Steven Balerna
SBalerna@TIAA.org
W 980-215-6622
C 704-661-8355

Qualifications

- FINRA Series 6, 7, 63 and 66.
- State and Non-Resident Life and Health Insurance licensing in 51 jurisdictions.
- Excellent understanding of TIAA-CREF products and services, regulatory guidelines and TIAA-CREF specific processes and procedures.
- Over 11 years financial industry experience with comprehensive knowledge of the financial environment including legislative and regulatory environments and familiarity with retirement planning and tax issues in a fast paced team environment.
- Outstanding verbal and written communication skills. Possess the ability to ask appropriate probing questions and influence the direction of each communication.

Employment

TIAA **2011 – Present**

IAS Wealth Management Client Relationship Consultant **2014 – Present**

- The Wealth Management Client Relationship Consultant (WMCRC) is the primary service and sales support point person for advisory teams while being a person of contact for clients of partner Wealth Management Advisors and Associate Wealth Management Advisors.
- Responsible for the facilitation and execution of learning and development (training, communication, coaching) in company initiatives requiring higher levels of specialization of product and policy knowledge in order train my advisory teams to become successful while working with clients.
- Oversee three separate advisory teams and manage their individual performances while also striving to achieve my own individual success within my scorecard metrics and goals as demonstrated by finishing in the **top 10%** of my peers on the standard stack ranking each year as a WM CRC.
- Manage and facilitate weekly Practice Management Meetings per my three advisory teams to strategize about upcoming trends that influence service related issues, discuss and interpret metrics and provide feedback to help my advisors and other team members successfully achieve their sales and service goals.
- Act as a subject matter expert for processes while encouraging adoption of new procedures and policies.
- Promote and manage relationships with advisory teams and their business partners while working with these partners to identify and resolve shared issues and endorse ways to partner as one team.
- Expert level of knowledge with multiple products TIAA has to offer such as Brokerage, Managed Accounts, Insurance, etc. to act as a point person to help our WMA team and client make the best decision.
- Proactive coaching of team members resulted in becoming a **Peer Coach of IAS CRC Mentor Program**, which included training new hires about products, policies and driving upcoming initiatives.
- Currently serving as a point person of the Culture Survey - Continuous Improvement Committee**,** which help promotes new improved processes and obtains feedback on ways to improve our current procedures.

AIS Senior Financial Consultant **2013 – 2014**

- Metrics include meeting revenue growth or retention goals, objectivity, distinctiveness and productivity standards, and effective use of available resources to deliver appropriate client based solutions to ensure timely sales execution.
- Responsible for making recommendations, allocations strategies for selected participants providing clients with a single point of contact during sales process.
- Provide direction, guidance and possess the ability to influence business partners in a positive manner including collaboration on sales, problem solving, and client focused resolutions.

PSG Individual Consultant **2011-2013**

- Responsible for servicing inbound calls while proactively engaging clients to identify gaps in their financial planning and recommend suitable products and services offered by TIAA.
- Accountable for communicating details of TIAA retirement plans, after tax investments and insurance products, payment flexibility, investment choices and overall retirement and financial issues to individual, institutional and prospective clients.
- Served as my team's Problem Solving Captain and First Call Resolution Captain to help promote continuous improvement.
- **Proactive coaching of team members resulted in becoming a Peer Coach of NCC/PSG Mentor Program.**
- Demonstrated use of resources by engaging appropriate business partners to follow up with referrals.

Wells Fargo **2009 - 2011**

Lead Teller

- Processed customer transactions within established guidelines.
- Identified and made sales referrals, recommended alternate channels, cross-sold bank services and products for Wells Fargo business partners, while providing excellent customer service.
- Coached New Hire Tellers and provided them with training on product knowledge, time management skills, and better understanding of company policies and procedures.
- Partnered with upper management to help coach employees with issues related to performance improvement, product knowledge and surrogate manager responsibilities.

Teller **2007-2009**

- Processed customer transactions within established guidelines.
- Identified and made sales referrals, recommended alternate channels, cross-sold bank services and products for Wells Fargo business partners, while providing excellent customer service.

Education

University of North Carolina – Charlotte **2009**

- Bachelor’s Degree in Business Communications and Minor in Marketing.