

THE NYLIC • Review



2016 Council
President
Christie Mueller

Unlimited Possibilities



2016 Council President Christie Mueller, Seattle Office, replicated a near-historic run to claim her blue blazer.

In achieving New York Life's most prestigious title, Mueller has helped to protect more than 200 lives and retirements.

Christie Mueller visualized this exact moment in her mind hundreds of times over the past year. She closed her eyes and felt CEO Ted Mathas slip the Council President's blazer over her shoulders during the Chairman's Council meeting at Amelia Island, Fla. — the stage, the lighting, and the smiling faces of her closest colleagues and loved ones in the audience.

In her mind, she experienced the rush of pride that would accompany the moment.

And, unlike many highly anticipated events, the reality actually exceeded her expectations. "It was everything I imagined and more. I've been on an incredible journey these past two years. That swell of

emotions when I finally put on my jacket went far beyond what I could have envisioned," Mueller says.

In achieving New York Life's most prestigious title, Mueller helped to protect more than 200 lives and retirements, earning more than 1.7 million Council credits in the process.





Havana Holiday: Determined to have a memorable, fun-filled Council run, a month before Council close, Mueller did the unthinkable: She packed her bags and left with friends for a 10-day vacation to Cuba.



I was going to make sure that if I chased the Council Presidency again, I was going to have a blast doing it. It was going to be the best, most memorable time of my life, end of story.”

— Christie Mueller

It’s been a long journey to this career pinnacle for Mueller, admittedly more concentrated over the past two years. She fell just short of her goal last year, claiming the 2015 Council Vice Presidency with the second-most Council credits in company history. The

result of last year’s chase left Mueller conflicted, leading to a period of introspection that delayed, but ultimately sparked, a second Run for the Roses, a new approach to the challenge, and further strengthened her belief that life is full of unlimited possibilities.

Es Complicado

With a little more than a month to go in the 2016 Council race, Mueller did the unthinkable. She packed her bags and left with friends for a 10-day vacation to Cuba. As the group explored old Havana

and conversed with locals, answers to their questions — whether about politics, culture, or daily life — began with a common refrain, “Es complicado.” It’s complicated.

That Cuban turn of phrase describes Mueller’s decision to make another run at the Council Presidency.

After pouring everything she had into the 2015 race, she was inclined to take a pass. She had accomplished more than what she’d set out to professionally. “My goal was to gather \$1 million of assets a week. I didn’t have the jacket, but I had done that. And I had the experience” says Mueller, who was buoyed by the opportunity to celebrate last year’s accomplishments with her step-daughters and staff in London.

Had she prevailed in 2015, the plan was to spend 2016 on personal ambitions. Mueller had an idea for a children’s book, wanted to travel, and open herself to finding a “special someone.” 2016 placed Mueller at a fork in the road. While her desire to focus on personal growth and exploration were strong, a part of her couldn’t vanquish the notion that she was leaving a goal unfulfilled.

“I don’t have a lot of muscle built around defeat,” Mueller says. “My run in 2015 was really a challenge. I didn’t know if I had it in me to do that again. Not the ability to do it -- I knew I had that. I just wasn’t sure if I had the spirit to do it.”

All In

In January, after six months of mental gymnastics, Mueller agreed to a simple exercise. Her assistant, Jann Miller wrote Mueller’s personal goals on one piece of paper, and on another she scribbled “Council President.” Mixing them up behind her back, she instructed Mueller to pick a hand. No mere game of chance, the exercise was an exploration of Mueller’s subconscious that would dictate her path for the balance of the year. “No matter what piece of paper you choose, your heart will immediately tell you what you truly desire,” Miller said.

Mueller had selected: “Write the book, travel, meet someone special.” Her subdued reaction made it clear a second Run for the Roses was underway.

“It made me realize that if I’m not going to do it now, it was going to be next year or the year after, so let’s just get it done now, have some fun at it, and be fierce,” Mueller says. “I didn’t want to be 90 years old, look back and think, ‘I didn’t go all in to be Council President.’ I needed to do this to feel good about myself.”

Fortunately, Mueller had maintained her production pace from the previous year. The habits Mueller built to increase her production to the \$1 million of assets gathered weekly-mark required an intense focus throughout the entire 2015 Council year. Her stretch goal created a new normal for her production.

“Last year was tough. It takes more mental discipline to challenge yourself than it does to replicate your previous efforts,” Mueller says. “And because of that, the first five months of this year, I was still stretched out. I didn’t go back to the old me. This year I understood what it takes, had a feeling for the pacing and what needed to be done.”

