

Ep98: Tim Seifert of Lincoln Financial Shares Top Leadership Traits

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PATTI BRENNAN: Hi, everybody. Welcome to “The Patti Brennan Show.” Whether you have \$20 or \$20 million, this show is for those of you who want to protect, grow, and use your assets to live your very best lives.

Guys, I am so excited about today’s guest. Today’s guest is a very dear friend of mine. His name is Tim Seifert. Tim and I have known each other for 25 years. We live in the same community. Our kids grew up together. We go to the same church. The kids went to school together.

It’s been so much fun to watch Tim’s trajectory, his career. When I first met you, Tim, you were with a company called PLANCO, and grew that company to 10 times what it was when you first started. Then you went to Prudential and you tripled that.

Now, you’re at Lincoln and doing the same thing all over again. What I think you’re going to find is Tim has a gift of leadership. It’s his ability to connect with people and cultivate future leaders. When I think about Tim Seifert, I think about a quote that I just love. It’s on my mirror. It kind of keeps me humble.

I wish I could tell you who said this. The quote says that the one thing that all great athletes, famous actors, and successful business leaders have in common is that they all started their journeys when they were none of those things.

I think that’s really profound. I know it is for me. Boy, did I start when I was nothing of the sort, not that I am now. I think it’s especially poignant because I know, Tim, how you started. First, welcome to the show.

TIM SEIFERT: Patti, thank you so much. You look forward at your calendar, and I know you do this. There are certain events that you go, “That is gonna be a lot of fun, and that’s gonna be high energy. And I cannot wait to be with my friend Patti Brennan.”

Congratulations on your success. It’s been wonderful. We share that common bond and that journey together. It’s really fun to be with you today.



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PATTI: It is so much fun. I didn't plan on saying this, but I will never forget, Tim, taking my daughters down to one of the Barron's women's conferences. I wanted them to get a feel for what successful women do.

I thought it would be a great example for them. Little did I realize that you would be the keynote speaker at that conference. I'm telling you, you stole the show. It's amazing to witness this right here in our own community with our own kids, etc.

Again, thank you so much for joining us. We're going to be talking today for everybody watching and everybody listening, about culture. How do you do the thing that you do? You and I had a wonderful opportunity to share the stage...

TIM: Sure did, yeah.

PATTI: ...when we talked about this. I thought it would be kind of cool to bring you back since you're right here and let people get to know you on a personal level. Before I start, why don't you tell us a little bit about how you grew up.

TIM: I grew up in Norristown, Pennsylvania. You and I talk about mentors in life. I grew up in a single mom household. I got two great brothers. My mom is my mentor, is my rock. Every morning at 7:00 AM we have a discussion to this day. She's 80-plus years old, 83.

We have a little phone call. We always end in prayer. It's a special way. When you can start a day with Mom and you always end with gratitude, because you and I share that, that attitude of gratitude, it is going to be a special day no matter what's going on in the world.

There's all kinds of challenges happening in the world, but you're finding that grace in that challenge, and you're finding that attitude. It's really something special.

I grew up in Norristown, Pennsylvania, a paperboy, athlete, flipped burgers. Went into Continental Bank where I was in the management trainee program. Then I discovered, like you mentioned earlier, this company called PLANCO.

Three of my greatest mentors above and beyond Mom is Joe Thompson, Ed Gold, and Jack Craig, who took a shot on this young guy, went out to be what they call the wholesaler. It's really interesting. It's been an incredible journey, not always great. Like we said, life's uphill. It gets hard. It's been, as you look back, a wonderful experience across the board.

You know Mom, Patti, when we talk about the kids and having your girls there at the Barron's meeting. They're like, "Mr. Seifert's on stage." I'm like, "What's that?"

PATTI: It was wild.



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TIM: “I just saw him at church,” which is really bizarre in that big world that we live in. What was really special was mom also shares the passion for people like you did. Mom, for 40 years, was a registered nurse. I know you started your career out that way. It’s really special because I’m looking at your sign around wisdom and care.

Here she was with her three boys, and Patti, every morning when she had to head to that, she had two jobs when my dad left, and she supported this family, two jobs, but every morning she made sure her boys had a hot breakfast. I’ll never forget this. Talk about care.

