

# Premier Insider



## Big Ideas, Fresh Momentum & What's Ahead for Premier

Earlier this month, the Premier team spent a few days together at our annual Staff Retreat, talking through where we are as a company and where we're headed next. A lot of great conversations came out of it, and the overall theme was pretty consistent: finding ways to work smarter, communicate better, and continue building a strong experience for both advisors and clients.

One of the biggest areas of focus was operations and efficiency. The team discussed ways to simplify processes, improve consistency across the board, and cut down on some of the day-to-day frustrations that come from missing information or unclear workflows. That included conversations around onboarding, compensation tracking, split codes, and improving systems tied to 401(k) processes. There will also be additional training opportunities coming for tools like WealthBox, Canva, and compensation statements.

Technology was another big topic throughout the retreat. The group talked through ways we can better use tools already available to us, including Zocks, Microsoft Copilot, Teams, and SharePoint. The goal isn't to add technology just for the sake of it. It's to make things easier, more organized, and more efficient for everyone.

There were also several conversations around the client experience and financial planning process. The team discussed creating a more structured planning workflow, improving shared resources, and continuing to refine the Small Account Solutions (SAS) model. Insurance services and how they fit into future marketing efforts were part of the discussion as well.

As the firm continues to grow, staffing and support were naturally part of the conversation too. Team members talked about workload distribution, future specialization opportunities, and ways to better support both advisors and operations staff. Areas like Social Security, Medicare, college planning, and special needs planning were all mentioned as opportunities to continue building expertise internally.

The retreat also included planning around upcoming events and business development opportunities throughout the year. From advisor events and client engagement opportunities to annual meeting planning and the annual Christmas Open House, the team spent time discussing ways to continue creating strong experiences and building connections across the organization. There was also plenty of conversation around strengthening the Premier brand, increasing engagement, and finding new ways to support advisors in their growth efforts.

Compliance and client protection remain a priority as well. The team reinforced the importance of fraud prevention practices and agreed that Trusted Contacts should continue to be collected for all

clients whenever possible.

Overall, the retreat was a productive few days with a lot of good discussion, collaboration, and planning for the future. There's a lot happening across the organization right now, and it's exciting to see the continued focus on growth, improvement, and supporting our advisors and clients well.

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## ADVISOR SPOTLIGHT

### Tom O'Shea

Tom O'Shea joined Cambridge and Premier in 2010, bringing with him more than two decades of corporate and financial services experience. Based in Fairfield, Connecticut, Tom works closely with individuals and families to develop comprehensive financial plans designed to align their resources with their long-term goals. His approach is rooted in discipline, clarity, and a deep commitment to serving clients with honesty and care.

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"Okay, Mrs. O'Shea, we will see you again next year," said the nurse at Loretto Hospital on the West Side of Chicago.

My mom had six kids in eight years, so the nurses there saw her often. That line pretty much summed up our childhood. We had a lot of fun growing up.

My mom and dad were Irish immigrants who came to America in the 1950s. They met at an Irish dance. My father worked most of his life at People's Gas—outside, in all kinds of weather. My mom did whatever needed to be done: waitress, factory work, house cleaning, and later worked in the high school cafeteria. They lived the values of work ethic, faith, and family.

I went into the corporate world in 1985 and stayed until 2003, working in various accounting, finance, operations, marketing, and sales roles. Yes, I touched all the bases. I eventually left as a Vice President.

When my dad retired, he heard about a broker with an Irish last name that others at work were using. Let's call him "AB." AB advised him to take his pension as a lump sum. AB "listened" to my dad, who wanted no risk and wanted to spend freely. People listened to my father—he was very direct and intimidating to most. But he was a good man.

After a while, my dad asked me to review his brokerage statement. He couldn't understand why everyone else seemed to be making money and he wasn't. I asked his permission to speak directly with AB.

As I reviewed my dad's account, I saw he was invested 100% in bonds. AB had also moved from one wire house to another, and my dad paid B-share exit costs to follow him. When we looked at his annual withdrawals and I did some quick math, it was obvious this path would lead to zero assets in eight years.

I asked AB, "What did my dad say when you told him he was going to run out of money in eight years?"

AB said he hadn't told him. He didn't think my dad would receive that message very well.

Reluctantly, my dad moved his account from AB to my broker, whom I had hired in 1986. We changed his asset allocation and addressed the spending patterns.

In 2003, as my dad was on hospice dying from pancreatic cancer, he said to my mom, "You will be alright. Tommy has you taken care of with the money."

I had left the corporate world the summer before he died. I started at Northwestern Mutual and spent about two years there, then four years at Principal Financial Group. In February of 2010, I joined Premier Wealth.

By then, I was truly ready to serve the client.

