

Advisor Highlight Series

Featuring Jorge Valdes, CFP®, ChFC®

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. What drew you to the financial services industry?

I was working in insurance in the early 1990s when a client introduced me to mutual funds. I was fascinated by how they could help investors multiply their money and thought, “Everyone should be doing this.” I moved to the investments side and held adult education seminars, where occasionally someone would ask if I was a Certified Financial Planner (CFP®); I wasn’t. One day I decided I’d never say “No,” to that question again and received my CFP® designation in 1999.

2. You focus on providing exceptional customer service and a personalized, hands on approach. How do you deliver service at scale?

I have 24 employees and we focus on keeping things simple. The value I bring is my experience as a business owner and father of three. It was my divorce 18 years ago that made me appreciate the importance of keeping things simple, especially when it comes to estate planning. Putting one’s estate in order doesn’t need to be a monumental task. Some people dig so deep into the details they never get around to executing a document. By simplifying the process, we help people get to their goals faster.

3. How do you ensure transparency, support financial education and build client trust?

The most important thing we can do as advisors is to put ourselves in the client’s shoes. If you only focus on the positive, you risk being perceived as an inauthentic salesperson. The more you tell clients what they don’t want to hear, the stronger the relationship becomes. Explaining fees, expenses, different investment solutions (and where and why one might use them) builds authenticity and trust.

Most clients understand investing as a long-term strategy, but the markets have a tremendous psychological impact. If the markets just went up there would never be good buying opportunities, but clients don’t always see it this way. When the market’s down clients aren’t calling to ask you to invest more because the market is on sale, they’re calling because they’re worried about short-term lows.

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4. What is the biggest challenge to building your business and how are you addressing it?

I wish I had more time and junior advisors to help with smaller clients. And, transitioning the business owners we work with on the insurance side to the advisory side can be difficult. It's hard to do both. I need advisors to serve just the investment business. Thanks to AssetMark and my AssetMark consultant, I've become much more comfortable with my investment advisory business.

5. What advice would you give to young professionals starting a career in financial services?

Work with a senior advisor or a broker. Learning on your own is time-consuming; there's a long learning curve. When I started, I was given a phone and a script and made cold calls. I hated it, but I don't know if I'd have the foundation or be able to handle rejections and objections without having this experience.

6. How does language play a role in your business and how you connect with Miami's community?

My parents are Cuban, and I was born in the United States. During my first job in telemarketing I sat next to a guy from Chile whose English was terrible. My Spanish was far from perfect, so we made a pact to help each other. In Miami, if you don't speak Spanish, you're probably missing out on 60% of the opportunities. The first telemarketer I hired for my business only spoke Spanish, and without incorporating Spanish into my business I would have been dead in the water. If a prospect speaks perfect English I'll continue to speak in English, but if I hear the slightest accent I'll jump back and forth between languages to see what they prefer to speak. It's a whole other way of listening to your client and it can create great connections too.

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