She’s a critical care nurse, and she would repeat to us over and over again because she was so delighted to come to work, to go to work. We would often ask why. What is it?

She said, “You know, my patients are looking for a miracle. My patients are waking up and they’re just looking for a blessing. If I can for just that one moment be that blessing to them, to be their miracle, then I have a fulfilled, full life and/or day.” Just think about that, to grow up with something like that. Pretty special. Really special.

PATTI: It is such a privilege to be that person at the bedside that that patient is looking to help them through their day, and to give it to them real, and to give them a sense of hope, whatever that might be, a hope that they’re going to get through the day, the hope that you’re going to do everything you can to keep them comfortable. It’s an honor and a privilege.

I used to say, “I get to do this. I get to do this.” I feel that way today also in this profession. I get to do this for people, to be that person that they know they can count on and trust when the world is falling apart. Russia’s invading Ukraine, and markets are going nuts, and inflation’s going rampant, and yet people know I’ve got their back, that I’ll look out for them. It’s just such a privilege.

We were talking about this before, and we were talking about gratitude. I was telling you the story that when I go to the store, whether it be the food store or whatever, especially on weekends or on a holiday, I always make it a point to look the person behind the register in the eyes and say, “Thank you so much for being here.” They look at me like oh.

I follow it up with, “You know, chances are, you probably don’t want to be here on a Saturday night, but you are. And because you’re here people like me who have crazy lives get to come and do their food shopping on a Saturday night instead of going out. This is my fun, and I’m just really grateful that you’re here to help me.” They look at me like wow, nobody’s ever said that to me.

I remember when my kids were little, and they’re like, “Mom, why do you always say that?” Typically, it’s not that long, but why do you always do that? I say, “You know what,



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it's because it's true.”

We have to recognize the efforts. We have to recognize that people have their lives, whether it be behind a cash register, or serving in our military, or working for a financial services company so that you could bring great retirement solutions to people like me so I could offer them to my clients. That's a big deal because people worry about their money.

TIM: No doubt.

PATTI: You are doing that for people. What's interesting even for me even more so is that to a certain extent we have it really good because we get a lot of that psychic reward. Tim, you probably saw the pegboard of letters and cards thanking us so much for everything we do. Our clients tell us they don't know what they would have done without us.

Our clients send us wonderful letters! I may send one of my quarterly letters or a video when things are going tough, or I'll make my phone calls on a Saturday morning that I typically do, and it really means a lot to them. It's really nice to know that that made a difference in their life.

I think about your role and the role of the people that work at Lincoln. They don't necessarily get those rewards per se. I'm going to be interested today to learn more about how you generate that goodwill and give people that sense of purpose that they do have, because without people like you, what are we going to do for our clients?

Let's get back to the gratitude thing because it's so important that we are setting an example for our children, our families, our colleagues, etc. You told me a very interesting story about how you show gratitude. You were like, "Yeah, Teresa at Wawa." I'm like, "You got to be kidding. I know Teresa." Tell us about Teresa.

TIM: This is a master class. What you just started, this is like a master class in the servant leader. Often, the greatest leader in the room is one who serves. Whether it be nursing, or what you do for your clients.

Even at the grocery store, when you say, "I see you. I understand what you're doing. I appreciate you, and then, Patty, you matter in my life." Teresa. Wawa, that's the low-key local...how many of your listeners know the Wawa realm.

PATTI: Exactly. It's like the 7-Eleven, or a Sheetz. It's the go-to place in our area.

TIM: Right, and so if you want to receive, you want to receive, you want to receive, we give. We give, we give, we give. Here Teresa is. Teresa greets every customer with a "Good morning," "Have a great day," "During this time of day, be safe."



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People will wait at Wawa in a line, where the other service rep on the other side is like, “I’m open over here.” You know what I do? I wait for Teresa. Why? Because Teresa makes my day. She makes my day. I, in return, give to her. She knows me by name.

What they say, one of the greatest things, Patty, people, do you know their name? That whole idea of being the servant leader and building great culture. We build great culture because we serve and we care.

PATTI: It’s so important because I tell everybody that every once in a while, I’ll be introduced by one of the people that work here, and they say, “This is my boss.” I’m like, “Oh no, no, no. Let’s get this straight. I am not your boss. You’re the boss of me. I work for you.”

