



A Conscious Commitment



Diversity and inclusion are a must in order to secure the financial future of diverse communities

By Jeri L. Turley, Luis G. Chiappy, and Mike James

When trailblazers talk, people listen. Seasoned financial security leaders who broke through barriers say it's time for diversity and inclusion, or D&I, to propel deep-seated change in the profession in order to best deliver financial security to Americans of all backgrounds.



Luis G. Chiappy was the first Hispanic president of GAMA International.

For Jeri L. Turley, principal of Winged Keel Group, her career has been devoted to life insurance and a more inclusive profession. She was among the first women to hold multiple leadership roles, including being the first female principal in her firm and first female chair of AALU.

Luis G. Chiappy, executive vice president of Equitable Advisors, is the son of political exiles and fled Cuba with his family when he was 6 years old. His drive to succeed led him to break through his shyness into sales success. Strong mentors saw his potential and gave him the courage to persist through challenges. He became the first Hispanic president of GAMA International.

As a teen in Boston, Mike James, now head of individual solutions and president, NFP Individual Solutions, NFP, found his horizons broadened by a program that bused inner-city youth to suburban schools. Through high school, college, and a John Hancock Life Insurance Company diversity internship, he experienced a variety of roles that shaped his educational background and helped fuel his career.

These three pioneers credit mentors for their success and are advocating for a conscious commitment to D&I, an imperative they say needs to happen across the profession.

Finseca Focus: It's a big question, but how does the future of the financial security profession depend on D&I?

Turley: Look around your office. Are the people diverse? Is there a broad cross-section of gender identity, race, ethnicity, and sexual orientation? If the answer is yes, don't congratulate yourself just yet. When it comes to D&I, this is only the beginning. The "D" for diversity is about the hiring that leverages different backgrounds, perspectives, and experiences. Then comes the "I" for inclusion, creating an environment that makes people feel welcome, valued, and eager to make a career at your company.

Chiappy: Will your business still exist in 10 or 20 years? Not if it doesn't keep pace with Hispanics and Asians as growing market segments, women as key decision-makers, the power of LGBTQ voices, and Blacks tearing down barriers to opportunity. D&I is a vital business strategy. Without it, your business and our profession don't grow. We risk lurching into irrelevance.

James: Let me share an example: My career started with a diversity internship program at John Hancock Life Insurance Company. The program was specifically designed to help minority individuals immerse themselves in all aspects of the company. That program still exists today, and I'm invited every year to speak to interns, who now number approximately 750 area students. The exponential growth of the program shows that intentional exposure adds power and value to all involved. We're then able to broaden the lenses of individuals, male and female, from different backgrounds to our great profession.



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Finseca Focus: D&I is widely discussed these days. But how exactly can a firm transform D&I into a conscious commitment?

Turley: The days of focusing solely on how your brand projects a confidence-inspiring image are over. As companies look at what they will be going forward, it's about brand and culture. Our social policies and company culture should strive to enable career growth for a diverse group of talented individuals across departments, all the way to the C-suite. From an organizational perspective, D&I delivers strong, measurable returns. It drives innovation and commitment to a shared vision. When a team embraces a consistent culture that promotes D&I, generally this enhances the collective performance of the team and drives success for the organization.

Chiappy: Traditionally, our profession and corporate America viewed D&I through an HR lens. A certain number of nonwhite, nonmale people in our workforces, we believed, made us diverse. Then, the issue morphed into the question of being a good corporate citizen. Were we opening doors that had once been closed? Admirable, but still not good enough. Today, D&I is a growth imperative. Too many firms are missing an incredible business opportunity. This moment in time demands that we treat everyone with dignity and respect, and that includes creating opportunities for success for anyone with the drive and the zeal, no matter their background. Diversity is an asset bringing energy, ideas, passion, and enthusiasm that build a better organization.

Mike James and Jeri Turley (left) are also breaking barriers through their leadership roles in the profession.

James: If it wasn't abundantly clear before this year, D&I efforts are needed. The conversation should be had about where we are in our journeys, and how things in our profession can be done differently. I'm honored to be that company executive who serves with purpose on several boards. I take every opportunity I can to reach out to those whose career paths may one day lead them to mine. I remind the groups I speak to that I am proof that career opportunities do exist for the Black and Brown community. So, I am proud to be a part of the D&I conversation, because I'm living proof that it works.

