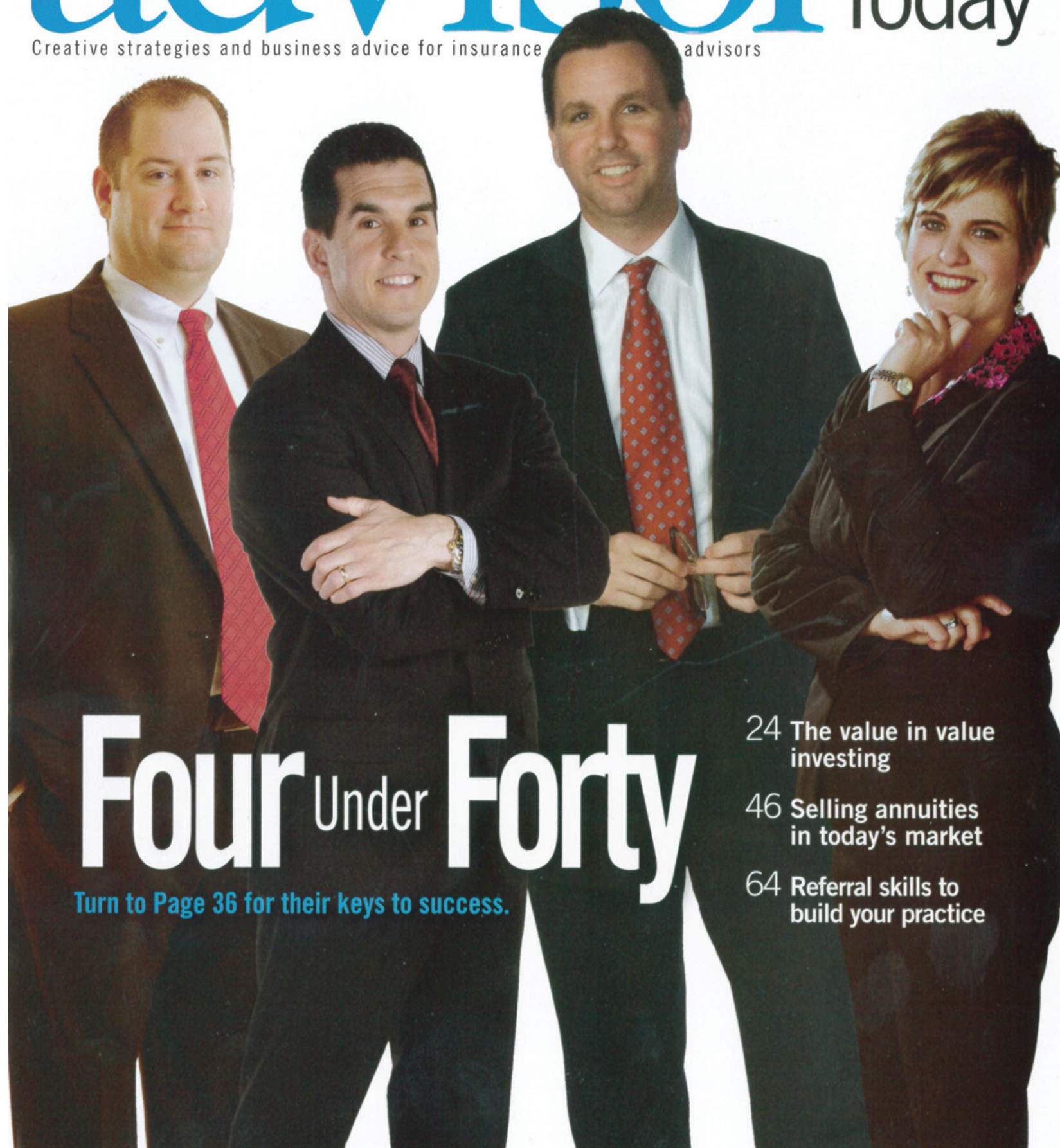


# NAIFA's **advisor** Today

Creative strategies and business advice for insurance advisors



## Four Under Forty

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*"Coordinating the financial affairs for a select group in Greater Atlanta"*

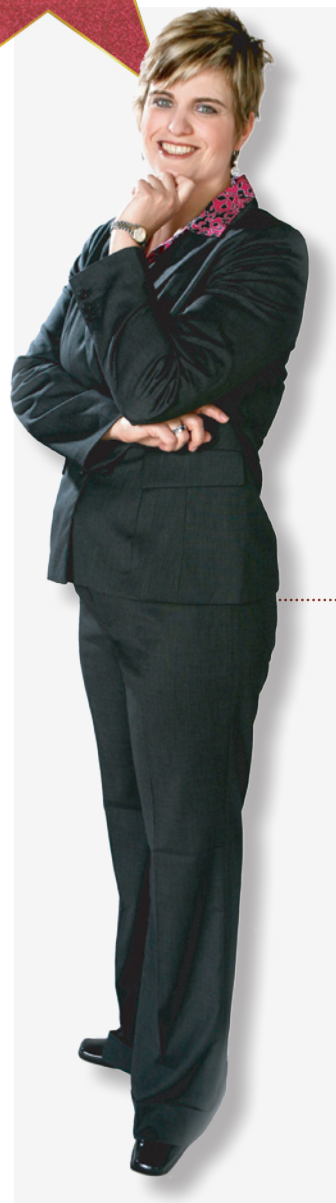
10896-A8 Crabapple Road • Roswell, Georgia 30075  
Office: (770) 587-0281 • Fax: (770) 587-0283  
[www.moorewealthmgmt.com](http://www.moorewealthmgmt.com)



