

Up close and personal with Karen Goodliffe, SurePlan Financial



HOW long have you worked as a Broker - how did you come into the industry?

I've been working as a Broker for five years and I have been in the industry for more than 23 years. My career started in the UK where I worked as a Broker Account Manager for seven years with two different life companies in Manchester and London. In 2004 I made the move across the Irish sea and joined New Ireland Assurance as a Broker Account Manager, working in Cork and Kerry. Then in 2017, wishing to be more at the forefront of the financial advice process and to use my knowledge to more directly help people with their finances, I joined a Financial Broker company. There I gained invaluable experience working with clients and advising them on their financial needs. At the same time, I studied for the Graduate Diploma in Financial Planning which led to CFP® qualification through the Financial Planning Standards Board. I went on to complete the MSc in financial services and soon afterwards, having made the decision to start my own business, I set up SurePlan Financial in 2020.

What's your favourite and least favourite thing about being a Broker?

My favourite is helping people, especially the satisfaction I feel after I have helped clients solve a particular concern and they say that 'a weight has been lifted off their shoulder'. Whether we have put financial protection in place for them so that they know they and their family are protected, or they have started an investment or pension plan so that they are preparing better for the future, it is great to see their relief when they know they have a plan in place.

My least favourite is probably the amount of paperwork. But that is part of the job, and it is just a matter of being organised and having good processes and practices in place to make sure everything gets done. When I started SurePlan Financial, I made the decision to have a paperless office from the outset. Using a CRM system has streamlined some of the processes and reduced the printing of much of the paperwork.

Favourite App or gadget that you use in your day-to-day business?

Probably since completing the CFP®, my financial calculator is never too far away from me! But, with the fast advancements in technology, there are now so many apps and tools that help us with our day-to-day business and planning, it will make many parts of our work easier in the future.

Tell us something that we don't know about you?

I am a Manchester United Season Ticket holder and, as this year is my 25th season having the ticket, I now have my name on the seat at Old Trafford! United haven't given me too much else to smile about this season so getting my name on the seat was great! I am now looking forward to next season under a new manager and hopefully performances will improve!

What's your best bit of business advice to your younger self?

'Know your worth'. That is important whether you are an employee or if you are self-employed. Looking back, it is not something that I took on board and realised myself at times. I think that if you are working hard in your job and making a difference, you should always value yourself and make sure you know your worth when it comes to your career and progressing further.

Since becoming self-employed it is something I have had to take on board in a different way and make sure I value myself, my time and the advice I am giving to my clients.

Being socially distanced from clients, how have you had to reinvent your interaction with customers?

In the last two years we would have been lost without being able to have virtual meetings with clients and both Zoom and Teams have become part of our daily lives nowadays. Even though I am back doing in person meetings on a regular basis now, many clients are still choosing virtual meetings because it saves travel time and can be so easily scheduled into their day.

A positive of being able to meet clients virtually is that it has meant that our business is nationwide now, and I have clients all around the country. The ability to be able to email correspondence to clients and for it to be completed using digital signatures has also been a massive plus and is saving a lot of paperwork and time.

All of that said, it has been nice to be able to meet with both clients and industry colleagues in person again in recent months, at the end of the day I do feel our industry is still a people business.