

RAYMOND JAMES

WOMEN LEADING THE WAY

Aspirations *to greater*

THE MAGAZINE FOR WOMEN ADVISORS | FALL 2020

#RJWOMEN

PAVING THE WAY FOR
FUTURE GENERATIONS *p. 18*

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Seeing is believing

As a young girl, I dreamed of becoming an astronaut. I recall those early role models I watched on television – Sally Ride, Mae Jemison and Judith Resnik – the pioneers who led the way in aerospace and were my first images of women in space.

These women inspired me to ask my parents to let me attend space camp and propelled me to excel in math and science. Although I am in a different industry today, I still occupy a place where I am inspired by the women I saw all those years ago – and by those I saw during my early years on Wall Street. Women excelling in the workplace, balancing life, facing challenges and overcoming them. I see them even more today.

There’s a saying that you need to see someone like you succeed at something – CEO, fighter pilot, financial advisor, engineer – before you can see yourself doing it, too. More poignantly, not seeing someone like you can give the impression it’s not possible or, even worse, unacceptable.

So, welcome to this issue of Aspire, dedicated to helping women see it – and be it.

I sincerely hope that as you see and read about the incredible women featured in this issue, you will be confident women are not only succeeding in but are, in many ways, naturally suited for fulfilling careers in financial services. As the world and demographics continually evolve, women are needed in this noble profession. Financial planning is a career women can feel empowered to pursue, a leap women shouldn’t be afraid to make.

Time flies when you’re having fun. It’s been a year since I took on a new challenge and became the head of Advisor Inclusion Networks at Raymond James, which includes the incredible Women Financial Advisors Network. It’s not always easy, but I assure you every day has been worth it.

This year has required many of us to embrace change, adapt to a new normal and innovate in the face of challenge. The one thing that has remained constant is the support of so many of the women in the firm and industry united in a collective purpose to empower each other and further our combined commitment to moving the needle when it comes to representation in our profession.

This year, the 26th annual Women’s Symposium is a virtual event. And the network has truly gone global, uniting women from existing networks in the United Kingdom and Canada as part of a now expanded Women Financial Advisors Network, over 1,300 women strong. Cynthia Poole in the U.K. and Andrea Linger in Canada join me in the important work of recruiting and retaining women in the financial services industry globally. Although we are separated by circumstance, we know that we are better together, even virtually. When women support women, there is nothing that we cannot do.

While reading this issue, you will see the Raymond James Women’s Advisory Council telling their stories on how they tapped into this industry and offering tangible advice. You will also read about remarkable women in the industry doing the work and continuing the conversation when it comes to increasing diversity and fostering inclusion.

Thank you to every single woman who took the time to tell her story in this edition. Thank you to all of the women leading the way for the young women who will one day fill your shoes. I genuinely believe that if you can see it, you can be it.

Be well,

RENÉE BAKER
Head of Advisor Inclusion Networks,
Raymond James Financial

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 @ReneeBakerRJ



Andrea Linger, Renée Baker, Cynthia Poole



Same calling, new beginning

Courtney Hoffman always wanted to be an accountant. But that was a stepping stone toward a career path she didn't know existed.

Some people spend decades trying to uncover their life's passion. But if there's one thing Courtney Hoffman has always known, it's that she was born to work in math. "From the age of 5, I knew I wanted to be an accountant," she says. "I loved math. I was the kid taking the most advanced math classes available."

Fueled by this tunnel vision, as she calls it, Hoffman earned a bachelor's degree in business administration in accounting from Oklahoma State University.

Following an internship in public accounting, Hoffman decided to try her hand at private accounting. That's when she took on an entry-level role with a medical device company that – in 14 years' time – led to her becoming the CFO of three

large companies and several smaller. “As CFO of those smaller companies, I was in charge of 401(k) plans,” she says, “which is how I got to know Brent Suchy in 2009.”

While Suchy would eventually help spark Hoffman’s advising career, he hadn’t yet joined the financial planning field. Instead, he was working as a retirement plan specialist for Arvest Wealth Management, offering 401(k)s and other similar plans to companies like Hoffman’s.

“Our previous advisor was pretty hands-off. He’d come in once a year, if that, and wouldn’t make a lot of changes to our plan,” says Hoffman. “Then all of sudden, Brent comes in and starts helping me realize the benefit of having an advisor on our plan – and the value of things like investment policy statements, quarterly monitoring and large annual reviews.

“I called Brent on September 6, 2017, to tell him we’d just sold our company and needed to change our company name on our plan document. And he told me, ‘It’s funny that you’re calling me because my mom [who had spent over 30 years in the private wealth business] and I moved to Raymond James today.’ So we sold our company, and Brent and his mom, Glenda, moved to Raymond James on the exact same day.”

It almost felt serendipitous. And when Suchy asked Hoffman about her future plans, she confided that she’d been considering a career as a financial advisor.

“I’d had a few people over the years suggest the career to me,” says Hoffman. “They’d tell me, ‘You’d be perfect for it. You have the financial foundation, extroverted personality and communication skills.’ I shared that with Brent, and he invited me to lunch with him and his mom ... and the rest is history.”

Over lunch, Glenda suggested Hoffman accompany her to the Women’s Symposium, which was just a few weeks away. “They said, ‘Even if you don’t end up at Raymond James, the symposium will help you learn a lot about the industry and what it means to be a woman financial advisor,’” says Hoffman. “Glenda had never been [to the symposium] either, because it was her first year with the firm, so we went together. And it was 100% a game changer. I was already pretty on board with being an advisor, but the symposium sealed the deal.”

In November 2017, Hoffman enrolled in the Raymond James Advisor Mastery Program (AMP). And by February 2019, she officially joined The Suchy Team of Raymond James in Tulsa, Oklahoma, as a financial advisor.

In addition to her experience at the symposium and with AMP, Hoffman’s decision to pursue an advising career was fueled by her conviction that she could add value to the field.

“Women are so underrepresented in this industry, and not many advisors have my background. So I felt I was bringing something new to the table with my 15-plus years in private accounting and my experience as a business owner.”

It’s a value-add that hasn’t gone unnoticed, particularly by clients.

“It’s been deeply rewarding to work with small business owner clients. Once they know I’ve been in their shoes and have gone through the process of building and selling my own business, their whole demeanor changes. It’s almost a sense of relief because they realize I can relate with them on the emotional level. That’s helped me form meaningful relationships – and it’s something that keeps me motivated.”

For Hoffman, being a woman advisor has also brought more benefits than challenges.

“We often have to break through the norm of typical jobs associated with women and fight to explore other opportunities available to us.”

“There are many single women, from widows to divorcees, who prefer working with female advisors,” she says. “I also think companies seek out women because we can contribute a different perspective and skill set to the workplace. A great example is my team – they were looking for a woman advisor to complement the dynamics.”

The problem, according to Hoffman, is that women aren’t introduced to these opportunities early enough.

“I think it is long overdue for young women to be considered for financial advising positions. Women should be learning about this career path when they’re kids,” says Hoffman.

“I was lucky because I was mentored by my dad, who really encouraged me to be a business leader. But I don’t think there are enough people mentoring women to be business leaders. We often have to break through the norm of typical jobs associated with women and fight to explore other opportunities available to us. If I’d known 20 years ago what I know now, I would have pursued this path a lot earlier.”

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Committed to helping other women fulfill their futures in finance, Hoffman became an AMP mentor.

“My biggest mentors in AMP were Lori Raiti and Dave Timmons, as well as Glenda. They’ve all been incredible mentors over the last two years,” says Hoffman. “Dave even referred me to several women in AMP who need guidance.”

At one point, however, Hoffman realized that the women who were calling her would benefit from a more streamlined mentoring avenue. So she reached out to Raiti, who told her they were working on an initiative. Six months later, Raiti called back, inviting Hoffman to join their pilot AMP mentorship program.

“My goal is to be a top advisor – not just a top female advisor.”

As part of the program, Hoffman attended her mentees’ first home office visit in St. Petersburg, Florida, and plans to attend the third (which will be their graduation) in February 2021. She’s also completing coaching calls in between.

“In the meantime, we’re staying connected with group emails. I make sure to share materials that might interest them, like scholarship opportunities and information about our Women Financial Advisors Network. My goal is to help them build their own connections so they can carry those bonds throughout their careers and have people in their own networks to lean on when they need it.”

Aside from emphasizing the importance of networking, Hoffman encourages aspiring advisors to do their research before pursuing the profession – and then give it all they’ve got.

“I spent a lot of time learning about the industry. But once I decided to become an advisor, I went all in. I started studying two months before even joining Raymond James. I took my Series 7 exam within a month of joining the firm and soon after got my AAMS® designation. ... Now I want to get a master’s degree in personal financial planning.”

Even with all of the effort she’s poured into her financial career, however, Hoffman – a mother of three – makes it a point to prioritize her family.

“Whether navigating COVID-19 or normal circumstances, I have my non-negotiables. I’m not going to miss my kids’ sporting events or school performances. I focus at work when I’m working, and then I’m fully present when I’m home.

“I think when kids are confident that you’ll be there for the things you’ve promised, they understand when it’s time for you to go to work, too,” says Hoffman, who also credits her husband for being completely supportive of her advising career.


For Hoffman, balance includes developing her passions outside of work as well – particularly her dedication to empowering women.

“In 2018, I became the founding president of the National Charity League Inc. Bixby Chapter, a role which I still hold. In our first year, we had about 180 members. Going into our second year, we have 230.”

A nationwide philanthropic organization for girls in seventh through 12th grade, National Charity League consists of mother-daughter members who are committed to empowering young girls and improving local communities through volunteer work.

“Our whole goal is to create future female leaders by engaging in leadership development, participating in different cultural activities and doing community service,” says Hoffman. “My daughter is getting ready to start eighth grade, and I hope to continue my work with the league even after she graduates high school.”

As for what else lies ahead, Hoffman affirms she has no plans of stopping any time soon.

