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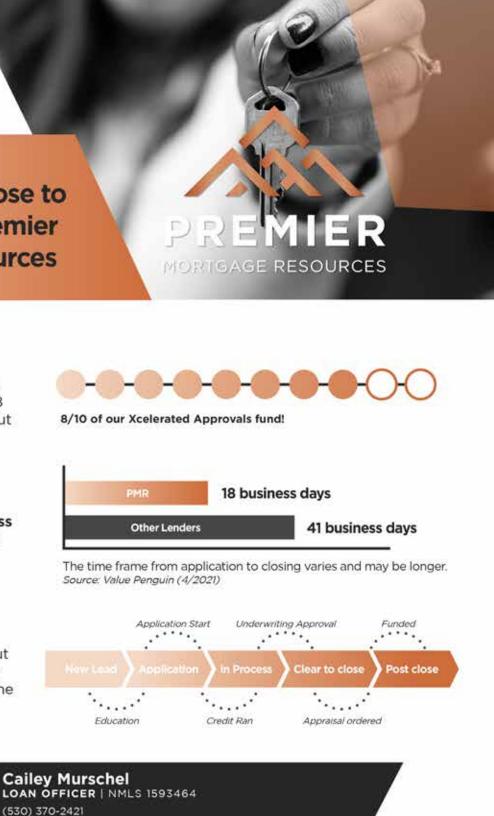
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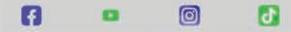


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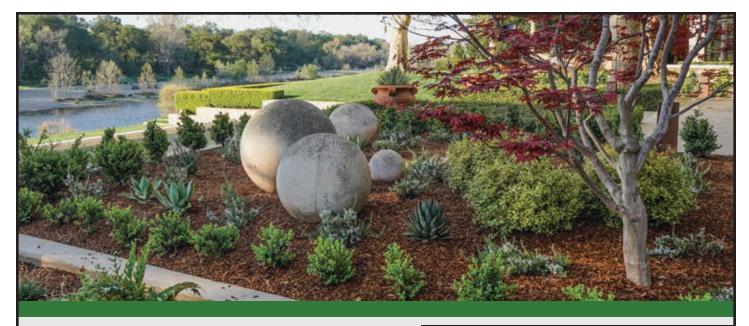
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MEET >> publisher's THE note MILLENNIALS!

Welcome to a very special issue of Sacramento Real Producers celebrating the next generation of Sacramento real estate. Over the last six months, we searched, took nominations, interviewed, vetted and ultimately chose 25 of the region's most up-and-coming real estate professionals to highlight.

They're all under 35 years old. They're all hungry and hard-working, eager to make their mark, continue proving themselves and bettering this industry as a whole. They may not have been here to navigate the ups and downs of the early 2000s, market but they were here for 2020, and they are bringing all the innovation, savvy and grit you can imagine with them into whatever these next few decades hold. They are humble enough to learn from their mentors and bold enough to try new things and chart new paths.

We're excited to welcome them into our community. Get ready to meet the go-getters!

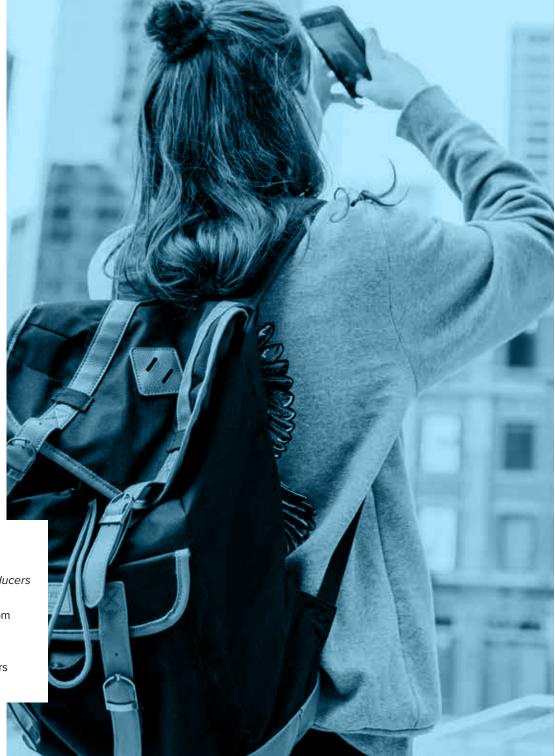
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First American Title Midtown Escrow Spotlight

PETER JILG

Peter began his career with First American Title 17 years ago and has stayed with the company because of its commitment to putting people first—both employees and customers. From his early beginnings as an escrow assistant through his work on an REO desk and his eventual promotion to escrow officer in 2009, he has handled nearly every kind of transaction you can imagine.

A native Californian, Peter loves the weather, diverse geography, and demographics of his home state. Since coming to Sacramento about 20 years ago, he has enjoyed watching the city's transformation from a sleepy "cow-town" to a city with a vibrant arts and culinary scene. Whether spending a Friday or Saturday night downtown/midtown with his husband taking in some good food, drink, and live music, or enjoying a weekend getaway to the mountains or coast, there's never a dull moment!

What is the hardest transaction you have done? l once had a sale in which there were 33 sellers in 33 different locations. That was a real challenge to orchestrate.

What's your favorite part about being an escrow officer?

The absolute best part is calling the agents and/or buyer/seller when we are on record, especially when we're dealing with a first-time buyer. The joy on the other end of the phone is priceless. I also love that no two transactions are alike. There's always a new twist or turn, which keeps things interesting and keeps us learning.

What types of closings do you have experience in and which are your favorite to close?

I am mainly a residential resale escrow officer, but I also handle a sprinkling of refinance deals and a fair number of commercial transactions. I also have extensive experience dealing with trusts, probate sales, and short sales. As for my favorite to close, nothing beats the excitement of a first-time buyer closing on their first home. We all remember our first one!

What is something you wish real estate agents understood about your job?

Experienced agents get what we do, and I am grateful for this understanding. It allows everyone to do their part without feeling like they are being held to an unrealistic expectation. Just as a contract has its timelines related to disclosures and contingency releases, we have our timelines to complete title/escrow clearing matters. If a closing timeline changes, it's critical to communicate with escrow so we can also adjust our timelines accordingly and keep the transaction on track.

JORDAN

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TRIVERI

ONE SOURCE CAPITAL GROUP

What is your favorite part of being a real estate agent? Helping my clients! It's an indescribable feeling like no other working with first-time home buyers especially getting to take part in a process that is so monumental in their lives is an incredible gift!

What makes you different from other agents?

I feel like I offer a variety of experience and knowledge, more than just regular residential real estate. Since joining a startup boutique brokerage as the Vice President of Real Estate at One Source Capital Group, I have developed out of necessity a program called LUXOne, which is essentially a custom-guided home building program that begins from the land acquisition to the completion of the home build. This takes the fear factor out of the build process.

What does "success" mean to you?