Adding to a Strong Foundation

What needed to be done required a little self-talk and reprioritization.

“This time around, I wanted it to be joyful. I wanted my clients to feel that. I was going to make sure that if I chased the Council Presidency again, I was going to have a blast doing it. It was going to be the best, most memorable time of my life, end of story.”

Mueller prioritized happiness over results. This mental repositioning culminated in her decision to visit Cuba in May, just weeks before Council close.

“It wasn’t lost on me that it was pretty much the worst time to go, but I just wanted to do this year my way,” Mueller recounts. “I worked hard, but I let the harness off a little bit and galloped more freely.”

Personal priorities in order, it was time to devise a tactical plan. First, Mueller set a baseline first-year commission goal of \$1.3 million (she earned \$1.57 million, exceeding her goal by more than \$200,000 FYC), and broke that down to weekly and monthly measuring sticks.

Next, Mueller focused on her activity. She worked tirelessly last year to attain new clients, and emptied her

VISIONS OF SUCCESS



2016 Council President Christie Mueller, Seattle Office, engages her staff by making the practice’s semi-annual vision planning sessions a team effort with her assistants Jann Miller and Tom Steele. Beyond business and marketing planning, Mueller and her team use the day-long sessions to align their individual goals and aspirations for the year with the practice’s goals. The idea is to root something personal — be it self-improvement, a career achievement, or a reward — to the collective success of the group. • “We find what each of us values and attach it to the practice’s goals, so we can all be 100% engaged,” Mueller says. “It doesn’t come from me saying, ‘We want the Council Presidency this year.’ Instead it’s, ‘What do we want to do? What will it take? How can you achieve what’s important to you from this?’ We become an entity supporting each other’s goals. It’s not me dragging them along on my vision.” • It’s a practice helps the office project a family feeling to clients. • “It’s a lot of fun working toward common goals and encouraging each other,” says Miller, who is in her 16th year with Mueller. “I’ve never felt more valued, encouraged, and respected. Christie’s always finding ways to show she’s appreciative of what we do.” • Adds Steele, “Jann and I don’t work for Christie, we work with Christie. We’re part of a team. I don’t feel I’m doing a nine-to-five, because there’s some of me in the process. Christie instills and inspires us to reach for our goals.”



Driving New Business: After giving her all in 2015, Mueller needed to drive new business, so she and longtime colleague, Chairman's Council Agent Kris Gulbran, Seattle Office, hosted workshops at Seattle-area companies to engage with potential clients.

some sort of systematic way to feed the funnel all the time, not reinventing the wheel every day," Mueller explains. "For me, workshops are a great way. I'm pretty good on my feet, approachable, and very knowledgeable about retirement solutions."

New Business

Mueller's practice has long been focused on helping middle market clients achieve financial security as they near or enter retirement. Within that space, much of her work centers on individuals in transition — either those between jobs, or leaving the workforce. "I actually like the blue collar market best. They tend to be good savers and they're looking for help. Helping them is my passion," she says.

As usual Mueller hosted two distinct workshops each quarter with a local outplacement firm. She uses the company's "How to Maximize Social Security Benefits" and "Avoiding Icebergs," a customized workshop that educates

people between jobs on how to maximize their benefits and uncover any potential gaps in their planning. In both workshops, Mueller says: "I'm reaching out to people without trying to sell them anything."

Additionally, Mueller and her longtime colleague, Chairman's Council Agent Kris Gulbran, Seattle Office, host workshops at other Seattle-area companies to engage with potential clients. Once a year, Mueller invites a guest speaker to headline a workshop for existing clients.

book of business of all potential opportunities. "I had a sense of urgency about me last year. I simply said to many of my clients, 'We've been talking about this for three years. Let's get it done now,'" Mueller recalls.

The lack of established clients to revisit in 2016 created a new prospecting challenge, making Mueller as eager as a New Org agent.

"Finding people to talk to is the single biggest challenge agents face. You have to have



X-ray Vision: A long-time adherent to the power of visualization, Mueller wrote affirmations and positioned them where she would see them throughout the day. She used affirmations and visualization techniques to make her goal real and attainable right down to imagining the donning of the Council blazer.



"Social Security is a big draw right now. People come for that topic, even though they might have something else on their brain. We just invite as many people as we can and that generates a lot of business," Mueller says. Workshops typically attract between six and 20 attendees, and generate as many as 16 appointments.

