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Employee  
Profile

# Kristy McCullough



*For the latest installment in our Employee Profile series, I sat down with Kristy McCullough, V.P. and wealth advisor in our Lake Forest office, to chat about the team's integration since joining RMB in June 2017, her connection to Chicago's North Shore, and the impressive life goal she's set to accomplish this spring.*

**Courtney Gillen:** Let's start with the common question we ask of all advisors: What led you to this career?

**Kristy McCullough:** Coincidentally, in high school, I was a runner at the Board of Trade, not knowing it was the field I would end up in. I went on to study sociology in college, and after graduation, I worked for an advisor at Merrill Lynch. He was the mentor who helped me see my future in finance and got me excited about the industry. I always liked math and working with numbers—I would put together my own cash flows and budgets in college—and having studied sociology, I also enjoyed working with people. I eventually moved to an alternative investments firm, where I gained an appreciation for the investment side of the business, but I missed working with individuals and families. An opportunity presented itself in Lake Forest, and I joined VennWell in 2005, working there for 12 years until we became part of RMB.

**CG:** You and the Lake Forest team celebrated your two-year anniversary with RMB this past summer. What's

the transition been like for you, going from a six-person company to one that's closer to 200 people?

**KM:** It's been exciting! Obviously, we gained a lot more colleagues, but also many more resources, which ultimately gave us more time to spend with clients. Being able to hand technology or compliance oversight to a department fully dedicated to those practices has allowed us to reinvest that time in our clients. A 75-person asset management team also gives us the ability to offer our clients a wider array of strategies and more customized solutions, which has been a meaningful upgrade for our clients. All of this has helped us attract new clients and grow our team, which has also been a positive!

**CG:** And you've also advanced to become the lead wealth advisor in our Lake Forest office, which is in the same town where you were raised. What's it like to be a lifelong member of the community where you work?

**KM:** It's wonderful, and it's helpful for clients to know »

that I'm invested in their community. I went to grade school right across the street from our office and attended high school maybe two miles from here at Woodlands Academy, so it's amazing to be serving clients in the community that's always been home to me. Having that deep connection to the North Shore helps me relate to clients in a personal way. It shows that I'm just as committed to their community as they are, and it adds another dimension to our relationship, since it's common that we run into each other at the store or a charitable function.

**CG:** Speaking of charitable engagement, you and your family are very active with local organizations. Tell us more about your involvement.

**KM:** It's about giving back, and I always want to give back to the community that has been there for me. One organization in particular, UnCorked Adventures, started with a close friend's diagnosis of early onset Parkinson's. After his diagnosis, I met a lot of other people in the community who were also affected by similar movement disorders. It turns out, the only thing we know that slows Parkinson's down is exercise, and being an active person, it was a natural fit to help start UnCorked, where I serve on the board of directors. We're dedicated to finding a cure for Parkinson's, raising awareness and providing education about the disorder, and doing it all in a fun and engaging way through physical activities. Not only is it working to cure a disorder that has personally touched those I love, but it's also an organization that's helping others in the community and around the world.

**CG:** Wow, that's incredible! I would also say calling yourself an "active person" is a bit of an understatement. Didn't you just return from running the Berlin Marathon?

**KM:** [Laughs.] Yes! I'm currently working to complete all of the World Marathon Majors, which are Tokyo, Boston, London, Berlin, Chicago, and New York City. Berlin was number four. I'll be running Tokyo in March, and then finishing the majors with London in April 2020. London will be incredible because I'll be running for The Michael J. Fox Foundation to support Parkinson's research, and my

daughters will be there to share this accomplishment with me. I've always been a runner, but I dedicated myself to marathons after my youngest was born six years ago, so it's meaningful to show them that you can be a mother, have a successful career, and still accomplish your personal goals.

**CG:** How do you find time to train for marathons, much less run in them, on top of being an advisor and raising four daughters with your husband?

**KM:** It's really about carving out that time for myself. I run early in the morning before the girls are awake and the sun still hasn't risen. It's a great time to clear my head and find my inner balance. I'm someone who's relentless about achieving goals I set for myself. I'm competitive in that way, and marathons were a way to take something I already enjoyed doing and make it even more competitive. My dad was an accomplished athlete, having finished numerous marathons and two World Championship Ironman Triathlons, so I grew up watching others compete and race, which was my real inspiration for getting into marathoning.

**CG:** Are there any parallels you find between marathon running and wealth advising? Or even life?

**KM:** Of course! With marathoning, you're really setting a goal for yourself at the core of it, with the focus being crossing that finish line. With advising, it's the same logic. I want to help client "train" for their future, whether that's retirement, their legacy, etc. But to do that, you need a good training plan, and, just like running a marathon, there are many different stages to work through in preparation for crossing that finish line. It comes down to putting the work in ahead of time, understanding the goals, seeing the big picture, and then piecing it together from there.

**CG:** That's a great way to break it down. We're looking forward to celebrating your completion of the majors next spring! ■

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