“I’m committed to staying educated so I can be the best advisor I can be. Hopefully one day, you’ll see my name on one of those top Forbes advisor lists,” she says. “Ultimately, my goal is to be a top advisor – not just a top female advisor.” 

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New faces of wealth

Old ideas about America's affluent are eroding as women make their mark.

As societal winds have worn down old walls, women are far more likely to attain wealth and influence than at any time in history. Yet, as the faces of America's affluent population change, the need to steadily grow, preserve and manage wealth remains.

TENACITY AND SELF-DETERMINATION

Entrepreneurial, highly educated and ambitious, American women are participating in the economy at higher rates, controlling a bigger share of personal wealth, holding more seats in Congress and leading more major companies than ever.

As women's influence grows, so does their impact on the economy – and our understanding of women as investors.

New surveys suggest women are not the overly risk-averse, buy-and-hold investors they have long been assumed to be. Instead, women have clearer ideas of who they are as investors than men, are more prudent in their decisions and more realistic about their knowledge.

And in some cases, they are often more adventurous investors than men, as when they are investing in companies and assets that meet their ideals. Women are investing with a conscience, focusing on environmental, social and governance factors that are becoming more meaningful among even the market's largest players.

Multiple studies have shown women on average earn more on their investments than men, citing higher returns between 0.4% and 1.2% each year – a significant difference over time. Another study showed women investors are driven by goals rather than outperformance.

THE FUTURE IS FEMALE

In many respects, women represent the future of wealth.

- Women now earn more bachelor's degrees than men in a market that values college educations. In law schools, women have been the majority since 2015. **In medicine, women broke the 50% mark in 2019.**
- **Women control about 40% to 45% of personal wealth**, a Credit Suisse report concluded, and this figure continues to rise.
- **Private companies owned by women contribute about \$1.9 trillion** to the American economy and employ more than 9.4 million people.
- Boston Consulting Group projected that this year, **women are expected to control \$72 trillion (32%) of global private wealth.**

And it's not just among younger women where these gains are being made, but among older women as well – notably educated and financially savvy – who are becoming primary financial decision-makers in their households. As their spouses age, these accomplished women are moving to the forefront.

The power shift has come slowly, at times in fits and starts. Meteoric financial gains made by baby boomer women plateaued in the early 2000s, but there is evidence this gap will become unstuck as societal ideas about family roles change.

It's clear: American women are breaking glass ceilings in serious ways. 🍷



Holistic planning for a complete life

Single women make up a large and growing portion of American household breadwinners. Whether you or a woman in your life is unattached or raising her family while building her career, it's important for women to assess their goals and work toward them.

Be their own advocates: Relying on personal confidants, parents or mentors to guide their financial plans takes women out of the driver's seat. Women can come to know their own strategies and goals as investors.

Start and keep investing: Even if the amount is small or confidence is lacking, little contributions can create a great benefit. The important part is to set aside resources to steadily invest – creating the habit is key. As a woman's resources increase, she can increasingly use them to fund her future.

Look at the whole picture: Oftentimes, investors will look to one moment in the future – retirement – and build their plans around only that. Women face pressures unique to them, particularly around caregiving, so it's important to consider what women will need at every stage of life.

A woman with long, dark, wavy hair is standing on a balcony. She is wearing a dark blue, long-sleeved, form-fitting dress with a cutout at the chest and light-colored high-heeled shoes. She has her hands on her hips and is smiling. The background is a wall with vertical wood paneling. A glass railing with a wooden handrail is in front of her.

Defining the future of finance

Inspired by her grandmother, **Rianka R. Dorsainvil** became a financial planner at age 23. Just a few years later, she left corporate America to launch her own firm and advocate for diversity throughout the financial world.

As a Black woman advisor in her early 30s, Rianka R. Dorsainvil knows more than a thing or two about overcoming challenges.

Growing up in Norfolk, Virginia, she was introduced to a wide array of ethnicities and religions from a young age. It wasn't until she started attending college at Virginia Tech that she realized not every place was as diverse as her community.

"When I went to college, I had to – for the first time in my life – experience being the only person of color in the room," she says. "That was extremely challenging, but those years helped build the confidence I needed to navigate the world of finance. I got used to being the only one in the room – the only one who was a millennial, or a woman, or a person of color."

Originally a math major, Dorsainvil first considered becoming an advisor during her junior year at Virginia Tech. "I took an elective called Personal Finance 101. That's when I learned about things like credit scores, credit reports, Social Security – tangible topics that I could apply to my own life."

After speaking to her professor, Dorsainvil discovered that her college offered a CFP Board-registered program in financial planning. "That's how I found out about personal finance," she says. "But my love of personal finance came from knowing that I could help people with what I was learning."

One of those people was her grandmother. "When I was in college, my grandmother, who I call Nana, became very ill," says Dorsainvil. "She was in her mid-60s, and she was still working while undergoing dialysis because she couldn't afford to take the time off, much less retire early. So any time I learned information that I felt applied to her – whether estate planning or Social Security and Medicare – I would make sure to share it with her."

Unfortunately, because Dorsainvil's grandmother hadn't learned about personal finance earlier in her life, she didn't have safety nets like a 401(k) or a dedicated savings account. "That made a lightbulb go off for me," says Dorsainvil. "You hear about it all the time, but to actually see someone who can't retire because they didn't prepare – it changes your whole mindset."

Keeping Nana in mind, Dorsainvil decided to pursue a career as a financial planner. After earning her CERTIFIED FINANCIAL PLANNER™ certification and spending more than five years working for two wealth management firms, she decided it was time for her next venture. So she opened her own firm and called it Your Greatest Contribution (YGC), a name inspired by a question she asks all her clients: "What do you want your greatest contribution to be?"

But before there was YGC, there was a blog called Golden Financial Nuggets.

"I started my blog because I felt that the information we were sharing in the financial world shouldn't be held hostage. So if I couldn't bring my peers on as clients because they didn't have a million or more in investable assets, then at least I could help educate them."

It wasn't long before questions started pouring in, making Dorsainvil realize the high demand for the information she was sharing. "That's how businesses are created: there's a void and you have a service that people are willing to buy," she says. "Here were all of these thriving millennials seeking advice and willing to pay for it – and yet we weren't bringing them in because we couldn't think outside of the investable assets box."

Dorsainvil says that before she considered launching YGC, she went to her firm at the time and proposed finding ways to take on these professional millennials. Her goal was to help shape

“You hear about it all the time, but to actually see someone who can't retire because they didn't prepare – it changes your whole mindset.”

them into the ideal clients the firm wanted. When that idea was shunned, she realized she needed to do something else.

"What encouraged me to launch YGC was the experience I had with my nana," says Dorsainvil. "I wanted to prevent people my age from going through the same thing in the future, but I started noticing that millennials were being ignored by advisors. And the firms I worked for probably wouldn't have taken me on as a client if I didn't work for them."

"So I left corporate America in 2015 to start YGC, and I haven't looked back since," she says.

A fully virtual and paperless firm, YGC – which eventually evolved into 2050 Wealth Partners – specialized in serving millennial clients. "I've always had a passion to help my generation," says Dorsainvil. "We're at a pivotal place where the decisions we make now can define what our lives look like in 20 years."

Even so, YGC welcomed clients of all ages. "I signed my first baby boomer client when I initially launched the firm, which made my imposter syndrome kick in. But they had researched me, and they told me, 'Yes, we know you're younger. But we see you're a

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CERTIFIED FINANCIAL PLANNER™, you have experience, and we're intentionally looking to hire a younger financial planner because our estate planning attorney died, our accountant retired, and we want someone who will outlive us and pass information on to our children.'

"So they were intentionally seeking someone younger, and my imposter syndrome was there for no reason. That's a story I share

“I embrace the fear and nervousness that come with growth. And if I don't know something, I say, 'I don't know, but I'll find out.'”

with younger women entering the industry because it shows your age can be an asset. If anything, you have the longevity to outlast a lot of relationships.”

Speaking of imposter syndrome, Dorsainvil views it as a sign she's on the right track. “Imposter syndrome does not go away,” she says. “As you ascend in your career, you have inevitable moments of self-doubt. But if you don't have the fear that comes with stepping outside of your comfort zone, then you're not growing. So I embrace it – I embrace the fear and nervousness that come with growth. And if I don't know something, I say, 'I don't know, but I'll find out.’”

In February 2020, Dorsainvil once again stepped outside her comfort zone when she combined YGC with the practice of advisor Lazetta Rainey Braxton, unveiling 2050 Wealth Partners. And while she's now helping lead an entirely new firm, Dorsainvil's approach remains the same.

“YGC was never about me; it was about helping clients. So being able to work with another advisor who shares the same compassion and care for clients – that's an amazing opportunity.”

As she reflects on her career growth these past few years, Dorsainvil believes that having a fully virtual firm has come with benefits she hadn't anticipated, even long before COVID-19. Aside from making distance a nonissue for her clients, Dorsainvil considers that having both YGC and 2050 Wealth Partners be completely digital has enabled her to grow her business at a faster pace, as well as develop more personal client relationships.

“I can get to know clients on a deeper level through video conferencing,” she says. “They invite me into their homes, and I'm

able to meet their children, to know their pets by name. That's something very special that you don't necessarily experience when you're meeting in an office.

“Meeting them in the comfort of their own environment can also make it easier to discuss difficult topics,” she adds.

Along with founding two firms, Dorsainvil launched a podcast, 2050 TrailBlazers, a few years ago. Available to the public on 2050trailblazers.com and on most streaming platforms, 2050 TrailBlazers is aimed at addressing the lack of diversity in the financial services industry through talks with industry experts. Fittingly enough, its name was inspired by a 2008 report from the U.S. Census Bureau, which predicted that minorities will become the majority population in the U.S. by the year 2050 (although current projections suggest it'll happen even sooner).

“If the financial planning field wants to keep growing, we have to start being accessible and visible – we have to start looking like the population America is growing into,” says Dorsainvil. “Millennials in particular are seeking to work with diverse professionals, and we want to see that companies are making an intentional effort to be inclusive.”