Success to me means building the life that you want to live. Not comparing success to what you see on Instagram or social media with stacks of money and designer things. But accomplishing your ideal life, specific dreams, goals, and lifestyle that you desire no matter what that dream may look like. Are there any organizations or charities that you support? How? Folsom's Hope Currently serving on the board as the Events and Fundraising Chair since 2015 Folsom's Hope partners with the Folsom Cordova school district to provide mentorships and afterschool programs for at-risk youth in our community.

Hearts for Heroes

Currently serving on the Board as acting Secretary since 2021. We work along the local fire departments paving a way for fur therapy — aka station therapy animals for the stations we have our first dog placed this year, and it has paved the way for more to come!

Gold Country Woman's Council Was recently asked to be a part of their events committee.

What are your favorite tools, apps or bits of technology?

CANVA! I have used Canva since it was released as an early prototype, and I am OBSESSED. AREEL LIKE I OFFER A VARIETY OF EXPERIENCE AND VALUABLE KNOWLEDGE, MORE THAN JUST REGULAR RESIDENTIAL REAL ESTATE.

> a: Wi Wi bu ap inş all

> > Personally, this year I'll be selling my home, buying a new home, and getting married, so it's going to be a pretty full year. Professionally, we hope to increase our volume to \$40 million and help 70 people buy or sell a home. We also just brought in a new member to the team, so we are going to try to have him fully trained up and ready to go!

LUND

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100

Why did you become a real estate agent?

Both my parents were REALTORS[®] growing up, and as I got older, I realized how much flexibility they had in their job. They were both able to attend my little league games, they

were coaches and team moms, which is something I want to be able to do for my kids.

What are some ways that being a millennial is an advantage for you as an agent?

I think being a millennial in real estate, an easy answer would be something about using technology to help sell homes or cultivate leads, which is definitely an advantage. I think the largest advantage of being a millennial is more about having the energy, both physical and mental, that this job requires.

What does "success" mean to you?

Success in this business to me is going above and beyond for our clients to make the buying or selling process truly easy. One of the most rewarding experiences we've had was when we made our clients an additional \$75,000 by facilitating \$5,000 worth of work to be done on the house while they were living out of state. This extra money completely changed the house they were able to afford and it was all done without them having to lift a finger.

What does your typical day look like?

We don't really have a typical day. One day could be showing buyers all day, and the next could be inspections or listing appointments, and some days I could just be at the office working on market analysis. Most days are some kind of mixture of all of them, but they're almost never the same.

What are some of your goals for this year? (Personally and professionally)

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I like to talk numbers and trends. I can get very technical with contracts, which creates creativity and helps my clients win. I am very personable, I feel I meet people who say "they know me" just by social media. Being in front of the eye is crucial.

Professionally: 20+ million in sales, add one more lady to my team, organize processes.

I try to do all my "office work"/"computer work" in the office daily, then I fill in errands after; sometimes it's hard because contracts need to be written, etc. when home with family, but I like to try to set my work hours to stop by 7:30 p.m.



>> 25 under 35

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LAURENE

REALTY ONE GROUP

Why did you become a real estate agent?

My mother has been in business for 23 years. Grew up around the business and decided to jump ship with mom in 2013. Created our team of five ladies in 2021.

What is your favorite part of being a real estate agent?

The relationships. The handing the keys part. The evaluating of the purchase agreement to create contracts for my clients that others can't compete. The grind. The fun stuff like team parties and overall just the client appreciation and relationships this career builds.

What makes you different from other agents?

What does "success" mean to you?

It means financial freedom, more TIME, happiness and investments. If I can make someone's dream come true when handing them their keys or closing a chapter in their home being sold, that's all I strive for ... to me, that's success.

What are some of your goals for this year? (Personally and professionally)

Personally: Budget better and get some sort of investment to create cash flow.

How do you manage work/life balance?



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LYON REAL ESTATE

Why did you become a real estate agent? I was going to be a dad, and I needed a career that had no limits and didn't require too many credentials to get licensed.

What did you do before you were a real estate agent?

I worked with kids with autism.

66 SUCCESS MEANS PROGRESS EACH DAY. What's one challenge you've overcome in the past? What'd you learn from it? Not one but MANY. I've learned to keep pushing through the tough times, but my current situation is not permanent.

What are some of your biggest dreams, aspirations, or "bucket-list" items? To lead by example, to inspire and motivate others that anything is possible.

What are some ways that being a millennial is an advantage for you as an agent? We have the mindset that it's OK to fail and that anything is possible if you keep showing up.

What is your favorite part of being a real estate agent? The limitless potential.

What does "success" mean to you? Success means progress each day.

What are some of your goals for this year? (Personally and professionally) To sell as much as possible. 25 under 35 Photos and Cover Photos by: Olha Melokhina Photography



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PETER **KLAVINS**

REALTY ONE GROUP COMPLETE

Why did you become a real estate agent?

I was at Sacramento State, and my professor suggested I get my real estate license and do commercial real estate with him. I got my license and decided to go into residential instead of commercial. I enjoy helping people navigate making the biggest purchase of their life. Seeing first-time home buyers get their foot in the door into an investment that will be life-changing for their lives but also generations after them. Helping people is what drives me every day to work on my craft and to become a better REALTOR[®]. I've helped so many families, and I'm currently working with families who are crammed in an apartment and need to find more room for their family to grow. I'm truly happy with what I do and the impact I have on others' lives.

What is your favorite part of being a real estate agent?

My favorite part of being a real estate agent is helping people. If I'm working with a first-time buyer, seeing the look on their faces giving them keys or getting their offer accepted is a feeling I cannot describe. I'm helping people make the biggest purchase of their life, and they are looking to me for advice. I need to become an endless resource, no matter what their situation is. I've also come to find I'm becoming a problem-solver in all their struggles. Helping others is what life is about, and being a REALTOR[®] gives you the ability to connect with people on a much deeper level. You become part of their family and even after their purchase you are still involved in their life.

What does "success" mean to you?

What success means to me is being able to take care of the people I hold close to me. I want to work hard and become successful so I can always help others. At the end of life, it's just you 6 feet deep with no money or items. Life is about the experience you live and how you impacted others. I want to succeed by making a positive impact on others around me.

What has been the biggest gamechanger for you in your business?

The biggest game-changer for my business is having more conversations with people. Meeting new people and just having a personal conversation

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is helping me grow in the community. The more people I meet and relationships I make will help me in the long run or short run. At the end of the day, it's about relationships, not transactions. Always keep a positive mindset and always be willing to keep an open mind too!

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> LIFE IS ABOUT THE EXPERIENCE YOU LIVE AND HOW YOU IMPACTED OTHERS. I WANT TO SUCCEED BY MAKING A POSITIVE IMPACT ON OTHERS AROUND ME.



ASHILEY

K E Y

TRIBE REALTY

Why did you become a real estate agent?

I became a real estate agent to build the life I always wanted to live. I was never that person that always had a career in mind growing up, and as I got older, I found myself in jobs where I was working for other people. I got into real estate, while working a full-time job, and was blessed to excel in my first year and guit my full-time job.

What are some of your biggest dreams, aspirations or "bucket-list" items?

