

The Rep Chronicles

Culture is a Big Draw
in a Careful Career Move

Two top Reps based in our Edison, NJ, office share how National Life's culture played a large role in their decision to join National Life and Equity Services, Inc. (ESI) and stick around.

Nico Rivero, CFP® has 25 years in the business, with a focus on investment products. His partner, **Jeff Friedrich**, is a 16-year veteran who complements the partnership with insurance solutions to help meet their clients' financial goals.

What brought you to National Life?

■ **JEFF:** My business partner, Nico, and I came hand-in-glove from a large carrier about two years ago after we learned that our company would be selling their FA channel. We haven't looked back since.

■ **NICO:** Once we compared National Life to other companies, it was a no-brainer for us. National Life and Equity Services Inc (ESI) both had so much more to offer than every other company out there.

What was your initial draw to National Life?

■ **JEFF:** We actually didn't know much about the company, but after meeting with a lot of talented people throughout the organization, we decided to go all in. It's all about the people at National Life.

■ **NICO:** Plus, a lot of our friends at our old company started to join, and that sparked our momentum to see what the excitement was about. They were drawn to quality, and soon so were we.

"It's this top-down culture of trust and helping each other that keeps us all motivated and successful."

How does National Life's distinct culture help your practice?

■ **JEFF:** It's unbelievable how much everyone across the board is on the exact same page, from (Chairman & CEO) Mehran Assadi in Vermont all the way over to

Edison, NJ and down to me and everyone in our firm. I believe it's this top-down culture of trust and helping each other that keeps us all motivated and successful.

■ **NICO:** Since day one, it's been great. I see a culture in which everybody cares about you and the success of your practice every day.

Can you give us a culturally uplifting example?

■ **NICO:** Totally. I work with an estate attorney who had a client that was a beneficiary of stacks of physical stock certificates that were held by the decedent for generations. I cringe when I see these, because they're always a nightmare for the transfer agencies to handle. But ESI went to work right away and, in just a few hours, had all the details and steps of exactly what we needed to do with all of them. I was floored, and so was the estate attorney. This is just one instance of the many we see showing how everyone cares and is willing to help.

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National Life Group® is a trade name of National Life Insurance Company (NLIC), Montpelier, VT and its affiliates. Equity Services, Inc. (ESI), in CO, MO, NH and WI, Equity Services, Inc. operates as Vermont Equity Services, Inc. Member FINRA/SIPC, is a Broker/Dealer and Registered Investment Adviser affiliate of NLIC. ESI Financial Advisors is a trade name of Equity Services, Inc.

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Part of National Life's culture is to do good for our communities. Do you leverage these initiatives or pursue causes of your own?

■ **NICO:** Our office gets involved in many ways with the Do Good Tour, and LifeChanger of the Year is an unbelievable cause to be part of. All of National Life's volunteer and do good programs are great ways to get involved and give something back to our local educators and law enforcement community.

■ **JEFF:** On a very personal level, I feel like I was called to this industry after experiencing a life changing event. When I was in college, my mother was diagnosed with cancer and she passed away two years later at the age of just 48. I know many people go through similar experiences. However, I was interning for an insurance company when we all got the news about Mom. Up until then, I didn't like the company or the industry very much. But after her passing, something in me decided insurance was what I wanted to do for a career. I think it's because I know first-hand the challenges that people can go through. Since then, insurance has been something I want to do, and I serve my clients truly from the heart. To this day, I still love what I do, and National Life allows me to do that.

"LifeChanger of the Year is an unbelievable cause to be part of."

How do you subscribe to National Life's cultural values of balancing work and personal life?

■ **JEFF:** I have a 6-year-old daughter and prior to her arrival I worked like crazy – in at 7 a.m. and not done until late evening every single night. I also worked every Saturday for my first 10 years in the business. As time went on, I was able to turn it off a bit in the evenings and focus more on the 'daytime' market. I try to be there for my daughter, so no more Saturdays. I also try to be finished by noon on Fridays to give myself extra weekend time with my family. I still do conference calls at night now and again, but I aim to be home for my family, because it's so important to be around them. They come first.

■ **NICO:** I have three children, 19, 17 and a younger one who is autistic, so I am also very active in the autistic community as well. The way we have balance is by everybody knowing that Monday, Tuesday and Wednesday, daddy has to work. Thursday, I'm home by 4 p.m. and Friday, I'm home by 2 or 3 p.m. so that I'm there when the kids get home from school. The weekends are totally spent with my wife and our kids. While I sometimes have late-night meetings, I'm a big believer in all of us sitting down for dinner together every night. And if I'm not there, my wife enforces that. Everybody eats together. It's not a time for your cell phone or TV, but just talk and sharing stories about our day.

"I serve my clients truly from the heart. To this day, I still love what I do, and National Life allows me to do that."

Nico Rivero, CFP®, started his career in financial services in 1993 and has worked for two leading life insurance companies before transitioning to the role of Agency Director in 2001. In this role, he successfully built and led a unit of high performing financial services representatives. Nico stepped out of a formal leadership position in 2006 to focus his energy on building his financial planning practice but continues to mentor junior associates in a Functional Manager role. Nico has spoken to employees of large and small businesses regarding their benefit plans and retirement planning needs. In August, 2016, Nico joined Equity Services Inc., where he continues to maintain his practice. He is a President's Club, Chairman's Club, ESI

Elite Symposium, and ESI Circle of Excellence qualifier.¹

Jeff Friedrich launched his career in the financial services industry in 2002. Over the past 16 years, he spent half of that time as an Agency Sales Director. In this role he successfully built and led a unit of high performing financial services representatives. Jeff stepped out of a formal leadership position into a Financial Advisor role to focus his energy on building his practice but continues to mentor junior associates in the firm. In August, 2016, Jeff joined Equity Services Inc., to continue to manage his practice. He is a President's Club, Chairman's Club, ESI Elite Symposium, and ESI Circle of Excellence qualifier.¹

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