

# Advisor Highlight Series

Featuring Diane Woodward, CFP®, RICP®

The Advisor Highlight Series features the unique insights and successes of advisors who use the AssetMark platform. In this series, we sit down with advisors to get their professional views on practice management, industry trends, and what they have learned over the course of their work to help clients reach their personal and financial goals. We hope you enjoy this chance to learn from your peers!



**1. You come from a family of financially savvy individuals. What led you to follow in those footsteps?**

Originally, I wanted to be a stock analyst. I thought I would do amazing research, but the work didn't excite me. When I discovered financial planning, I realized it married two of my disparate skills: digging into analytics and helping people. I was in this career for one year and immediately started working toward my CERTIFIED FINANCIAL PLANNER™ certification. Two years later, I completed it.

**2. How do you help clients who are new to investing understand the process and build trust?**

More than 90% of my clients are referrals, so I start with a lot of trust. I build relationships quickly by being a good listener and avoiding jargon. Many of my clients have commented that they like my use of analogies. For example, "Investing is like eating a balanced diet; you cannot live on chocolate alone!" I have frequently recommended the book, "Does This Make My Assets Look Fat?" which uses humor to make investing and financial planning less intimidating.

**3. How do you balance your time between servicing clients and running your business?**

I use a Customer Relationship Management (CRM) tool. Everything from client check-ins to birthday calls are in the CRM. I'm extremely efficient with my time. It's easy these days to waste time online. I don't do that. My husband calls me a time goddess.

**4. You say you better understood your gift for helping widows during your father's passing. Did that experience change your approach to client relationships?**

It didn't change my approach; it enhanced it. I had been working with widows for quite some time before my father passed. My parents were the classic couple: my

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father handled all the finances, and he excelled at it. When he passed, he had everything in place. But it's still extremely difficult for the person left behind to make all the important financial decisions required while they are emotionally distraught. At one point my mother asked me, "How do people do this if they don't have one of you?"

People may not see our value in daily activities, but when they need us, we're there. One client of mine lost her husband when they were both in their 50s. Their finances were completely separate. She brought me a bag full of papers and we spent days piecing together his financial picture. It was a tremendous effort, but I was glad to do it. It was an honor to be able to help and comfort her at such a difficult time.

**5. You enjoy adventuring in the outdoors. Do you see it as a metaphor for financial advising?**

I want to work with people who value expertise. Whether you're embarking on adventure travel or planning your financial future, you don't know what you don't know. When I took my family canyoneering, I hired a very highly-rated expert to shepherd us. Why? Because we were going to rappel down 70-foot drops. I wasn't going to take any chances. Every time we prepared to descend he reminded us how to properly feed the rope for it to work. When consumers use a financial calculator they may not be aware of all the internal assumptions being made. Are they using good assumptions for inflation, medical inflation, investment returns, are they maxing out their Social Security benefits properly? Based on those assumptions, the calculations could be useful, or they could be less than accurate. If you don't want to be hurt, seek the value of professional advice.

**6. Tell me what it means to you to have won the Women's Choice Award and the Five Star Wealth Manager Award for multiple years.**

I'm very proud of that and it distinguishes me from other advisors. It grants me credibility with prospects who've not heard of me before. I strive to run a clean ship with win-win, long-term client relationships. I feel earning those awards speaks to the fact that I am succeeding in my mission.

**7. You clearly make a difference in the lives of your clients. Are there other ways you like to give back to your community?**

I really like to help people, and I'm fortunate that my chosen profession provides me with an opportunity to give back in a way that can be truly powerful. In our society, we tell our children to get good grades, go to college, and get a good job, but most of us stop there. That's when companies like Apple, Amazon and others come to fill the void telling new consumers how to spend their money. None of them are telling our children, "You need to save." So my passion is teaching financial literacy.

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For several years I volunteered at public schools, teaching children in grades 3 through 12. Most recently I have partnered with Family Reach, a national nonprofit that helps families alleviate the financial burden of cancer, where I work with low-and-middle-income families. I also teach quarterly programs at Wardrobe for Opportunity. I was so fortunate that my father raised me to be financially savvy; it is nice to be able to pass a little of that along.

## 8. What is something you've learned along the way that you wish you had known when you started?

I love the flexibility of being my own boss. It has allowed me to build a healthy practice while still raising three sons and helping my mother. That said, it can take a while to build momentum in your practice. I just keep doing the right thing, always putting the client's interests first. I am a true believer in what goes around, comes around. Always, always, always, do the right thing.

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The Women's Choice Award® by WomenCertified Inc. is a recognition award for advisors who provide quality service to their female clients. The Award is based on 17 objective criteria associated with providing quality service to women clients such as credentials, experience and a favorable regulatory history. Financial advisors may have paid a basic program fee to cover the cost of comprehensive review and client survey.

The Five Star Wealth Manager Award is based on 10 objective criteria associated with providing quality services to clients such as credential, experience and assets under management among other factors. Wealth managers do not pay a fee to be considered or placed on the final list of 2012-2016, 2018 Five Star Wealth Managers.

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