

# TERRY ETHIER

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## EXECUTIVE SUMMARY

Financial Services executive with outstanding marketing and business skills, extensive experience with P&L management and a reputation for results driven execution. Expertise includes creation of wealth management platforms integrating corporate and executive services, private client services, asset management, retirement services and new product development. Proven track record of effectively integrating multiple products and services, lines of business and customer focused marketing strategies. Excellent implementation, training, problem solving and communication skills. Experienced in public speaking roles at industry panels, conferences and as chair of the SII, as well as a variety of sales and training seminars. Comprehensive experience and success in delivering and maintaining solid increases in revenue and fee income in highly competitive marketplaces. Strategic planner who excels at leading all levels of management and associates in adapting innovative solutions to complex challenges.

Concentrations include:

Product Development and Management

Strategic Planning

Competitive Analysis and Market Segmentation

Business Development

Sales and Marketing Training

Team Building and Organizational Relationships

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### **CORNERSTONE GLOBAL GROUP LLC, CHICAGO, ILLINOIS**

**FINANCIAL SERVICES MARKETING AND PRODUCT CONSULTANT**

**MARCH 2009 - PRESENT**

### **H&R BLOCK FINANCIAL ADVISORS, INC., KANSAS CITY, MISSOURI**

**(AMERIPRISE FINANCIAL 10/08)**

**DIRECTOR, PRODUCT MANAGEMENT**

**MAY 2007 - FEBRUARY 2009**

A full-service broker-dealer with more than \$50 billion in assets under management providing financial planning, investment management, advice and related financial services, insurance and securities products.

- Led the definition, development, positioning, pricing and management of product and service offerings to support all channels of distribution for H&R Block Financial Advisors. Key responsibility for selection and implementation of new fee based platform resulting in 2008 Product Launch of the Year Award.
- Directed the development and delivery of new financial products and services, including key project leadership roles for major initiatives: the introduction of a new fee-based platform which increased revenues over 25% and retirement programs. Defined, implemented and rolled out new or enhanced products, features, capabilities, pricing and marketing plans based on advisor, recruiting, consumer needs and competitive landscape data.
- Maintained overall responsibility for existing and new product profitability and positioning. Conducted strategic analysis of product offerings, including pricing and bundling strategies to increase revenue opportunities and fully leverage H&R Block business capabilities with tax integration. Integration programs focused on cross marketing services which increased customer share of wallet by over 18%
- Led vendor contract negotiations as well as developed and implemented strategies specific to enhanced product pricing and features, marketing programs and sales collateral. Efforts produced additional capabilities to leverage the H&R Block market position.
- Leadership of Product Management department supervision of staff in two locations: Set and communicated direction for Product Management group, determined priorities, managed department budget, and executed performance appraisals
- Effectively managed and maintained overall accountability of the P&L and budget for fee-based product platform, retirement initiatives and other related products. Delivered under budget results through diligent management and coordination with business analysis team.

## **WACHOVIA SECURITIES, RICHMOND, VIRGINIA**

### **SENIOR VICE PRESIDENT**

#### **DIRECTOR, AFFLUENT CLIENT EXPERIENCE**

**JUNE 2005 - FEBRUARY 2007**

Center of the firm's expertise in understanding the various segments of the affluent investor (defined as clients with \$250,000 to \$5 million in investable assets)

- Led the research team of Booz-Allen to develop a comprehensive strategy and segmentation of Wachovia's clients. Tactics included: market audits, client and Financial Advisor interviews and Focus Group sessions throughout the country. Resulted in defining the needs and behaviors of clients through segmentation, identification and methods of acquisition, market sizing and growth rates, complexity of high-net-worth client needs and examination of impact on advice delivery and product usage combined with various service models.
- Led the effort to analyze and segment the marketplace and client base to understand opportunities and barriers to client acquisition and retention. Efforts produced the development of new marketing programs and Financial Advisor strategies to acquire and develop clients with targeted improvements in revenue and margin goals.
- Managed and developed research through Financial Advisor interviews, client satisfaction research, J.D. Power research and Focus Groups to define the ideal client experience for implementation by Financial Advisors. Research demonstrated that client satisfaction required having a retirement plan in place, frequent advisor contact and the use of an advisory account. Resulted in March 2007 launch of *4front Client Loyalty Program*.
- Participated in various FA training programs and presented strategies to assist advisors in creating a deeper client experience resulting in enhanced client satisfaction.
- Member of Retirement Committee which included various projects: development of retirement income account distribution model, income product retirement strategies and education for clients, creation of Life Events Services department to assist clients with pre-retirement and retirement challenges.

### **INDEPENDENT CONSULTANT**

**JANUARY 2003 – JANUARY 2004**

Various industry related projects for Securities Industries Association and financial services firms.

## **HARRIS TRUST AND SAVINGS BANK, CHICAGO, ILLINOIS**

### **MEMBER BMO FINANCIAL GROUP, TORONTO, CANADA**

#### **SENIOR CONSULTANT**

**MARCH 2001 - DECEMBER 2002**

Private Client Group – Wealth Management Division of Harris Bank

Member of senior marketing team responsible for integrating wealth management services of U.S. Private Client Group including direct and full service brokerage, retail investment products and specialized banking services and establishing a new brand identity for the wealth management division and respective lines of business in existing and new markets.