Finseca Focus: It's fair to say that a good start for D&I involves attracting and mentoring talent. What are some smart ways to tackle both?

Turley: What needs to change, at a foundational level, to attract and retain diverse talent? We need to hire a diverse set of talented employees and provide mentorship to help them grow in their careers. While that is a wonderful thing to



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speak to, how are you making sure your job postings are being seen by a diverse group of individuals? How do you make your company and the profession attractive to a diverse community, especially if the profession has not historically had tremendous diversity? These are not easily answered questions, and it will take a long-term commitment and openness to new approaches to find success. Once you find and hire a diverse and talented employee base, the culture must embrace mentoring and growing that talent. A variety of approaches can work, but one thing is clear: An inclusive culture that supports diverse ideas and perspectives, and actively engages with causes of justice and equity, will be critical to creating a sustainable, successful, and diverse organization.

Chiappy: Naturally, mistakes happen. We learn from them. The most common mistake I see in our profession today is the idea that hiring a diverse candidate equips a business to enter a certain market segment, whether Hispanic, Black, women, or LGBTQ. But who is that hire? Does he or she have access

to influencers in that market, plus the drive to be successful and highly competent? If that's not your person, you're still not in the market. The lesson here: Hire the best diverse candidate you can find, and then have a frank and honest conversation. Maybe your hires won't see many people who look like them, but they are being given a phenomenal, ground-floor opportunity. Share your commitment — and your strategy — to break into the target market. Stand behind your hire 100% and help that person build a legacy.

James: In the last 24 to 36 months, D&I and DE&I (diversity, equity, and inclusion) have become prevalent acronyms to help people recognize that a business, entity, or institution is aware and has a very deliberate model in place to attract, retain, and grow diverse talent. When an entity can bring broad perspectives

Action steps

Steps taken toward diversity and inclusion now can drive change today and into the future:

- Design and implement D&I-oriented internship programs. Be deliberate in selecting individuals who see a path for themselves in the profession.
- Cast a wider hiring net. For instance, recruit at colleges that serve diverse students.
- Measure impact, not just in hires, but in vendors, speakers, and all internal and external aspects of the business. Direct efforts toward those areas that are falling short.
- Publicly divulge diversity statistics. Younger people coming into organizations want to see transparency, communications, and engagement.
- Mentor people entering the field or still early in their careers. Young professionals need to know the negatives and the positives as they chart their paths.
- Investigate the demographics of your community and compare it to the makeup of your business and your board. If the two aren't aligned, make D&I a priority as a business opportunity and a chance to make a positive impact.
- Build your talent pool by identifying and creating relationships with key organizations and influencers in diverse markets.
- Make the adjustments needed to make diverse talent feel welcome. A 7 a.m. or 7 p.m. meeting might have been fine in the *Mad Men* days, but the person responsible for getting the kids ready for school or checking on elderly grandparents won't stay in the profession if that's the norm. The profession must be flexible and adapt to new social norms.

Sources: Jeri L. Turley, Luis G. Chiappy, and Mike James



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to initiatives and plans, the plan will be better by virtue of different perspectives contributed by people who see things and respond to things differently. Customers and potential clients today are asking whether companies have D&I initiatives, what are the pillars of the program, and what data points illustrate their effectiveness inside your corporation. That has become part of the résumé for being vetted and contracted.

Finseca Focus: What is leadership's role in making D&I a conscious commitment?

Turley: The dialogue starts at the top, because this changes everything. It's not just HR. It's about sourcing, hiring, onboarding, mentoring, team-building, performance reviews, charitable and community engagement, and thinking daily about how to have a diverse and inclusive, high-performing company. Perhaps you'll learn your service providers don't promote an inclusive and diverse workforce, and that causes you to rethink who your counterparties are. Or that your conference topics and speakers are homogeneous. Maybe you'll learn about community organizations where your team and your company's donations and involvement make a real difference in the community and effectively demonstrate your commitment to the values you seek to embody. It's actively looking for and rooting out any unconscious bias, and that will likely involve uncomfortable conversations. We need to strive to create a safe environment to have those uncomfortable conversations.