As for the “trailblazer” aspect of the name, Dorsainvil says it comes from the fact that “if you are a woman, a person of color or a young person in this profession, you are blazing a trail for someone behind you. You may not know it, but there are people looking up to you.”

Three years after its founding, 2050 TrailBlazers has had more of an impact than Dorsainvil initially expected. “There are firms using 2050 TrailBlazers as a way to start conversations and diversity initiatives,” she says. One created a monthly “lunch and learn” covering culture and diversity. Another has started recruiting at historically Black colleges.

Echoing the inspiration behind her first business – Your Greatest Contribution – Dorsainvil says she's still working to ensure her greatest contribution is being the change she seeks in the world.

“From educating my clients to empowering people who look like me, I feel a responsibility to elevate others' voices. I want to show them they can become whoever they aspire to be, no matter their circumstances.”

Even with all she's achieved in the past few years, 2020 might prove to be Dorsainvil's biggest year yet. In late March, just as she finished introducing her clients to her new partner, Braxton, and the COVID-19 pandemic began shutting down the nation, she welcomed her first child: a baby boy named Remington. Fortunately, she couldn't have asked for a better team to support her.



“If the financial planning field wants to keep growing, we have to start being accessible and visible – we have to start looking like the population America is growing into.”

“I’m so grateful that I was able to take a real maternity leave,” says Dorsainvil, whose leave began in late March and ended in July.

“Between Lazetta [Braxton] and our executive assistant, Danielle, I’ve been able to take care of myself mentally and physically,” she adds, explaining that while having a baby is a transformative change, having one in the midst of a pandemic brings its own set of challenges. “You can’t have anyone around you because you’re so on edge about your baby getting sick. That can take a toll on you. ... I can’t emphasize enough how grateful I am for my team. If it weren’t for this new partnership with another woman who understands what it means to have a baby – and the importance of having downtime to get back to yourself – I don’t know if I could have done this.”

As for how she’s reintegrating into the workforce during this unprecedented time, Dorsainvil makes it a priority to check in with herself. That includes recognizing when she needs help.

“I’m being real and asking, ‘How am I feeling today?’ I’m also making time for exercise because, for me, physical health correlates with strong mental health. And I’m speaking to a life efficiency coach to help me prioritize my schedule.”

While her past included 4 a.m. gym sessions followed by client meetings, Dorsainvil’s new normal includes waking up in the middle of the night to nurse her son and scheduling pumping breaks during the day.

“Trying to navigate all of that by myself is a lot,” she admits. “And to put all of that on my husband – who is incredibly supportive but who’s also figuring out this new life with our son – is a lot as well.”

That’s where her life efficiency coach comes in. “She almost feels like a therapist or an organizer of the mind. I see her for an hour a week, and it’s awesome to know that for this hour, this person is there to support me. It helps me see why clients love speaking to us as well. We not only help them with their finances. We’re there to help them navigate the personal side of things, too.”

Dorsainvil also notes the freedom that being a business owner has given her, particularly during this time. “Lazetta has been reminding me that we founded our firm to build the life and legacy we deserve, so we could build a business while having the flexibility we need for our families.” 🎧

Raymond James is not affiliated with Rianka R. Dorsainvil, Your Greatest Contribution or 2050 Wealth Partners.

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Wise words from 6 wildly successful women

It's easy to feel like highly successful professionals have more hours in a day than the average person. How else do they manage to accomplish so much? The truth is, maintaining a high level of productivity often stems from making deliberate choices. Here's the inside scoop from six well-known women about how they stay focused and achieve success in a distracted and demanding world.

Facebook COO **Sheryl Sandberg** is well-known in the business world for bringing an old-fashioned spiral notebook to meetings, an unlikely choice for someone in the tech field. For Sandberg, analog note taking is a way to keep things simple and maintain focus. She physically crosses items off the list and then rips out the pages when action items are complete.

Sheryl Sandberg
“Choose analog over high-tech”

Jennifer Hyman
“Block the distractions”

Jennifer Hyman, co-founder of Rent the Runway, allots time every day to one or two problems that are important to address strategically. She creates the necessary time by periodically cutting off access to email, texts and social media notifications that threaten to divert her attention. According to Hyman, it makes no sense to spend your day managing to inbox zero.

When your day gets crazy and your thoughts are cluttered, consider taking a break to clear your head. **Oprah Winfrey** spends 20 minutes each day sitting in absolute stillness. Not only is it the perfect formula for clearing her mind, but it also helps her focus on current jobs and outstanding projects.

Oprah Winfrey
“Embrace the quiet”

Katie Couric

“Eliminate the culprit”

When **Katie Couric** needs to focus on something, she has someone take her phone away. It doesn't matter who it is – her husband, her daughters or her assistant – it can be whoever is with her at the time. What does matter is that she doesn't get the phone back until she's completed the task at hand.

Former Secretary of State **Condoleezza Rice** encourages people to stick with their goals even when things get tough or it takes longer than expected. It's a lesson she learned at age 10 when her mother refused to let her quit piano lessons. You're tougher than you think, she says, so don't let setbacks deter you from bigger accomplishments. Rice went on to play piano with artists like Aretha Franklin and Yo-Yo Ma.

Condoleezza Rice

“Never give up”

Hillary Clinton


“Make a time trade-off”

When it comes to work-life balance, it's a false trade-off to say quality time versus quantity, according to **Hillary Clinton**, another former secretary of state. You have to have both. If you work long hours like she did – and you want to carve out time for family – the only solution is to get rid of things in your life that you don't need. Save them for later when your time is your own.



Next steps

WHEN YOU'RE READY TO TACKLE YOUR NEXT BIG GOAL

- Tweak the advice of successful people to make it your own
- Take time to shift your attitude if needed
- Develop creative strategies tailored to you
- Re-evaluate your options 

A close-up portrait of Sonya Dreizler, a woman with short, wavy, light brown hair, smiling warmly. She is wearing a dark blue top and a gold necklace with circular links. The background is a solid light blue color.

The transformative power of radical candor

It took **Sonya Dreizler** just a decade to go from executive assistant to CEO. Then she set her sights on a new venture: opening her own company while championing diversity in finance.

Growing up, Sonya Dreizler never envisioned herself in finance. “I have English and Spanish degrees from UCLA and had been working as a copywriter before I moved to San Francisco and joined the financial field,” she says.

But in the early 2000s, when she made the move, the job market was experiencing a downward turn and she had to take what she could find. When she was hired on the spot as executive assistant to the CEO of a financial services company called Protected Investors of America, a future in business and finance revealed itself.

“The CEO who hired me had a lot of faith in my ability to learn. She threw me into the deep end with a standing invitation to ask her as many questions as I wanted. I did well and she gave me more responsibilities, encouraging me to restructure and create efficient processes and procedures in each department.”

In just a few years, Dreizler was named vice president and then COO of the company, reorganizing every department along the way. “After five years as COO, I applied for and got the CEO position – the same role that had hired me into the company 12 years prior.”

As impressive as it is to rise from executive assistant to CEO, Dreizler tends to qualify the experience.

“It’s a great career story, but I’ll be the first to tell you it only looks linear in retrospect. There were many times when I tried new things that weren’t a fit or thought about changing my path,” she says. “For example, there was a point when I thought I’d want to be a financial advisor. I got my CFP® certification, which I no longer hold, tried taking clients and didn’t really enjoy it. Fortunately, I still had my executive role with Protected Investors of America (I was doing both at once), and I realized that what I really enjoyed was working with other financial services professionals and solving complex business issues.”

Near Dreizler’s decade mark with Protected Investors of America, the company was bought by a larger broker/dealer-RIA hybrid. “I knew I wanted to stay on throughout the transition to help ensure it went as well as possible. But I also knew that once the transition was complete, I wanted to leave.”

After 13 years with the same company, Dreizler was hungry for change. “I took my hands-on COO knowledge and my CEO perspective, paired them with my passion for environmental, social and governance (ESG) investing and impact investing, and prepared to help financial services firms successfully roll out and adopt sustainable investing solutions.”

The result, in 2016, was Solutions with Sonya.

“The practical knowledge I have from running a firm is invaluable and allows me to be very pragmatic with my clients,” she says. “For instance, if I make marketing suggestions to them, I always have compliance guidelines in mind, and I present proposals that can be executed well within a firm’s regulatory framework.”

When it comes to helping advisors with sustainable investing, Dreizler encourages them to start by bringing up the topic with their clients, and offers conversation scripts and videos on her website for advisors to reference.

“There were many times when I tried new things that weren’t a fit or thought about changing my path.”

“Even if they don’t have an ESG or socially responsible investing (SRI) solution available yet, once advisors bring up the topic with clients, [advisors] usually see more interest than they had anticipated. That’s a great motivator to begin designing thoughtful solutions for their clients.”

She also encourages advisors to learn sustainable investing jargon without letting it detract from client conversations. “ESG, SRI, impact and sustainable – they all mean different things, and it’s important for advisors to know the difference, so they can navigate the investment landscape. But when they’re talking to clients, there’s no need to get into all of those distinctions. Instead, advisors need to create understandable language that reflects the purpose of each sustainable investment method.”

Creating understandable language around sustainable investing is what inspired Dreizler to start her own weekly newsletter, Connected Investing. Originally created to detail the latest in impact and ESG news and help keep Dreizler engaged with her clients, prospects and other financial professionals, Connected Investing has narrowed its focus to race and racism in finance.

For years, Dreizler has been passionate about promoting innovation in the investment world. She’s also devoted herself to pushing for inclusivity in the financial industry. Following the success of her “Do Better” series, which detailed issues of gender based harassment and discrimination in financial services, she launched dobettersolutions.com as a platform for allies to learn and help foster inclusive cultures in financial services and beyond.

Following the nationwide anti-racism protests that rose up in late May, Dreizler has seen an increase in financial professionals

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seeking her guidance on diversifying their firms and networks. In addition to writing on the topic and connecting with them through dobettersolutions.com, she's also hosted weekly video conferences with small groups of financial professionals to address their questions on diversity and inclusion, and determine ways to move forward together.

