

The Great Eight featuring Greg Murray

1. **Jim:** Tell us a little bit about your career at KFS. You have the longest tenure of any team member.

Greg: It has been a long and illustrious career here at KFS, I started back in 2010 after spending 18 months at a mutual fund sales company. My time there showed me a lot about what I disliked about the industry which was primarily focused on sales. In order to eat you needed to sell... even if it was not in the best interest of the client you were trying to service. When I came to KFS, I saw the exact opposite. In fact, I found all the aspects of the financial industry that I loved here. We do not work on commission, so our advisors do not need to sell to eat. Which also means the recommendations we provide do not benefit us, the recommendations we make are what we think is best for the client.

2. **Jim:** What impact did Bill Kelly, our late-co-founder, have on you?

Greg: I worked with Mr. Kelly for roughly 7 years. He was more than a boss to me he was my mentor, my friend. Everything I learned about the good side of the industry came from him. The lessons he taught me still come up on a daily basis and I am imparting those lessons on the next generation of KFS employees.

3. **Jim:** What's the most important thing an advisor can do for his/her clients?

Greg: Be there. Being an advisor is more than setting up pretty charts, allocating them in the fund of the week, or buying the newest and best tech. Being an advisor is about cultivating a relationship and being there for your clients when they are in need. This is not just the requirement of the individual advisor it is on the firm as a whole. That is why we work as a team; if ever our advisors are unavailable due to scheduled appointments or what have you, our team of associate advisors will be able to answer any questions. We really pride ourselves on our responsiveness. It's the old "Sun Set" rule -- we'll get back to you by close of business. We may not have an answer but we will get back to you.

4. **Jim:** What's the biggest change you have seen at KFS in the time you have been here?

Greg: In one word, growth. When I came on board KFS managed roughly \$25 million. Now we manage over \$330 million. But with that growth we have not lost our core values which is to cultivate the client relationship. To maintain the level of service we had with a \$25 million portfolio we increased the number of advisors and associate advisors to service the larger client base. We also have more tools at our disposal which is really exciting, too.

5. **Jim:** How has the advisory business changed since you first got into the advisory business over 10 years ago?

Greg: It is a lot more uncertain; the investment world has turned from fundamental investing to headline investing. Now a tweet can change the stock price of a fortune 500 company by full percentage points with absolutely nothing backing the tweet up. Which means we need to focus more on investing for the long term, more diversified portfolios, less changes, and less volatile positions. The ideal is certainty; we know very little is certain but we strive for as much certainty for our clients as possible.

6. **Jim:** OK, that's great. Let's move on to some fun things. Tell me about your hobbies...
- Greg:** Everything! I have been told in the past that I am a "yes" man. For example, "Greg, do you want to go paintballing?" "Yes, I do." "Greg, do you want to try surfing?" "Yes, I do." "Greg, do you want to go Axe Throwing?" "Absolutely!" My main hobbies are skiing, hiking, sports etc., the usual New England things. But I love to dabble in everything, I consider myself a skier but I surf, camp, hike, game, pool, golf, game, movie, tv... try new restaurants, and everything else!
7. **Jim:** A jack-of-all-trades... And we simply have to talk about the dogs...
- Greg:** he Wheatens are the best dogs ever! Cody and Emma. Cody bear was born in 2008 and when I was first working in the industry I was home a lot and we bonded. He's my boy and he lives up in Manchester with my mom, which she loves because it forces me to visit! Emma is 3 years younger and adorable; she will let you pet her for 13 seconds. No more, No less. Once she is done she goes and lays down and stares at you. They are amazing dogs
8. **Jim:** Favorite: meal, movie, music?
- Greg:** I'm of Irish descent, so I keep it simple. I like steak and potatoes! Nothing beats a good NY strip cooked to perfection, with salt and pepper and some mashed potatoes. My music changes like the wind, one moment I am listening to EDM and the next I am listening to Country and everything in between. I am happy to say there is very little music that I dislike. With movies and TV I tend to steer toward sci-fi.

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