Equity Services Incorporated®

The Rep Chronicles

Bettering the Rep Experience in the Digital Age

Two top Reps based in our Edison, NJ, office share how National Life and Equity Services' (ESI) technology-driven tools raise the bar in their ability to serve clients.

Nico Riverso, 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.

How do you see technology's role in what really is a "people" business?

JEFF: Financial planning will always be a face-to-face business. But there are so many individual components to creating the relationship that technology helps us deliver, which National Life is right on top of.

NICO: Absolutely. We shake a lot of hands in one-on-ones. But we couldn't stay competitive without the benefits of technology's real time electronic business processing, planning software, account aggregation, and just plain helping us manage our practice and business goals. National Life totally gets this, and we're grateful to be part of it.

What National Life technology helps add value to your practice?

NICO: I live on National Life's online Agent Portal, and so does our office marketing leader. It offers great access that makes finding things easy for us.

> "I can find everything I need on the Agent Portal, learn what I need to know, and quickly coordinate with my team to get things downloaded and in-hand for my client visits"

JEFF: I agree. Because it's organized so well and easy to use, I can find everything I need on the Portal, learn what I need to know, and quickly coordinate with my team to get things downloaded and in-hand for my client visits.

How would you compare National Life's technology capabilities to companies you've formerly worked with?

NICO: I'm a technology wonk and have long used it in my practice. I can tell you from experience that National Life's technology is light years ahead of even the biggest carriers.

JEFF: National Life knows you can't succeed in this business without keeping up with technology, and I agree. It's the driving force behind the evolution of the industry as client and agent expectations get more demanding. I think National Life's medium size is an advantage in their ability to innovate and place technology advancement high on its priority list.

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Does National Life's technology dovetail well with other digital tools you use?

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NICO: Yes. Before [ESI's Technology Platform], it could take 1-2 hours just to prepare documents for a client review. Now, my Morningstar, Investigo and SmartOffice software are all integrated, allowing me to produce reports and update plans in a matter of minutes.

NICO: But when we're outside the office, which is most of the time, it's all about National Life. Its mobile App is phenomenal! For a small company, I can't believe how incredible it is. I mean it sends us text messages on whether our pending business is in good order, offers mobile check deposits and other real-time updates. And the conference tracker on the App is everything to me. I've never seen anything like it before.

What other digital resources do you use?

JEFF: Generally, we consistently use Redtail client relationship management system in the office. It allows us to be a lot more organized in working with clients. And although we're generally pretty good at client follow-ups, Redtail helps us keep on top of customer contact even more.

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Nico Riverso, CFP® started his career in financial services in 1993 and has worked for two leading financial planning 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. On August 1, 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]

*Availability of technology depends on affiliation with National Life and/or Equity Services, Inc. Some technology is optional at an additional cost.

1 Membership is based on sales criteria.