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HOW **FAST** CAN YOU ADAPT?



TEN YEARS IN THE HOT SEAT – AN INTERVIEW
WITH DR. LARRY BARTON

RETIREMENT PLANNING FOR THE MIDDLE MARKET
HEALTH CARE EXCHANGES – AN IN-DEPTH LOOK

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Lizzie the Learner

by Heather L. Davis, JD, CLU®, ChFC®

Lizzie Metzger is using higher education to ensure her continued success and worth to her clients.



Elizabeth Dipp Metzger

NOBEL PRIZE-WINNING AUTHOR WILLIAM Butler Yeats once said, “Education is not the filling of a pail, but the lighting of a fire.” And often, in the insurance and financial services industry, when you meet an up-and-comer or rising star, you notice a difference in the dedication to his or her career.

You see that spark.

Meet Elizabeth Dipp Metzger. Lizzie, as she prefers to be called, is an agent in the New York Life El Paso General Office. In 2010 she was named the company’s New Org Agent of the Year, and in 2011 she became the first female to win Agent of the Year for her General Office. Lizzie is a member of a select group of top-producing agents in the Latino community.

Becoming a licensed agent only three years ago, Lizzie is obviously on the fast track to success, which includes pursuing her Master’s degree and other professional designations from The American College.

Lizzie became interested in a career in financial services when she began assisting her husband, who was an agent (and is now in management), around the office in an administrative capacity. “We had a new baby at the time, and I became well known in the office for balancing a baby on one arm and client files on the other,” she said. Eventually, the office’s Managing Partner, Steve Nagy, approached her about the idea of becoming a licensed agent. That opened the door to a new career.

Initially, Lizzie decided that her market would be focused on women and young people, but through her father who is a real estate developer,

she had access to higher net worth individuals. She tended to gravitate to independent professionals, business owners and the affluent, rather than the middle market. She began researching New York Life’s resources to bring expertise beyond her own to her high net worth prospects and clients, and learned that she has access to consultants within the company who have expertise in business and estate planning.

Lizzie was able to schedule appointments with four of her prospects to meet with the company’s Advanced Planning Group, a team of professionals with years of practical experience as lawyers, accountants and financial services professionals. The consultants introduced planning opportunities and solutions to the clients that Lizzie said she would not otherwise have been able to address on her own. In one situation, the planning techniques that were presented helped to reduce the clients’ estate tax burden down to about \$10 million on a \$100 million estate.

“I’ve told my clients this a million times: If I don’t know something, I’m not going to pretend I do. I’m going to go and get someone who can help me, because I can. I have access to some of the best, most experienced consultants in the industry, and I have the backing of a Fortune 100 company,” she said.

Of the three characteristics that Lizzie feels her clients value most, the first is that you have the proper knowledge base to help them. She suggests that you do some homework on the client, learn about their industry and their particular issues, before your first meeting.

Second, she thinks clients value having a planning team, and she suggests that you make sure to



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