I mean that from the bottom of my heart. I work for these people. This is what it’s all about. It’s a different realm. I get to do this. I get to talk with each individual who is serving our clients and find out more about their lives and find out what keeps them up at night.

People go through tough times. Sometimes, they’re very private, and they want to keep it to themselves. They don’t want the drama. At the same point, I feel like it makes a difference when someone like Tim says, “Hey. You know what? I was thinking about you today. How are things going?”

“What’s on your plate? What’s happening in your life these days? How can I help you? Whether it be professionally, personally, how can I help you?” What I’ve learned is that that approach, people always say to me, Tim, “Gosh, your people are the best people.”

I literally had a conversation last week with a client who’s been with me for many years, almost 30 years. She was referring our firm to someone else. She said, “You know what I said, Patti?” She said, “Everybody I talk with is as good or better than the next one”.

“These people are so caring. They’re so smart. They go out of their way.” Then, she said, “How do you do that? How do you cultivate that, and then how do you keep these people?” To be honest with you, I don’t even know.

TIM: I know on your behalf.

PATTI: How?

TIM: As we think about building that outstanding culture, this is what you and I talked on the main stage at the Forbes Top Producer...Congratulations on your success.

PATTI: Thank you.



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TIM: It's these three things that we talk about. Number one is, how do I unite this team that you love and trust around a common vision or goal? This is what the most outstanding leaves. You say, what are the characteristics of great leadership? You are the model. It is vision.

They cast vision, and where there is no vision, they perish. In other words, write down your...I was just walking around the office, Patti. Your boards, your appreciation boards, your goals, we unite them around this common vision.

Write down your vision and make it clear so that those who read it will run to it. Although it may take some time, it will come to those who believe. You and I know that it's a famous quote, forever and a day. Vision, purpose. Think about purpose, and then lastly is that mission.

Vision is everybody around your beautiful office, they know – because it's in front of them, on the boards – they know where we're going. They know what our goals are. Our vision is this. Where are we going? One.

Next is, you mentioned, we have a purpose. Our purpose here at Key Financial is to serve, but it's a purpose that's deeper than that. Our purpose at Lincoln, for instance, is to help everyday Americans retire with dignity. A purpose to have everyday Americans, we provide them with financial peace of mind. It's that peace.

We all know in today's world, anxiety is through the roof, fear. You and I talk about that. It's this noble purpose, and we can double-click on that and drive way down deep. You all have a purpose, and everybody knows that we're here to serve our client. We're going to serve them where they need to be served. It may have nothing to do with financial.

You've told us stories on the main stage about helping your clients through a very, very difficult time in life. Did it have anything to do with their financial and their balance sheet? That would be two.

It's vision, it's of noble purpose, and then lastly is mission. This is where we're going. This is why we're going there. How specifically are we going to get there? That's your pillars, your standards of success here at Key Financial.

When you talk about building culture, the reason I'm so excited about it is I teach you on it all the time. Patti, this is a case study in excellence around culture.

PATTI: Thank you. Thank you.

TIM: That's question number one is does everybody understand the goals, the mission, the vision? It's really important.



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PATTI: For me, the goals are not so much for Key Financial. The goals are really for the clients. You mentioned it. It's that financial peace of mind. I feel like if we just help enough people get that, the rest will take care of itself. Right?

TIM: That's exactly right.

PATTI: I find that people really can pick up on that. They just know. I mean, I'm just going to say it. Probably sound weird and we might end up having to cut it, but I could care less about the money. People ask me all the time, Tim, "What's your minimum?" They are like, "You don't have a minimum?" No. The question is, can we make a difference in your lives?

TIM: That's right.

PATTI: Can we justify our presence in your life? That to me is the most important thing. That's our purpose. That's why we exist. We exist because clients need help. Sometimes, the help they're getting is not always the best help. I don't mean to say that in a negative way, sometimes they just don't know where to go. That's all.

As I always say, it is a privilege, it's an opportunity, and at least for me, I feel like my purpose now is to cultivate the young leaders of the future, of the people here. That's something you do so incredibly well. You start out with those three questions, and then tell me how you do that a little bit more?

TIM: Under this idea of, and you and I share, leaders are readers. This is the culture code. Question number one is, am I clearly laying out that vision? Question number two is, how do I foster this feeling of community?

