



Financial Advisor Briefing

Smart Financial Advisors Choose The Right Image

BY [MOREY STETTNER](#), FOR INVESTOR'S BUSINESS DAILY

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Years ago, Kashif Ahmed was standing in line to enter a whiskey-tasting event at Boston's Ritz-Carlton Hotel when a stranger approached him and asked what he did for work. Startled, Ahmed replied, "Why do you ask?"

"You just look really organized," the stranger said. "You look like someone who's meticulous."

When Ahmed answered that he was a financial advisor, the stranger declared, "Well, you have to manage our money." Ahmed wound up winning a new client.



A

Look sharp to give the impression that you're smart and in control — but if you dress too lavishly, you might look as if you spend money... [View Enlarged Image](#)

certified financial planner in Woburn, Mass., Ahmed credits his sartorial elegance for attracting the stranger's attention.

"From a young age, my father inculcated in me that you have to be presentable," Ahmed recalled. "So I tend to have an ironed shirt, my trousers always

have creases, and my shoes are always shined."

Like many advisors, Ahmed gives thought to his image. He has developed such a keen sense of fashion that clients often introduce him to others by saying, "Kash is the best-dressed man you'll ever meet."

For advisors, image can play an important role in differentiating themselves from other financial professionals. But depending on the community and the type of clients an advisor seeks to attract, presenting the right image can involve a delicate balancing act.

"I think about my brand a lot," said Kristi Sullivan, a certified financial planner in Denver, Colo. "It's a balance: You want to look successful but not flashy. You don't want to appear like you spend money lavishly."

Ahmed's sense of formality extends beyond his clothes. Aside from dressing well, he uses fountain pens.

How Your Image Affects Clients

But Ahmed has learned that there's a downside to his old-fashioned sensibility. A client once confessed to him, "I'm always worried when we see you that we're not dressed up enough."

Ahmed reassured her: "Please never feel like that. It's just my upbringing."

Nevertheless, the client and her husband continue to dress more nicely than they normally would whenever they meet with Ahmed to review their finances. The two have turned their clothes to their advantage: After the meeting, they plan a festive night on the town.

When pondering their image, advisors often take into account their clients' attitudes and preferences. Ideally, advisors gain clients who share a similar outlook or lifestyle.

For example, Sullivan knows an advisor who set up in an outbuilding behind her house in a Denver suburb. The advisor's dog would run around during client meetings.

"It was a little chaotic," Sullivan said with a laugh. "It was a mess. But her clients responded to her vibe. They didn't mind."

Sullivan also has an office at home, where she creates a calm, orderly setting for client meetings.

"Clients sit in my living room," she said. "It's an old, restored house in a nice part of town. Clients love the great view of a big park across the street. It relaxes them."

Sullivan always dresses professionally, even when she sees clients at home. She's naturally clutter-free, so the living room is always tidy. Her two children have their own space upstairs.

Setting An Example

Because advisors in small communities can bump into clients while running weekend errands, it's important to plan for such encounters. Appearing unkempt in public can undermine the image that advisors seek to cultivate.

"I often run into clients at **Costco** (NASDAQ:**COST**) or **Home Depot** (NYSE:**HD**)," said Robert Foley, a certified financial planner in Tustin, Calif. "So I try to shave and comb my hair. It's like I tell my children, 'Be aware of how you present yourself.'"

Foley also thinks about the repercussions of his behavior. Because he encourages clients to live within their means, he sets an example by shopping at dollar stores and mowing his own grass.

"I'm the only person on my block who doesn't have a gardener," he said. "I feel I should practice what I preach — to be reasonable with your spending."

Like Ahmed, Foley has found that crafting a certain image can help him gain clients. In Foley's case, he

was paired with a stranger on the local golf course and drove their cart along the paved path from hole to hole.

"You're not allowed to drive the cart on the grass, although some people do," Foley said. "I was following the rules. The fellow I was golfing with noticed that."

The stranger asked about Foley's line of work; they chatted amicably. A few months later, the golfer contacted Foley and became a client. He said he admired Foley's etiquette on the golf course.

"It was a telling moment," Foley said. "People are always watching. They notice things you do."

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