"Equity is the right thing to do," she affirms. "It's important to create workplaces that reflect the communities where we live and work. That means being inclusive of race, class, gender, sexual orientation, disabilities and other factors. Not only is it a moral obligation, it's also good for business."

Research supports her point. According to a 2018 McKinsey & Company diversity report, companies in the top quartile for executive team gender diversity were 21% more likely to have above-average profitability than companies in the fourth quartile. Still, organizations have been slow to embrace the power of diversity.

"Even in the SRI world, we have a long way to go," says Dreizler. "Last year, I co-authored a research paper about racial diversity in SRI funds, and we found that SRI firms with white leadership substantially overrepresented white men. People of color – who have historically been the most harmed by corporate

irresponsibility, environmental destruction and unfair hiring practices – have long been leading the fights for environmental and social change. Yet our data shows that most firms are maintaining exclusionary, predominantly white environments that are failing to employ minorities. Until our industry addresses its racial inequities, our work will continue to fall short."

Dreizler believes that the first step to addressing the diversity issues plaguing the financial field is to listen to people from underrepresented groups.

"Would you ask an accountant for the best way to serve food to 300 people? No, you'd ask a caterer," she explains. "We need to reach out to those who are being excluded, listen to what they have to say, follow through to support those initiatives and work to amplify their voices. I think we'll see much better results by basing diversity initiatives on the suggestions of the people we're trying to support."

As for companies seeking to recruit more diverse candidates, Dreizler encourages them to focus their efforts on mentoring, targeted recruiting, conference scholarships, outreach programs and – perhaps most importantly – conferences.

"I suspect many women and people of color opt out of finance as a career because they don't see themselves in the media and images of the field. That's why conferences are such a promising opportunity. These events are often attended by those who are new to the field or considering a career in it. By putting more women and people of color on stage at events, we can make a statement about how we value diversity.

"As white folks, we also have a big opportunity here. Before I agree to a speaking engagement, for instance, I have a discussion with the organizer about the diversity of the agenda. I usually will only agree to the engagement if the agenda has sufficient women and people of color speaking. In cases when they're willing to make the agenda more diverse, I introduce them to individuals who can help do so. Conference attendees can also voice their wish to see more diverse agendas, and sponsors can ask about gender and racial representation before agreeing to write sponsorship checks."

Dreizler's work championing diversity in the financial field has encouraged her to take on other entrepreneurial pursuits through the years, including her Do Better series, which recounts real stories of harassment and discrimination in financial services and served as the inspiration for dobettersolutions.com.

"My initial goal was to have people listen – like, slow down and really listen – to the stories of women in financial services. Our industry talks a lot about increasing the percentage of women in the field, but we rarely discuss the retention hurdles that

GETTING PERSONAL

How do you balance being a mom with a busy career?

I have to admit, it's never really balanced. Some days are very mom-centric, some are very work-centric and, to be honest, other days are very me-centric. Because if I don't take care of myself, the other pieces fall apart.

What's the best advice you've received?

When thinking about trying something new or pushing boundaries, it can be easier to ask for forgiveness than it is to get permission.

What's been the biggest challenge you've had to overcome? My self-doubt.

If you weren't in the financial field, which career would you want and why?

I'd want to run a restaurant with my brother! He's an amazing chef and already owns a café – and I love to cook, market and run businesses.


harassment and discrimination present. Now that the full series has been published, I'm working on three initiatives: to continue the conversation at an industry level; assist financial services companies in evaluating and rethinking how they can support women; and help men in financial services become active allies."

And what advice does she have for women who are seeking to establish themselves in the financial field? "Build your network," she says. "You'll rely on it for many reasons throughout your career. If you can find a mentor or a sponsor, be clear with them about what you want. Mentors often have senior roles and can be pressed for time. They want to help you, but you've got to make it easy for them by being kind and clear in your needs.

"Overall, I see women making slow but steady progress

joining the ranks of financial services, although the primary beneficiaries have been white women. I hope this new decade brings initiatives that support the careers of and amplify the voices of women of color."

As she considers the challenges and opportunities that lie ahead, Dreizler remains committed to her role as a vocal advocate of racial and gender diversity.

"I'll continue trying to push the envelope and challenging the way financial services is supposed to be," she says. "I take pride in addressing difficult topics and starting conversations with integrity and radical candor." 

Investing involves risk and you may incur a profit or loss regardless of the strategy selected. Sustainable/socially responsible investing (SRI) considers qualitative environmental, social and corporate governance, also known as ESG criteria, which may be subjective in nature. There are additional risks associated with sustainable/socially responsible investing (SRI), including limited diversification and the potential for increased volatility. There is no guarantee that SRI products or strategies will produce returns similar to traditional investments. Because SRI criteria exclude certain securities/products for nonfinancial reasons, investors may forgo some market opportunities available to those who do not use these criteria. Investors should consult their investment professional prior to making an investment decision.

Raymond James is not affiliated with Sonya Dreizler, Solutions with Sonya, or Protected Investors of America.

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Women leading the way

Members of the **Women's Advisory Council** take their roles as mentors seriously, understanding that strong leadership is key to helping others succeed.

The members of the Raymond James Women's Advisory Council have stories to tell. Decades of experience. Careers to model. Advice to share. Fortunately, they also have a passion for empowering women to build their own careers in finance.

And women, quite frankly, are naturals.

"A woman should never question if she can be an advisor because she is a woman – she should know that being a woman makes her an even better one," said council member Debbie Crossover, the managing director at Crossover Financial Group of Raymond James who began her career in finance 30 years ago, when female mentors were harder to find.



Renée Baker
Head, PCG Advisor Inclusion Networks

Women need to know they can confidently pursue careers in finance, whether they are still dreaming of what they want to be when they grow up, just finishing school or already working in other fields. Need proof? It's right here – 16 times over.

Kimberlee Bouska began her career in a call center. Karen Coyne and Kjersten Lazar were propelled by personal hardships. Adele Gipson was inspired by her mother. Andrea Linger extended a lunch invitation, and got a job offer. Rachel Nohlgren believes trustworthiness, work ethic and empathy will take you 90% of the way – and the rest can be learned. Lynne Wright is struck by the depth of feelings she has for the clients she serves.

While their journeys are unique, they are now united.

"It is an honor to be on the Women's Advisory Council, but it is also a very big responsibility and commitment," said Shannon Bennett, senior vice president of investments for Echelon Wealth Management of Raymond James. "Our role is to carry forward the progress that those who have come before us have started, to be the voice that attracts and retains top talent for women in finance at all levels."

As women advisors from around the world gather virtually for the 26th annual Women's Symposium – an event unlike any other, hosted by the Raymond James Women Financial Advisors Network – *Aspire* magazine is honored to shine the spotlight on the women who set the symposium's agenda and so much more: the dynamic and inspirational members of the Women's Advisory Council.



SHANNON BENNETT, CFP®

*Managing Director
Senior Vice President,
Investments
Echelon Wealth Management
of Raymond James
San Rafael, California
Years in finance: 19*

“I actually fell into the business. I moved back to the Bay Area from Los Angeles, where I was running restaurants, and my financial advisor Vicki Gray asked me if I could help her with some analytics projects. That morphed into becoming her partner in 2004 and creating a succession plan for when Vicki retired. I read an article recently encouraging us to trust our instinct to move when we’re compelled to try something that might seem scary for the thrill that waits on the other side, to choose courage over comfort. It is an honor to be on the Women’s Advisory Council, but it is also a very big responsibility and commitment. Our role is to carry forward the progress that those who have come before us have started, to be the voice that attracts and retains top talent for women in finance at all levels. I have made so many amazing relationships with all of the women on the council. Most importantly, they have become my support and source of knowledge when I need advice. We want Raymond James to be the place women advisors call home.”



SUE BOMMARITO

*Senior Vice President,
Investments
Bommarito Wealth
Management of
Raymond James
Birmingham, Michigan
Years in finance: 28*

“The Women’s Advisory Council is such a strong, supportive group of women that really want other women to succeed in life. That is the beautiful thing about women – we like to share, whether its thoughts, ideas, strengths, weaknesses, time. We become stronger as we help others. Access to the Women’s Advisory Council, the Women Financial Advisors Network and especially the Women’s Symposium have all shown me that Raymond James stands behind supporting women in this industry. It hasn’t always been this way in this industry, but this is dramatically changing with the backing of our leadership.”

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“I was working in a call center at my credit union, and the financial advisors from the credit union came out to do lunch-and-learns and I really liked the information. I started reading about financial planning and thought it would be a good fit as a career. This is a relationship business. If you are good at connecting with people and excel at empathy, then this might be a good fit for you. Being detail-oriented while still being able to keep the big picture in mind is essential. Customer service keeps your client loyal. Ultimately, they want you to acknowledge their fears and put together a plan that sets their minds at ease. It’s so fulfilling. I always wanted to do a job that made a difference, but still paid a living wage. I feel that I really found my calling as a financial advisor.”



KIMBERLEE BOUSKA, CFP®, CRPC®

*Investment Management Consultant
Financial Advisor
Addison Avenue Investment Services
Beaverton, Oregon
Years in finance: 17*

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VICKY CAMPBELL, CFP®, CIMA®, CPWA®

Senior Vice President, Investments

Campbell Retirement Planning Group of Raymond James

Naperville, Illinois

Years in finance: 36

“I became a financial advisor because I wanted to be able to help people and have a job that was flexible with raising a family. This can be a great career, but it requires a lot of hard work and flexibility. Caring for people and honesty will carry you far in the investment world, because this is a business built on relationships. I feel we need to get the message out to encourage other women that this can be a viable career. In addition, I feel there is a need to begin educating people about financial literacy at a young age. I recently learned that ages 7 to 14 are the best ages to start discussing money and finances. I didn’t have many female role models when I came into the industry in 1984, merely because there weren’t many women in the financial industry in the ’80s. Raymond James’ support of women and inclusion is truly amazing, and it goes to show, once again, why our firm is outstanding in the financial industry.”