# Natural Born Entrepreneur

Ambition and a never-quit attitude have helped Meredith Moore build a thriving practice.

Meredith C. Moore, LUTCF, CLTC



**W**hen most undergraduate students are still searching for an identity, Meredith C. Moore, LUTCF, CLTC, knew she was born to be an entrepreneur.

As a student of industrial engineering at Georgia Institute of Technology, Atlanta, Moore was involved in several leadership roles, including raising \$100,000 from major corporate sponsors for an annual festival for three years. It was like running a business every year, reminisces Moore, who's now 35.

"When I began interviewing [after graduation], I found a lot of tech sales positions with a low base and a high commission," says Moore, who's been a NAIFA-Atlanta member since 2001. "I thought that if I am going to take a risk, then I will go all out. My intellect was my capital. I am very competitive and driven, and this [insurance] industry embraces that. I also liked the idea of being able to drive my own performance."

**"I am very competitive and driven, and this [insurance] industry embraces that."**

—Meredith C. Moore, LUTCF, CLTC

## Staying cutting edge

In 1998, Moore started off in the health insurance industry, before joining New York Life nine months later. In 2004, she began doing business as president of Moore & Associates Wealth Management, an insurance and financial-services firm in Roswell, Ga. "I invested a lot in my own business early on," she says. "I hired an assistant six months in, thinking that if I invested in my infrastructure more quickly, my sales would grow more exponentially." Like every other agent, for the first three years, she just tried to keep her "head above water. I never quit and kept plugging through."



Moore was clear on two things: Products won't dictate her practice and she would not be pigeon-holed as a life insurance agent. "I love learning, and I always try to stay cutting edge," she says. "A lot of people are about specialization. I get that and I appreciate that you can go either deep or wide into a market group. I just would get really bored if I went deep into a market group."

So she focuses on three client groups, each with different needs. There are younger people (under 40) who earn between \$200,000 and \$1 million a year, and need help with wealth accumulation, risk management, life insurance, 401(k), etc. Then there are pre-retirees (five years away from retirement) with a need for distribution strategies, long-term-care insurance and estate planning. The third group constitutes family-owned businesses with succession-planning needs.

## Surviving cancer

In June 2005, Moore was recovering from a Caesarean section six weeks after giving birth to her son when she started having massive headaches. A CT scan revealed a seven-cm "anomaly" in her brain, and the doctor, to whom Moore went for a second opinion recommended surgery (craniotomy) of the malignant tumor within a week. Although she did undergo surgery, the doctor did not remove the entire tumor, unbeknownst to Moore.

The pathology report revealed that Moore had the deadly glioblastoma multiforme—a grade 4 cancerous tumor that killed Sen. Edward Kennedy. Only one out of every four patients with GBM survives two years. That spurred Moore to get another opinion at Duke University, Durham, N.C., where she was told that she needed to undergo a second craniotomy to clean up the remaining tumor. A week after that craniotomy, she underwent a third surgery to have chemotherapy delivered to her brain.

During this grim period, Moore's friend at New York Life handled work-related things for her. For the next six weeks, she, her husband and son moved to Durham for Moore to undergo 33 radiation treatments. At the same time, her mother was dying of breast cancer. By then, Moore, who's been an athlete all her life, started working out and making calls to clients. Soon, her mother died and Moore got divorced. "This was all within a period of two years, and the irony of this is that my revenues more than doubled," she says. "I was able to focus more. If you're in a bad emotional environment, it's a positive thing to get out of that."

## Paying it forward

Today, Moore's business thrives on referrals from clients and centers of influence. And she has a solid referral system because she strongly believes in and practices the concept of paying it forward without expecting immediate benefits. She is constantly thinking of what she can do to help people she networks with without expectations. "It's to help people, whether they are your clients or not," Moore says. "It's the reciprocity thing. Business will come back to you tenfold. Some financial professionals get caught up thinking, 'I sent business to this person and if I haven't gotten something back by him in a certain time period, then I need to write him off.'"

Moore, who has consistently qualified for MDRT for the last 10 years and is a top producer for New York Life, is aware that GBM is aggressive and statistically it's going to come back. She has an MRI every three months although she can go six months without one. "You want to stay on top of it," she says. ☒

Photography by Lori Suzanne

