

# DREAM AGAIN

with *The Principal*<sup>®</sup>



It's time to rebuild our dreams.

## Protecting what's important



Ronnie McBee and his wife Mary

Ronnie McBee is careful who he trusts.

The owner of a small business, McBee Construction, he has to be careful to whom he writes checks, and for what. He builds and remodels houses, and in case you haven't noticed, the residential real estate industry isn't exactly booming. Misplaced trust affects his livelihood. It costs him money. It erodes his feeling of security.

"When my money is at stake, I get a little skeptical of who I'm dealing with," McBee said. "I've been snowballed enough times that I know when someone's coming to sell me whatever is best at that time and leave and never look back."

Ronnie McBee trusts Robert Pullin because Robert Pullin looks back.

Pullin doesn't sell security products. He uses products to sell more security. He listens before he talks. He teaches more than he pitches. He understands that his knowledge can be more valuable today than the forms in his brief case. Yet he's also

aware that people don't care how much he knows until they know how much he cares.

And that's how he earned McBee's trust – enough to be his financial advisor.

"He sat and talked to us and got to know us before he ever talked to us about our money," McBee said of the first time Pullin sat down with him and his wife. "It was clear he had our best interest in mind and not our checkbook."

Which is why Pullin suggested McBee and his wife start with protection.

"In a recession like we've been experiencing, the only thing people can control is the protection part," Pullin said. "When the market was performing well, people weren't as concerned about protection because it was so easy to accumulate. Now I think people are realizing the importance of protecting what they have."

The McBees had been enrolled in a number of different one-off insurance policies written over the years by people who McBee says were more interested in his money than his well-being. Pullin helped them reevaluate those policies.

"It was clear that his business would have been in trouble if something happened to him," Pullin says. "He wanted to make sure his income would be replaced if anything happened so the lifestyles of his wife and sons wouldn't be affected."

They rebuilt McBee's plan and addressed his top priorities in order – income protection, survivor income, college funding and retirement savings. McBee and his wife enrolled in new variable life insurance policies and disability income insurance. He helped them set up an account for their son's college savings. He helped them set retirement goals.

"We were throwing away money and didn't even know it," McBee said of his previous hodge-podge of insurance policies. "Robert came in and found glitches in our coverage and helped us decide how to put our money back into places according to what was most important for us."

Pullin helped McBee feel more confident that what he cares about most—the well-being of his business, wife and kids—was protected. In the process, he also earned the trust of a guarded man jaded from bad experiences with salespeople.

"I can see the sincerity in people," McBee said. "Robert doesn't come in and sell you something to make a buck and leave. He takes it personally. He doesn't leave until he knows you understand the big picture and how the pieces of your financial strategy fit together. I know he has our long-term future in mind."

And for McBee, that—more than any financial product—brings a feeling of security.



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