

50 WOMEN OF INFLUENCE IN CANADA'S LIFE INSURANCE INDUSTRY



LEE HELKIE

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FINDING OPPORTUNITY IN THE MIDDLE MARKET

The mid-market needs advice. While there are countless advisors chasing after the business of every high-net-worth Canadian investor, **Lee Helkie** is clear: There is a job to be done and plenty of viable opportunity to serve more average clients.

"People need financial advice. I'm not sure they're getting it. As Canadians, we are responsible for our own future. I'm not sure that we all really understand that."

In a lot of ways Helkie is a veteran, working in the industry for more than 19 years. At the same time, she is a relative newbie, having only joined the practice as a new advisor, four years ago.

Insurance, for her, is a family thing. Her father worked with **Great-West Life** for 35 years. She started her career at the company, as well. "I never did think I would be in the insurance industry, but I was pleasantly surprised," she laughs.

"It's really about helping people, and about marketing." Today she works alongside her husband of 13 years, serving the firm's growing list of group insurance, business owner clients, while he focuses on individual insurance sales.

Taking a risk

"I think I'm most proud of actually taking that risk. Leaving what I had, believing there is a job to be done," she says.

Along with keeping up with her new business partnership – her husband is a member of the **Million**

Dollar Round Table – Helkie continues to work with media outlets when financial education or commentary is needed. She also continues her involvement with the Chamber of Commerce and with the **Canadian Association of Family Enterprise**.

Although she is still in the formative "first five years" that virtually every advisor needs to survive, whether they are joining an established practice or not, her experience working with advisors in the first half of her career, puts her in a relatively unique position of being able to speak clearly about the profession – from the point of view of a newcomer, but with the understanding of someone who knows and appreciates much more.

"When I was working for the insurance company, I was well trained. I thought I knew a lot of stuff. But until you walk in the shoes of an advisor, you really don't know. There is a lot in front of advisors (changing and evolving compliance and regulation, for one), that goes well beyond helping Canadians. Running our business is much harder than I ever thought it was going to be."

Her respect for business ownership is also evident when she talks about the clients she works with too.

"I have so much respect for people who start their own businesses, run them, and run them well. That's the challenge. You can be very passionate about something, but you still need to make a business out of it."

■ KATE MCCAFFERY

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