



PERSONAL FINANCE: THE TOUGHEST RACE OF ALL



REDEFINING THE
CLIENT-ADVISOR
EXPERIENCE

Time is short, distractions abound, discipline is required and critics are generous with their advice.

Without a doubt, preparing for a competitive athletic event has as many challenges and pitfalls as saving for that proverbial rainy day or planning for retirement. Both journeys promise difficulties that can make you think that doing nothing at all, or even giving up, is the most attractive option.

Stephen Cross, an experienced triathlete and seasoned financial advisor in Dallas, Texas, understands how “information overload” coupled with the lack of a firm game plan can prevent athletes and individual investors from achieving their goals and reaching peak performance.

“When you don’t have an individualized strategic plan and you’re being bombarded with information, it leads to indecision at every turn,” he says. “It creates an undisciplined and unfocused effort, and can produce less than spectacular results.”

MAPPING IT OUT

Fortunately, Stephen, as President of Cross Financial Strategies, LLC, has gained an intrinsic understanding of how to avoid these potential missteps. His athletic accomplishments in the sport of triathlon have contributed to a unique perspective about the parallels that exist between financial planning and training for a competitive event. He speaks often of the role that coaching plays in the process of guiding novice and experienced investors through the essential steps of visualizing, preparing for, and attaining their highly-individualized financial goals.

In 2004, Stephen committed to a personal goal of qualifying for the Ironman® Hawaii World Championship, triathlon’s most prestigious and difficult event. Working with a personal coach to develop a training program that would take his athletic performance to the next level, he ultimately realized his dream -- twice. Placing second in his age group at Ironman® Canada in 2005 and sixth in his age group at Ironman® Couer d’Alene in 2006, he earned consecutive Ironman® Hawaii qualifying slots. He competed in and finished the world championship both years, cementing his membership in the sport’s most elite league of competitors.

Noting that clients often struggle to map out cohesive plans regarding their personal investment strategies, Stephen draws many parallels between this and what many talented-but-unfocused athletes experience. When it comes to training and optimizing athletic performance, he says “there are too many variables” for people to have success when taking a general approach. “You can’t simply read a magazine article about training and implement it with predictable results,” he explains. “A lot of things that sound great on paper usually don’t work for each individual’s specific situation.”

Contact us today to find out
more.

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PRESIDENT

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