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The Rep Chronicles

New Start Begets
More Opportunities

Two top Reps based in our Edison, NJ, office discuss how joining National Life reinforced their proven methods while opening new doors.

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 meet their clients' financial goals.

What brought you to National Life?

■ **JEFF:** My business partner, Nico, and I spent many years together at a larger carrier as financial advisors. We decided to find a new opportunity as a team when our company began to sell off their FA business line.

■ **NICO:** We were all like a family and worked well together, and that's why we entertained the idea to move to National Life together.

How have National Life's people and support network helped you grow your production?

■ **NICO:** On the investment side, Equity Services Inc. (ESI) makes it so simple. They take care of any issue right away. Plus, we don't always make it easy for them either, so we're grateful. With other broker/dealers, you're just treated like the masses, and I don't get that feeling from ESI.

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In what ways does National Life reinforce your successful selling approach?

■ **JEFF:** I believe in holistic planning, and National Life is in lock-step with us. Nico and I tag team with prospects, with either of us going in and doing the initial fact finding, then, bring it back to discuss it together. Two brains working together is always better than one for the client.

■ **NICO:** I think people actually prefer to be served by a team. This is something National Life has always believed in when serving agents and their clients. Few clients want to see just one person who thinks he or she knows everything. At the first meeting, the job is to just ask a few open-ended questions, shut up and take notes. Then we go back to the drawing board and draft the entire financial plan to propose.

This information is presented for recruiting purposes only, and should not be construed as a solicitation of any insurance or investment product.

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. All other third party entities are independent of ESI and its affiliates unless otherwise indicated. Nico Rivero and Jeff Friedrich are registered representatives and investment adviser representatives of ESI. Securities and investment advisory services are offered solely by ESI.

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"I believe National Life offers the best living benefits in the business."¹

How do you leverage National Life's product menu to solve client needs?

■ **JEFF:** A lot of clients without insurance want to migrate to term, because they are objectively price conscious. But I take steps to educate them on the biggest advantages of permanent insurance, such as having it long term, having the cash accumulation, and living benefits for when they are older – when they'll really need them. I believe National Life offers the best living benefits in the business.

What do you feel is your stand-out value add?

■ **NICO:** I think what separates me is that I'm always in touch with my clients. I have had so much repeat business over the past 16 years, and I've stayed in business by just being in touch with someone and not forgetting about them. National Life has the tools and the solutions to pivot and provide as my clients' needs change.

In the age of robo-advisors and "DIY" investing, how do you stay relevant?

■ **JEFF:** National Life keeps its promises, and machines can't do that. I think it's crazy that consumers would invest money with people they don't know. I've even seen a big-box retailer selling insurance from a kiosk. When I'm speaking with clients and they ask me 'why National Life?', I tell them 'you're going with the company but you're also going with me as well.' If something happens, you're not calling some cute brand animal mascot. It will be me – a live person – picking up the phone and helping you in real time. You don't get this high-touch value add with robo-advisors or DIY websites. Even worse, I think people who lean on them are doing a disservice to themselves and their families. Times may change, but the agent is alive and well in the age of modern finance and always will be.

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.²

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.²

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¹ Living Benefits are provided by no additional premium Accelerated Benefits Riders. Riders are supplement benefits that can be added to a life insurance policy and are not suitable unless you also have a need for life insurance. Riders are optional and may not be available in all states or on all products. This not a solicitation of any specific insurance policy.

² Membership is based on sales criteria.