CAP® Share
Advancing the Philanthropic Conversation

R.J. Kelly: Man with a Mission

Torn apart by a bloody and bitter civil war, the country of Liberia in West Africa is recovering slowly and painfully. Formed by freed U.S. slaves and just now emerging from an outbreak of Ebola, it is a nation devastated by years of war with significant needs of every sort undermined by a fragile infrastructure. Heeding the call for help, R. J. Kelly and his wife, Vymean Noy, will be packing their bags in 2020 to serve the needs of the country by providing leadership training in the business and political communities and assistance with healthcare and social services.

R. J. Kelly, MSFS, CLU®, ChFC®, RICP®, CAP®

As Founder and Chief Visionary Officer of *Wealth Legacy Group®, Inc.*, a San Diego based company specializing in the diverse needs of closely-held business and professional families, R. J. and Vymean, Chief Operating Officer for the company, are already making preparations for their one-year sabbatical in Liberia driven by the desire to make a lasting difference in some way. R. J. and Vymean, herself a survivor of the killing fields of Cambodia and a social worker for 15 years, deeply honor and respect the Liberian people and for them it will be a labor of love. "The true reality", explains R. J., "is that Vymean and I will walk away with much more than anything we could ever give to the Liberian People."

"Our values are as much caught as they are taught", believes R. J., whose mother instilled in him a deep and abiding faith and spirituality. He watched her as a servant leader in action, exemplifying the importance of giving back to others less

continued on page 2

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fortunate. "She lived out philanthropy but was extremely humble," he recalls, and she will always remain one of the greatest heroes of his life. Her personal philosophy, which he "caught," has shaped his life and led to a calling to make the world a better place. From that has come his life goal to facilitate – directly or indirectly -- $1 billion for charitable causes.

To that end, R. J. along with two friends formed a non-profit organization that he continues to direct with Vymean's help and an amazing volunteer board he calls Actionators. "Our mission through *The Center for Wealth and Legacy*™ is to 'Connect – Inspire – Challenge' others wishing to make a lasting, positive impact in their world," he explains. He does this by creating a community of fellow dreamers and doers and challenging them to discover and carry out that which they feel called to do in serving others. By providing a Mentoring Program, volunteer opportunities, impactful speakers and an annual Lasting Legacy and Inspiration Award™, the Center is committed to connecting and developing exceptional business, philanthropic and thought leaders to enhance and inspire their communities.

Business through Vision and Connection

Since 1977, R. J. has been active in the financial services industry and is nationally recognized for his technical skills in estate planning, business succession, life & disability insurance, wealth appreciation, executive benefits and charitable tools. In many ways, the core values upon which his nonprofit is built provide a unique and multi-disciplinary planning experience to clients of his company, Wealth Legacy Group®, Inc. Their vision, according to the website wealthlegacygroup.com, is to provide a roadmap to ensure that wealth (including financial, relational, mental, emotional, physical, family and spiritual wealth) is protected through all stages of the business life cycle. R. J. believes that his involvement with nonprofits has contributed greatly to the success of his business. "I have been referred into some significantly-sized companies and individuals," he notes, "simply because I am the guy that can help them address philanthropy in their business and personal lives." Having the CAP® designation is "another tangible demonstration that I am committed to helping advise others in their philanthropy by taking the time to specifically study the subject."

Citing a 2014 study of high net worth individuals, R. J. reveals that 92% of clients expect their advisors to bring up philanthropy by the second meeting. As a result, he knows that philanthropy is something advisors need to be knowledgeable about, but also need to incorporate into their personal and business lives. As the client begins to disclose more about the causes they hold dear, he describes the "psychic income" that comes from these moments. "It's not just client and advisor at that point," he remarks. "It is an individual or couple … wanting to make a lasting difference in some way, and a new friend coming alongside helping them bring their dreams to reality. It doesn't get better than that!" R. J. maintains that typically his clients share his high ethical standards and professional integrity, caring more about others than themselves.

As a consummate networker, R. J. has developed the ability to connect others with recognized needs. This has led him to hold in-house networking events with non-competing professionals and business owners in order to share what they do, why they do it, and who would be the ideal referral for them. "Often people will walk away from these events with one or two referrals," he says. "If nothing else, they have met some truly wonderful people who can become potential referral sources for them." R. J. finds great fun doing this knowing that he was their first connection. Having now finished his 40th year of practice as a financial advisor, he feels he is emerging into the multi-dimensional planner/advisor he has always wanted to be. R. J. is confident that he and his in-house team of professionals along with outside trusted strategic collaborators

continued on page 3

have the knowledge and ability to address any client issue. "No one has a corner on all the good ideas – as much as I strive to know as much as I can. The best client outcomes come from having a high-quality team in place where no one cares who gets the credit." Holding these in-house networking events helps to find the best team players, and begin to size up their technical abilities in a low-key and enjoyable setting.

On CAP® and The American College

R. J. has long supported and endorsed The American College of Financial Services and has earned the MSFS degree and the CLU®, ChFC® and RICP® designations in addition to his CAP® designation. As an avid proponent of the CAP® program, R. J. has high praise for the curriculum and the benefits of the collaborative approach to philanthropic planning. "How great it is for simple people like me," he states, "to be able to have access to extraordinary thinkers and visionaries like the faculty of CAP® and the other superb programs of The American College."