One of my biggest goals getting into real estate was to be able to take my family on a vacation, and I recently was able to accomplish that goal with a weeklong family vacation to Hawaii. I hope to continue to build my business in a way that gives me the freedom to be there for my clients and also have an amazing work-life balance to be able to travel.

What are some ways that being a millennial is an advantage for you as an agent?

I would say the biggest advantage to being a millennial in this business is my commitment to grinding and making things happen. Also, with a lot of home buyers in the market being millennials now, I feel like I can relate to them and give them a genuine experience when purchasing a home.

What is your favorite part of being a real estate agent?

My favorite part about real estate is the people; it's the reason I love what I do. I have met so many people and families over the last four years and just knowing that I am able to help them with such a huge milestone in their lives is something I will never take for granted. I think it's easy to get into this business and see the money and have that be the driving factor for wanting success, but I think focusing on my clients is what will make this a long-lasting career for me.

What does "success" mean to you?

Success to me means loving what I do every day. Waking up every single day excited to go to work. My clients truly mean the world to me; because of them, I am able to live a life I am proud of, and I will never take that for granted.





AJ Jackson Owner NMLS# 210062 BRE# 01872296





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KELLER WILLIAMS REALTY

What is your favorite part of being a real estate agent?

I honestly love educating people through one of their biggest investments. I love finding solutions to problems/concerns and then of course handing off the keys to them and seeing the pure joy on the families' faces.

What does "success' mean to you?

My definition has changed over the years. I used to think you weren't successful until you put in a certain amount of hours, years, closed a certain amount of deals, made a specific amount of money, but that's a lie, and I actually think the opposite. Being genuinely happy, having a strong marriage, a business that's respected and consistent, and having

> I HONESTLY LOVE EDUCATING PEOPLE THROUGH ONE OF THEIR BIGGEST INVESTMENTS. 99

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a healthy

>> 25 under 35

Photos and Cover Photos by Olha Melokhina Photography

balance between all — family, life, and business is success to me.

What has been the biggest game-changer for you in your business?

The biggest game changer has been hiring an admin and setting boundaries/expectations upfront with clients. My admin is my right arm! I can be driving, and she'll draft up a document for me,

> which not only saves time, but it allows me to be present in other areas of my business.

How do you manage work/life balance?

I work towards balance each and every day and give myself a ton of grace. I'm starting to manage it, but it's hard! I'm always checking in with myself and my husband. The majority of my time and focus at the beginning of my career was on work. Over time, I realized that I got into this career to build a life with my family, not build one that pushes them away. We schedule weekly date nights, I

turn my phone on silent when we're together, and I set the expectations with my clients upfront now.

What are your favorite tools, apps, or bits of technology?

FloDesk and Canva, are my biggest go-to's right now.



KUNZ

COLDWELL BANKER

Why did you become a real estate agent?

I initially got into real estate to work with my brother in flipping homes. I like the idea of having autonomy with my schedule, and not having my income set at a certain number, regardless of my productivity level. Real estate affords me that luxury. I am very lucky to be in the business that I am in.

What are some ways that being a millennial is an advantage for you as an agent?

Aside from being more in touch with technology, I know that millennials will be the largest demographic of homebuyers this country has ever seen, which will certainly be an asset to millennial REALTORS® because people enjoy working with people they can relate to, who understand their wants and needs on a deeper level. I think the other benefit is being able to understand what past generations are like and what future generations will gravitate towards. I think right now more than most times in history we as a society are ever-changing and evolving. It's nice to be in the thick of something like that; to be exposed to all these different kinds of perspectives. It creates a higher level of self-awareness and appreciation for the blessings I have been given.

What is your favorite part of being a real estate agent? Autonomy! Freedom to dictate my schedule is such an incredible aspect of our business.

My other favorite is the potential to be creative. There will always be agents that replicate the systems that have given others success, and I do that myself, but it is always fun for me to picture how people want to be spoken to and what gets them to think of me before any other real estate agent. We are a dime a dozen these days. When I was little I always pictured myself going into marketing of some sort. I always thought I would make commercials for different products, and being in real estate is a great creative outlet for me to exercise that part of my brain.

What has been the biggest game-changer for you in your business? Working with a mentor. Without having Rich (Cazneaux) to assist me through the early stages of this business, and even still into the deals I do every day, I would be nowhere near as close to where I am without his help. It's like my golf game, I know that getting lessons is

I INITIALLY GOT INTO REAL ESTATE TO WORK WITH MY BROTHER IN FLIPPING HOMES. 99

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going to make me better sooner, but I am still so stubborn to want to do things myself that I can't give in. I had to think for a while about whether or not I wanted to team up with one of the best individual agents in the entire Sacramento Valley before I accepted the position (something Rich still gives me grief for), but it is the best career decision I have ever made.

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JULIA BEALS

REALTY ONE GROUP COMPLETE

Why did you become a real estate agent?

I first got my license in college with the expectation of maybe selling real estate on the side. After graduating college, I hung my license, and about a month after I closed on my first sale. From there, I never really looked back, and it has turned into an amazing career ever since!

What's one challenge you've overcome in the past? What'd you learn from it?

It was tough starting in this career at 21 years old. This is a hard business to get into, and throwing my super young age into it definitely could be challenging at the beginning. I quickly learned that buyers/ sellers didn't really care about my age, they just wanted an agent that was diligent and would work hard for them! As I gained traction and continued to sell more and more homes, I was able to become more confident, which really helps drive my business today.

What is your favorite part of being a real estate agent? I love the social aspect of this career. I have met so many clients and colleagues that have turned into friends over the years.



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What has been the biggest game changer for you in your business?

Branching out on my own! I had always been on teams from the time that I started in this career. There is definitely an advantage to having camaraderie, which is why I always surround myself with agents that I respect and look up to, but it's also great to be an independent agent and focus on myself!

> What does your typical day look like? I really do try to operate as close to an 8-to-5 routine as possible. As we all know, this job is not an 8-to-5, and it also includes nights and weekends sometimes. Every week can be a little different, but If I know I will be out showing property with clients all weekend long, I'll try to take some more personal time during the weekdays. Mornings are

definitely my favorite time of the day to get the most work done.

What are your favorite tools, apps or bits of technology? I LOVE my CRM. I quickly learned as a new agent that having a good CRM was key to a successful business. We use the Boomtown platform.



COMPASS

Why did you become a real estate agent?

I bought my first home when I was 23, and it completely changed my life. It's been such an amazing journey for the last eight years encouraging others to do the same. I enjoy helping women specifically get into real estate, as I love the independence and strength it can bring to their lives.

What did you do before you were a real estate agent?

I was in banking for seven years in different areas of finance.

What's one challenge you've overcome in the past? What'd you learn from it?

I've always been afraid to lead something and fail. After a few years of being a part of a young professionals organization, I felt strongly enough about positive changes that could be implemented that I became chair. I was nervous every meeting and event, but it was an amazing experience overcoming my fear of failure and sharing my ideas with the group!

What is your favorite part of being a real estate agent?

