



Rosemina Hudani
CRC® LUTCF® CLTC®

American Airlines Federal Credit Union

FAST FACTS

- ▶ Partnered with Cetera® in 2010
- ▶ 9 producing advisors
- ▶ Asset size: \$6.54 billion
- ▶ Deposits: \$5.84 billion
- ▶ Based in Ft. Worth, Texas with 46 branches coast to coast
- ▶ Closed field of more than 283,000 members that includes anyone working in the air transportation industry* and their families

*For complete membership eligibility information, visit www.aacreditunion.org/eligibility.aspx

Spotlight ON

Flagship Financial Group and **Rosemina Hudani**

AMERICAN AIRLINES FEDERAL CREDIT UNION

Top-Flight Service Designed Around Financial Wellness

“The output is only as good as the input,” says Rosemina Hudani, a financial advisor at Flagship Financial Group. “So our first investment is one of time spent on the discovery process. Learning about the client is so important. A doctor wouldn’t prescribe medicine without diagnosing the problem first—why would I recommend a financial strategy before learning about the client?” It’s the first step of a collaborative approach with the advisor, client, and credit union teaming up to create a stronger financial future for the client.

Flagship Financial Group is the investment program for American Airlines Federal Credit Union (AAFCU), with Rosemina supporting six branches, primarily in the Dallas-Fort Worth area. With a focus on American Airlines employees, retirees, their family members and the air transportation industry, AAFCU believes a solid financial education and financial literacy program—covering everything from the simple to the more complex—are important to creating a wonderful member experience. As AAFCU Senior Vice President and Chief Financial Officer Sean Gaven puts it, “The best consumer is a well-informed one.”



Keeping Clients off Autopilot

To ensure their members know all the financial resources AAFCU can offer them, the credit union provides extensive seminars and outreach across the country on topics of interest to their members. The goal of this education is to boost financial literacy and well-being while alleviating financial stress, creating happier, healthier employees.

It's a philosophy that dovetails nicely with Flagship's and Rosemina's goal to educate themselves about their clients. AAFCU generously provides members with complimentary financial plans, which gives Rosemina and her clients the perfect entrée to an in-depth discovery process. Like many pre-retirees, her clients often approach retirement with grand ideas, assuming they will have more time and less responsibility once they leave work life behind. She tries to ground them in what is often the reality of retirement—accounting for Medicare and long-term care insurance—while still remaining positive and forward thinking.

Focusing on the Destination

Staying focused and upbeat is key, as creating a financial plan can stir up a lot of negative emotions for clients. Rosemina tries to take those emotions out of the equation and not dwell much on the past. "I keep my clients focused on what they can do now to make their future better, and keep more of what they make." Rather than looking back at what clients did—or should have done—up to that point, Rosemina keeps them looking ahead with a car analogy. "I tell them to look forward out of the large windshield, not backwards through the tiny rearview mirror." As many American Airlines employees have highly technical jobs, their attention to process and detail often carries over into her discussions with them. "They understand how the financial plan model aligns their current situation with their goals."

While 2016 saw Rosemina creating 30 financial plans, in 2017 she completed 160. It's been a great demand on her time, but she has continued to serve a growing number of members with a significant volume of referrals from satisfied clients. To manage back-to-back appointments with 25-30 members per week, Rosemina relies on the department's excellent support team of licensed sales assistants and support staff to assist with the paperwork. And despite being busy with her own clients, Rosemina is happy to help out her fellow financial plan leaderboard colleagues.

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That spirit of collaboration is core to the entire AAFCU organization, reflective of the overall credit union industry: members helping members. The holistic approach to service extends to how the team works together across the organization: from IT and legal to marketing and lending to mortgage and investment services, everyone works together to make sure each of AAFCU's 283,000 members' needs are met.

The Team Behind the Team

Rosemina also credits her success to having the right team behind Flagship Financial. She has always relied on the Cetera Financial Institutions home office for a variety of needs, and appreciates their partnership and service-focused delivery. From the start, Rosemina was impressed that most of her queries to the Resource Center for assistance on operations matters were handled within one call, and that if finding an answer required some research, she received a prompt follow-up. And since Cetera Financial Institutions is a self-clearing firm, Rosemina can call departments directly for assistance and problem resolution. She can go straight to the IRA team for help with technical questions on IRS rules and regulations, as well as information on the daily maintenance and processing of these accounts. Likewise, the Annuity/Insurance Operations team is just a phone call or email away. Or, drawing on the experience of the Advisory Services team, she can get help tackling complex advisory cases or get answers on questions about advisory operations and technology.

With her background in life insurance and long-term care insurance, Rosemina has a special appreciation for the seamless capabilities of Cetera Financial Institutions' online insurance processing system. This innovative insurance platform provides advisors with a more holistic approach to clients' needs with a streamlined workflow—simplifying what can be a complex insurance process. She has also been a beta tester for another exciting technological development, Cetera's Decipher™, an innovative client self-assessment tool that uses emotion analysis software to capture the inherent differences between a client's logical and emotional disposition to their wealth, creating a more complete understanding of needs and priorities. Flagship may even incorporate Decipher onto their website in the future so clients can see the potential of this new AI tool.

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It's Not What You Have, It's How You Use It

Despite her wealth of knowledge, experience, and access to advanced technology, Rosemina believes the human element is most important within the client relationship. "It's about how much you care, not how much you know." Working with someone who has their best interests at heart is, after all, what most clients hope to find, if not outright expect, in their financial advisor. Partnering with an independent firm like Cetera Financial Institutions that has no proprietary products and no sales mandates helps Rosemina build on the trust people have in credit unions to be unbiased. Access to curricula like Cetera Financial Institutions' ACE Program (Advise, Consult and Engage), which Flagship's investment adviser representatives took part in, helps advisors demonstrate the value their financial plan can offer clients, making it a more comfortable—and less "salesy"—experience for both advisor and client.

Creating Financial Plans for Your Own Clients

If you sometimes find it hard to find the time to create financial plans for your clients, Cetera Financial Institutions can help. The recently launched Financial Planning Center's dedicated team can help advisors capitalize on the business growth and enhanced customer relationships that come from holistic planning services. You stay front and center of the client experience while they create the plan for your clients. It's one of the many benefits of affiliation with Cetera Financial Institutions.

For more information about:

AAFCU, visit their [website](#).

FLAGSHIP FINANCIAL GROUP, visit their [website](#).

CETERA FINANCIAL INSTITUTIONS, contact **Sean Casey** at **800.245.0467, ext. 65014** or visit our website ceterafinancialinstitutions.com.