For others thinking of taking the CAP® program his advice is simple. "Don't put it off! It's like the person who waits a year to begin their retirement plan or to save money," he explains. "It's … the compounding effect of the 10th, 20th, 30th year which can be massive." He is also a huge believer that having the CAP® designation provides opportunities to collaborate with other talented, committed professionals for future joint efforts or just to share "best practices."

Personal Philanthropic Mission

Always interested in learning and experiencing more of the world around him, R. J. seeks out opportunities to make a difference. He is moved to action when, in his words, "the 'how' begins to emerge after we are clear on the 'what' and the 'why'." He believes it is incumbent upon us "to be recognizing all that we've been given and the fact that if we wake up in America we are in the top six percent of the wealthiest people in the world." He feels that if we can move that thought from our heads to our hearts and to our hands, it would move us to be compassionate. Because of his deep personal conviction, R. J. has raised over $35,000 to help Cambodian landmine victims and a school in Phnom Penh. Also as an avid marathoner, he has raised nearly $45,000 for Leukemia-Lymphoma research through his running. Traveling the world, he has served on humanitarian projects in Guatemala, Mexico, Myanmar, Cambodia and Russia and other countries, each a transformational experience for him. Closer to home he is equally committed to his family, community, church and performing in a Christian band.

R. J.'s colleagues at Wealth Legacy Group®, Inc. feel a similar commitment to philanthropy, and they share this outpouring of charitable engagement by participating on a quarterly basis in philanthropic initiatives as a team. "Our world is an extraordinary place," R. J. observes, "and it's full of great stories all around us that we get to celebrate. One neighbor helping another neighbor. I know that, I've seen that." R. J. has found the music in his own soul that he wants to sing through his charitable works. By inspiring and enabling others to do something that aligns with their own value system, his mission to make the world a better place will continue. "That's just the way it is with God's generosity," he affirms. "We receive so much more than we can ever give away. I don't want to just be a vessel holding the water, but a conduit that takes that water and moves it along to others."

Moderating a CAP® Study Group

Learn from the Leaders

If you love what CAP® has done for you, consider starting a study group in your area. Now is your chance to tap into the collective wisdom of a dedicated group of CAP® study group moderators who together have facilitated more than two dozen successful groups.

Please join us Thursday, November 30, 2017 at 3:00pm EST for a webcast panel discussion on **How to Moderate a Successful CAP® Study Group**. Phil Cubeta will host the discussion featuring experienced CAP® moderators who will share their best practices to help you visualize the long-term benefits of a CAP® study group to your community, clients and donors. Click on the link below to learn more and to register!

http://knowledge.theamericancollege.edu/webcast-moderating-cap-study-groups

For more information, please contact Elaine Gulezian at 610-526-1479 or
Elaine.gulezian@theamericancollege.edu

Current & New Study Groups

Boston	2017
New Orleans	2017
Arizona	2017
Sacramento	2017
Columbus	2017
Pittsburgh	2017
Omaha	2017
Des Moines	2017
National Capital Gift Planning Council	2017
Tacoma	2017

Our Featured Panelists

Todd S. Healy, MSW, CLU®, ChFC®, AEP®, CAP®

Principal, Texas Financial Partners, LLC

Lisa Jolley, J.D., CAP®

Director of Donor Services and Development
The Columbus Foundation

Jennie Zioncheck, MFT, CAP®

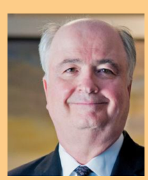
Director of Development
The Pittsburgh Foundation

Mark A. Weber, J.D., MSFS, ChFC®, AEP®, CLU®, CLTC®, CAP®

Principal, Silverstone Group

Margaret May Damen, CFP®, CLU®, ChFC®, CAP®

Owner, Institute for Women and Wealth, Inc.



Moderated by Phil Cubeta, CLU®, ChFC®, MSFS, CAP®

Sallie B. and William B. Wallace Chair in Philanthropy
The American College of Financial Services

Earn your AEP®

Whether you are a nonprofit gift planner, or a professional advisor, teaming is the name of the game. The Accredited Estate Planner® (AEP®) designation is positioning itself as the teaming credential. They welcome CAP®s across our disciplines. Their association, as you may know, is the National Association of Estate Planners and Councils (NAEPC) and you probably have a local Council near you. Consider joining if you are not yet a member and consider going on to get your AEP® if you have not already. Act Now!

As a special incentive to help you meet the education requirements for the AEP®, you are eligible for a 10% tuition reduction on each course, for a savings of up to $330.

Act by October 23rd and you may have the opportunity to participate in an optional one-day GS 815 Master Class to be held on January 10, 2018. For details, contact Elaine Gulezian at 610-526-1479.

Having earned your CAP® designation, you meet the credential requirement for the AEP®. If you have less than 15 years of experience in estate planning, you will need to take two courses, GS815 Advanced Estate Planning and an elective to meet the AEP® education requirements set forth by NAEPC. With 15 years or more experience, you will be required to take only the GS815 course to meet that requirement.