Helping people and getting to know my clients. Some of the people I feel most connected to have gone through a transaction with me. Being able to care for these people and support them through this big life journey is the most rewarding aspect.

What has been the biggest game-changer for you in your business? Realizing not every prospect

will be a client — that it really is a numbers game!

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> I BOUGHT MY FIRST HOME WHEN I WAS 23, AND IT COMPLETELY CHANGED MY LIFE. IT'S BEEN SUCH AN AMAZING JOURNEY FOR THE LAST EIGHT YEARS ENCOURAGING OTHERS TO DO THE SAME.

How do you manage work/life balance?

My phone goes on Do Not Disturb during important family time. I tell my clients when I'm on vacation that I will be focusing on my family.

What are your favorite tools, apps or bits of technology?

I use the Compass platform every day! It has all of the tools I use: marketing, property search, CMA, etc.

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REALTY ONE GROUP

Why did you become a real estate agent?

I have always had a love for both home design and helping others in my community. I saw real estate as an opportunity to combine both desires into a career I absolutely adore. With a more entrepreneurial spirit, I decided I needed to start my own business to really achieve the success I was looking for. After admiring the accomplishments of some of my fellow peers, I decided to take the full leap into becoming a real estate agent, and I've never looked back!

What did you do before you were a real estate agent?

Before I became a REALTOR®, I worked as an EMT with AMR while pursuing a nursing career. I ultimately decided the nursing field wasn't for me, but I was able to shift my love for helping others into a career I absolutely love! Now I get to help my clients achieve lifelong goals of homeownership!

What has been the biggest gamechanger for you in your business? The biggest game-changer in my business has been establishing great working relationships with new build communities. A vast majority of my millennial clientele has shifted towards buying new in this market. Having those great working relationships and staying up to date with all new builds has been extremely helpful for my business!

Are there any organizations or charities that you support? How?

As an LEO wife, I have a special place in my heart for our military and first responders. One incredible foundation I love to support is the SSO Spouses and Family Association. This amazing organization supports the families of our active and fallen law enforcement officers.

What are your favorite tools, apps or bits of technology?

My favorite apps are Canva and Asani. Canva is the best marketing tool out there, and Asani keeps my team's schedule and to-do lists clear and on track!

> 25 under 35

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THE NURSING FIELD WASN'T FOR ME, BUT I WAS ABLE TO SHIFT MY LOVE FOR HELPING OTHERS INTO A CAREER I ABSOLUTELY LOVE!

I ULTIMATELY DECIDED



Photos and Cover Photos by: **Olha Melokhina Photography**

TOOMEY

KELLER WILLIAMS REALTY

Why did you become a real estate agent?

I became an agent after catching the vision from my father-in-law, who has been an agent and real estate investor for the last 30 years. My wife and I started dating in high school, and I always found his business fascinating and exciting. Liz's grandpa was a life-long real estate agent in the Granite Bay/Roseville area his entire life, so Liz and I are third-generation real estate experts! Though Liz is a licensed agent, Liz has taken more of a backseat role these last few years as our family has grown. She is still very much so involved on the backend of our business, and loves interacting with our clients!

What did you do before you were a real estate agent?

I was actually on staff with a highschool outreach ministry called YoungLife. My wife and I met in high school at this club, and after we became leaders for the next 10 years serving Oakmont and Granite Bay High School. YoungLife is a very relational ministry. The leaders meet with the kids at football games, take them out to Taco Bell or Chick Fil A, and take them to the best camps in the world! We had a motto which stated, "Kids don't care about how much you know until they know how much you care." Liz and I applied the same relational model to our business. Our tagline is "Turning Transactions Into Relationships."

What has been the biggest game-changer for you in your business?

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Creating our Instagram account, Toomeysellsac, has been the biggest gamechanger by far. People spend on average over two hours a day on social media. Our goal was to create a fun, personal, and inspiring page that would keep Liz and I "top of mind" when someone thought "real estate." We post content-related videos on our "Give it Toomey straight" series, do walkthroughs of beautiful homes in our local market, and give advice and daily stories of the things that happen in the life of an agent that might be beneficial for a future buyer/ seller to know about. This account allows us to share our expertise with our community, and for our sphere to enter into our world, usually with lots of laughs along the way. We don't take ourselves too seriously, but we take providing superior service very seriously.

What are your favorite tools, apps or bits of technology?

My favorite app by far is HomeSnap. It essentially works like Zillow or Redfin but is in direct partnership with our local MLS, Metrolist. My clients love it because we can send homes right within the app in an iMessage type of thread, and holds a record of all the houses we have sent. I actually received an award from HomeSnap for being an agent that utilizes and produces so much from it. On the listing side, I love using the Chicago One App. It is an app from Chicago Title company that gives very detailed net sheets on what the seller will make after the close, after all closing costs. I am surprised that many agents do not really know what the closing costs will be when asked by the seller. The seller always wants to know, "What is the check I am picking up at the close?" This app is the bomb for that!



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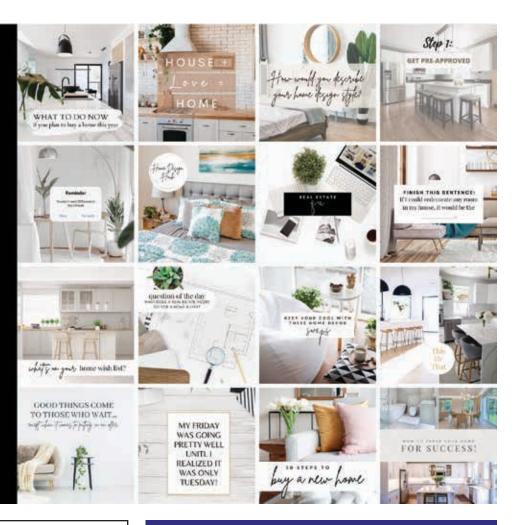
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RE/MAX GOLD

Why did you become a real estate agent?

Coming from a family with over 45 years in real estate (my mom in title and escrow industry and dad a REALTOR®), at 19 years old my parents encouraged me to get my real estate license. It was 2009 and the bottom of the market, and I saw it as an opportunity because the market was only going to appreciate from there. The rest is history!

What makes you different from other agents?

Well, I'm a 32-year-old that manages/leads a highly productive 300-million producing office for RE/MAX Gold. I've chartered a National Women's Council of REALTORS® chapter to our local area whose mission is to advance women as professionals and build leaders in business, the industry and communities we serve.

I WORK A LOT, BUT WHEN I NEED A MOMENT OR TIME TO MYSELF, I TAKE IT, AND I DON'T FEEL GUILTY.

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How do you manage work/life balance?

As the years go on, I get better and better at this. I work A LOT, but when I need a moment or time to myself, I take it, and I don't feel guilty. I feel I am always in balance, and when I feel overwhelmed or out of balance, I shut down and disconnect for a few and give myself time and then jump back in. Since I began my working-out schedule, that has really kept my stress levels in check!