KAREN COYNE, CFP®

Strategic Wealth Advisor

Investment Management Consultant

Clarity Planning

Hagerstown, Maryland

Years in finance: 20

“I became a de facto advisor to my mom at 15, after my dad died unexpectedly in a car accident. Our lives changed in an instant. She was a stay-at-home mom, English is not her first language and she was very insulated. She had no clue what she was doing. If my dad had not done a basic level of financial planning, we would have been destitute. As the oldest, I likely would have had to drop out of high school to help support the family because she was not capable. The work that we do is so important; it can truly change lives. People think that you need to be a math whiz to be in this business, and that is not the case. This business does not exist without relationships. And speaking of misperceptions, we need a TV show, movie and/or Instagram feed that puts us out there! If you think financial services, the movies and characters that come to mind are all old-school Wall Street – Gordon Gekko, “The Wolf of Wall Street,” “Boiler Room” – and don’t paint a pretty picture of our industry. We could use some good media and more stories like Lauren Simmons’ [the youngest and currently only full-time female NYSE trader] to put our field in the spotlight.”



DEBBIE CROWOVER

*Senior Vice President, Investments
Managing Director*

*Crownover Financial Group
of Raymond James*

Tuscaloosa, Alabama

Years in finance: 30

“This business is, above all, about building relationships; being a life coach, a trusted advisor, a friend. One who guides their clients with a holistic approach to prepare and take the right steps to ensure a secure financial future, not only for themselves but for their loved ones as well. I am inspired by building relationships with my clients and being that valued partner alongside them as they journey through different life stages. Guiding my clients to fulfill their goals and watching them succeed is what motivates me and is the reason why I love what I do. So, a woman should never question if she can be an advisor because she is a woman – she should know that being a woman makes her an even better one. Changing the perception of the industry is essential. With Raymond James initiatives like the Women Financial Advisors Network and events like the Women’s Symposium, we can continue to elevate women’s voices, share our successes and focus on communication outreach efforts to women outside of this industry – to show women that they can be successful in this field.”



ADELE GIPSON, CFA, CFP®, CPA

*Financial Advisor
Consolidated Planning Corporation
Atlanta, Georgia
Years in finance: 29*

“My mom has been my biggest role model. She was a school teacher in Mississippi and my father was a farmer. When the crops did well, we did well. My mom taught me to manage what you have financially, the basic fundamentals to manage your money through ups and downs. It has allowed me to teach people how to make smart choices regardless of their situation, and it has been my motivation to be a financial advisor. I think it’s important to leverage your own personality. You are managing people’s emotions, and the greatest gift we can bring to the table is listening and empathy. The recent volatility and uncertainty have allowed me to deepen my relationships with my clients. It has given us a tremendous opportunity to revisit and work together in the new normal. Raymond James has the technology to allow our business to continue without missing a beat. What does the future hold? I really value making sure my footprint in this world is light on the environment, making a meaningful difference and building a strong team. And I feel honored to be a part of this sisterhood, the Women’s Advisory Council, which continues to push the boundaries to help women excel in this profession.”



DIANE GUFFEY

*Senior Vice President,
Investments
Branch Manager
Chattanooga
Market Street Branch
Chattanooga, Tennessee
Years in finance: 33*

“Being a part of the Women’s Advisory Council has not only helped me connect with other women in the group, but also helped in my role as a branch manager. Hearing different perspectives from their businesses makes me see things a little differently. I began my career in operations, and Raymond James has been very supportive of my switching to the advisor side. If the opportunity is there, it is there for you. So, to women thinking about a career in finance, I say, ‘Give it a try, and be open.’ It is okay to jump off that cliff because other women will be there to help catch you.”



KJERSTEN LAZAR, CFP®, CIMC

*First Vice President, Investments
The Copper Beech Wealth Management
Group of Raymond James
Somers, New York
Years in finance: 27*

“I was inspired to become a financial advisor after I saw the problems that happened to my family when you don’t have the tough conversations about money. I promised myself that I would do whatever I could to prevent that from happening to those that I loved and had the privilege of working with. This is NOT a sales position – we are in the business of helping families, period! We are financial concierges. We empower the families that we work with to figure out what they need to do with their money. My joining Raymond James in 2007 was a happy accident – the best man at my wedding used to work with Tom James. I have always felt that senior management and branch management are there to support us and truly mean it. No other firm that I have worked with has ever truly meant it.”

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ANDREA LINGER

*Manager, Practice Management
Head of Women Canadian
Advisors Network
Raymond James Ltd. (Canada)
Victoria, British Columbia,
Canada
Years in finance: 11*

“I went back to school in 2009 to complete my bachelor of commerce degree, and a few months before graduation I made a list of the most successful women I knew. At the top of the list was financial advisor Sybil Verch. I asked her if I could take her to lunch to get a better understanding of what she did. We had a great lunch, and that evening she phoned me and asked if I would come work for her. She did not have an open position at the time and I knew nothing about the world of wealth management, but I said yes and have not looked back. It’s important to have a mentor, male or female, that can help you in your journey of growth and success. Many male advisors are great advocates for the women in this industry.”



RACHEL NOHLGREN, CFP®

*Financial Advisor
Mustard Seed Advisors of
Raymond James
St. Petersburg, Florida
Years in finance: 15*

“We help people make decisions, help people grow, help people through transitions, help them feel secure and help them have clarity about their money. This is a rewarding, fulfilling and noble profession. Trustworthiness, work ethic and empathy will take you 90% of the way. The rest can be learned and taught. We need to educate women earlier in life about this profession and get in front of women interested in changing careers. We must modernize outdated compensation models and address systemic barriers to entry. Being part of the Women’s Advisory Council means being part of an inclusive and innovative community – having a voice to make things better for other advisors and, ultimately, clients. I can look around and find those that have gone before me and succeeded, and I feel more motivated to stick through the tough times.”



AMANDA PIPER, CFA®, CEP®, MBA

*Financial Advisor
Partner, Wagener-Lee Wealth Advisors
Columbia, Maryland
Years in finance: 10*

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“I studied engineering and worked for a major defense contractor for eight years. And then, I took the leap and joined my father’s wealth management firm. I was attracted to the concept of clients – versus customers in my previous career – and building relationships to help individuals and families achieve their goals. This is a wonderful business with great opportunities to help others, be successful and pave your own path. My best piece of advice for anyone in this business is to find or create a close network of people. Get involved. Connections are everything. It could be by joining a council, regularly volunteering for a certain group, speaking at a conference, or finding a study group. If you can’t find one, start one. I am honored to be on the council. This is my first year, and I hope to gain insight into how I can help the firm attract and retain more women advisors. I also aspire to be a leader in the firm so that women advisors and staff know that I am an advocate for them and can speak on their behalf when they need a voice. I want to be part of the change to make our industry more inclusive. We are here to lift as we climb – so women have a support system to learn and grow in this business. I cannot say enough about my fellow advisors and home-office friends all across the country – and now, across the pond!”



CYNTHIA POOLE

Director of Relationship Management and Business Support

Raymond James Investment Services (U.K.)

London, England

Years in finance: 25+

“I started my career in corporate banking. After taking a nine-year career break when my children were small, and during which my British husband and I moved to London, I was able to retool to move into the wealth management sector and joined Raymond James when our U.K. wealth management business was just beginning. As we look for ways to increase the number of women in our profession, we have got to start the process early, in schools and universities, to help talented young women see that being a financial advisor requires empathy and a genuine interest in helping those around us – qualities that women are so well-suited for. I think it’s important to treat others as you wish to be treated. Take the time to celebrate the achievements of your colleagues. Give young women who are considering our industry your time and expertise to help them appreciate what a day in our life looks like. It has been a delight becoming involved in the Raymond James Women’s Advisory Council, as we bring together our efforts in the United States, Canada and the United Kingdom to create a truly global and inclusive network of incredibly talented women. Our opportunities and challenges in all three countries are so similar – and together we can support and learn from each other.”

“After I graduated from college with a business degree, I started out in the hospitality industry. I gravitated to finance when I moved to Asheville, North Carolina, where I was the youngest person and first woman in the office. Initially, I was fascinated by the stock market. As each year passed, there was more to learn and additional avenues to explore. The more I know about this industry, the more I realize I have so much more to learn. This still holds true today. That is what makes this industry so challenging. You never stop growing. I work hard to help reduce the stress of getting from Point A to Point B for my clients. I think of financial advisors as puzzle masters, putting all the pieces together the right way. It gives me great joy to get an individual or a couple transitioned from one chapter of their lives to the next, successfully and with the least amount of worry. I’ve made so many friendships – my clients, my team, and all the advisors and peers I have met through the years. It is important for us to continue to move the needle on the percentage of women in our industry. We do this by creating alliances with the men in our industry and not creating a divide. We must continue to show how valuable we are, how resilient we can be and how good we are at what we do. Raymond James has an established blueprint to make that happen.”



PAMELA RIGSBY, CFP®

President, Financial Advisor and Branch Manager

Pursuit Wealth Strategies

Raleigh, North Carolina

Years in finance: 25+

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DAWN STARKS, CFP®

President, Starks Financial Group

Asheville, North Carolina

Years in finance: 24

“My advice to women in the industry, or a woman looking to join the industry: Stick. It. Out. Persevere, because it will take you a good while to build a decent practice, but then you can essentially design the life you want to live. It’s a great career path for women. I sincerely, sincerely hope that the silver lining of this time of crisis will be that people straighten out their priorities. Relationships and health are what matter, not consuming and constantly doing, doing, doing. Hopefully this time has helped us all to re-evaluate what is really important to us.”