PATTI: That is really important. I agree 100 percent, guys. This is really important. We're all in this together.

TIM: We're creating an environment where people can do their best work. I know that you and I share a lot of this passion around being that authentic, empathetic leader because at the end of the day every one of our employees, just like our clients, is what they're saying is really three things.

Number one, we hit a little bit around. Do you see me? Do you understand me? Number one is do you really get me. Do you understand me? The only way we do that, Patti, just like you do, is we sit down with everybody around the shop, and we ask those questions. What are the two or three things that are most important to you?

Like you and I shared before is they automatically go into work, things that's most important. No, no, no, no. I want to know about family. We call this FORC, family, things that are most important to people. What are they really, really passionate about. It's



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family, FORC, F-O-R-C, not the K, family. What's more important than family? We share all the children. Right?

PATTI: Absolutely.

TIM: Family, my occupation. You think about how important this place is to you and everybody in this. Recreation, how important is recreation. Lastly is community and giving back.

There's this idea around are we making this environment a place to do your best work, to do your best work, which is point number two to culture. That's your we're going to work hard. We're going to work hard on behalf of our clients, but you know what, we're going to have fun. As I walk around here, you got the ping pong table. You've got the corn hole.

PATTI: The kitchen, the whole bit.

TIM: You got to have fun. You got to have fun and make that safe environment. That's because you're an authentic leader. You care. You care.

PATTI: You know what, Tim, one of the things that I learned fairly early on, it probably wasn't early enough, but I learned the importance of understanding what each person's superpower is.

TIM: That's right.

PATTI: I believe every person has a gift, and it's my job to figure out with them what that might be. I often tell the story about Brad, who is our chief investment officer. I was having one of these meetings with each employee and just finding out a little bit. We weren't really going through a restructuring, but I just wanted to make sure that everybody was on the right seat on the bus.

I was having the conversation, and Brad is super smart. He is incredibly smart, went to Johns Hopkins, almost perfect SATs, probably perfect SATs, applied mathematics and economics, dual major, the whole bit. The thing about Brad he is one of the funniest people in the world. He's hilarious.

We have a lot of funny people here. I'm almost want to make it a part of the job description. I'm not really funny, but I'm a pretty good audience. Every funny person needs somebody that's going to laugh, so I've got a good sense of humor. That qualifies.

Anyway, I was having this deep and real with Brad, and I was saying, "Tell me a little bit about your day and the things that you really like to do during your day." He's like, "What do you mean?" I said, "For example, you're really good with clients. You're great on the phone. You just nip it in the bud. They love you. You're great with the portfolios."



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He was doing financial plans. He was doing a lot of analytical work. I was trying to figure out the client piece. I said, "How do you like that? You know, you're really good at it." He said, "Eh, not particularly." I'm like, "Really? You don't like necessarily having the conversations with clients." By the way, if you're a client listening to this, don't worry. You can still ask for Brad.

He'll give it to you straight because I still say sorry, every one of us has work that we need to do. At the time, he was doing a lot of it.

Long story, short, I said, "Really?" I said, "So what do you really like to do?" He said, "Investments. Give me the portfolio. Give me the asset allocation, the strategic. I really like that." At the time, he was doing comprehensive financial plans A to Z. I said, "Huh, that's really interesting."

Then I went to Eric, and I said, "Eric," and I went through the same conversation.

He said, "I love looking at the tax return, doing deep dives on their cash flow, their budgets, even though I don't like the word budget, looking at strategically thinking about where they are today and where they're going to be in 5 years and 10 years and trying to anticipate and optimize on all different levels. I love reading trusts, etc."

I'm like, "Really." I said, "How about the portfolio stuff?" He said, "Ah, I could take it or leave it." I'm like, "Hmm."

As a long and short, we did a little bit of restructuring. Eric is our chief planning officer. Brad is our chief investment officer. I truly believe that they are really working on the things that they not only love but they're great at. Right?

TIM: That's right.

PATTI: I had a woman who worked for me. Loved this person. This was the days when, Tim, you knew me when. I had graduated from the laundry room on Graystone Drive. Right?

TIM: Right.

PATTI: We were down in the basement, and I had a wonderful woman named Helen working for me. Helen was just what I needed, Tim. I had four kids. I was running like crazy. I had this idea of what this business could look like, and it wasn't like any business that was out there, so I was really trying something that nobody else was doing at the time.