What are some of your goals for this year? (Personally and professionally)

Fifty transactions, hire 100M to Folsom office, work out six days a week, follow macros six days a week, complete broker license, host three client appreciation parties, attend two business development events/ seminars, read five pages from any book weekly, visit my two nieces and nephew at least once a quarter, attend Cubs' Opening Day game and one other home game during the season.

> 25 under 35 Photos and Cover Photos by **Olha Melokhina Photography**

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Are there any organizations or charities that you support? How?

Yes, Founding President for the Women's Council of REALTORS®, which is a not-forprofit organization. And I am also a court-appointed child advocate for CASA of El Dorado County.



Olha Melokhina Photography



NAVIGATE REALTY

Why did you become a real estate agent?

Homeownership and real estate, in general, is a foundational piece to wealth, and as such, helping people achieve their real estate goals led me to pursue a career in this industry.

What did you do before you were a real estate agent? Before becoming a REALTOR®, I was an assistant store manager for Safeway Inc.

What are some of your goals for this year? (Personally and professionally) My personal goal is to add multiple units to my real estate portfolio and purchase at least one out-of-state Airbnb.

How do you manage work/life balance? Very carefully and intentionally

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Why did you become a real estate agent?

To be honest, being a REALTOR® was never part of "my plan." I lost my husband almost four years ago, and my entire world turned upside down. I took several months off my then job, running my dad's towing company, and after he decided he wanted to sell the business, I knew I needed a change. What the change was, I didn't know. I was at a birthday event, and one of my friends came up to me and said, "YOU NEED TO BE IN REAL ESTATE." I hadn't really thought about it, knew nothing about it, but was always intrigued by the RE shows. I was always helping friends get into rentals. A little time went by, and I am still in limbo with my life, I saw one of my girlfriends a few weeks later, and she said, "WHY ARE YOU NOT IN REAL ESTATE - YOU WOULD BE PERFECT." This is now twice someone has mentioned this in the span of a month. I thought, I have nothing to lose, sounds fun, but again, I knew nothing. So I went to school, passed the State exam, and five months after that conversation I was now a licensed REALTOR®. I did my first deal two months later, and I have never looked back. I am so grateful for those two friends that pushed me and knew I would excel in this career. I was made to be a real estate agent.

> 25 under 35 Photos and Cover Photos by: Olha Melokhina Photography HIGHBAUGH

REALTY ONE GROUP COMPLETE

What are some of your biggest dreams, aspirations or "bucket-list" items?

Once I really got into real estate, I started dreaming big! There are so many avenues you can go in real estate. I feel very fortunate to be so successful in this industry, and I would love to share my knowledge, mentor new agents and eventually have a team of my own.

What are some ways that being a millennial is an advantage for you as an agent?

Social media is a huge advantage for being a millennial REALTOR[®]. We live in a world of technology, and millennials grew up right in that tech era where we can navigate all aspects of the social media world. I capture so many new clients just on Instagram alone. I have just recently ventured to TikTok, and I had a new client from LA call me and tell me she found me through one of my TikTok videos that had a #SacramentoRealtor, and we just closed on her home a few weeks ago.

What does "success" mean to you?

Success means that I am happy in my everyday life while being able to support myself. Losing my husband was the hardest thing I ever experienced, I never knew if I could feel happy again, and I seriously can honestly say that I live every day so happy and grateful that this career is my JOB! Not many people truly love the work they get to do.

HINDY

RE/MAX GOLD

Why did you become a real estate agent?

It's in the DNA! My father migrated to America at a young age with nothing in his pocket. He started his real estate career and retired in 2005. Growing up, real estate was in my blood as I learned from him throughout the years. I started my real estate journey in 2014 after graduating college at San Jose State University. I always wanted to be my own boss, and with this career, you definitely are.

What's one challenge you've overcome in the past? What'd you learn from it?

To leave a company I worked extremely hard for, for seven years of passion. I knew that I would always hit a ceiling, and when I did, it was time to move on and start my real estate career.

What are some of your biggest dreams, aspirations, or "bucket-list" items?

To open my own brokerage, different than the norm. It would be an attractive one, with lots of amenities: half-court basketball, air hockey, ping-pong table, and so on. One that offers great service and energy to not only the agents but to clients as well.

What does "success" mean to you?

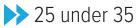
If I make my clients wealthy through real estate, then I am a successful real estate agent. Success to me is living a lifestyle by working less for not me, but for generations of my family to come.

What has been the biggest game changer for you in your business?

Being the Sacramento Kings Athletes and Staff preferred real estate agent. I have helped over 50 athletes and staff of the Sacramento Kings over the last five years. I also have helped

athletes in the NFL and UFC.

What are your favorite tools, apps or bits of technology? Instagram, Calendar App, and HomeSpotter.



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IF I MAKE MY CLIENTS WEALTHY THROUGH REAL ESTATE, THEN I AM A SUCCESSFUL REAL ESTATE AGENT.

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EXP REALTY OF

CALIFORNIA INC

Why did you become a real estate agent?

I fell in love with real estate when I was about 12 years old and my parents were searching for a new home. At that time we only had printouts to go off of and went to look at homes solely based on location, size, lot size, and number of bedrooms and baths! I looked forward to skimming through the new houses listed each week! After I graduated from SDSU with a Business degree, I decided to get my real estate license. It was an easy transition for me to move back up to Sacramento and hang my license since my brother already had about five years under his belt as a local loan officer! I spent my first months as a licensed agent in his office learning the loan side of things. To this day, my brother and I do most all of my buyers together! The time lost when I lived in San Diego was quickly made up for.

What did you do before you were a real estate agent?

I have always been in sales! Before becoming a licensed agent I worked as a membership manager at the 24-Hour Fitness in La Jolla, CA. Living in San Diego is expensive, so I also served at a bar on the beach, Wavehouse. I made lifelong friends in San Diego, but Sacramento is my home. I have loved being back the last nine and a half years.

What are some ways you as an agent? Technology! to a current extent, and that is very helpful to make my clients. Social media is do for a living.

What are some of your goals for this year? (Personally and professionally) I really want to hit the 20-million mark on my production. With price increases and a beaming business, I believe that goal is very obtainable.

LIZ ANDERSEN

Account Executive

NMLS# 1263245

Photos and Cover Photos by: Olha Melokhina Photography

that being a millennial is an advantage for I am computer savvy job easier and provide a better service to my

also a very helpful marketing tool and to remind new and old friends what I

What is your favorite part of being a real estate agent?

I am competitive... I love the hunt and "kill"! I like to get to know my buyers' life and what they are looking for. I think outside the box and get creative about finding a home that they may not have thought about. Getting that offer accepted and closing that escrow is the best feeling. I went to school for Business with an emphasis on Marketing and Communications. I love marketing a property for sale and using that degree!

I AM COMPETITIVE... I LOVE THE HUNT AND "KILL"!





FREER

CALIFORNIA REALTY PARTNERS

Why did you become a real estate agent?

I love working for myself, rather than a corporation or other job. I love putting in the effort and seeing the fruits of my labor. I also really enjoy seeing families accomplish the American dream of owning property.

