JAVIER OVALLES, CRPC®

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SUMMARY

Highly motivated financial services professional with over 15 years of experience exemplified by a steady increase of responsibility. Exercise verbal communication, Professional Selling Skills and superior product knowledge to perform benefits analysis and proactively recommend and implement solutions. Deliver highly effective and energetic sales and service presentations leading to solid results. Employ negotiation and team building skills to coordinate activity internal departments required to meet client needs.

- Public Presentation
- Communication Skills
- Negotiations
- Expense Control
- Professional Selling Skills
- Strategic Planning
- Competitive Analysis
- Influencing
- Retirement Consulting

PROFESSIONAL EXPERIENCE

Transamerica Retirement Solutions **2012 – November 2018**
Retirement Plan Consultant,

Responsible for group educational meetings with Institutional Clients by delivering workshops on investments and retirement goals. Identify asset retention and gathering opportunities and initiate appropriate discussions with participants. Provide participants with insight into the funds offered under each clients plan with an understanding of fund objectives and fund performance. Provide regular activity reports to Manager, Account Executives, and others as required. Communicate effectively with team members, management and appropriate internal teams Support Client Management, Sales and Marketing by Promoting the Participant Counseling Organization.

MassMutual
Retirement Education Specialist **2014 – 2014**

Develop presentation materials and lead employee/participant meetings including work site 457 Plan meetings with rollover focus, investment education seminars, enrollment meetings, pre-retirement meetings, etc. Work closely with Plan Sponsors, Relationship Managers, Rollover Team and other internal and external partners to deliver high-quality education services that support plan health and customer retention rates. Also, support Sales efforts by participating in sales finals and presenting plan health story to advisors and prospects.

John Hancock, Walnut Creek, CA **2010 – 2012**
Retirement Communication Consultant,

Conduct retirement readiness and investment basics education meetings, educate and respond to customers regarding JH contract. Ensure customer ability to maximize JH technology. Schedule appointments with customers travel to their place of business, and conduct meetings with both employer and employees to respond to questions and concerns regarding their 401k savings vehicle through JH. Acted on the capacity of Relationship Manager for plans under $5 million to deliver Annual Contract Reviews, to identify areas of opportunity for improvement and participated in finalist sales presentations.

Wells Fargo, San Francisco, CA **2006 – 2009**
Investment Education and Marketing Specialist,

Communicated and educated employees of large high profile clients with over $100 Million in assets. Conducted enrollment meetings and education seminars for a diverse population of 401k participants with the goal to increase participation and contribution Rates in retirement plans.

- Demonstrated success in providing education to both novice and sophisticated investors, resulting in assignment to large, high profile clients with diverse populations.
- Translated complex processes and terminology into concepts that are easy to understand.

- Recognized regularly for supporting market groups outside of my own book of business and driving client satisfaction and results within those groups in addition to my own.

Market Growth and Development Consultant,
Conducted workshops and seminars for small 401k plan providers. Developed and deployed internal 401k lead generation initiatives for the sales team. Designed collateral and product training materials for new 401k sales team members. Created a database for responding to Requests for Proposals from potential clients.

- Generated a Spanish translation of the standard enrollment presentation for review by an outside vendor and conducted Spanish enrollment meetings.
- Efficient enrollment meetings and participant education for the Small Business 401(k).
- Acquired sales skills and sales experience with immediate success.

Principal Financial Group, San Rafael, CA **2004 - 2006**
Employee Benefits Specialist,
Developed and implemented customized educational campaigns for clients. Determined current educational needs of our providers and conducted presentations that offer customized solutions for the complex client ranging from enrollment to retirement options.

- Lead in the efforts to increase Rollover assets by promoting rollover options.
- Increased the average participation for SF from 67.49 to 68.55 and deferral from 6.68 to 6.51.
- Received high compliments through customers and brokers and top marks on client surveys, participant surveys, and Chatham Scores.

SelectQuote Life Insurance Services, San Francisco, CA **2003 - 2004**
Account Manager,
Functioned in the capacity of an insurance expert. Fully knowledgeable in life insurance, Underwriting and conducted full needs assessments with customers. Served as liaison with Underwriters and vendors to ensure timely underwriting of policies.

- High degree of customer satisfaction and provided creative pricing and coverage solutions.
- 2003 Annual Trip Reward winner for exceptional sales.

Wells Fargo, San Francisco, CA **2002 - 2003**
Personal Banker I,
Built long term relationships with customers in person and by phone. Analyzed customers financial needs and made recommendations. Reached out into the community by placing outbound phone calls to existing clients, visiting businesses, conducting educational seminars, and being active in the community.

Lincoln Financial Distributors, Philadelphia, PA **2001 - 2002**
Regional Account Manager
External Life Insurance Wholesaler (in training). Delivered sales concepts to financial advisors intended to target "mass affluent" prospects in a group or one-on-one setting using life insurance. Introduced campaigns to the financial advisors identify life insurance and long-term care sales prospects.

Regional Sales Specialist – *Internal Investment Wholesaler*
Solicited broker/dealer representatives and financial planners to sell Delaware Investment products (Annuities, Mutual Funds, Variable Life Products, 401(k) and 529 Plans) to their clients. Established, grew, managed, and expanded individual producer and firm relationships in the designated geographic territory with assistance from an external wholesaler. Managed territory marketing and sales activities within budgeted expenses to achieve sales goals. The geographic territory included: AR, KS, MO, OK, So. IL, NV, CA and HI.

· Philadelphia Eagles Trip Award winner for exceptional sales.

Charles Schwab, Wayne, PA
Business Development Specialist, **2000 - 2001**

Worked with new and existing clients to identify investment objectives and matched their needs to available products and services. Cultivated leads and strengthened client relationship to the company by offering solutions to their financial needs. Marketed and sold Mutual Munds, IRA's, 401(k) and 529 Plans.

Morgan Stanley Dean Witter, Philadelphia, PA **1999 - 2000**
Financial Advisor,

Marketed and sold individual securities, fixed income, focused on building a book of business based on 403(b) and 401(k) plans. Advised and educated clients about appropriate investments and insurance need and implemented strategic financial strategies to help them achieve financial goals.

First Union Bank Philadelphia, PA **1997 - 1999**
International Operations Credit Analyst,

Reviewed, advised, confirmed, amended, and transferred Letters of Credit in accordance with UCP 500 and Anti-Boycott Regulations

EDUCATION

Bachelor of Science, Psychology,
University of Pennsylvania, Philadelphia, PA

A Better Chance, Inc, Alumnus

PROFESSIONAL DEVELOPMENT

General Motors Acceptance Corporation Quincy, MA **Summer of 1992**
Inroads Inc. Intern,

In this Managerial Training Program, I received an extensive introduction to various departments within the branch. My experience ranged from credit evaluation of finance application to providing customer assistance, to collecting delinquent accounts and skip tracing.

Licenses, Continued Education

CRPC®, Series 7, 63,65. State of CA Life and Health License (inactive). Fluent in Spanish (oral and written)

Computer Skills

Well versed in PC and Apple computers. Knowledgeable on, Microsoft: Windows ('95-Windows 10), MS Office (Word, Excel Powerpoint), Principia-Pro, Hysales, Morning Star. Business Contact Managers and CRM's: ACT, Avenue, GoldMine, MARS, Siebel Systems, PeopleSoft, Lotus Notes, Apollo, Sales Force, Adobe Lightroom Photoshop Premier.