“I became a financial advisor because I wanted a career that would objectively recognize the value of perseverance and hard work. What I didn’t expect was the absolute depth of feelings I have for the clients I serve. During a 35-year career you go through a lot of life cycles with your clients. Watching college graduations, marriages, births, retirement parties and deaths has made a huge impact on my life. I would love to see more women financial advisors. I also believe women branch managers could attract and recruit more women to our industry. The Women’s Symposium is a powerful asset that Raymond James has provided to women at the firm. The opportunity to be among other successful women who are willing to share, coach, mentor and encourage makes us all stronger and better. The symposium educates and creates a strong base of extraordinary opportunities to grow and thrive in the industry.”



LYNNE WRIGHT

Senior Vice President, Investments

Wealth Management Specialist

Wright Wealth Management

of Raymond James

Ann Arbor, Michigan

Years in finance: 35

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Giving back

Women's Advisory Council pledges aid to charities during pandemic



women's aid
until women & children are safe



To assist the many people experiencing hardship during the global pandemic, the global Women's Advisory Council committed to helping organizations in the United States, Canada and the United Kingdom as part of its pledge to give back to the communities in which Raymond James advisors and associates live and work.

United States: Feeding America Feeding America is the nation's largest domestic hunger-relief organization – a powerful and efficient network of 200 food banks across the country. During the coronavirus pandemic, increased unemployment has led to a surge in demand for food. Previously, 37 million people struggled with hunger. The new estimate is 54 million people, including 18 million children.

Canada: The Canadian Women's Foundation

The Canadian Women's Foundation is a national leader in the movement for gender equality. It empowers diverse women and girls to move themselves out of violence, out of poverty, and into confidence and leadership. Through funding, research, advocacy and knowledge-sharing, we work toward the goal of a gender-equal Canada.

The United Kingdom: Women's Aid Women's Aid is a U.K. national charity working to end domestic abuse against women and children. The charity is a federation of over 180 organizations that provide just under 300 local life-saving services to women and children across England. During the COVID-19 crisis, Women's Aid has seen demand for its Live Chat Helpline soar by a staggering 41%, with over 600 women waiting in the queue to engage with one of its trained support workers. 🗣️

Women are becoming an increasingly important part of your business — or they should be. Yet:

53% of women do not have a financial advisor, and **67% of women** surveyed feel misunderstood by their financial advisor.

EXPAND YOUR CLIENT REACH WITH OUR

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Motivate women to invest in their futures.



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Source: Center for Talent Innovation report *Harnessing the Power of the Purse*, 2014
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From childhood friends to thriving
business partners

Susie Bewell and **Faye Silver** have a history of successful collaboration that began long before they started leading the Raymond James Hitchin branch as joint principals, going back to the Highfield School in Letchworth Garden City.

“Strictly speaking, it was a church youth group meeting we met at,” Bewell says.

That’s right, Silver confirms. Her parents thought going to the group would help their 15-year-old daughter make some friends after arriving in Hertfordshire, a county outside the northern edge of the M25, the London Orbital Motorway.

“My parents had just moved us from the south coast to what felt like Middle Earth when I was that age,” Silver says. “Susie was the first person I met. I’ve been stuck to her ever since.”

The business world is loaded with truisms as flimsy as the soggy cocktail napkins on which they are scrawled, such as “when opportunity knocks, answer it,” but there are others that seem to suggest some autobiographical wisdom, ones like “don’t work with your best friend.”

Still, if it’s a rule, there is necessarily an exception – at least according to another axiom – and Bewell and Silver may be it.

“When we were talking about the progression, that we were going to be joint owners of the business, people said, ‘Don’t do that, it’ll ruin your friendship.’ But it’s been nothing but a blessing, really,” Silver says, and anyway, they’d been working together for 13 years already.

Their working relationship is as intuitive as their friendship, she adds; they know how one another thinks. “It works in our favor.”

“It helps the atmosphere in the branch, as well,” Bewell says. “There’s no hierarchy pressure. It was the same when it was me and my dad, as a family. As a friend unit, we want each other to do well.”

Bewell came into the business first at the encouragement of her father, Robert Bewell, whose practice had been the third in the nation to affiliate with Raymond James Investment Services Ltd., the firm’s U.K. subsidiary.

“In hindsight, I think he had a cunning plan,” she says. The little tasks he brought her in to do gradually grew bigger and bigger. “It was interesting to me, the business. Even back then in the late ’90s I was interested in people and looking after them. It wasn’t a big sales pitch, it was working with them. It was more interesting than running a bar the rest of my life.”

“We had fun times running that bar,” Silver interrupts.

“Obviously, we did that together, too,” Bewell responds.

Professionally, Silver took a different path, starting her financial services career in insurance before going to university, then shifting to the always-on, high-pressure field of sales and marketing recruiting. It was not a lifestyle she wanted to continue as her first child was on the way in 2004.

“Susie was the boss (of the practice) by then,” Silver says, and Bewell told her to join, that she’d like it and would allow her to keep the kind of balance she wanted in her life. Silver accepted the offer and became the firm’s client services manager.

“It was a brilliant opportunity to work with my best friend, and my role just grew from that,” she says. She took the licensing exams in 2016, after years of reluctance, with Bewell and her father’s encouragement.

“It was already a bit of an in-joke, about me not taking the exams. I kept saying, ‘I’m not doing it;’ then I woke up one day and said, ‘Why don’t I do it? I’m more than capable of doing it.’

(continued on next page)

“It’s about using their assets to achieve something. If we can add value, and ensure client success, we will be successful.”

I should do it.” Robert Bewell retired in 2016 and Silver bought into the practice in 2017, becoming joint branch principal.

They quickly set out to decide how they would run their business.

“We had an idea we didn’t want it to be stuffy – an open plan, open communications,” Silver says. “We are in charge, but we didn’t want it to be a hierarchy thing. We are only as good as the support team.”

Their practice is not a suit-and-heels kind of establishment, “though we still do work crazy hours, we want the business to feel comfortable for clients and the team,” Bewell adds.

The approach works for their clients. While London is one of the – if not the – most influential financial hubs in the world, there are some significant cultural differences when it comes to personal investing in the U.K. compared to North America, Bewell

says. It might not be uncommon to overhear two friends talking about their portfolios over coffee in Brookline, Massachusetts, but in the U.K., the topic is much more private. Further, new rules introduced in 2015 gave retirees more freedom with their personal pensions, a new way to think about personal wealth and some new confusion. Silver and Bewell wanted their business to be a place free of intimidation. They have no minimum requirements for their new clients’ investable assets.

Their work has been noticed. Susie and Faye were named Best Business Women in Financial Services in 2019 by the Best Business Women Awards, a national organization that recognizes leadership, spanning multiple industries. The practice was also named a 2019 Highly Commended Business by the Inspiring Hertfordshire Awards, covering a county of about 1.2 million residents, and was a finalist as Best Family Business for the Hertfordshire Business Awards.

“That was an amazing moment to be recognized for what we do as a pair,” Silver says, “for the things we do in our community.”

Their involvement in Hitchin, a town of about 34,000 residents, is expansive, a tradition started by Bewell’s father and continued under her and Silver’s leadership. Among their civic contributions, the business sponsors a local women’s rugby team, not just the successful Ladies First team, but all the way through to getting girls involved in the sport, a local music festival and a number of charities including hospice and a mental health youth charity.

“It’s just giving back to the town really that supports us,” Silver says. Most of their new clients come through referrals and their out-in-the-town efforts.

Among those efforts is their advocacy for women joining the industry. The demographics of financial advising in the U.K. are similar to those in North America, with women far underrepresented in the field. The duo regularly go to schools, career fairs and other events to talk about their careers to young people. A key part of this is Silver’s presence on the Advisory Council for the Raymond James U.K. Women Wealth Manager Network.

“I’m a working mum, but that doesn’t matter,” Silver says. “We feel very lucky doing what we do. It’s brilliant being a female in our industry, and I wish more people would do it. Numbers and common sense and all that helps, but if you’re a people person, this industry is perfect for you. The bottom line does matter, but actually it’s one of the last things in clients’ minds when they come to see us.”



“It’s about using their assets to achieve something,” Bewell adds. It fits in with their client-facing philosophy: that you help first, not worry about profits first. “If we can add value, and ensure client success, we will be successful.”

When Aspire spoke to the two, Silver was in her first week back at the office as social distancing orders began to relax. They split the office into two rotating shifts, with Bewell and others still working from home.

Yes, the pandemic has been stressful at times, but things have gone well, they say. Clients know their plans, they feel steady and know they are in good hands. What the pair didn’t expect was the number of calls from clients asking how they were doing, testaments to the strength of their relationships and their presence in their community.

“It was really lovely at the beginning of the crisis,” Silver says. “I had a few clients who said they were concerned about us. ‘Susie and Faye must be stressed right now, we should ring them!’”

Looking forward, they plan to build on these relationships, knowing the strength of the bond between them gives them a strong foundation for the future. 🎧



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Snapshots of sustainability

Companies around the world are making future-minded progress by focusing on relevant environmental, social and governance (ESG) factors identified by the Sustainability Accounting Standards Board. Here's a look at examples of ESG innovation in select industries, many of which align with the United Nations' sustainable development goals designed to end poverty, protect the planet and ensure that all people enjoy peace and prosperity by 2030.

CONSUMER GOODS

Areas of focus:

- Product quality, safety, design and life cycle management
- Supply chain management



UN Goal #12:
Responsible consumption and production

State-of-the-art suds

In draught-stricken South Africa, Unilever's SmartFoam soaps help people clean using less water. And in Vietnam, vending machines dispense this soap into a shopper's bottle to save on packaging. These innovations are helping Unilever outpace the competition by 20% in water-stressed markets, according to McKinsey.

TRANSPORTATION

Areas of focus:

- Greenhouse gas
- Air quality
- Health and safety
- Critical incident risk management (accidents, hazmat compliance)



UN Goal #13:
Climate action

Innovation takes flight

While the dream of a clean electric plane that can rival a 747 is a ways off, airlines such as Delta, JetBlue, KLM and Alaska Airways are investing in sustainable biofuel, optimizing routes, buying carbon offsets and replacing old planes with fuel-efficient jets to make flying more eco-friendly.

