

# NPC Spotlight

## David Blaydes

By: **Daniel Martin**, Copywriter

David Blaydes of Retirement Planners International in Naperville, Illinois is a prime example of the true benefits of doing the right thing. David has become a million dollar producer with NPC by working with a group that has traditionally been neglected: the unemployed.

In meeting David, one immediately realizes that there would be few people



better for the job. His 25 years of experience notwithstanding, he is a financial adviser that truly runs his practice under the same morals that he lives by.



NPC Representative David Blaydes

in the financial planning business. As a result, he became more focused on assessing each client's overall life situation, before reviewing their financial information.

**"I tell my clients that they are my clients, not their money. I am as interested in them fulfilling their non-financial goals as much as their financial goals."**

"I tell my clients that they are my clients, not their money. I am as interested in them fulfilling their non-financial goals as much as their financial goals," he said. "Their happiness matters. Their health matters. Their relationships with their children and grandchildren matter. They matter."

While the sentiment may not necessarily be unique in the industry, David follows through on his words by providing an innovative, comprehensive financial planning experience. David spent time with psychologists discussing the different implementations of the coaching discipline

"I had a situation where, after meeting a client for the first time, I realized that while the wife was ready to retire, the husband was not," he said. "I had them both fill out a questionnaire, and further realized that, while she had a variety of hobbies to fill her time, he didn't really have anything to retire to."

Instead of starting with the investments, David helped the couple design a personal blueprint for their non-financial goals, and specifically helped the husband with information on ideas for hobbies when he was ready to retire. In essence, he postponed the investment at

that time because he understood the full situation, and not just the finances. Far from hurting his business, this honest approach actually helped to differentiate David from other planners.

"I think it comes down to having a passion for helping people, and truly caring about them beyond their assets," he said. "When the couple was ready to retire, they came to me because they knew I was actually interested in their total well-being."

### DAVID'S TIPS FOR NEW ADVISERS

- 1 **PERSONAL BLUEPRINT:** Start with a "blueprint" of what you want your life to be like, and how your business can help achieve that. Otherwise, you run the risk of building a practice at the sacrifice of what really matters.
- 2 **CLIENT FOCUS:** Be more concerned about helping your client than your income. If you have a desire to do what's in their best interest, the money will take care of itself.
- 3 **COACHING PROGRAM:** We are all so busy working "in" the business that we don't find the time to work "on" the business. A good coaching program will help with that.

(CONTINUED ON PAGE 21)



# NPC OSJ Spotlight: David Blaydes (CONTINUED FROM PAGE 15)

- 4 **SYSTEMIZE:** Systemize your practice so that you're able to provide *Four Seasons* service with *Southwest Airlines* efficiency.
- 5 **TECHNOLOGY:** Technology drives efficiency, allowing you to save time and properly handle more clients.
- 6 **TIME MANAGEMENT:** Plan your time in advance, so that you're attempting to do the most productive thing at every given moment. Prepare a list of your "Six Most Important" tasks for the day, in order, each day. Even if you only complete the first item, you have completed your most important item for that day.
- 7 **INNOVATION:** If it's not broken, break it. Always be looking for a better way to do things. The price of progress is the pain of change.

David emphasizes the same mantra when discussing the often-difficult process of turning down a potential client relationship. While the firm takes on clients with a minimum \$100,000, his personal account minimum is \$1,000,000. According to David, to be

fair to his current clients, he can only accept a certain amount of new clients each year, and each relationship must be beneficial for both the adviser and the client.

David's unique niche in the financial planning marketplace has not gone unnoticed, as Retirement Planners International has recently been featured in *Financial Advisor*, *Financial Planning* and *Registered Rep* trade magazines. [Click here](#) for more information on his groundbreaking work with cancer patients and outplacement firms, and [here](#) to read David's contribution to an article discussing the resurgence of annuities in financial portfolios.

Even with the recent publicity for David and his practice, he has not forgotten where he began, and those who helped him along the way. One such mentor is Grover Brooks, the Dean of Students at David's alma mater, Olivet University, during David's attendance there (1973-1977).

"When I was 18, Grover used to say,

'Stick with me kid, I'll make you a winner.' Now I'm 55, and he's still telling me that," said David. "Dean Brooks is now a client and more important to me, a second dad. I've paid my dues to become a million-dollar producer, but it's because people like my parents and Dean Brooks that taught me early to treat people with honesty and integrity."

In addition to his business degree from Olivet, David also holds a variety of industry designations, including the CERTIFIED FINANCIAL PLANNER™ (CFP®) designation.

David and wife Susan have been married for 25 years and have four children. While he prefers to spend most of his free time with his family, David offers his remaining time to charity, hosting complimentary financial workshops and providing financial plans for a local cancer support house.

