



# Closing The Gap

## Leaders shaping financial security

H. L. Vogl , Advice and Planning Strategist  
Truist Wealth  
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**“We also need professionals who know what it is like to climb uphill against discrimination on the basis of race or ethnicity, sexual orientation, or religion.”**

**– H. L. Vogl**



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*Advice and Planning Strategist*  
**Truist Wealth**



**Courtney Mesmer**

*VP of Member Learning  
and Experience*  
**Finseca**

**Closing The Gap brings you the personal journeys, aspirations, and lessons learned of leaders in the financial security profession. We sat down with Finseca Member H. L. to hear their story and insights on opportunity, balance, and taking risks.**

**Courtney Mesmer: Tell us the story of how you became a financial security professional.**

**H. L.:** I’ve always been “good with numbers,” and gravitated towards tax, finance, and economics when I was in law school. After several years working in tax and employee benefits law, and then as a lobbyist for financial security professionals, I realized I wanted to use my expertise to help individuals reach their financial goals. I took a leap of faith to quit my job as a lobbyist to get my insurance and securities licenses and start building my own client base. Ultimately, that traditional model of entering the financial security profession was not the right fit for me at that stage of my life, but it was a stepping stone towards me finding a better niche for myself. For the past seven years, I was a Director of Advanced Sales for Crump Life Insurance Services, which is a wholly-owned subsidiary of Truist Financial Corporation, and now I’m an Advice and Planning Strategist for Truist Wealth.

## **Mesmer: What does closing the gap mean to you?**

**H. L.:** People want financial guidance from professionals who understand where they're coming from—their personal values and struggles, resources, and limitations. There is so much diversity in our world today when it comes to these core questions, but financial security professionals still overwhelmingly are white men who often are healthy, played collegiate sports, or come from well-connected families. Closing the values and experience gap between the financial profession and its (potential) clients means diversifying in many directions. Gender diversity is very important, but it doesn't stop there. We also need professionals who know what it is like to climb uphill against discrimination on the basis of race or ethnicity, sexual orientation, or religion. We need professionals who have grown up in poverty, who have survived domestic abuse, or work through the challenges of "invisible" disabilities. The demand for all these kinds of diversity and more among financial professionals is clear; we need to figure out what needs to be fixed in the supply pipeline to meet it.

## **Mesmer: What are you doing personally to move towards that?**

**H. L.:** I try to listen to and understand a wide variety of people from different walks of life. It is easy and natural to generalize the experiences of ourselves and the people we know best, but that leads to tunnel vision, unintentional exclusion of people who are different, and stronger implicit biases. I find online affinity and support groups provide particularly rich opportunities to interact with different people and their perspectives, as well as being involved in local civic organizations and faith communities. The more I exercise my listening and empathy "muscle" outside of my professional work, the better I am at asking the right questions and refraining from making assumptions when I sit down with new people looking for financial guidance.

## **Mesmer: What can others do to help? What is one action people can take now to help?**

**H. L.:** If you're a decisionmaker or mentor, listen with empathy instead of judgment when younger or diverse members of your team explain what

isn't working for them. Don't assume that what made you successful will work for everyone else. Encourage them to brainstorm new ways of doing business or solutions to their problems, and do everything you can to support implementing them. Make sure you're communicating with your words and actions that it is safe for team members to come to you with their concerns and new ideas.

## **Mesmer: In your journey in closing the gap, what was your biggest professional lesson you've learned from being a financial security professional?**

**H. L.:** This profession is all about establishing trust. Knowledge of financial products and principles is only part of the equation, and can often be commodified. Clients want to know they can trust you with confidential information about intimate aspects of their lives. They want to know they can trust you to respond to them in a timely and accurate manner. They want to know they can trust you to be an active and empathetic listener and problem solver. They also want to know they can trust you to respect their boundaries and "no" for an answer. Without trust, your interactions with clients will always be "on edge," and they are likely to leave you for another financial professional sooner or later.

## **Mesmer: What advice would you give to a woman less than 5 years in the profession?**

**H. L.:** Stay true to yourself and your values. People-pleasing is often exploited, which will keep you from being successful and staying in the profession. Your personal path to success likely will look a lot different from the men around you, so invest in discovering what works best for you rather than pushing yourself to follow someone else's path if it doesn't feel right to you. Try to find a mentor who understands where you're coming from, or at least a mentor who supports your unique perspectives and innovation.

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*The opinions expressed are those of H.L. Vogl and these opinions are not necessarily the sentiments or views of Truist.*