Since a key component of the designation program is the team concept of estate planning and active involvement with allied professionals on the local level, you will also be required to join your local estate planning council, if available.

Please refer to the National Association of Estate Planners & Council's website for more detailed information on all of the designation requirements: www.naepc.org/AEP

For more information, please visit knowledge.theamericancollege.edu/earn-the-aep-designation-accredited-estate-planner or contact Elaine Gulezian at 610-526-1479.

Act Now!

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Join Us on LinkedIn !

The CAP® Program has an active linked-in group for you to share ideas with your peers from across the disciplines and across the nation.

Click here to join us

Congratulations to our New CAP® Designees July, August, and September 2017

Amy K. Anderson CAP®	ME	Andrew J. McGlynn, CAP®	MA
Jennifer A. Batchelder, CAP®	OH	Erin McQuade-Wright, CAP®	LA
Antonio G. Benevento, CAP®	CA	Daniel R. Milligan, MSFS, ChFC®, RICP®, CLU®, CAP®	NC
Clelio Boccato, CAP®	CO	Mridula Mishra, CAP®	PA
Joshua P. Bow, CAP®	PA	Scott Olson, ChFC®, CLU®, CASL®, RICP®, CAP®	MN
David E. Boyer, CAP®	CA	Robert F. Overton, CAP®	KS
Hillary Burr, CAP®	MA	Cynthia Maddux Pagel, CAP®	TX
Christopher Cahill, CAP®	MA	Allison R. Parker, CAP®	WA
J. Scott Chotin, CAP®	LA	James Arthur Petersen, MSFS, MSM, PhD, ChFC®, CLU®, CASL®, CLF®, RICP®, CAP®	FL
Joseph S. Eelkema, CAP®	WA	Lauren Press, CAP®	CO
Laura T. Godine, CAP®	MA	Joy H. Selak, CAP®	TX
Karen B. Greb, CAP®	PA	Rose S. Sher, CAP®	LA
Kate Guedj, CAP®	MA	Eric B. Stillman, CAP®	LA
Mark H. Heller, CLU®, CAP®	LA	Beth A. Stipe, CAP®	WA
John E.C. Helmke, MSFS, LUTCF, ChFC®, CLU®, CAP®	CT	Leann N. Sullivan, CAP®	MA
Vivian K. Holzer, CAP®	NJ	Valerie Rachel Sussman, CAP®	MA
Joseph M. Kramp, CAP®	FL	Charlotte H. Thomas, CAP®	LA
Sara C. M. Lang, CAP®	NH	Martha Trombley Oakes, CAP®	VT
Timothy P. Malloy, CAP®	OH	Val G. Vogel, CLU®, ChFC®, CAP®	LA
Andrew Jorgan Manier, CLU®, ChFC®, RICP®,REBC®, CAP®	CA	Julie Anne Wilkinson, CAP®	IL
John Shamus McBride, CAP®	MA	Gregory M. Wilson, CAP®	PA
Denise A. McClintic, CAP®	AZ	Stephanie S. Zinn, CAP®	CO

CAP® Share

Advancing the Philanthropic Conversation

Keep Up with the Latest CAP® News

CAP®Share was developed to promote awareness of CAP® related issues and to highlight the efforts of CAP®s as they inspire philanthropy in their communities. Now you can stay on top of the latest CAP® news by accessing recent *CAP®Share* issues you may have missed.

CAP®Share Issue #26


CAP® Share
Advancing the Philanthropic Conversation
CAP® Program Receives Generous Bequest

Learn about a generous bequest to the CAP® program and get to know Sally Alspaugh, a long-time CAP® champion.

CAP®Share Issue #25


CAP® Share
Advancing the Philanthropic Conversation
Providing a Hand-Up to Women and Children

Meet Mark Hagan whose inspired efforts continue to transform lives in jeopardy.

CAP®Share Issue #24


CAP® Share
Advancing the Philanthropic Conversation
Philanthropy in the Arts

Join us as we delve into the connection between CAP®, the Arts, and community.

Refer a Colleague

Know someone who would be perfect for CAP®? Send us an email or have them:
Click Here to Enroll

Do You Have a Story?

We hope you enjoy reading about CAP® designees around the country who have become trusted advisors to their clients or donors by applying the knowledge and insight gained from the CAP® program. There are as many inspiring stories as there are CAP®s and we would love to share your successes here in CAP®Share.

Your stories can motivate and capture the imagination of others, so please let us know if you would like to share your success story in an upcoming issue by contacting Elaine Gulezian at elaine.gulezian@theamericancollege.edu or calling 610-526-1479.

The American College

The American College is a nonprofit educational institution with the highest level of academic accreditation, dedicated to leadership in innovative training and development for financial services firms and professionals.

The College is distinguished by resources of the highest quality, innovation in program design and delivery, and results that create sustainable advantages for our customers.

270 S. Bryn Mawr Avenue
Bryn Mawr, PA 19010-2196
888-263-7265
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