FOOD AND BEVERAGE

Areas of focus:

- Greenhouse gas emissions
- Energy, water and wastewater management
- Product quality and safety
- Customer welfare
- Selling practices and product labeling
- Product design
- Supply chain management
- Materials sourcing



UN Goal #15:
Life on land

Old school, new school

General Mills is taking a modern approach to encouraging throwback farming practices that keep carbon trapped in the earth: It created a Regenerative Agriculture Scorecard to help farmers keep score for Mother Nature.



INFRASTRUCTURE

Areas of focus:

- Energy, water and wastewater management
- Product design and life cycle management
- Climate change



UN Goal #11:
Sustainable cities
and communities

Energy savings empire

The Empire State Building in New York City doesn't scream energy efficient – but thanks to JLL it should. The firm's sustainability team led the retrofit of the 1931 skyscraper that included high-tech software for temperature control, earning it a place among the top 10% of energy efficient buildings.

RENEWABLE RESOURCES AND ALTERNATIVE ENERGY

Areas of focus:

- Energy, water and wastewater management
- Product design and life cycle management
- Materials sourcing and efficiency



UN Goal #7:
Affordable and
clean energy



Trash to (green) treasure

Ameresco is building solar farms on uninhabitable trash sites, using ballast systems to ensure the landfill cap stays intact. This ingenious use of open land generates renewable energy that helps the host cities save money and reduce their carbon footprint.

Sources: Raymond James Equity Research; Sustainability Accounting Standards Board; U.N. Sustainable Development Goals; McKinsey; company reports



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A woman with long, wavy brown hair and glasses is smiling. She is wearing a black blazer over a bright red top, a black belt, and a necklace with large, dark, circular links. Her right hand is on her hip, and she is wearing a watch and a ring. The background is a blurred pattern of blue and yellow triangles.

Slaying the dragon of self-doubt

Timely mentorship helped **Sue Bommarito** overcome doubts – now she's continuing the favor.

Sue Bommarito wants to talk about self-doubt – not to actually talk about self-doubt’s flashier, better-dressed cousin, confidence, but actual, never-gonna-be-good-enough, I’m-an-imposter-here, I-could-never-do-that, poisonous, persistent self-doubt.

“I see it in younger women,” the Detroit-area financial advisor says. “They second-guess themselves – we have to be so perfect, we have to be so good at everything. I don’t know if it’s ingrained in men when they’re young or what, but it seems they’re ready to conquer the world the second they get out of school.”

“

EMPOWERED WOMEN, EMPOWER WOMEN.

Young women, on the other hand, more often seem like they’re holding back, Bommarito says. She gets it; in her early adulthood, she was one of those types – bright, hardworking and lugging buckets of self-doubt. Bommarito’s candor and honesty are powerful agents in service of her professional *raison d’être*, mentoring young professionals, particularly women.

“That’s what I love to let women know: You have it, don’t hide it, don’t be afraid. I think we’re just so hard on ourselves as women,” Bommarito says.

Consider: There are two ways to read the slogan “empowered women empower women.” At first, it’s a statement of fact. Add a comma, just a half-breath pause, and it becomes instructive.

“Empowered women, empower women.”

She speaks openly about having to overcome those inclinations bit by bit as mentors guided her and life, circumstances and markets tested her mettle, showing her her own inner strength. Her message to others today is this: You can do this, you are not alone, and you don’t have to make excuses.

...

Bommarito has been affiliated with Raymond James since the start of her financial services career 28 years ago, and along the way she credits mentors who helped her drain those self-doubt buckets to make life-defining leaps. She’s learned to trust the meaning of her own accomplishments, like converting to a fee-based practice, being the steady support for her clients’ financial lives, pushing a system of structured mentorship and building processes.

She also took over the practice, Bommarito Wealth Management in Birmingham, Michigan, when her partner retired four years ago.

She is now a perennial industry honoree, most recently named a Forbes 2020 Top Women Advisor, 2020 Forbes Best-in-State Wealth Advisor* and a Working Mothers 2019 Top Wealth Advisor Mom.** She has also earned both the Wealth Management Specialist™ and Accredited Investment Fiduciary® (AIF®) designations. Bommarito is a member of the Raymond James Longevity Council, a policy and strategy working group, and the Women’s Advisory Council, the board of the Women Financial Advisors Network.

But most important for her, Bommarito has a host of clients who trust her instincts, her work and her approach. She knows their kids’ names, their pets, their ups and downs, their life plans. It’s her favorite part of the job.

Her career hasn’t matched her younger self’s preconceptions about financial advising, she says. She said she doubted she would be well-suited for the work of picking stocks, chasing gains and having so much influence over individuals’ financial decisions. As an associate, “When I came up with ideas, I would think, ‘I’m just a young female, they (clients) wouldn’t listen to me. This man who owns a \$40 million business, why would he listen to me?’”

Now she says she’s on the phone constantly with her clients – every one of them at least once a month.

There has been very little worry, even amid the current economic uncertainties.

...

Before this level of success, Bommarito was 19, working as a secretary for a night school while helping her mother make ends meet when the principal and an assistant principal at the school convinced her to take one of those career aptitude tests. It led to good things.

(continued on next page)

“The beautiful qualities women have, that’s what people want as an investment advisor.”

“That’s how I got my job at Raymond James as an associate in a branch,” Bommarito says.

Then there was Randy Gudme, whose team she had joined in 1993 and who encouraged her to continue rising in her career, to take the exams and to earn her licenses. By 2006, she was his business partner.

“If those mentors hadn’t pushed me, when it came to careers, I probably would have taken whatever I’d gotten.”

She says she hears from others the same worries she carried when she started her career:

“I’m not sure I could do this as a career. I don’t know that I can pick investments for people. I’m overwhelmed by all these options.’ I hear that over and over,” she says. “I’m trying to reach to as many women and tell them this: That’s not necessarily all this job is.” And in her opinion, “The beautiful qualities women have, that’s what people want as an investment advisor.”

The excitement Bommarito has for working with young professionals is clear within minutes of talking to her. One woman she has been working with “blows me away,”

Bommarito says. “I think this is her career and I want her to make it. ... I keep trying to fill her with her strengths, telling her what she’s good at, why her talents were clear to me. She has those fears about the investing side. I tell her, ‘You’ll learn that, and there’s a back office, there’s a support system.’ Women want to hear there are people they can rely on.”

Bommarito is an advocate for the profession for another reason that is clear to so many women in the field but not necessarily known outside of it: With the extra duties women often face in their lives – caregiving and motherhood at the top of the list – financial advising is a great career for flexibility.

Bommarito had a toddler at home and a second on the way when she was looking for a way to get more flex time, “and there was no such thing back in the day,” Bommarito says. “Things have come a long way in 16 years.”

Randy, who had been encouraging her to move into advising, told her she could have as much flex time as she wanted if she made the move to become a financial advisor.

“God had a plan for me. I had the right steps in front of me,” she says.

With her success she says it is imperative she helps women discover those steps in front of them, and encourages others to do the same, to pay it forward, to empathize and to share their internal and external experiences. She recently joined the Women’s Advisory Council, where she has met many others with her passion, and a willingness and ability to rise to the challenges. It’s been an encouraging development, she says, and financial advising women should know they are not alone.

“Women in numbers, we empower ourselves.” 🗣️

*The Forbes ranking of Best-In-State Wealth Advisors, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. Those advisors that are considered have a minimum of seven years of experience, and the algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Out of approximately 32,000 nominations, more than 4,000 advisors received the award. This ranking is not indicative of advisor’s future performance, is not an endorsement, and may not be representative of an individual client’s experience. Neither Raymond James nor any of its financial advisors or RIA firms pay a fee in exchange for this award/rating. Raymond James is not affiliated with Forbes or Shook Research, LLC. Please visit <https://www.forbes.com/best-in-state-wealth-advisors> for more info.

**SHOOK™ Research considered Wealth Advisors who are mothers with children living at home and under the age of 21. Ranking algorithm is based on qualitative measures derived from telephone and in-person interviews and surveys: service models, investing process, client retention, industry experience, review of compliance records, firm nominations, etc.; and quantitative criteria, such as assets under management and revenue generated for their firms. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. Rankings are based on the opinions of SHOOK Research, LLC. For more information see www.SHOOKresearch.com. Data as of 3/31/2019. From a total universe of 300,000 advisors, based on our thresholds we received 30,691 nominations, of which approximately 20% (6,000) were women and less than half (< 3,000) at the time were mothers with children under the age of 21 and living at home. A final list of the top 400 advisors was then compiled based upon the quantitative criteria.



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Your success is the foundation of our own. That is something we have always recognized at Raymond James.

In fact, it's been one of our guiding principles since the firm's founding in 1962. It's why we value the contributions of all advisors, and it's why we've developed resources like the Raymond James Women Financial Advisors Network.

1994

Inaugural Women's Symposium held in Marco Island, Florida.

Raymond James Network for Women Advisors makes official debut.

1996

Raymond James appoints first woman branch manager.

2003

Firm establishes the Woman of Distinction Award.

2004

Network launches first coaching program.

2005

Women's Advisory Council welcomes advisors from Raymond James Financial Services.

2007

Advisory Council welcomes its first Canadian member.

2013

Network launches Registered Associate Mentoring Program (RAMP).

Raymond James Limited in Canada launches its own Network for Women Advisors.

2017

Network launches *Aspire*, the first magazine for women advisors in the industry.

2018

Network continuously strives to enhance resources and champion women advisors.

2019

The Advisory Council welcomes its first member from London with the addition of Raymond James Investment Services.

The Women's Symposium celebrates

25
years

2020

AND BEYOND

The network is just one example of the dedicated support we offer advisors like you. By offering regular educational and networking opportunities and providing exceptional resources to help you serve your clients and build your practice, the Women Financial Advisors Network responds to your specific needs.

For more information, visit WOMENADVISORS.COM.