- Developed positioning for Harris Private Bank Family Office and Private Wealth Group including the acquisition of **myCFO.com**.
- Involved in the development of integrated sales team structure to increase sales through cross selling. Member of team that initiated first bank-wide retirement campaign generating a 10% response rate—most successful direct mail campaign in bank history.
- Partnered with senior executives to grow the wealth management business through the development of strategic marketing plans to drive business goals. Delivered an integrated client experience by developing and maintaining key strategic relationships within the organization with Marketing Services, Client Knowledge Management group, bank and brokerage, legal and compliance, training and marketing partners in Toronto.
- Conducted needs analysis with the lines of business to determine appropriate marketing strategies and programs and implemented an integrated marketing plan including development of communications and collateral, management of internal and external resources and agencies, P&L, timelines and quality of deliverables.
- Directed Team launch of new Internet and Intranet sites dedicated to wealth management by organizing and developing a strategic marketing plan and the management and consistent delivery of integrated sales and marketing content for both sites.

## **NORTHERN TRUST, CHICAGO, ILLINOIS**

### **SENIOR VICE PRESIDENT /PERSONAL FINANCIAL SERVICES**

#### **MANAGER OF FINANCIAL CONSULTING GROUP**

**JULY 2000 – FEBRUARY 2001**

- Developed RFP for new financial planning platform implemented in the fourth quarter of 2000. This included: new fee schedules for Financial Planning services, introduction of financial planning intranet site for client use, multiple financial planning modules and extensive advanced software for financial planning team.
- Integrated financial planning platform throughout all bank locations and introduced marketing strategies to increase sales through newly developed financial planning programs.
- Planned and developed training for software modules, tools and programs for Northern Trust business units including New Business Officers, Private Bankers, Trust Administrators and the Financial Consulting Group.
- Created strategic business plans for the Financial Planning Department which resulted in additional cross-selling opportunities

## **FIRST UNION SECURITIES (EVEREN SECURITIES/KEMPER SECURITIES), CHICAGO, ILLINOIS**

### **SENIOR VICE PRESIDENT**

#### **DIRECTOR, WEALTH MANAGEMENT SERVICES**

**MAY 1991 – JULY 2000**

- Developed and managed the Wealth Management Platform and strategy for Private Client Services (PCS), Corporate and Executive Services (CES) and their key clients.
- Researched competitive activity, segmented clients, and oversaw market analysis to identify strengths and opportunities in wealth markets, which resulted in capturing additional market share in many key markets, including California, Texas, and Washington. Member of recruiting team for financial advisors from competitors. Recruiting and revenues increased in these states by over 28%.
- Conceptualized and introduced Corporate and Executive Services (CES) for investment banking, capital markets and key financial consultants that provided open architecture platform for the firm. Resulted in revenue growth of over 20%.
- Responsible for management and development in CES of high net worth products and service related initiatives which improved department and firm's profitability, including corporate repurchases, employee stock option exercising and stock purchase plans, customized cash management, exchange funds, hedging strategies, retirement planning, trust services, and NRA program. Negotiated favorable contracts with vendors securing greater cost savings.
- Managed the national alliance with Deloitte and Touche, including the development of modular financial planning for product delivery and education and integrating insurance services into financial planning. Results were increased revenues by 25%.
- Developed programs to train Financial Consultants to introduce wealth management products and services to clients.
- Responsible for introducing and training over 100 First Clearing Corporation Correspondent firms to the Wealth Management platform developed at EVEREN Securities.
- Demonstrated the capacity to successfully manage multiple projects and deadlines while coming in on time and within budget.
- Served as one of the front-line executives through two mergers working with new management to ensure a smooth transition, integrate the cultures, and provide training.

#### **SENIOR VICE PRESIDENT, Director, Capital Markets Marketing**

**1995-1997**

#### **SENIOR VICE PRESIDENT, Director, Fixed Income Retail Marketing,**

##### **UIT Department, INVEST (the discount bank channel)**

**1993-1995**

#### **VICE PRESIDENT, Director, National Municipal Retail Sales and Marketing**

**1991-1993**

### **EDUCATION**

University of Wisconsin, Madison, WI.  
B.A., English

### **LEADERSHIP ACTIVITIES**

H&R Block Financial Advisors

- Senior Leadership Team

Wachovia Securities:

- Senior Leadership Board

Northern Trust:

- Leadership Council
- Midwest Marketing Council

EVEREN:

- Management Council
- Continuing Education Committee
- Capital Corporation KSOP Committee
- Advisory Council – Past Chairman

Union League Club

Lakeview Counseling Center – Past Board Member

YWCA Circle of Friends – Team Leader 2001-2002

Bottomless Closet – Volunteer

### **PROFESSIONAL DEVELOPMENT**

Transformational Leadership Program

Cannon Trust School Training

Writing Persuasive Proposals

Media Interview and Presentation Training

Ethics Training/Train the Trainer

Corporate Executive Board (V.I.P.) Forums

### **PROFESSIONAL MEMBERSHIPS**

Security Industry Association (now SIFMA)

Wharton School, Securities Industry Institute

- Trustee, 1996 – present

- Chairman, 1998-2000

- Chairman, Curriculum Committee 1996-1998

- Member, Investor Education Committee 1994-1998

- Founding Member, diversity Committee 1995-1997

Bond Market Association (Formerly PSA) (now SIFMA)

- Chairman, Continuing Education Committee 1993-1995

- Municipal Sales and Marketing Committee 1991-1995