

A Victory Every Day

For 2008 Council Vice President Rick Paulsen, a little positive attitude goes a long way.

Growing up within the Nylc family, 2008 Council Vice President Rick Paulsen was given tools for success at an early age.

As the son of successful Managing Partner Max Paulsen, Rick was exposed to accomplished people even before he entered the business, setting the stage for his own career path. "My dad had immense success as a Managing Partner, and it was a very positive environment in the General Office," says Paulsen. "My family would always attend Council Meetings, or GO Kick-Off parties. Beginning around seventh grade, my dad would have me come in and listen to some of the speakers who came to the GO at night. He thought I might learn some of what it takes to be successful. Ninety percent of the time, I had no idea what they were talking about," he laughs. "But although I knew very little about our products and the industry, I understood that the sky was the limit in regards to opportunity."

The Principals of Winning

A lover of baseball and basketball, Paulsen attended college at the University of the Pacific in Stockton on a basketball scholarship. While there he found that many of the principals he absorbed from the business world could be applied to sports, and vice versa, as he later began his career at New York Life. "Although I jokingly say I majored in fraternity, I had a wonderful experience in school, and I really learned the power of organization," he recalls.

"I was always the first guy to arrive at practice and the last guy to leave. If the coach told us to make 10 free throws in a row, I'd try for 12 or 15. It was the



same when I started my career. I had to write 10 apps a month and I'd try for 12 or 15. Whatever the goal was, I'd try to do a little bit more. I just grew up that way and applied those principals as I went along."

Once he graduated from college, Paulsen was eager to find a job and get started with the next stage of his life. "New York Life was in our family, so I thought I'd give it a shot. Actually, my dad didn't want me to jump right in with the Company," Paulsen smiles. "He was hoping I might do something else, get a different sales experience. But it was what I was comfortable with, and I wanted to give it a try."

Sink or Swim

At the outset Paulsen explains, "My dad gave me three pieces of advice when I started: Number one, write 10 applications each month. Because, if you can build your base and insure 10 people each month, it'll really help build the foundation for the future. So, for 60 straight months, I never missed. That's what I call the "paying the dues" period. To be successful at anything, you have to pay your dues.

The second thing my dad said was to make the Million Dollar Round Table (MDRT). I didn't even know what that meant at the time, but I wrote my 10 apps a month and made MDRT. The third thing he said: 'Your mother and I are moving to Arizona.' So it was sink or swim," he says laughing heartily.

The New York Life Way

With that gauntlet thrown down, Paulsen made a commitment to his career and dove in. "When I started at New York Life, I just trusted in people — I trusted every single thing my managers said — and I committed myself to the 'New York Life way,'" says Paulsen. "In fact, to this day, I only do it the 'New York Life way.'

Just like today, we used the Financial Needs Analysis, and I memorized that puppy upside down and around and backwards — it was all I had to fall back on. I always felt that, in life, successful people have an edge on something. In sports, you could be quicker or jump



All for One: Paulsen, (far right) with MPI Study Group Members Bob Chrisman, Larry Kachler, Rick Austin, Lee Elrick and David Levee (Not pictured: Lloyd Wilson, Mike Reeves).

higher. In business, my edge was always going to be preparation."

Paying His Dues

Although Paulsen regularly met his monthly goals, he recalls that it wasn't an easy road. "My dad was a very successful recruiter. So successful, in fact, that he recruited my high school athletic director, my high school baseball coach and my best friend's dad into the business," he chuckles. "So for the first three years, I didn't have one friend or family member to sell to, and it really taught me again about the importance of paying my dues, because I didn't have a book of business to take over.

I worked 18 hours a day, six days a week — running around on Saturday afternoons, having five or six appointments. I used to set my alarm clock for two or three in the morning so I could call on people who worked the overnight shift in a hospital from midnight till 6 a.m.," Paulsen recalls.

"I would be in that hospital cafeteria with my best suit on for half the early morning, greeting people. 'How are you? Good to see you,' I'd say, and people would ask, 'Rick, what are you doing up so early in the morning?' Well, I figured, a lot of my clients work the late shift, why shouldn't I? I just did whatever it took to build my reputation and get my name out to as many people as possible."

A Commitment to Community

Being naturally gregarious, getting his name out and getting involved in his community are things that Paulsen has done consistently since early on in his life. "I joined a few organizations from the Chamber of Commerce. When I was a junior in college I started my own golf tournament called the 'Good Guys Open.' It's been held annually for almost 30 years, raising money for the Special Olympics. I'm involved with alumni activities at the University of the Pacific, as well as fundraising for the local hospital."

Paulsen continues, "My sons, Max (11) and Grant (10) play Little League, and I coach their teams, which is something I really love to do. It's a great feeling to make a difference in the lives of all the children I coach. In fact, during the last week of the Council race, I had two Little League All-Star games going on, and as much as I needed to devote time to work, I also had a commitment to the kids. So I kept on with what I was doing, living a balanced life. I was giving it everything I could so I let the chips fall where they may.

