

Good Company: New England Financial

Product diversity, relationship building make business a top workplace in metro Detroit

Every September, the nonprofit LIFE Foundation coordinates Life Insurance Awareness Month to remind Americans about the importance of having life insurance as part of their financial plans.

At New England Financial, with offices in Southfield and Grand Rapids, employees are dedicated to advocating for the importance of life insurance to their clients every day.

"No well-adjusted human being wants to think about this topic, but you have to," says Mike Amine, managing partner. "If you die prematurely, your spouse, children and loved ones have their lives turned upside down. Life insurance can allow them to maintain their dignity and standard of living. Life insurance's not for the dying; it's for the living."

The problem is many consumers find purchasing life insurance confusing and don't know where to begin the process, Amine says. That's where New England Financial representatives work to distinguish themselves.

"Our approach is to educate consumers and make a complex, difficult subject easy," Amine says. "We make sure people understand the need for life insurance, and a good adviser makes the process user-friendly."

According to Amine, New England Financial offers tools unique to the industry, such as a life insurance selector that determines the proper amount and type of life insurance for each individual's needs. At

New England Financial, representatives have the ability to offer clients products from more than 200 top-rated insurance companies.

Access to so many options is one of the advantages to working for New England Financial, according to Joe Betcher, a top-producing financial representative with the company for more than 10 years.

"We have the ability to offer many products from different companies to our clients," Betcher says. "As a representative, you want to put yourself in the position of the person you're talking to, and it helps when you have options. For example, I deal with a lot of people near retirement age, and I always think of my dad when I'm doing so."

Amine says the company prides itself on hiring advisers who "practice what they preach" and put themselves in their clients' shoes.

"They're not just selling but working with people to help them make informed decisions," Amine says. "Joe and our other representatives build long-term relationships with our clients. Their insurance needs will change, and



Good to Know

■ New England Financial offers life insurance, financial planning*, investment and advisory products, college-funding strategies, disability income and long-term care insurance, and products and services for businesses. The company has offices in Southfield and Grand Rapids.

■ The Southfield Agency was named a Top Place to Work in 2009 by the Detroit Free Press and New England Financial National Firm of the Year in 2008.

■ To find out more, call 248-357-7634 or visit www.nefmichigan.com. To see job openings, visit the website, then click on "About Us" and "Careers."

*Through approved financial planners of New England Securities Corp.

New England Financial's Southfield agency currently has a staff of 100 and expects to add 25 more positions in the next year, mostly financial

by working closely with them, you can change with them."

representatives. Prospective employees should understand the importance of professional development, constant education and a high level of integrity, Amine says.

"Our representatives have autonomy and flexibility," Amine says. "Being partnered with one of the leading life

insurance companies in the world, in MetLife, gives us the ability to be client-driven, not product-driven. Our reps are well trained and have the ability to follow the process and shop around."

Above all, it's being able to help a client you've come to know over the years through

a difficult personal time that makes the job so satisfying, Betcher says.

"This business is part of me and who I am. It's rewarding in many ways, beyond monetarily," he says.

New England Financial employees Mike Amine (left), Laura Voigt, Dmitri Knysch, Katie Nelson, Joe Betcher and Lisa Grigg.