As I was making my way up the stairs, because I would then go see clients at a business center small office, and every time I'd go up those stairs, Helen would say to me, "Go be brilliant."



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TIM: Love it.

PATTI: For me, what I learned from that is she believed in me long before I believed in myself. She believed in me. She was so wise and intelligent.

I was doing something one day, and it was detail-oriented, filling out paperwork or something. She's like, "Don't..." I said, "You know, I'm really not good at this stuff. I work late at night till one o'clock in the morning filling this stuff out, etc. I need to be better at this. It's a weakness of mine."

Helen shot back at me. She said, "You know, Patti," she said, "here's what I think. You know what happens when you work on your weaknesses, you get a lot of strong weaknesses. Focus on your strengths, and delegate your weaknesses. Give me that paperwork. You shouldn't be doing that stuff."

TIM: That's great.

PATTI: It was very interesting because I've applied that to find out what is each individual's strength, and we focus on their strengths because one person's weakness is another person's incredible strength.

We've got people, for example, who are so detail-oriented and have such a keen eye to spot things that may be a little bit out of whack, and it's a gift. I'm not that way.

I'll take a look at a plan or a portfolio, and I'll say, "You know what? Something's not looking right here. Here's what I think, A, B, C, and D." They're like, "How in the world do you see that?" It's something really small, it's a tax situation, or whatever. I've got big picture.

Of course, you do something for 30 years, after a while, you get good at spotting these things. The point is that everybody has a gift, and to take the time to cultivate each individual's gift, whether they realize they have it or not.

TIM: Let's double-click down on that. In Greenwall's famous essay in the '70s, like I said, this is going to be a master class in servant leadership, because that's what you and I are passionate about is leadership.

In his famous essay, "The Servant as a Leader," which was the essence of servant leadership, the number one trait of the most fantastic servant leader is what you just demonstrated. You said it's you sat down with each and every employee, wonderful people, and you found their superpower.

In other words, for our listening audience, you took the time to ask great questions, and



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then the number one thing that Greenwall has said about servant leadership, the greatest leaders of all times, they're fantastic listeners. They ask great questions. What did Patti Brennan do?

You took the time to believe in them, but to listen. It's one of those things, Patti, that we don't teach enough of. I know in some of the things they're doing in the leadership of military. We go to school and there's courses on sales, there's courses on strategy, there's courses on tactics. Who's teaching listening as a leader?

For the listening audience is take the time, like you do, to listen. Can I share three points to that?

PATTI: Please, yes.

TIM: Here's what we find. This is what all the research says is number one is watch your talk-listen ratio. You'll find that the best, and when you sit down with your clients, just like your employees, you ask questions, and your staff's great at listening. Patti Brennan is great at listening, because you say, "Tell me more."

Watch that talk-listen ratio. Is it 60-40, is it 50-50? When I sit down with you, it certainly isn't 90-10, Patti is 90 and the client's 10. It's the opposite. Watch your talk-listen ratio. Number two thing that you're excellent is you're so curious – now, the leadership's good – is you don't interrupt. Our parents taught us that, "Don't interrupt. Let them finish."

Why? Because Patti and team are making notes. You can't interrupt when you are so curious, and tell me more, and you're writing notes. Then, how do you build trust? It's you build confirmation bias. "Mr. and Mrs. Brennan, Patti and Ed, if I understand you correctly, you said A, B, C, and D. Is that right?"

You say, "Yeah. Did we get it all here?" "You got it all. That was perfect." What happens? You repeat it back, you're confirming, you're listening. It builds trust. The reason you're able to build and find superpowers in your folks and your employees is you do what all servant leaders do. Point number one, we listen, and it's fantastic, really is.

PATTI: It is fantastic. Everybody's got to make a good living. Everybody's got to have good, but it's understanding the human being, understanding that human side and that they are more than just what they do for you.

I will often say, especially when people are going through difficult times, "You are so much more important to me than what you do for me. You're so much more important. What's going on? How can I help? We'll figure it out. We've got enough people. We'll figure out. We have your back."



