG) Offers Proven Results in Cost Reduction

For over 30 years, Creative Financial Group has been providing a wealth of intellectual capital and experience to help clients analyze their financial situations and implement comprehensive solutions for their personal affairs. Now, through CFG's Corporate Solutions team, we can also provide strategic recommendations to help you leverage internal resources and boost profitability.

Since its inception in 2001, Strategic Purchasing Group (SPG) has been helping clients review their operating expenses and using proven methodologies, have saved the average client 23% over current costs with no loss of quality or service levels.

- **How does it work?** It's simple. We review all non-payroll related expenses and purchasing contracts for a 12 month period and make recommendations based on a cursory review. Our unique 5-step process requires minimal investment of effort from clients' staff members with no up front expenses.
- **Positively impact your bottom line!** After a review of your information, we can identify and implement solutions based on industry best-practices to deliver hard dollar savings without compromising quality.
- **Your risk is removed!** SPG's compensation model is performancebased. If we fail to deliver results we do not receive any fees.

Contact us at 610-325-6100 to find out how we can help your business.



**Daniel R. Joie**  
Senior Associate  
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.***

Success is much higher when you are operating solely in your area of expertise. CFG has the ability to put you in a team that allows you to maximize your unique talent.

This innovative way of working has opened up so many doors for me. My team has thousands of people that need help (identified through our team environment and cross-selling).

The greatest challenge anyone in our industry faces is finding new clients; now, I don't have that problem. We have so many opportunities.

## An Inside Perspective:

*Daniel R. Joie, CFP, Senior Associate, Creative Financial Group*

**Like so many other financial planners out there, I was a lone ranger.**

I was successful, but it certainly wasn't always easy. Finding time to prospect, build relationships, close new business, process paperwork and maintain existing relationships was a constant struggle. I could do it, but admittedly there were opportunities that I was unable to maximize simply because I couldn't do everything by myself. I often thought of moving my business to a new agency but figured the grass couldn't possibly be greener on the other side.

**One event in history changed everything.**

When the terrorists attacked New York City, Washington, D.C., and Pennsylvania in 2001, my career went from challenging to extremely difficult in a split second. My business began going backwards instead of moving forward. With a downturn in the economy, no one was buying. Period. I knew I had to make some changes. I wanted to stay in the same industry but needed to find a way to work smarter. I wasn't sure what that meant. My search began.

**If I was going to make a change, the new firm had to be a perfect fit for me, for my family and for my clients.**

As fate would have it, my manager made the announcement he was transitioning his business to a new agency – Creative Financial Group. He was retiring from being a manager because he wanted to create the life he craved. My former boss spoke highly of the people and possibilities CFG had to offer. His news sparked my interest. After all, someone I trusted and respected chose CFG. That said, I had a lot of unanswered questions. What would entice someone make a change that late in his career? What made CFG different from the other agencies out there? The answers were definitely worth looking into.

**It took me six months.**

My research and exploratory process took half a year. I attended numerous meetings and events at Creative Financial Group in order to get a feel for what type of agency they really were. The senior partners were extraordinarily impressive. The environment felt "right". Interestingly enough, my final decision was based upon CFG's philosophy of focusing on unique abilities while working in a team environment. This was what I was searching for. After my transition, I was catapulted into new levels of success.

*(continued on the next page)*

## Welcome to CFG!

The CFG family has a long standing tradition of sponsoring or referring talented additions to our team. The recruitment team would like to extend a special thanks to the following CFG advisors for their referrals.

- Oscar Mestre for referring Andrew Strain
- Jerry Thorell for referring Al Thorell
- Kristin Gibbs for referring Tom Sunderland
- Lamont Brown for referring Porkpa Tokpa (PT)
- Mia Dejohn-Tiernan for referring Albert Lerro
- Chuck Dowds for referring Tom Sciolla
- Pete Grassi & Matt Grecco for referring Brandon May
- Marc Virga for referring Brendon Hajas
- Kristy Patton for referring John Simmons
- Marc Virga for referring Janusz Plewinski
- Bill Adamski for referring Aaron Katyl
- John Simmons for referring Ted McGurk
- Raj Khullar for referring Michael Grace
- Marc Bernstein for referring Mark Dubowe

### **Eight and one-half years later, I am thriving and doing what I love.**

Creative Financial Group's team structure allows me to focus on my unique abilities. I'm a relationship manager and I like taking care of people. As soon as the internal CFG coaches helped me identify this strong point, I became part of an existing team that needed someone to specialize in building and maintaining relationships. While I was doing what I did best, other members of my team were up-selling accounts, prospecting and closing business. My business continues to thrive because I am able to do what I enjoy.

### **A few thoughts for the skeptics.**

There are two questions I'm always asked: "How do you like working in a team environment?" and "Was it difficult to transition your clients?" Let me share my thoughts with you.

#### ***How do I like working in a team environment?***

Working in a team environment is one of the biggest mental challenges an experienced financial professional has to overcome when considering working with CFG. After all, we are trained to do everything ourselves. In my opinion, the intellectual capital the others on my team bring to the table is unparalleled. Working in a team environment allows me to focus on my unique abilities which has significantly increased the opportunities available to me and my clients. This environment also allows me to spend more time with my family. It's a win-win.

#### ***Was it difficult to transition my clients?***

Yes, but not because of CFG. I made the mistake of relying on too many other people. My advice to you is to make sure you have a game plan that makes it simple and strategic to transfer your clients before you make a change. Set the right expectations for your clients. Get your commitments in place so that on day one you can hit the ground running and you won't have to look back.