



2014's Closing Thoughts

By Alan Harrington, President of GFD



This year was another explosive year for GFD and its sister companies. Once again, our volume

grew at a pace well in excess of 100% over the prior year and I can report that our portfolio of loans has reached well over a billion dollars of activity. The number of banking institutions forging partnerships with us continues to expand and our carrier relationships have broadened and deepened. In short, this has been a banner year and it's worthy of reflecting on how this happened.

Primarily it's due to you, our agent partners. Over one third of you who closed loans with us during 2014 had never worked with us before - and of that number, 60%

wrote repeated cases this year. The balance of you closing loans on behalf of your clients have continued our relationship from prior years. So, to our old friends and our new ones...thank you for trusting your clients with us.

When we asked you for feedback on why you do business with us we received a number of answers including:

- **"The corporate borrower approach"** – the fact that often times small business owners need ways to enhance their retirement income or utilize innovative executive compensation arrangements as well as traditional protection seems to resonate with you. We agree and have been servicing this market segment for over 15 years.
- **"One and done underwriting"** – we underwrite the client and

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his business for both assets and income extensively up front and once the loan is in place and if the client is in good standing we do not require subsequent reaffirmation of his income or net worth. You noted that making it easy to continue the financing is a plus.

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- **“The long term”** – our loans are typically written for a term of ten years, one of the longest in the industry, and knowing that the loan is there for the long haul has led many of you to comment on how that enhances the opportunity for your client to rest easy knowing we will be there for them.
- **“Ease of doing business”** – of all the positive comments we receive about our offering or programs the one I take the most pride in hearing is when you let me know how refreshing it is to work with us and tell us that we “go the extra mile” for you or, best yet, how we do whatever it takes to make your client comfortable. We know we are here to offer service above all else and to know we are doing a good job for you gives us a sense of accomplishment at the end of the day.

While it's true we like to hear the “good comments,” the improvement feedback is just as important. We strive to get better each day and those comments help us focus on what is important to you and what we need to do to improve. For instance, you asked for an agent retention program and after studying the idea we launched the industry's first ever program of its type, the Advisor Reward and Recognition program (ARC). We're proud to say that we listened and today many of you are reaping the rewards of participation.

Once again let me take the opportunity to thank you for your business and the trust you have shown in us. Going forward, we ask that you bear with us as we strive to continue to improve with even better service and more options for your clients.

I think the best is yet to come.

NAILBA33 CRUISE WINNER ANNOUNCED



Thank you to all who stopped by our booth at the NAILBA33 Annual Meeting this year in Hollywood, FL. It was great to see many familiar faces as well as meet several new advisors.

Thank you to all who participated in our drawing for a chance to win a cruise for two (value of \$3000). We are excited to announce the winner of that giveaway: Congratulations to Randy Pierson of Gordon Marketing!

We look forward to seeing you all again next year at NAILBA34 in Orlando, FL on November 19 - 21, 2015.