What did you do before you were a real estate agent?

banks, and casinos.

I worked for a global security called Honeywell Global.

I sold security systems to federal buildings, local PDs,

What's one challenge you've overcome in the past? What'd you learn from it? One challenge I overcame is practicing to not give up in hard times of real estate. You have to dig down and keep on working hard and only take each loss as a lesson.

What are some of your biggest dreams, aspirations or "bucket-list" items?

I would love to go to Europe again. We went to Italy a few years back, and there is so much history. One of my biggest dreams is to move to Hawaii in my lifetime. I love the islands, the weather, and the amazing landscape.

> Are there any organizations or charities that you support? How?

Lincoln Potters Baseball Team Lincoln Girls' Softball Teams Lincoln Elite Basketball teams William Jessup University Hands4Hope Youth Making a Difference

I love giving back to my community.

What are your favorite tools, apps or bits of technology? Realtyzam app for tracking expenses for my business. Triplog app to track when I drive for business.

I drive for business. CamScanner app to convert pictures to PDF files.

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KELLER WILLIAMS

Why did you become a real estate agent? From my background of working at my family's senior care facility for Dementia and Alzheimer's, I found a gap in how people were being taken care of when transitioning from their house into a senior care home, so I wanted to be that change. I saw the need to be the helping hand, shoulder to lean, and reliable friend every step of the way during that fragile time in their lives. Little did I know, the moment I got into the business, I fell in love with clients of all ages!



KATIE ALLISON

What did you do before you were a real estate agent?

I just got my BA in Communication from the University of CA San Diego. My family owns a board and care home for the elderly with Dementia and Alzheimer's. I was the administrator for the facility while exploring options of hospice case management and patient advocacy to find my lane helping others.

What's one challenge you've overcome in the past? What'd you learn from it?

Being passive and not truly knowing the respect and love that I deserve. As I have grown, and surrounded myself with others that uplift me, I have found my voice to know where I stand and have my standards that are unshakable.

What has been the biggest game-changer for you in your business?

Joining the MORE Real Estate Group. The day I signed on with Keller Williams and partnered with Brian Martell, Ricky O'Neal, and Shelby Ryburn, my life changed immediately. I was able to learn more about myself and very clearly define the reason why I work hard, which gave me a clear path to setting future goals and most importantly having the support and plan to get there. We are more than just a real estate team, we are a family that focuses on giving back to our community, and coming from contribution. That culture is through our bloodline. We learn together, grow together, and build lifelong habits together. And my personal favorite — we divide the pain and triple the joy in life.

What are your favorite tools, apps or bits of technology?

Brivity is the best CRM; that is what we use for everything.



FINKEL

RYAN

EXP REALTY OF CALIFORNIA INC.

Why did you become a real estate agent?

I became a real estate agent because I love meeting new people, I love seeing all the different houses and neighborhoods, but most importantly I saw it as a career that would allow me to live comfortably and be able to be an integral part of my family and future children's lives.

What's one challenge you've overcome in the past? What'd you learn from it?

The biggest challenge I have overcome in my life is getting diagnosed with cancer at 24. Now, 11 years later, it has helped show me to not take life too seriously, that adversity is just a speed bump in the road and can be conquered, and to live each day exactly how I want to.

What are some of your biggest dreams, aspirations or "bucket-list" items?

My biggest dream is to start a family with my beautiful wife. Other dreams/bucket list item is to travel as much as possible. It would be awesome to go to every country in the world

What does "success" mean to you?

Being able to live out the life I've imagined in my head is what success is to me.

What has been the biggest game-changer for you in your business?

The biggest game-changer for me has been surrounding myself with the right team. From my preferred lender to my preferred inspections companies. Having the right people that are as focused and like-minded puts your clients at ease and makes the whole process easy. This in return creates many referrals.

How do you manage work/life balance?

I manage work/life balance by being extremely organized. I have many systems in place that allow me to get through my work in a quick and efficient manner. Secondly, not stressing over everything. There are many things out of our control in this business and the quicker you realize that the quicker you can let things go that are a time suck.





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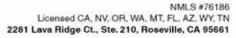


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@alexscarpetcleaning





>> 25 under 35 Photos and Cover Photos by: **Olha Melokhina Photography**

What has been the biggest game-changer for you in your business? Having my girlfriend and future wife, Hilary, run my operations, brand, and marketing so I can focus on selling homes and finding more people to sell homes to.

and professionally) Professionally: Help 100 homesellers and homebuyers get into contract to sell or buy homes and close in the year 2022.



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~)HARLE VELASCO

RE/MAX GOLD

Why did you become a real estate agent?

To help my family business and use my degree I earned at the University of San Francisco. I majored in Entrepreneurship and Innovation. My mom was an agent at the time selling 30-40 homes a year, and this year we're both on pace to do 100 units each and our team will do 250 units as a team.

What's one challenge you've overcome in the past? What'd you learn from it?

Fixing the family business. It was a constant struggle and battle, but we got it done. Our family will be doing 200 units as a family together this year. I learned that personal gain and success aren't everything if your family doesn't win together.

What are some of your biggest dreams, aspirations or "bucket-list" items?

Sell 100-150 homes for 10 years straight. This year will be about 80-100 homes. But it's my plan from 2023 to sell 100-150 homes a year, 10 years straight.

What is your favorite part of being a real estate agent?

Making it look easy for my clients.

What makes you different from other agents?

There are only so many agents that do 80-100+ transactions that know how to use social media and home search websites to the homesellers' advantage to get the highest price sold.

What are some of your goals for this year? (Personally

Personally: Be healthier.

I LEARNED THAT PERSONAL GAIN & SUCCESS AREN'T EVERYTHING IF YOUR FAMILY DOESN'T WIN TOGETHER.



LINDSAY

CARLILE

EXP REALTY & CORNERSTONE REALTY

Why did you become a real estate agent? Real estate is in my blood. I grew up

with a family that worked in real estate. My dad owns a construction company, and my mom owns a property management company. I went to SDSU and majored in real estate, so I could get my broker's license out of college as a backup plan (who wants to do what their parents are doing?). Through the process, I grew a new appreciation for real estate and saw a whole new side — commercial. I was fascinated by development and have always had a love for numbers/economics, construction — all of it. It wasn't

until I worked at a large corporate commercial real estate firm (for a year) did I realized how much I wanted to work for myself. I wanted to be in charge of my destiny and grow faster than my surroundings would allow. It was because of my property management background that I was tasked with the job of managing the owner of the company's personal rental properties. Knowing

I had a broker's license (with no sales expe-

REAL ESTATE IS IN MY BLOOD. I GREW UP WITH A FAMILY THAT WORKED IN REAL ESTATE.

to sell her Fab Fortys home. It was through this experience that I truly saw what goes on behind the

scenes and fell in LOVE with residential real estate and saw that my skill set was a great match for it! Now here I am, 10 years later.

What are some ways that being a millennial is an advantage for you as an agent?