Chiappy: The goal is not to pigeonhole your diverse hires but to seize their unique understanding of marketplaces they know intimately. As our diverse hires build experience and judgment, our careful strategies lead us to the holy grail

of D&I: diversity in leadership! From there, your company will see exponential growth, with deep roots throughout the marketplace.

Diversity at the top drives diversity throughout the organization. You're attracting diverse talent because you've created that gravitational pull. I know, because I was recruited by a diverse leader, and I could see myself in his position someday. I was hungry for success, and I was cultivated and groomed at every step — even when I struggled through doubts and obstacles. As my firm and my profession grew, I grew along with them. Multiply that scenario by tens of thousands, and imagine the inherent business opportunities. As diversity becomes a part of who we are, our profession becomes a mainstay in our communities.

James: Let's acknowledge that change starts at the top, with clear actions and policies that can be echoed throughout the profession. I feel we have a responsibility to share, give back, and effect positive change. At my own company, there has been a conscious commitment to D&I, both in spirit and resources. We want to grow, expand, and reach new audiences and new milestones. Actively seeking out and cultivating diversity in the talent and vendor pools is a start. However, understanding that making an effort to get educated in the problems of the past and present of the Black and Brown community is a must.

Finseca Focus: How can D&I help the profession remain relevant during times of rapid change?

Turley: There's no perfect game here, but intent and action matter, and we have a great opportunity to challenge the status quo. I see it when we advocate on Capitol Hill for the policies that help us provide quality, life-sustaining products to diverse communities across America. The products our profession provides create a critical safety net for many of those who are most



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vulnerable. Our profession must strive to increase the diversity of the individuals who utilize the unique and often life-transforming attributes of the products we distribute. The lawmakers and staffers we lobby are increasingly diverse, selected by voters ready for change. They view decision-making through a new lens. If our profession lacks diversity, we will not be able to penetrate and serve the communities that may benefit the most from our support.

Chiappy: A great deal of work lies ahead. It starts with repositioning our profession to attract the go-getters of America. Too many see us as number-crunchers. They figure that the nonmath-oriented need not apply. Is that who we are? Of course not. We are in the relationship business.

When we position our careers as opportunities to help people and deliver financial security, then we attract young people from all walks of life who are staking their careers on the chance to do good.

James: A sign of the times is that organizations, entities, and communities recognize that D&I is a big part of a value system that is on display. Demographics tell us that you have to be aware of what your customers, employees, and communities are growing toward. Combined, minorities in this country are now the majority. In Congress, we had a revolutionary shift to the most diverse Congress ever seen. Entities that have this mindset as a part of their framework are better positioned for the future.

Finseca Focus: How can the financial security profession and its members become change drivers?

Turley: We are an ever-changing American culture. D&I, driven from the top down and the bottom up, is our tool

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for relevance and more sustainable business. A quote from Maya Angelou that I have looked at over and over recently prescribes the remedy for indecisiveness: "Do the best you can until you know better. Then when you know better, do better." We have an amazing opportunity to break out of old boundaries. We can, and will, do better.

Chiappy: I believe we work for a tremendous cause. Our cause is to provide financial security and peace of mind for all Americans. Let's be honest, though: Are we actually reaching all those Americans? We can, if we change with the times and redouble our conscious commitment to D&I. This moment in history offers the impetus. I'm issuing a challenge. Let's look back in 10 years and say not only that we tried, but that we succeeded.

James: We are in a moment in time that will be talked about for generations to come. My company's D&I

model is built on three distinct pillars. We are listening through a conversation series on multiple levels. We are creating a resource hub as a safe, secure, and self-paced place for information, study, and education. Finally, we are vetting organizations — those that have existing partnerships with us and those with an xestablished, national presence devoted to positive change — and preparing to align with those organizations in order to anchor our employees locally to the effort. When you are deliberate about D&I, the perspective broadens. You get closer to being a part of the solution that will facilitate expansion and progress. I'm optimistic that when you know there's a problem, you have an opportunity to do something about it. Let's talk about how to make that happen. 💡

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