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ROGER S. GREEN

CEO
*Green Financial Resources,
Multi-Financial Securities Corp.*
Career Began: 1987
Home Base: *Duluth, Ga.*
Civic Affiliations: *Rock the South/
Franklin Graham, Gwinnett
Children's Shelter, Touching
Lives Ministry*

ROGER GREEN DESCRIBES HIMSELF AS AN "anti-niche" advisor. Why? "Instead of finding particular people that need my services, I want to help everybody regardless of their wealth."

The statement goes to the core of this faith-based advisor's practice — and his principles. He looks at his financial planning work as an "ongoing community service project." Green's focus today: increasing the number of people he personally can reach. When he says he wants to help everybody, he means it.

Green, 42, has assembled a team of eight to help him do what he does best: providing investment advice. As Green's wife and COO, Laura Green, puts it, "All of our jobs are to make sure Roger can get in front of the clients and do the research. He's a very effective delegator. He knows what he's good at."

With \$275 million in assets under management, Green

has a large book of business for one producer. Clearly, something is working. Since joining what is now called Multi-Financial Securities Corp. in 2000, he's been ranked No. 1 or No. 2 in the independent advisory network each and every year. Green works with 1,800 individual clients, representing 1,000 households. Not surprisingly, he requires no account minimum.

Green has been building his business one client at a time since 1987, when he joined First Investors Corp., a mutual fund company. He stayed three years. "I learned I really needed more tools and training and it needed to be nonproprietary," he says. "I was feeling pressured." After that he worked for MONY, then hooked up with Multi-Financial.

Success like Green's doesn't occur randomly. From the start, he has had a plan that involved staffing, marketing and a select approach to investment advice. When Green first set up shop, he immediately invested in staff to handle the firm's administrative and service needs. "Many new business owners are not willing to do this because it cuts into their own financial bottom line. They try to do everything to everyone and end up failing," he notes. "I cannot stress enough how important this piece is. To make money, you have to spend money."

He has also always put a premium on marketing — contributing a monthly financial column to local newspapers and hosting a weekly program on a Christian radio station. While his goal initially was to attract new clients, he views the outreach today as another way to stay in touch with existing ones.

Green, who has a master's of science in financial services from The American College, for more than a decade has taught classes on financial strategies for successful retirement. A full half of his current clients attended classes or were referred by those who did. Notably, the money management principles he teaches are built on "financial wisdom" from the Bible.

Green, recognized earlier this year by *Barron's* as one of the nation's top 1,000 advisors, also developed what he believes is the key differentiator between him and his peers: an asset harvesting plan used by retirees to make

asset allocation decisions. The long-term capital appreciation program is designed to capture up-markets and not participate in down-markets.

"I almost never have to make their lifestyle change a lot," Green says about his clients, many of whom are at or nearing retirement. "But I do redirect their money. I kind of work within their cash flow to make a new, better picture for them based on what they were already doing."

Green says the last year has been the toughest he's experienced in the business. He has clients who are underemployed or unemployed. Others have faced foreclosure. And he's lost more clients than ever before — 1 percent.

"To lose 17 clients this year was troublesome. Without a doubt, it's the toughest year on record. But I look

at the last 12 months and more than anything, I have to say it's been good to be of use. Looking back, it's been a meaningful bonding experience between me and my clients. I've been able to help when a lot of other advisors wouldn't even want to talk to them," he says. "Every day, I get to live the life of being able to help people."

Green has always had goals — tangible, concrete goals that he writes down and concentrates on achieving. Highly competitive, he continually raises the bar on

himself — which he says keeps him motivated, growing, focused and moving forward.

When he was 20, in the industry for less than a year, he set several goals he wanted to achieve by the time he was 40. Among other things, Green wanted to break through the \$100 million in assets mark and to have an office with a "fact-finding" staff. He achieved both years ahead of plan.

His goal now: to manage over \$1 billion by the time he's 55.

"It's not that important, but I feel I'll accomplish it. I routinely refuse business. I just turned down over seven figures in muni bonds someone wanted me to manage. I don't want to dilute my attention from the things I'm good at. This is who I am," says Green. "If you're clearly who you are, the *who you are* speaks loudly." ☐

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