I was just called "new-agey" by a veteran agent that I work alongside with. Technology is changing the game. There are new innovative ways of doing things, and I think it's easier the younger you are to adapt. The millennials are also going to be a huge portion of our buyers. Being able to relate/understand their goals and desires will allow for the opportunity to connect relationally and help them achieve what they are setting out to do.

What makes you different from other agents?

I came into residential sales already having a lot of overall real estate experience and deep knowledge of real estate. I come into this at a young age as a career, not a side hobby which I think a lot of people do (which is GREAT, but what makes me different). I have also been my own broker for nearly 10 years. I have had nobody to go to solve my problems — I have had to figure it out. Not only have I had to for myself, but the agents that work under my brokerage. That should be my title — Chief Problem Solver.

What are your favorite tools, apps, or bits of technology? Working on building out Realvolve. I love Canva and Flodesk!

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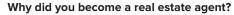


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Initially, it was a yearning for something more and time/freedom to be home with our 1-year-old at the time. The switch from working for a CBS company using my degree in Sport Management was sparked by a few friends and those in the industry suggesting I would be great at real estate. It's ever-changing, I get to educate and lead, problem-solve, advocate and build rapport locally, all things I have been passionate about and am innately natural doing.

What are some ways that being a millennial is an advantage for you as an agent?

The leverage of being confident using social media and technologies to do the day-to-day and bring personality into the industry has been pivotal to our success in this career. People, whether they are or are not transacting or even ready to buy or sell are fascinated with behind the scenes and being up to date in "real estate" so doubling down on sharing the details and such that other agents have been conditioned to keep quiet (the losses, the lessons, the hard times, the shock factor details we find during showings and inspections, etc.) make it easier to relate with folks and also expand a referral network through social media.

What makes you different from other agents?

I have purchased and sold (personally) every two years so outside of doing this professionally, I am empathetic to know what they're going through and not immune to the frustrations, concerns, questions, and stresses that come up when someone is buying or selling. I feel that brings a dynamic to the experience that other agents are so far removed from so it helps me to connect on such a different and real level with my clients that ensures it goes beyond the transaction and is an authentic connection we are making while we move through the stages of an escrow and beyond.

What are your favorite tools, apps, or bits of technology?

DESKTOP: Canva for content creation, Instagram for building rapport and notoriety in the industry and connecting on a personal level.

APPS: Real Scout, HomeSnap and Follow Up Boss for business operations + Apple Podcasts or Spotify.





Photos and Cover Photos by Olha Melokhina Photography

HIRST

NAVIGATE

REALTY



MICHAEL EWING

NEXT RE GROUP

Why did you become a real estate agent?

It happened by accident, and once I started, I instantly fell in love. Helping my clients achieve their dream of homeownership is second to none. This career allows me to create lifelong relationships and provide a good quality of life for myself and my family.

What did you do before you were a real estate agent? I worked as a produce clerk at Raley's while attending Sac State. I also coached high-school football and worked for the City of Rocklin Parks and Rec doing summer camps with the local kids.

> What are some of your goals for this year? (Personally and professionally) A few professional goals of mine are to increase my production, make masters again and build a networking group.

A few personal goals are to own my first investment property, travel to Europe and play as many famous golf courses as I can fit in.

How do you manage work/life balance?

I have an amazing group of people in my life that help keep me accountable. Signing up for coaching has been life-changing for me in both my business and personal life. Sticking to my calendar has been huge for me as well.

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SITTING IN THE BEAUTIFUL DOWNTOWN ROSEVILLE STUDIO SIPPING FOUR SCORE SWEET LATTES, I QUICKLY CAME TO KNOW THE CREATIVE, KIND, FASHIONABLE AND VIBRANT SPIRIT THAT EMBODIES OLHA MELOKHINA. HAVING MOVED FROM THE UKRAINE 13 YEARS AGO, SHE HAS BUILT HER BUSINESS FROM THE GROUND UP THROUGH HARD WORK AND A LOT OF PASSION AND DEDICATION TO HER INDUSTRY.

DID YOU HAVE AN INSPIRATION GROWING UP THAT HELPED CURATE YOUR PASSION TO PURSUE A CAREER IN PHOTOGRAPHY?

I just love photography and art. You know, like every parent, my parents wanted me to be a doctor, but my heart was not there. Photography and graphic design, it was something that I really liked and was passionate about. I got a degree in graphic design from a university in Ukraine, and photography was a part of it.

HOW LONG HAVE YOU HAD YOUR BUSINESS?

So I started photography before I even moved to the U.S., and I've already been in the United States for 13 years, and that's when I started doing photography part time here. I've been doing full time for about seven years now. I was working with a magazine as a graphic designer and was working with writers to put everything together, take it to design, and then take it to print — that was my job.

THROUGH YOUR CREATIVE LENS, WHAT WOULD YOU SAY IS THE MOST IMPORTANT THING TO CONSIDER WHEN PLANNING A SHOOT?

For a shoot to be successful, you have to think about every single detail. And after we accomplish the look, the outfit, the location, then I'm thinking about light because, you know, some situations you have to do drama light, and then some situations you need to do soft light. That's why my light is never the same because it depends on the feel I want to accomplish and the look I want to accomplish. So self-confidence, teamwork and a lot of preparation are what make any successful shoot.

DO YOU HAVE A SPECIALTY?

Right now my favorite is personal branding and corporate branding. Every business, every person, needs personal branding right now, like real estate agents for example. They all need the personal branding to showcase who they are and what they're about, showing off their media presence. Nowadays it's all about branding yourself, like for me, my personal branding is like color and stuff, my logo, and photos that reflect personality. It's all about details.

WHAT SEPARATES YOU FROM OTHER PHOTOGRAPHERS IN THE AREA? WHAT SETS YOU APART?

First of all, it's a vision, how I see things. Different people see differently; like we can see the same stuff, but we will all see it very differently. I am really specific. My photos are bright, real — I don't do any crazy photoshop, I do photoshop to enhance the beauty but not to create something totally different. I would rather go and fix something on the model in the moment than fix it in photoshop later, you know? I will fix everything before I touch the camera. I have attention to detail, and I do really specific editing - that is more my style. I want all of my photos to be classic. I see photos that I did 10 years ago, and they are still up-to-date because I do classic colors, classic poses, you know, everything is classic.

WHAT HAS BEING IN THIS INDUSTRY TAUGHT YOU? BOTH PER-SONALLY AND PROFESSIONALLY?

Be kind to people and be patient, because you never know what someone is going through. You never know why the person is coming to you for a shoot. It might be for a business reason or it might be to boost his or her confidence, it might be the person going through something and so they're coming to you for something specific. It's not only photography, it's a psychological thing. You have to listen to people and hear them. I like listening to people, and hear their stories. I love to meet people and create

amazing photos for them. And also, not everyone likes to be in front of the camera; some people actually hate it. Some people need to do it, like for personal branding, updating their headshot or another reason. The fun part is usually after we finish and the person actually loved it and had a good time — changing their mind is the fun part. Some people don't



IT'S NOT ABOUT MY PHOTOGRAPHY, IT'S ABOUT PEOPLE AND THEIR PHOTOS.

think they're beautiful, so I love to change their perspective on themselves, just to show them how beautiful they are. I just capture who they are and how beautiful they are. I want photos to reflect their personality. It's not about my photography, it's about people and their photos.