For those attending the Social Security workshop Mueller offers to conduct a pre-social security optimization consultation to all those in attendance. "It's extra work, but it typically leads to other things," she says.

For the "Icebergs" workshop, Mueller covers all of the things people need to be aware of about benefits. "They may need to get some life insurance. They need to be aware that they've potentially lost a group life policy, and be aware of other coverage issues," says Mueller. "We talk about affordability of long-term care -- all of the things that might affect them."

Guaranteed Solutions

Today, Mueller's typical client is between 55 and 65, and edging toward 70. Guarantees for retirement income are increasingly relevant. Nearly 35% of Mueller's sales this Council year were for Guaranteed Lifetime Income (GLI), as she continues to help her clients replace a missing piece of many Americans' retirement strategy — pensions. "Retirement used to be a three-legged stool," says Mueller referring to social security, pensions, and personal savings or investment accounts as the legs of the stool. "Pensions are pretty much gone for most people. Now, they're retiring on a two-legged stool, which is not nearly as secure. So, we can take some of their money and we can recreate that pension-like money with Guaranteed Lifetime Income. That's really secure."

And security matters to clients. With well more than 50% of Mueller's production based in annuity sales, New York Life's and NYLIAC's financial strength is one of her biggest selling points.

"When people consider Guaranteed Lifetime Income they really want to make sure that company is going to be around through the years," Mueller remarks. "Our financial strength is a key factor and has stood the test of time. It's easy for me to tell clients, 'We'll be there 30 years from now when your insurance policy or annuity is going to pay off.' That counts."

With GLI in place, Mueller continues to the next leg. "I can help them figure out how to optimize social security and get the most out of it, so if one of them dies the other one has something to live on."

And for clients with a savings shortfall and 10 years or more until retirement, Mueller has found a solution that resonates with clients — a variable annuity with an optional Investment Preservation Rider (IPR). The IPR sets a floor under an investment, guaranteeing 100% of the client's first-year premiums (less any proportional withdrawals) at the end of the selected holding period.*

"When people my age feel like they've got to make up for lost time and lost money — the market treated them poorly, or they got out at the wrong time, or they didn't save enough to begin with we can employ the IPR on a variable annuity," Mueller details.

"There are a lot of people who will tell me, 'I'd like to be moderately conservative, but I feel like I've got to be very aggressive.' The IPR can be real helpful to them. They can get a bit more aggressive and then they can have a guarantee that if the worst case happens, they don't lose their principal. That's pretty powerful post-2008."



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— Christie Mueller

All Systems Go

Mueller typically meets with 12 to 18 people a week scheduling appointments two hours apart, Monday through Friday. "I'm a real steady writer. My systems are all good to do that."

To successfully navigate her constant flow of appointments, Mueller relies heavily on her staff of two — Miller and Tom Steele. Mueller's confidence in their ability to handle the back office duties, frees her to be the front person of her high-performance operation.



Meeting Needs: Nearly 35% of Mueller's sales this Council year were for Guaranteed Lifetime Income (GLI), as she continues to help her clients replace a missing piece of many Americans' retirement strategy — pensions.

"I'm a hard worker, but I also try to work smart. And that means letting my team do what they do best," she says.

When Mueller first meets with a client she gathers all the pertinent information, "I take all the notes about who they are, what they care about, what's driving them. I'll capture their driver's license so we have that information up front," she details.

Mueller then shares her notes with Miller and Steele, who, based on Mueller's guidance and requests, get to



Game Face: Mueller's hard work in 2015 had created a new normal. She replicated last year's strategy with a twist: "Have some fun at it, and be fierce."

work to make sure the follow up meeting is seamless, which more often than not ends with a completed application.

"I'll let them know, I want an asset allocation tool showing moderate growth. I want these two allocations in the file," Mueller explains. With the client's driver's license information, Miller or Steele can begin entering information in an eLife or eAnnuity application, and many other case elements. "We set up the pins, and Christie knocks them down," declares Steele, who's in his first year on Mueller staff.

destined to be one of those people who left because I didn't really get it. I just didn't believe in this profession," she says, admitting she was considerably influenced by pop culture stereotypes of insurance agents. "It took me a while to conquer that perception, I was a little stubborn," Mueller reflects.

It wasn't until her clients began telling her what a difference she was making in their lives that she fully embraced her career. "Now, I believe what we're doing for my clients will make a difference in their lives. Before, only my clients thought that. Now, they can feel that I know we're making a difference."

Her new belief was accompanied by the realization that the keys to success were "in her pocket" all along. From that awareness, blossomed a dedication to live a life based on intentions. She's developed a daily practice of affirmations that become truths.

