



### ***Why I Became a Financial Advisor***

by Ricky Biel CRPC ®

During the process of getting to know my clients and working together to pursue their financial goals, I'm sometimes asked why I became a financial advisor. I've reflected over the years on why I'm so passionate about what I do and I want to take a few minutes to share my story with you today.

I started my practice as a financial advisor in February of 2000, at just 22 years old. While I was young, I was also ambitious and driven to help people become financially independent. This fire was lit back when I was just 12 years old. That year marked a Christmas to remember, in fact, it was one that I will never forget.

That Christmas, I didn't receive any gifts. None. Zero. Zilch. Nada. You get the point. My family was not in a financial position give any gifts that year. Although I understood, I shared the pain with my family and wanted to do something to change our lives. On that Christmas Day, I made a decision that I was going to be the one to lead my family to financial independence.

The pain of that day created an intense motivation that drove me to learn what it takes to create financial freedom. I knew that before helping my family, I would need to become financially independent myself. I decided that I would no longer be dependent on anyone to provide me with the things I wanted. That year, I started my own gardening business around my neighborhood. Ever since, I have always held a job and worked hard so that I could save, help my family, and enjoy what life has to offer.

That experience of self-employment in my gardening business allowed me the opportunity to learn how to manage my own finances. I learned how to be responsible for my own savings and expenses. I wasn't aware then how much this experience would help me in my life and career.

A few years later in 1997, I was working as an assistant branch manager at Wells Fargo Bank. Back then, I was managing tellers and personal banking officers while also serving on

the front lines, directly handling clients' retail banking needs. At the age of 19, I was one of the youngest assistant branch managers in California.

One thing I enjoyed tremendously that I still love about my career was serving people with a smile and helping them find the right financial solutions for their goals and needs. However, working with the general public in retail banking had its drawbacks. For me, one of them was working with people who were rude, disrespectful and had a broke mentality. There are too many instances to count that I remember saying to myself "There must be a better way, where I can choose who I work with."

After many similar experiences, I decided to find a way to choose who I worked with. Today, I work as an independent financial advisor and I work with only those who I truly believe I can help. Along with serving as a financial advisor, I am also an entrepreneur and business owner. I find the combination fulfilling because I get to express my creative side and create the solutions that I believe are best for clients.

I spend a lot of time staying sharp as a financial advisor and entrepreneur, ultimately aiming to deliver an exceptional experience for my clients. My commitment is to deliver the highest value for clients both in investment management and client service. If you or someone you know needs guidance on their financial journey, I welcome the opportunity to see how I may be able to help.