

# Profile of Success: Carol Doyle, Financial Consultant at AXA Advisors, LLC

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Carol Doyle, Financial Consultant at AXA Advisors, LLC.

Thinking about changing your career after many years on the job? Hear from Carol on why she chose to make a major career transition after nearly 20 years in her former role, key trends affecting the financial services space, and what advice both women and men need to hear to invest more wisely!

**Question: How did you get involved in the financial consultant space?**

**A:** I became a Financial Consultant with AXA in 2013, following a period of transition after working for my last company, Fitch Ratings, for over 20 years. I was looking for a new opportunity within the financial services industry that was entrepreneurial in nature, and was introduced to AXA by a woman with whom I went to college. I had considered pursuing a position as a financial advisor previously, so I decided to take this opportunity. I have been building my business for about 1.5 years, and it has been an interesting and challenging experience so far.

**Question: What is some advice you would give to women to help them invest more wisely?**

**A:** I would give the same advice to women that I would give to men: how to invest their money more wisely. It is best to start by having an overall financial plan, which sets out your financial goals and objectives, your timeframe for achieving them, your tolerance for risk and of course, the amount of money/cash flow that you have available. After doing that, you can allocate your funds among your various goals and decide on a mix of investments that is appropriate for each one.

**Question: What do you believe are some of the key elements to your personal success?**

**A:** Some of the key elements of my success throughout my career have been hard work, persistence, being a team player and accepting of opportunities that have come my way. I worked for one company, Fitch Ratings, for 21 years, and was asked to take on many different

assignments over that time. The best example of this was when I was out on maternity leave with my first child. My boss called and told me that she was going to “turn my life upside down if I wanted it”—she asked if I would be willing to move to London! I decided to do it, even though it was difficult with a new baby, and it was the best decision of my life. I went there with my family for almost 5 years, and had an amazing experience, both personally and professionally.

**Question: What are some steps that need to be taken to get more women in the financial consultant vertical?**

**A:** Developing a financial consulting practice is very challenging for both men and women. The turnover rate is high and the business is still very male-dominated, with women accounting for only 10-20% of all advisors. In order to convince more women to pursue this career, I would emphasize that women can make excellent advisors, as they tend to take a very consultative approach and to be good listeners. In addition, women often prefer to work with female advisors— and since women tend to live longer than men, a huge amount of wealth will wind up in women’s hands at some point, so there is great opportunity there.

**Question: What are key trends you see currently affecting the financial services industry?**

**A:** A key macro trend affecting the whole financial services industry is the imminent rise in interest rates that may begin sometime this summer. This will drive many changes in the market, especially where people invest their money. Another macro trend is that the baby boomers are aging, and many are in the situation where they are caring for both their own parents as well as their children. They are getting to the age where they are starting to retire and take money out of their IRA’s, 401(k)’s, etc. to live; on they are also beginning to think about (and plan for) the day when they may need things such as long-term care services.

**Question: How has your involvement in the FWA benefited your own life?**

**A:** Being a member of the FWA for the past 30 years has benefited me in many ways, both personally and professionally. Most importantly, it has provided me with the opportunity to meet and develop friendships with many talented and wonderful women. The organization also provides so many opportunities to see impressive speakers, take on leadership positions and give back to the community. One committee that I found particularly rewarding was the Undergraduate Scholarship Committee, through which I mentored several high school students who attended Murry Bergtraum High School. In the past few years, I have gotten involved with the FWA in New Jersey, which has allowed me to get to know yet another great group of women!

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