

# Jose Feliciano, 2010 Crystal Eagle of the Year

Proving each day that 'Impossible can become IS-possible'



Jose Feliciano,  
CFP®, CLU, ChFC, RFC  
Investment Adviser  
Representative  
Feliciano Financial Group  
Woodbury Financial Services  
Crystal Eagle since 2004  
With Woodbury since 1993

## Passion for Possibility

Congratulations to two-time winner, Jose Feliciano from Tyler, TX, for finishing 2010 as the top Woodbury Financial representative. By securing the most prestigious recognition Woodbury bestows on its representatives, Jose — supported by the Feliciano Financial Group (FFG) — solidified their role as the leading financial services provider to thousands of clients. Jose also proved to be a supportive mentor to countless representatives nationwide.

Embodying the theme of Jose's book, *Passion For Possibility*, the group is continually searching for ways to improve client service, make a difference, and help others succeed. Jose elaborates, "My parents, who are deaf, are the foundation for my communication skills and my desire to see everyone become the best version of themselves. They taught me that my biggest challenge is the source of my greatest strength. I also discovered that life is about paying it forward. Sharing the steps is as important as 'getting there.' I am proud to help others so they don't have to reinvent the wheel." As stated by Napoleon Hill, *No individual has ever achieved success without the help and cooperation of others.*"

## Wealth Planning

Everyone on the Feliciano team believes in creating each client's financial future the way they envisioned it. Jose credits

the following principles for helping his group exceed customers' expectations:

- 1. Monitoring** — having a process to manage ongoing client communications, so that each adviser knows what's happening with his/her clients on a real-time basis and can review, adjust, and modify financial plans.
- 2. Forward thinking** — today's market is in a constant state of flux and, when dealing with clients' portfolios, the group anticipates future market opportunities.
- 3. Becoming a community resource** — Jose developed a series of financial planning continuing education programs.
- 4. Innovation** — the group looks for innovative ways to safeguard its clients' portfolios.
- 5. Holistic wealth planning** — 93% of consumers want it and only 6% of advisers, including all those at the FFG, provide it.<sup>1</sup>

## Partnership with Woodbury and experienced producers

Successful representatives like Jose know that to adapt to industry trends, market conditions, and customer expectations, they need expert support. The group networks with peers and partners with Woodbury and RVP Todd Pace. Everybody at FFG participates in in-depth training and territory brainstorming meetings.

Jose shares the following tips with representatives:

## Practice-building

- Embrace technology to maximize efficiencies and develop a 24/7 online client experience.
- Learn about estate planning, alternative investments, and other niche markets.
- Become an IAR and incorporate fee-based planning into your business.
- Use MarketingLibrary materials in your communications.
- Get involved in industry organizations.

## Coaching-related

- You can't do everything by yourself. Helen Keller once said, "Alone we can do so little; together we can do so much."
- Realize each person's strengths and weaknesses within the organization and maximize their potential.
- Partner with FFG to learn processes that Jose and his team have perfected. The culture and atmosphere of growth fostered at FFG are shared. The team encourages advisers to learn from their successes.

## The Road Ahead

When asked for a five-year vision, Jose states that his team will continue to aspire to:

- 1. Grow** — They are dedicated to being a first-class firm with continued growth nationwide.

**2. Strengthen its vision —**

The group knows that successful advisers provide holistic planning to consumers and FFG leads by example by having the processes to serve clients in this capacity.

**3. Positive thinking —** Have fun doing what you do best.

**Industry Involvement**

Jose remains involved in his community and the industry. Recently, he was asked to be a speaker at the Million Dollar Roundtable (MDRT) conference where his message will focus on the need for financial professionals to provide impeccable service no matter what the market conditions. In addition, Jose contributes articles to MDRT.

Why MDRT? Jose sums it best, "MDRT offers a wealth of opportunities to ask questions and forge life-long relationships required to establish a remarkable practice and serve our clients to our fullest potential. Wealth

is not simply about the dollars you earn. The wealthy person counts relationships, skills, communication, and time well spent as invaluable currency and assets. MDRT is an investment with a remarkable return.

Learning about industry trends and surrounding yourself with successful and motivated professionals has the effect of raising the bar for all of us. MDRT members, who include many of my talented Woodbury colleagues, are among the most generous people I know."

**Congratulations, Jose!**

*Jose is one of the most inspiring professional registered representatives I have met. Not only has he overcome many hurdles in his life, but he utilizes the results of those experiences to better himself and his practice. Jose embraces the struggle we all have in this business and turns that struggle into opportunity. He is a visionary, a great motivator to all who come in contact with him, and I am*

*proud to say that Jose is a dear friend to me and to so many of us at Woodbury Financial. — Patrick H. McEvoy, President and Chief Executive Officer.*

*Jose's key to success stems from the fact that he sets goals and works hard to achieve them. Great job, Jose. I am proud of you and look forward to watching you continually set the bar high for the Feliciano Financial Group and Woodbury reps. — Scott Carlson, Senior Vice President, Sales and Distribution.*

*It doesn't matter if you are a client or a colleague; Jose Feliciano wins you over with his joy for life and passion for helping others succeed. Congratulations, Jose. Thank you for being who you are and for all that you bring to our territory. — Regional Vice President Todd Pace.*

<sup>1</sup> Koreto, Richard. *Who Is Really Practicing Wealth Management?* CEG Worldwide LLC. May 26, 2009. San Martin, CA.



Feliciano Financial Group will continue to lead the way in the financial services industry for years to come.