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# Global Awards 2023

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Join us for an enlightening conversation with Howard Lasher of Lashner Financial Group, where he shares his journey from a numbers enthusiast to establishing a successful financial services career. Howard's philosophy on investments and wealth creation revolves around simplicity, accessibility, and clear communication, ensuring that clients feel understood and valued. He discusses the evolving financial landscape, the personalized approach to retirement planning, and the integration of technology in providing top-notch financial services. Howard also delves into his book, revealing common mistakes in the industry and his unique strategies that have led to his recognition as a top securities producer with Primerica. Whether you're starting your financial journey or seeking to optimize your existing plans, Howard's insights provide a roadmap for effective financial management in today's complex world.

FINANCIAL  
ADVISOR OF THE YEAR



# HOWARD LASHNER

National Sales Director

**LASHNER**  
Financial Group

 **PRIMERICA**<sup>®</sup>

**Q** Howard, could you give us a brief introduction to your career path and what led you to join Primerica and establish Lashner Financial Group?

I've always loved working with numbers. For some reason, there's a place in my head where they just make sense. It seemed logical when I was younger that I would be an accountant. But I ultimately decided that path wasn't for me. My grandfather suggested I meet with someone he knew—a Financial Professional with Primerica. Speaking with him let me know that I had found my calling. I also realized that my passion for numbers was only half the equation; the other half was my passion for helping people prepare for their financial future.

Over the years, my business grew significantly, so I felt it was time to personally brand my business, so I established Lashner Financial Group.

**Q** What is your overarching philosophy regarding investments and wealth management, and how do you impart this to your clients?

My philosophy breaks down into three parts: Keep it simple; make it easy for clients to work with us; and communicate regularly with them.

Here is how I implement my philosophy: In my years of helping clients as a financial professional, I learned the value of keeping it simple. This means never talking down to clients. Instead, present information in a clear, concise way. And take the time to make sure they understand what I am telling them. Using industry jargon—and there is a lot of jargon in our industry—tends to confuse and intimidate many clients. I have learned it's important to "speak someone's language". What I mean by this is, if my client is a teacher, I'll use examples from education that she can relate to; or, if she's a realtor, I'll tailor the information in ways that relate

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to her daily experiences. Most people, including myself, have experienced being a customer of a salesperson or representative who throws around their industry jargon we don't know or understand. So, we often leave either confused or dissatisfied. To paraphrase Albert Einstein, genius is making the complicated simple. I strive each time I'm with a client to be mindful of the words I use.

Next, I make it easy for clients to want to work with us. We spend a lot of money on branch office support so we can handle administrative duties quickly and easily. Our attitude is we will either do it for you or with you. If there is an issue, question, or challenge, then one call to our office is all they need for us to take care of it. If whatever they need can't be handled during that call, we will follow up with regular updates until it is completed. Clients should never have to follow up with us.

***“My passion is not only for numbers but also for helping people achieve their financial goals.”***

This ties into the third part of my philosophy: communicate regularly with our clients. For most clients, 90-day outgoing calls to them is just the right timeframe. It allows them to ask questions that they might otherwise not think to call us about. And, importantly, it lets them know that we are there for them. We're there to answer questions and concerns, as well as reassure them they are on the right track.

About half of my current clients have previously worked with financial advisors. I've found that they've left them and come to work with me because the past advisors failed to do one, or more, of these three points of my philosophy.

**Q How do you keep up with the constantly changing financial landscape to provide the most up-to-date advice to your clients?**

I'm a curious person by nature, so I enjoy reading and educating myself on the financial trends and changes in our industry. I do this by regularly communicating with product wholesalers, who educate us on how and where their products fit in certain situations, and I attend

training sessions, conferences, and conventions, as well as meet with individual company representatives. I also constantly ask follow-up questions that I know are important to my clients so that I am prepared with the right answers to deliver on their needs.

**Q How does Lashner Financial Group simplify the process of planning for retirement?**

Retirement means different things to different people, so there is no “one-size-fits-all” solution. One client wants to do the expensive bucket list items they've put off doing; another wants a simple life spending time with, and doing things for, their children and grandchildren; while a third sees retirement as the opportunity to start a new career or business. I talk with them about their individual visions of retirement so we can make the best specific recommendations. Yet, no matter their vision, I've learned that to have a financially stress-free retirement, all clients need to have three simple things in place.

First, they should be debt-free by retirement. We develop a plan to help get them there. It is important to go into retirement with low mandatory payments. High mortgage and car payments, and credit card debt can create misery in retirement. Eliminating debt allows people to approach retirement with a greater degree of confidence and security.

Next, we develop a plan to ensure that the client has enough monthly income to pay their regular and fixed bills. We look at sources and options such as Social Security claiming strategies, pensions, rental income, and any other investment income they might have. The third thing we look at is how much they need to save and invest outside of the income-producing assets they might live on for monthly expenses.

Taking these three items into consideration allows us to help guide our clients to achieve their personal vision of retirement.

**Q In this era of technology, such as AI, how has Lashner Financial Group incorporated digital advancements into your services?**

Of course, we work with many companies that integrate the latest technology into their systems. And it is important that clients have access to the tech improvements and advantages being made in the digital world. However, I have found that as important as high tech is, high touch is even more so.

Clients get frustrated calling a company for a quick answer, but instead end up listening to a long AI-generated voice message telling them what button to press for what topic or department. Or they are told to go to the website where the chatbot can help them faster than waiting on hold, or where they can look up the information themselves. All that's fine to offer.

But there is no replacement for the personal touch. My clients know that when they call Lashner Financial Group there will be a real person on the line to get them their answer, or to “hold their hand” for any investment or financial changes they want to make. Many clients have told me that they left their previous advisors and come to me because they didn't like being directed to a website or unable to speak to a real person with real knowledge.