She's committed to setting goals that trigger emotion. "We move towards the pictures in our minds with a lot of emotion," Mueller describes. "The thing about your mind is that it doesn't know the difference between you visualizing something and reality. That's why it's important to repeat it so many times, so your subconscious will find a way to get you there."

"When you set a goal, and it's attached to the most important values you have, then it takes over your brain. You want to accomplish it with so much gusto that all that energy, and all that drive, just moves you forward," she exudes.

Unlocking Potential

For more than two decades now Mueller has been breaking through boundaries, unlocking different pieces of her potential. It wasn't always that way.

There's a seven-year gap between her first two Council qualifications. "For a while I thought I was



Seattle's Best: Making Council President wouldn't have been nearly as much fun without her biggest fans and supporters. Mueller had a chance to gather with staffers and fellow agents from the Seattle Office.

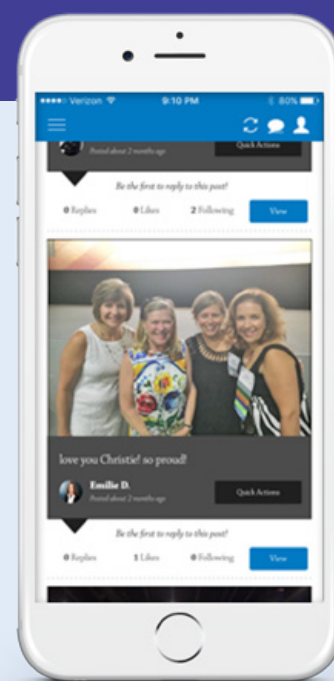
Attracting More Women to the Career

Professionally, 2016 Council President Christie Mueller, Seattle Office, is thinking beyond the bounds of her personal production, and to the industry as a whole. Early in her career, she struggled internally with the pop-culture perception of a life insurance agent. She wants to share her experiences and change perceptions to reveal an unrivaled career opportunity.

"I'd like to have a national platform to talk about our industry, because I'm concerned how few people are going into our industry. I know it has to do with negative stereotypes that have nothing to do with the truth," Mueller says. "Those stereotypes got in my way at the beginning. It gets in my clients' ways; it gets in the way for a lot of people. I'd like to change that. It's a big mission that will take more than just me, but I could be a part of it."

Mueller also hopes to further open doors for women in this field. She's not looking to take a top-down, "look where you can be," approach. Instead she wants to show the true viability of this career to women starting in the business or looking to enter.

"I believe women can be a huge asset for this company. We're as smart as anybody else, and we've got some tools, generally speaking. We're great listeners; we're very empathetic; we want, by nature, to help people. Perfect agents," she says.



Mueller "trended" among agents across Council meetings thanks to the Council app.

Why Not Both?

Jann Miller's "pick one" exercise in January unlocked another realization for Mueller — she doesn't have to choose between professional and personal growth. She can have both.

"I don't know why I was always thinking it had to be either/or, the Council Presidency or travel to see my friends, add some romance to my life, write the book," Mueller ponders. "Why can't I choose both hands?"

Mueller is making that adjustment for 2017. Slightly out of character, she hasn't officially set any goals for next year due to the hectic schedule of the Council season. Although it's a slightly unnerving experience, she's keeping her promise to "enjoy the journey."

With the image of slipping on the Council President's blazer firmly in the reality category, she can further loosen the reigns to chase more personal aspirations. Mueller wants to dedicate her children's book to her grandson, Augie, 2. She'll of course venture to a far-off,

exotic destination with friends this spring, and she wants to start a new tradition — a girls' weekend with her two step-daughters, Lyza and Maggie, who both live on the east coast. Oh, and there's the matter of love. Mueller opened her mind to it, and met "that person" this year.

"My heart is filled with gratitude right now. So, why not pursue all of them at the same time?" she says.

As a child, when Mueller left home for school each day, her mother encouraged her to overcome her fears, saying: "Slay those dragons." All these years and accomplishments later, are there any dragons left to slay?

"To live fully and completely without fear. I know I can make anything I want come true," she affirms.

And why not — when you're living a life of unlimited possibilities. ■



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— Christie Mueller

*150% for the 20-year holding period. The rider is available at an additional cost on New York Life Premier and Premier Plus II Variable Annuity. The IPR does not protect against day-to-day market fluctuations or any losses that could be realized prior to the completion of the holding period. Please refer to the product prospectus and the rider fact sheet for important additional information.