Self-care during COVID-19

Self-care today looks quite a bit different than we're used to. It's no longer as easy as spending a weekend out with friends or stopping by your favorite local hangout. It's more about finding a new normal in a situation that is anything but.

As we all work to navigate the changes and challenges brought by COVID-19, focusing on your well-being is more important than ever. That includes your mental health. Even those who aren't prone to anxiety or depression may find themselves struggling in ways they didn't expect. That's why, as we focus on getting to the other side of these uncertain times, we wanted to bring you different ways to mitigate stress and prioritize self-care as we do our part to flatten the curve:

1. Don't be a news junkie

Did you know there's such a thing as bad-news burnout? According to distinguished psychology professor and "compassion fatigue" expert Charles Figley, a constant stream of bad news is pretty toxic for our mental health. He recommends asking, "Can I do anything about this now? Is this additional information going to be useful to me?" If the answer is no, turn off the news and consider taking a walk outside or diving into a book instead.

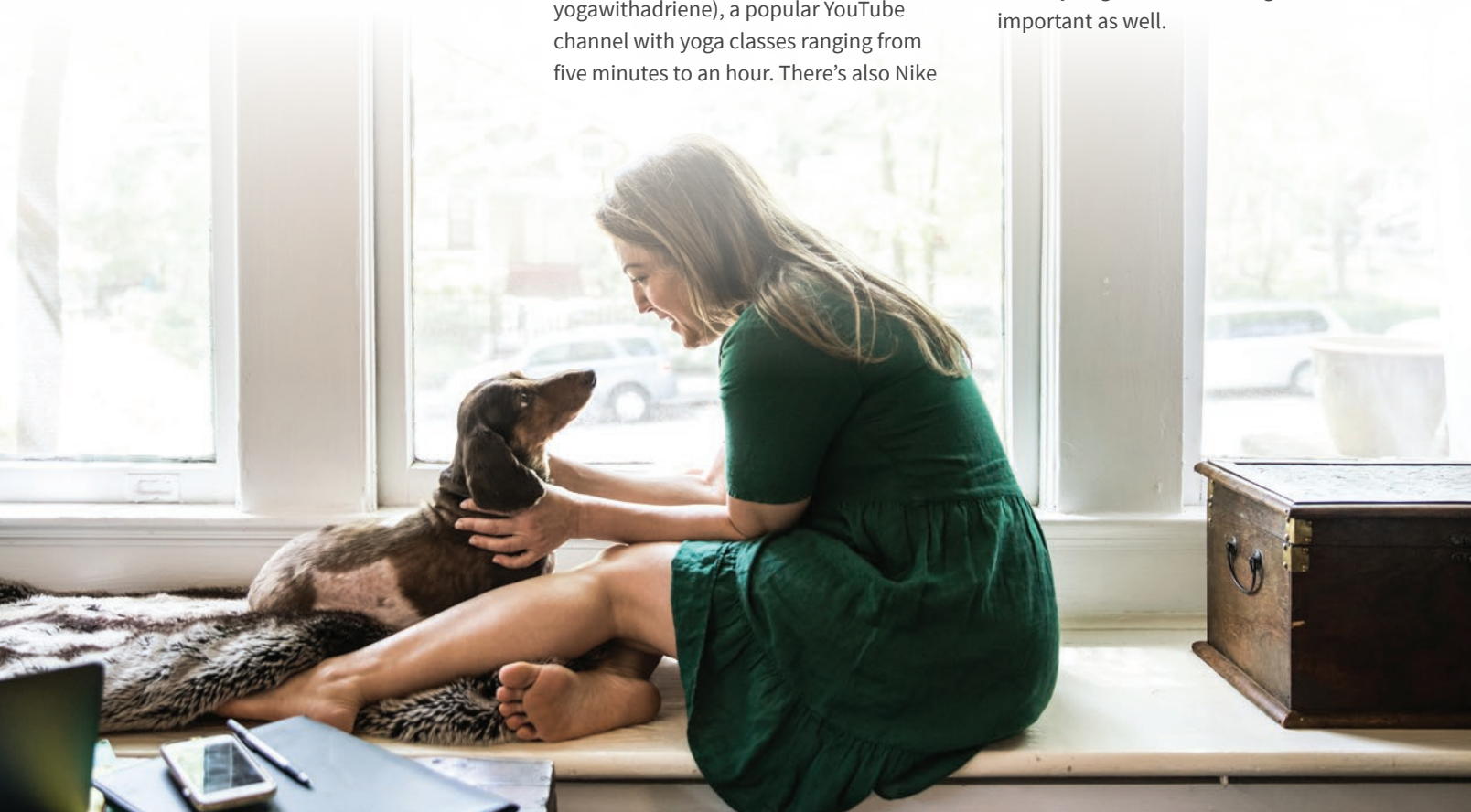
2. Activate your endorphins

For most healthy adults, the Department of Health and Human Services recommends at least 150 minutes of moderate activity (or 75 minutes of vigorous activity) a week, along with muscle-strengthening exercises at least twice a week. Fortunately, there are heaps of options to help you stay active from home. For a zen workout, check out Yoga with Adriene ([youtube.com/user/yogawithadriene](https://www.youtube.com/user/yogawithadriene)), a popular YouTube channel with yoga classes ranging from five minutes to an hour. There's also Nike

Training Club (nike.com/au/ntc-app), a free workout app endorsed by sports scientists. Another option? Johnson & Johnson's J&J Official 7 Minute Workout app (apps.apple.com/us/app/j-j-official-7-minute-workout/id784797900), designed to provide the maximum health benefit in the shortest amount of time.

3. Eat an apple a day

Well, not really. But the old phrase "an apple a day keeps the doctor away" is a good reminder to maintain a healthy diet. That's because nutritious food doesn't just benefit your body, but your mind, too. According to Harvard Medical School, studies show that healthy diets can help lower the risk of depression by 35%. To stock up on fresh fruits and veggies while social distancing, consider services like Instacart or different grocery stores' delivery systems. And, of course, balance is key. If your sweet tooth is acting up, it's perfectly fine to eat the cookie you've been eyeing. After all, feeding the soul is important as well.



4. Foster a furry friend

Stave off loneliness while saving a life by fostering a pet from a local animal shelter. It's a win/win. A homeless animal gets to be part of a family and you get to reap the health benefits of having a pet, which can include lower blood pressure and stress levels. Pets can even promote healthy childhood development. Another perk is that fostering is temporary, so you won't feel pressured to make a permanent decision during a stressful situation.

5. Reassess your to-do list

If you've felt pushed to be extra productive lately, you're not the only one. But let's be realistic. We're all trying to get through a

global pandemic, and you shouldn't feel pressured to create the next Instagram, Uber or WhatsApp – all of which were founded during the 2008 recession. However, you can use this time to cross off tasks you normally don't have the chance to tackle. Consider writing a to-do list of everything you'd like to get done at home and work to complete one task each day.

6. Subscribe to self-care

Indulge in retail therapy and practice self-care with the help of a monthly subscription box. There's TheraBox for \$35 a month, which includes wellness goodies and "research-inspired therapeutic activities to wire your brain for more joy." For a blissful, at-home spa

experience, consider the Sweet Escape box for \$36 a month. And to satiate your taste buds' wanderlust, check out boxes like Try The World and Universal Yums, which bring international snacks right to your doorstep for \$40 or less.

...

No matter how you choose to use this time, try to take heart in knowing the loss of normalcy we're all experiencing is temporary. We will get through this, and we'll emerge stronger and wiser for it. Till then, make sure to take care of yourself.



Sources: npr.org; au.reachout.com; businessinsider.com; health.gov; health.harvard.edu; mytherabox.com; cratejoy.com; foxbusiness.com; today.com
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One partner, many choices

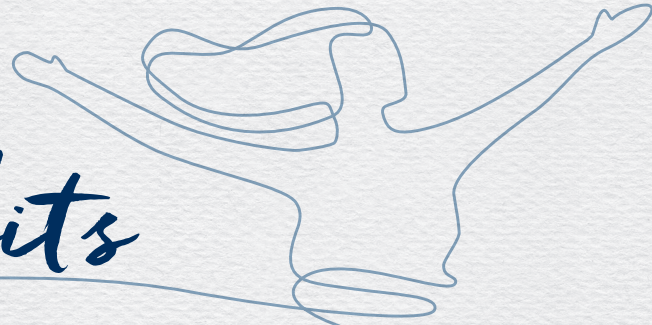
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Create healthy habits



Take care of yourself. The goal is a sound mind and body throughout your life. As always, rest and eat well, and take care of your physical and emotional well-being. Keep your sense of humor and keep busy with books, music, hobbies and social engagements. Here are 10 ideas, some of which only take minutes:

10 THOUSAND STEPS throughout the day

9 GLASSES OF WATER | Why not have an extra?

8+ HOURS OF SLEEP



7 BREATHS

Breathe in for 7 seconds, hold for 7 seconds, release for 7 seconds. Repeat as needed.

6 MINUTES OF MEDITATION

Close your eyes and focus on the good. Try to name 6 things you're grateful for.



5 to 9 SERVINGS of fruit and vegetables



4 STRETCH BREAKS

3 MEALS AND 3 SNACKS keep your metabolism humming all day.



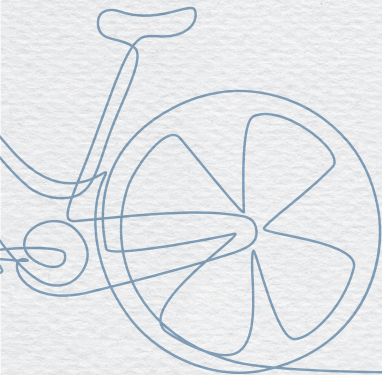
2 HOURS OF YOU TIME

Spend it with family, engaged and present. And don't forget to put down the phone. Backlit screens before bed aren't doing you any favors.



1 HOUR OF BODY-MOVING, MIND-RELAXING EXERCISE

You can break it up into 10- or 30-minute increments.





redefine what it means to
SUCCEED

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