**Q In your book, 10 Common Mistakes Financial Advisors Make & Simple Ideas to Avoid Them, you distilled key pitfalls that professionals in the financial industry encounter. Could you share with us the process or experiences you went through to identify these common mistakes? Can you provide an insight into one mistake that particularly stands out to you?**

That is a great question. What prompted me to write the book was that I kept hearing many of the same types of complaints clients had with previous advisors. “I can't get my advisor on the phone.” “I'm a successful executive, but I have no idea what my advisor is saying—it's like a foreign language.” “I hear these folks on TV predict the market. Why do I need an advisor? I can just follow their suggestions.” And one statement I make sure no client of mine will ever need to say: “I have not heard from my advisor since the day I opened my account.”

I thought about these common mistakes advisors make and saw that there were simple processes and actions to take, not only to resolve them but to avoid them altogether.

Here is one example. A common mistake is that to grow your business and get big, you need to focus on the big things. There is a better way to grow your business: Never be too big to do the little things. I learned this the hard way—as we too often learn lessons. When I was starting out, I was not great about consistently following up with clients. Well, I had a client who I helped with a small IRA account. When he later had a very large investment to make, he didn't consider me. It was not because he only knew me from handling a small account. It was because I didn't do the “little thing” of consistent follow-up. It was a case of “out of sight, out of mind.” So, forgetting the

little things is a big deal. And that is a lesson I always remember.

**Q Being recognized consistently as a top securities producer with Primerica is a significant achievement. Can you share what strategies and approaches you believe contributed to your success in this role? How have you maintained a consistent level of high performance in such a competitive environment?**

I maintain a consistent high performance because I love what I do. As I said earlier, my passion is not only for numbers but also for helping people achieve their financial goals. I wake up happy every day that I get to work with incredible clients and help make a meaningful difference in their lives and the lives of their children and grandchildren. And my clients notice because they frequently comment on my enthusiasm in working with them.

I bring joy and enthusiasm every day, but it takes concentrated strategies and approaches to make my clients enthusiastic—or, as I like to phrase it, to turn them into “Raving Fans.” It will always be about how I can help my clients be better prepared for the future and reduce the stress they may feel about investing. One way is that I train my branch office staff to provide first class support. That means treating clients like my staff works for them—because they do.

I also look at what I can do for my clients holistically. In addition to investments that I can handle for them, I will talk about other outside elements of financial well-being. I can handle their investments, but I also want to make sure they take steps towards a complete financial future.

My clients appreciate my approach. How can I be sure about this? Many of my new clients come to me after referrals from existing clients.

**Q For someone just starting their financial journey, what would be the first step you'd recommend they take?**

The first step I'd recommend is to participate in their company's retirement plan through their paycheck, or, if that is not an option, set up a monthly automated withdrawal from their checking or savings account into a retirement account. This is the simplest way to put yourself on track for financial independence. I would also recommend that they be patient. Rome wasn't built in a day, and your wealth won't be either. But by consistently investing with proper asset allocation, you can feel confident that you are building a solid financial future.

## Q Lastly, is it ever too late to start?

No matter your age or where you are in your financial journey, there are always things you can do to improve your financial situation. Successful planning starts with the end in sight. Take a thorough and honest look at where you are. Are you retired or close to it? Empty nesters? A young family? Set your goals from where you are and review your current investment strategy and allocation to ensure they properly match your goals. Ask yourself some important questions. Are you invested in the right areas? Are you risk averse or a risk taker? Have you considered the tax consequences of various investment products?

Once you know your personal end goal, you can then take the basic steps I recommend that everyone should take. As I've said, I strongly believe in paying down and eliminating debt. Equally important, increase your savings rate. Need more income? There are more ways to earn extra income than ever before that go beyond being a social media influencer or a ride-share driver. If you are retired, you can still work part-time, but make sure you look into the tax ramifications of these decisions. If you are nearing retirement, perhaps you can delay it for one or two years. Be honest about what your current and expected future needs are and consider whether you should reallocate your current investments to better align with those needs.

And you do not have to—and I maintain should not—do it alone. Meet with a financial advisor. Studies have shown that the average individual investor underperforms the market. An outside expert can help you see what you cannot see on your own. After all, Tiger Woods had a swing coach while he was winning the Majors, and Michael Jordan worked with a full-time trainer while he won six NBA championships. Find an advisor that “fits with you,” one you trust, are comfortable with, and who takes the time to make sure you understand what they are saying. If you are already working with an advisor, there's no harm in getting a second opinion. It is typically free to check out other options or strategies that may better meet your needs.

The most important action to take is get started now! There are always reasons to procrastinate or wait until the “market is better.” History has shown that time in the market is more important than timing the market.

In all my years in this industry I've yet to hear of someone who was upset because they saved too much money.

**“History has shown that time in the market is more important than timing the market.”**

Howard Lashner is a registered representative and investment adviser representative with PFS Investments, Inc. (PFSI). In the U.S., securities and advisory services offered by PFS Investments Inc. (PFSI), 1 Primerica Parkway, Duluth, Georgia 30099-0001, a broker-dealer, and investment adviser registered with the U.S. Securities and Exchange Commission (SEC), a member of the Financial Industry Regulatory Authority (FINRA), and a member of the Securities Investor Protection Corporation (SIPC). PFSI offers advisory services and managed accounts investment strategies under the name, Primerica Advisors, as part of the Lifetime Investment Program. PFSI is a subsidiary of Primerica, Inc. Promotional consideration provided to Universal Media Limited for the preceding feature article. Finance Monthly, Global Awards 2023, Financial Advisor of the Year - USA, was provided on October 17, 2023, and which is based on a time frame of June 2022 through October 2023.

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