These leadership roles — volunteering, coaching — have helped me gain people's respect and created opportunities for me within my community," says Paulsen. "I believe in giving back to others. I believe in the

power of positive attitude and enthusiasm. And I believe people respond to it.”

The Power of Positive Thinking

It is that positive attitude that drives Paulsen in all of his daily activities, and he infuses his mantra, “A Victory Every Day” into all aspects of his life, both business and personal. “Successful people have a habit of shaking things off,” he explains. “They can take a tough morning and turn it around by the afternoon. I believe that my clients hear the passion I have for the business when I tell them, ‘I love my job,’ and I love educating people about the power of Life insurance.”

Paulsen adds, “I share my positive thinking with my family, as well. When I drop my children off at school, I often leave them with affirming statements like, ‘Top of the day,’ ‘Be your best,’ or ‘Have a great day, I love you guys.’ ‘Fly with the eagles’ is one of my favorites, too. I’ll never forget one day when Max was maybe six, he came out of the house, and I said, ‘Fly with the eagles, Max,’ and he said, ‘Daddy, daddy, oink with the pigs!’” Paulsen laughs, “So, whether you fly with the eagles or oink

with the pigs, either way, your day should be filled with victories.”

Behind Every Successful Man...

Paulsen is quick to remind others that his success could not have been possible without the support and guidance of others. “My wife Nancy and my two boys — my greatest blessings — are very important to my success, as they have given me all the encouragement and support I need to work hard and build my business. I also have four staff members who have been with me for a long time: Joanie Bello, my personal assistant, who has been with me for 20 years; Shari Lange, who my dad originally hired back in 1971; Laura Myers, a dedicated employee; and Susie Ellis, my bookkeeper.

Says Bello, “We’re like family here in our office, we have all been working together for so long. Rick is truly amazing — he’s just a good guy who makes time for everybody. He would never turn anybody away.”

Paulsen is a member of two study groups: the MPI Group, which includes former Council Presidents Rick Austin, Kansas City Office, and Larry Kachler, Houston Office; and the Summit Study



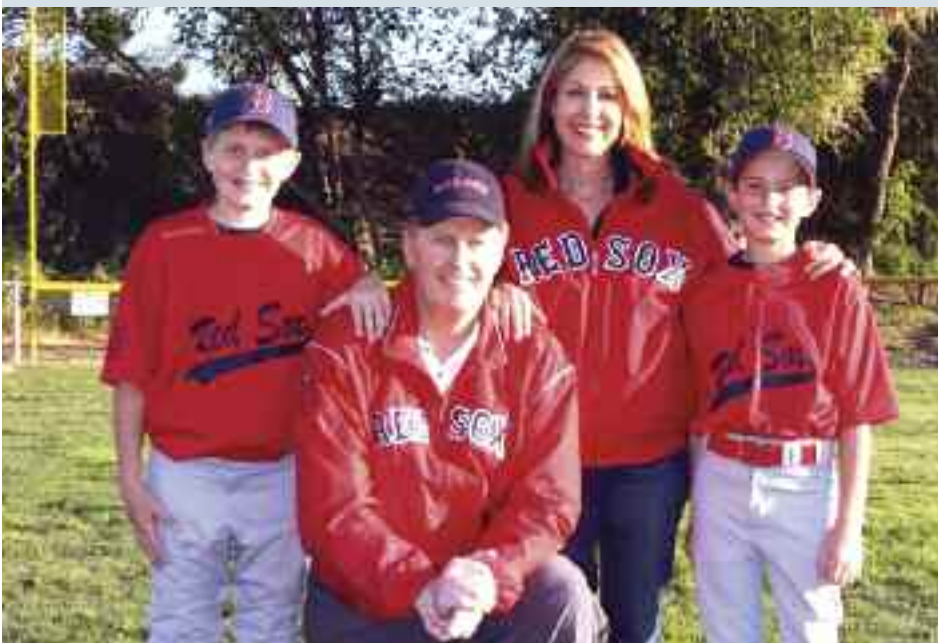
Nylic Blue: Paulsen’s dad, Max (above), a former Managing Partner, was there the day he signed his New York Life contract.

Group, of which 2007 Council Vice President Jim Adkins, Greater Washington GO, is a member. Paulsen credits much of his success to having such tremendous role models. “I have been fortunate to be in these study groups with some stellar Agents,” he says. “The synergy and fraternity within them made me a better Agent.”

Giving Back

In that same spirit of supporting and mentoring, Paulsen takes the time to speak at his General Office and other gatherings, while also mentoring up-and-coming Agents, just as others have mentored him. “Rick is a tremendous role model for our Agents,” says Roland Ghazal, Managing Partner, Stockton Office. “His work within the community is exemplary, and he is always willing to help and encourage new Agents. He is always disciplined and positive — a major contributor to Agency.”

Says Paulsen, “I love my job, I love my life. My bills are paid, my health is good, I have a wonderful family, business and clients. And it all starts with positive attitude. Every day truly is a victory for me.” ■



One for All: Paulsen credits his wife, Nancy, and kids, Max and Grant, with giving him all the encouragement and support he needs.