Are you familiar with reserve mortgages? As Bankrate defines it "a reverse mortgage is a way for homeowners ages 62 and older to leverage the equity in their home." With a reverse mortgage, a homeowner who owns their home outright – or at least has considerable equity to draw from – can withdraw a portion of their equity without having to repay it until they leave the home. Borrowers are able to use part of their home's equity as tax-free income.

Why should real estate agents care? While reverse mortgages offer a financial cushion to seniors who qualify and want to stay in their homes, a reverse mortgage can also be used to purchase a home. "There are a few types of reverse mortgages. One that all REALTORS should know about is called H4P, or The Home Equity Conversion Mortgage (HECM) for Purchase (H4P), which allows borrowers who are 62 and older to buy a new primary residence and take out a reverse mortgage or home equity line of credit in a single transaction" explains Shelby Elias, owner, and broker at United Wholesale Lending. "H4P reverse mortgages are a great way to assist clients looking to move into their dream retirement home or downsize to another area. With H4P loans, the buyer receives funds from their lender to finance 40-50% of the purchase price and they don't have to make regular monthly payments after the purchase is complete. The buyer gets to preserve more liquid funds in the short term at closing."

Shelby spends time with his referral partners who have a client interested in selling their home and buying a new home using H4P financing. "Many agents are surprised to learn about H4Ps and excited to have this as an option to bring to their clients who meet the criteria, we are happy to sit down with the agent and their client and explain how the loans work and really determine if they are a good candidate." "It's another tool in our toolbox to get people into a home they love and a financial situation they can best manage". The eligibility for H4P includes:

- Resident must reside in the home for more than 6 months of the year
- Resident must participate in a homeownership counseling session
- Lender will conduct a financial assessment to determine the suitability
- No minimum credit score is required
- Any Federal debt, including back taxes must be paid
- H4P is a first mortgage on the title at the time of closing

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EDWARD JONES

FINANCIAL ADVISOR

JON BENECKE

"Helping People Reach Their Goals"

By Ruth Gnirk • Photos by Rachel Lesiw – Indulge Beauty Studio

Jon Benecke is more than a financial advisor, Accredited Asset Management Specialist (AAMS[®]), and Chartered Retirement Plans SpecialistSM (CRPS®) for Edward Jones. Jon works one on one with clients to help them reach their goals. As a second-generation financial advisor, Jon is proud to work for the nationwide firm Edward Jones and appreciates their 100-year history of making a meaningful difference in the lives of community members. For Jon, the most rewarding aspect of his job is the relationships he has developed with colleagues, partners and clients. Like a great REALTOR[®], Jon is here to help people reach their goals!

Jon's parents modeled the importance of working hard, planning for the future and investing in *people*. When Jon was in college, his father retired from the military and entered the world of financial services. He worked for Edward Jones and genuinely cared about each client, working hard to understand their short- and long-term goals. His passion showed Jon that financial services was about more than understanding trends and investments.

Jon wanted a career like financial services that would allow him to connect with others and help make their dreams a reality. His father wisely emphasized the importance of *education*, explaining that a degree would give him a financial foundation. His father also counseled that gaining *life experience* would help him truly connect with people and become a trusted advisor.





Jon became an Edward Jones *client* in 1994, and in 1996 he earned a bachelor's in Business Administration from the California Maritime Academy. He went on to spend the next 22 years in the international shipping industry in various leadership and management roles, and

spent a number of years at the ports of Oakland, Long Beach and Los Angeles. He also earned an MBA in Global Business from the University of Redlands in 2009.

THE CONNECTION

Jon wanted to give his previous profession an adequate amount of time before transitioning into financial services. After his father retired in 2017, Jon made the decision to

join Edward Jones. He became a part of the Roseville team in January 2018 and won the Prospecting Award for his high level of success in his first 12 months.

"I chose Edward Jones because of my father and the rewarding career that it gave him," Jon reflected. "It was both exciting and challenging to transition to a different career. It has built tremendous

THE COMPANY Edward Jones has been serving communities for a century and has been named a Most Admired Company by Fortune magazine in 2022 (published February 2022, in partnership with Korn Ferry, data as of November 2021). As a partnership, their quarterly earnings do not go to sharehold ers. Jon explained that the Edward

resiliency within me and reinvigorated my desire to learn new things. I love what I do, and I know that what I do makes a meaningful difference in the lives of my clients and their families every day."

Jon believes



so much in the work he does. and the services he can provide to clients, that he has taken on leadership roles. He helps with recruiting and serves as a coach for new Financial Advisors and a field trainer for Financial Advisor trainees. Jon keeps a pay-it-forward mindset.

Jones business model, which includes their home office and back-office support, makes him the sole financial advisor yet provides support from his branch team who handle client service and administrative needs. This allows him to be dedicated to *clients* 24/7.

Jon shared that his teammate Natasha Hansen, who is also his Branch Office Administrator, does a great job of keeping things organized and running smoothly. He said she is a great calming influence as well.

"Just as a REALTOR® does, we work one on one with each client," smiled Jon, "delivering personal support from start to finish and helping them experience present and future success. We help clients strategize so they can reach their long-term goals, like retirement, and short- or medium-term goals, like affording a new home. We take time to truly listen, ask questions, and understand their needs, so clients are able to implement financial solutions tailored specifically to them."

Jon belongs to several organizations in the Roseville area including Chamber, Rotary, Building Industry Association, PCAR and others. His contribution of time and other resources allows him to give back to the community and the great causes supported by these organizations.



...



For Jon, working for Edward Jones leaves him feeling successful because he is satisfied that he did his best each day. He regularly evaluates ways in which he can improve as a dad, husband, brother, friend, mentor and colleague. Jon also believes success comes from being a life-

long learner through both education and experience.

He is proud to have his own practice in Roseville and was delighted to purchase a home there as well, a few months ago. Jon and his wife, Michelle, have been together for 21 years and have been married for 18. Their daughter, Skyler, is 13. The Beneckes enjoy ladder ball, card games, relaxing in their pool and going on walks

with their 4-year-old Golden Husky, Cooper. Jon teased that one of his family's hobbies is hanging out with friends and extended family to eat at some of their favorite local establishments. Those who are of age also enjoy the local breweries/ wineries and distilleries.



look forward to future events in which Sacramento Real Producers strengthens existing relationships and meet new people. Being able to make a living helping people is really inspiring and enjoyable, and it is very reward ing to see the joy when a financial

share a passion for working out.

Jon occasionally plays golf with his strategy comes together for clients father at Woodcreek Oaks, and the and they realize the present and Beneckes see Jon's parents regularly future impact. I am glad to be able to for dinner and other events. Jon and help people achieve their long-term his brother, who lives in Houston, and lifetime financial goals through Edward Jones." When they get together, they try to



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