

# Top Producers Path to Gold

**FOR MORE INFORMATION:**

If you want to learn more about how to implement the strategy discussed, you can contact one of the following from our Program Management Resource Center: Tom Ostrand, Olivia Millrad, Cynthia Pollard.

## 12 Pacesetters lead the way in a Year of Regulatory Change

***Recurring income plays a significant role in reaching Pacesetter levels. Technology and alternative delivery will mark 2018***

In the 4<sup>th</sup> quarter of 2017 Gateway conducted an in-depth study of many of the leading Broker-Dealers serving banks and credit unions. We wanted to get a feel for the landscape of change that is sweeping the industry. We found that these Broker-Dealers were all committed to many of the same things: updating technology to accommodate the needs for efficiency, account integration, improving the customer access portals and expanding Advisory offerings and digital advice.

CFS is highly competitive in these areas and will be rolling out enhancements throughout 2018 and beyond that will enable you to remain competitive, serve and retain your clients. Embracing these changes is essential to growing your practice.

I must note that Pacesetter producers are always among the first adopters with technology and new systems. They understand that these tools improve their efficiency and free them up to do what we all want to do best-- helping people.

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## OUR GSG 2017 Pacesetters

### Gold Pacesetters



**Mark Spirk**  
*UFCU*



**Stephanie Gudka**  
*Bellco*



**Wayne Bellinger Jr.**  
*Bellco*



**Chip Lutz, IV**  
*SACU*

### Silver Pacesetters



**Mike Mullen**  
*Bellco*



**Dan Cass**  
*Bellco*



**Mike Guthrie**  
*UFCU*



**Johnathan Sheets**  
*UFCU*



*Gateway Services  
Group's mission is  
to serve our Credit  
Union/CUSO  
Partners as an  
Advisor and  
Consultant  
focusing on  
Insurance and  
Financial Services  
Solutions.*

Story continued from front

### **Bronze Pacesetters**



**Emilio  
Johansen**  
*SMCU*

**Brian  
Horiuchi**  
*Commonwealth*

**Brian Karl**  
*Financial  
Resources*

**Tonya Harper**  
*Bellco*

Every rep has a different style and personality. Some are more technical and data-driven while others take a more informal approach. The Pacesetters highlighted in this edition certainly evidence these differences, yet they all share most of the same key characteristics. As is our practice every January we list the key characteristics of every Pacesetter. Take a good look at your practice and see how you stand:

- 1) **Laser Focus.** Pacesetters set clear goals and reject any activities that distract them from achieving them. They do what's necessary even when it's difficult.
- 2) **Clear Vision.** Pacesetters see the big picture. They absorb new information, technology and industry changes with their business plan in mind and work step by step to implement that plan.
- 3) **Positive Mind Set.** Pacesetters function almost independently of whatever turmoil might surround them. They see opportunity where others see problems. They are enthusiastic but not blind optimists.
- 4) **High Tolerance for Uncertainty.** Pacesetters display self-discipline in confusing situations
- 5) **Work/life balance.** Pacesetters understand that this is a tough business with long hours and plenty of ups and downs. They all balance their lives with outside interests that feed and nourish them.
- 6) **Healthy emotional state.** Because Pacesetters work from a business plan they can maintain a steady demeanor and have empathy for others. This translates well to clients experiencing significant life events.
- 7) **Talent Network.** Pacesetters know how to utilize the talents of others and constantly work toward eliminating silos in their practice.
- 8) **Excellent Communicators.** Pacesetters know how to communicate at all levels. In any given day they may be explaining very basic investment principals or outlining a sophisticated strategy. They must be sensitive to the cognitive needs of an aging client base while also refining new ways to reach the millennial population.
- 9) **Embrace New Technology.** Without exception, Pacesetters are always among the first to embrace new technology and services. In 2018 this approach will be necessary simply to sustain your practice.