



Member of the Month: **T.J. Pool** People Who Need People - The July 2007 NEB Interview

After graduating from Texas Tech University 1964, T. J. Pool went to work for IBM in West Texas. He had a position in sales handling Fortune 500 Companies as well as the Federal and local government for 20 years and made

an excellent living. But something was missing.

"I was dealing with large organizations, not with people," Pool discovered. "In this setting, many programs designed to help people never get disseminated to the people. After 20 years, I decided this wasn't personally satisfying."

So he left IBM to set up shop as a private marketing consultant. Then he became an independent marketing contractor with a large insurance corporation, later becoming its VP of marketing and agency director. Pool was now responsible for 300 agents in the field, yet he was still in search of greater people involvement—and a larger impact on their lives.

So in 2001, Pool took his destiny in his hands and founded, along with his wife Joyce, Options Marketing. Based in Arlington, Texas, the firm's mission was to provide professional services to consumers who are retired or about to retire, while giving Pool the personal involvement he craved. It's fair to say that six years later, Pool has found his calling.

Like many senior-focused firms, Options Marketing deals primarily in safe money. His marketing is seminar-driven, and he has an impressive network of senior-oriented professionals (The Arlington SR Alliance) available to handle accounting, investments, legal, and health-care concerns. However, one thing sets him apart from his competitors: he makes house calls. "That's where our clients are most comfortable and where their records are," Pool says. "We believe it's really important to go to where they live."

In his first meeting, Pool just wants to get to know prospective clients better. In the second meeting, he focuses on product suitability. Once he understands their situation, he then provides ideas for enhancing their current situation. When recommending specific solutions, Pool believes that suitability is of paramount importance.

"Too many people in this business sell what they have because they have it, not because it fits" Pool says. "We do everything we can to make sure we satisfy the client first and always."

Pool also wants his firm to be his clients' "go-to people." He says that too many seniors get frustrated calling (800) numbers for advice and service, only to receive a runaround. Pool committed early on to always be available to his clients and to provide strait-forward answers to their questions.

He and his wife must be doing something right. Since 2001, their client list has grown substantially, as has their productivity. Seeing the firm's success, 12 to 15 independent agents also do business today through their network..

Pool's success was not automatic, however. He made several key decisions that helped to establish his firm's credibility in the senior community. One was to join the Society of Certified Senior Advisors in 2004. Another was to become a Registered Financial Consultant and a Certified Annuity Advisor. A third was to join the National Ethics Bureau.

"We all want to become our clients' trusted advisor," Pool says. "But you just can't walk through the door and become that trusted advisor because too many people are walking through that door with you."

A common approach is to join organizations and to earn professional designations. "But there's an alphabet soup of letters you can put after your name and seminar attendees are now asking, 'What do they all mean?'"

One solution is to join the National Ethics Bureau. "The fact that NEB has done an incredibly comprehensive background check on every member stands head and shoulder above any other designation out there," he says. "It's easy to get initials after your name, but passing a seven-year background check is something to be proud of and can only be gained by time & integrity."

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Now that Pool has found his professional calling—serving people—what advice does he have for advisors who are coming up behind him? Be ethical.

"Becoming successful absolutely depends on doing business ethically," says Pool. "There are a lot of people who have success. But their success will be short-lived unless it's backed with ethics. If you want a long-term business with clients who are willing to give you referrals, this is the key ingredient."



About the NEB

The National Ethics Bureau™ (NEB) is a membership organization of financial professionals who have successfully passed a comprehensive seven-year background check and have agreed to maintain NEB's membership standards. All members are admitted into NEB's national registry, which consumers can access free of charge to verify a member's background. For more information, call (800) 282-1831 or go to www.ethicscheck.com