



Women of Finseca series

**Amy Salo , Managing Partner,
Forest Hills Financial Group**
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Courtney Mesmer

*VP of Member Learning
and Experience*
Finseca

Women of Finseca brings you the personal journeys, aspirations, and lessons learned of women leaders in the financial security profession. We sat down with Finseca Board Member Amy Salo to hear her story and insights on opportunity, balance, and taking risks.

Courtney Mesmer: Tell me the story about how you became a financial security professional.

Amy Salo: I grew up in Canada and came down to the States for music school. I had two degrees in trombone performance at the Hartt School of Music in Connecticut and the Eastman School of Music in Rochester [New York]. I only made \$8,000 after my first year of college, so I started selling real estate. I loved it. I love sales, and I like working with people, but it was nights and weekends, and once my son was born, it was just impractical. I started looking for a sales job that was within normal business hours. I was at my first firm in the industry for about seven months, and I bumped into a sophisticated potential client with a specific type of case that was beyond the capabilities of the firm I was with. It got me very excited about the industry, and I wanted to find a company that would allow me to dig deeper.

That's how I found my way to Guardian, and the rest is history. I am now a partner with Forest Hills Financial Group, a wonderful firm full of wonderful people, and as we like to say, "Improving lives is the passion that drives our profession."

Mesmer: What is the biggest professional lesson that you learned from being in the financial security profession?

Salo: I think about this often. When someone works with a client and they buy life insurance or any financial product, their perception is that they're all set in that arena, that they've taken care of business. I think what is important for people to know and understand is what you learn over time in this business. Those plans that you put in place become reality. Our responsibility when we have that time and space in context with a client is to make sure that they understand the decision that they're making and that they have all the relevant information. Ultimately, when the phone rings and you get the call that something unexpected happened, this plan is now put into effect. I think it's easy for people who are in the business to not see past the first interaction — the transaction — but our plans have consequences.

Mesmer: Based on your experience and perspective, what is one thing that individuals of any gender should do to work toward parity? Or is there anything that we should stop doing?

Salo: I think there's a couple of things we can do. We all must get better, myself included, at asking better questions. We need to have better awareness of whether or not there's a voice in the room. You could hire an incredibly diverse population, but if no one except the traditional leaders speak up, then nothing changes. You just have people in the room who are more likely to fail because their voices aren't heard, and there's no integration. As I've moved into leadership, I try to be cognizant of when and how we should be offering training, who is not there, and why is it that they're not there.

Mesmer: Is there anything that you are doing to personally move toward closing that disparity gap?

Salo: I think there's a lot that can be done around communication and branding. We're in that journey right now as a firm to figure out exactly who we are. We have either 26 or 29 different languages spoken in our firm, but you would not know that unless I told you. There's an opportunity for that to be much more visible, and for us to communicate our brand and our values better than we do, in more of a nontraditional way that highlights all of the things that are great about our culture, our firm, our people, and our diversity. The other thing is around recruiting. I read something that said if you have a job description and you list desired traits, not requirements, that your traditional audience will apply for the job, even if they can't check off any of those boxes. Whereas women and minorities will tend to only apply for a job when they can check off everything on the list. How we advertise the career, how we recruit for the career, how our interview questions are written have a ton of biases. You don't always think to question things that have worked or think that they're the root cause and possibly the reason that maybe your applicants aren't as diverse as they could be.

Mesmer: What do true parity, diversity, and inclusion mean to you?

Salo: The first thing is to be in the room. What's the makeup of the room? The second part is that balance of whose voices are heard. I think the final part that most organizations have not yet mastered is when the room looks the right way and the voices are heard in the right mix, what is the actual implementation? Do we listen to everyone and then just go back to doing what we've always done, or are we implementing ideas from these different groups of people? I would imagine the default is to not change, which means you haven't got that actual full inclusion.

Mesmer: What advice would you give to a woman considering this profession?

Salo: I think this is one of the most incredible professions for women. We are great multitaskers, and we think in all directions at once, which makes us great planners. Everything is not just a black or white decision today — it's a decision that will have ramifications across your life and across all your different financial products and strategies. We're a natural fit for it, and we're empathetic. We like to hear people's stories and get to know people, network, and connect. It also allows that degree of

flexibility that many of us want in our lives, to be able to work with people we like at times that are convenient and not have to battle our responsibilities to our family. This career really allows people to structure and build something for themselves, but not by themselves, and have an incredible impact.

Mesmer: Is there anything else that is on your mind around women and diversity?

Salo: As women, we become very competitive with each other, especially in this industry, and maybe it's because we're used to being the only woman in the room. It's not healthy for us to compete with each other in this way, and I think that we, as women, have to become very aware of that. When we raise each other up, support each other, mentor each other, and provide our time and wisdom, there will be more of us, and it will be less of a fight to change things. I think that that's something women are responsible for, and we are the only ones who can change it.



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