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How many times have we had to say that to people who work with us. It's such a privilege. It's so important. To your point, I don't think that it's done enough. I was presenting at an economic development seminar and I was talking about this Great Resignation that "60 Minutes" did a show on. I said, "It doesn't have to be the Great Resignation. It all ultimately comes down to, why are people leaving? It's because they don't feel important." People work for people. They don't want to work for companies. People do business with people. They don't want to do business with companies.

Who are you as an individual? That has a lot to do with this Great Resignation. For me, at least, as that person who can make a difference in their lives, it's to understand that this has been a tough time for a lot of families.

For example, we built a desk system so that our parents could bring in their kids, whether they're elementary school kids or middle school kids, because it was getting to the point where the parents are like, "Oh man, this is getting really old, this home-schooling, and having the kids on computers. I'd like to be around my friends at work."

It was interesting how much we all missed each other. I built this desk system with a big plastic glass, and moms and dads brought their kids in. They could stand over the kids' shoulders, but they could still get their stuff done, etc.

We were all doing this together, watching the kids, helping the kids. It was a great opportunity to recognize that some people had more challenges in that area than others. We had a couple of babies that were born. We found a way to make it all work.

I don't know. For better or for worse, I'm not a corporate person. It's interesting because I've hired a couple of people in my career. These people didn't have any experience in the financial services industry. I believe that there's something for everybody.

These people are like, "I haven't been in the workforce for 15 years. I don't know the technology." Don't worry about it. We can teach anybody anything, but there's something that you can't teach. That's what we have here.

It's just so interesting to see what these people are going through in different seasons of life. For them, they know we're going to make it work. We just hired somebody brand new, no experience whatsoever.

It was so funny. They were, "Is this OK? I really don't have any experience." I'm, "It's OK. We're going to put you here. We're going to teach you this. By the way, if you don't like it, no big deal. We've got another area that you might like better.

"If you don't like that, we've got another area. If that doesn't work, we'll just figure it



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out. You may not even like it here. Just let's keep the lines of communication open and we'll make it work for everybody." This person said "Wow."

Because to me, then that person's going to be really happy, very productive, and they're going to be loyal. Not to me, that's important, but they're going to be loyal to our clients. They're going to go the extra mile.

To your point, it's just incredible some of the things that these people have done for our clients that had nothing to do with their money.

TIM: That's right. Because you believe in them.

PATTI: Yup, exactly.

TIM: I believe in you.

PATTI: Exactly.

TIM: You can give that life experience. I mean, you're a mom. You were a nurse. Think about the working women today. All of a sudden, you're in an office, you get sent home and you've got so much to juggle. What you're able to do is bring this culture of saying, we believe in you so that you can turn around and believe in our clients and give them what they need.

Again, leaders ask great questions, they're outstanding listeners, and they believe in their people above anything else. It's special, and it's not everywhere. Believe me, it's not everywhere.

PATTI: You've been around, that's for sure. Tim Seifert, thank you so much. Your insights and the way that you just A, B, C, one, two, three, have got it down. Really, you've got it down to a science. If there is one thing, folks, that Tim Seifert is known for, it is his ability to lead others and to nurture others to be everything that they were meant to be.

I'm so grateful for your friendship. I'm so grateful that you are here today. I look forward to doing another podcast with you.

TIM: Let's do it.

PATTI: Let's do it, Tim, let's do it. Really, thank you for all of the work that you do at Lincoln to make our lives better, which ultimately, make our clients' lives better. So thank you for everything.

TIM: Thank you for the opportunity. The energy in this room, it's contagious.



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PATTI: It is.

TIM: It's contagious. Thanks so much for having me.

PATTI: You betcha. Thanks to you for joining us today. Leadership, culture, these are intangible subjects but they're so important in your everyday life. It doesn't matter what you do, you could be a mom, you are a leader of your family. You could have a religious leadership type of situation.

You could be Theresa at Wawa, leading her followers who go to Wawa every morning for their coffee and just really need that little piece of inspiration and have a really good day, very, very genuine and sincere. She makes a difference in the day of the lives of everybody that has waited in line for 15 minutes to see her.

Thank you so much, and thanks for joining us today. If you have any questions, please feel free to go to our website at keyfinancialinc.com. Let us know what you think about this subject as well as any other subject you'd like to learn about because we're here for you. We do this for you.

Hopefully, it's making a difference in your lives because I assure you, you're making a difference in ours. Thanks so much. Take care.



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