I use eMoney for financial planning and manage most of my clients' assets. I help them get closer to their goals. My mission is to help people get to a better place.

I spend 90% of my client meetings talking about where they are in their financial plan and 10% discussing investment performance. I am always direct with my clients. Someone once said, "You can always handle the truth."

I continue to look for better ways to serve. Earning my CFP® designation in 2009 was an important step. On average, my client is 58 years old, so we have a lot of planning to do as we move forward together.

My dad's old broker, AB, is still at the wire house.

About ten years ago, my mom told me she didn't want any risk. I sat down with her and the rest of the family. We made a plan. Over the past ten years, her portfolio has grown at 8% per year after expenses, while bonds averaged 2%.

In 2026, my mom turns 91. She owns her home, which she still insists on cleaning herself.

Sometimes, people at the senior center talk about finances. She doesn't worry. She doesn't debate returns. She simply says, "My financial advisor has that taken care of."

That is my definition of success.

(Below Tom and his family at Lake Placid Ironman)

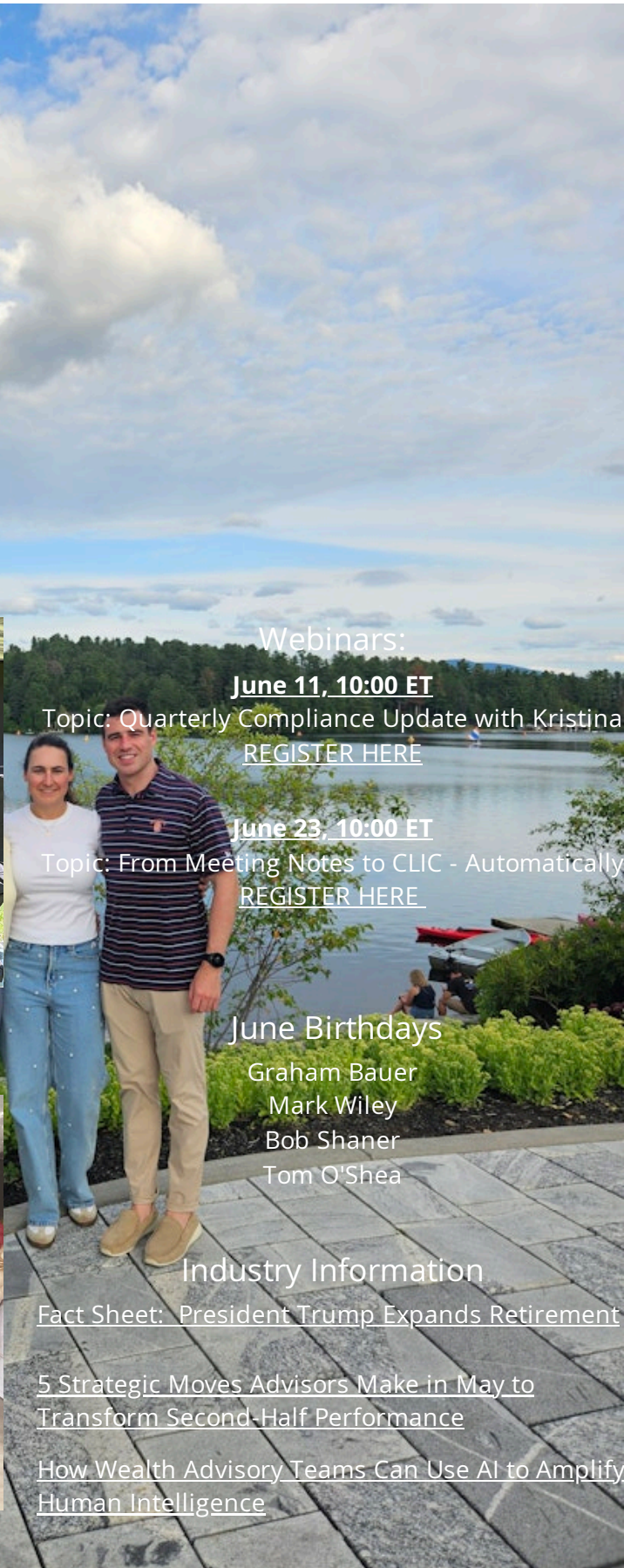




Mark Steinhart attended the West Shore Chamber golf outing. Here he is with a couple of other chamber members.



The Premier team gathered in May for our annual staff retreat, and while there was plenty of laughter, good food, and a few questionable selfie angles, there was also a lot of meaningful work happening behind the scenes. We spent time fine-tuning processes, improving procedures, and brainstorming new ways to make life easier and more efficient for the advisors and clients we serve every day.



### Webinars:

**June 11, 10:00 ET**

Topic: Quarterly Compliance Update with Kristina  
[REGISTER HERE](#)

**June 23, 10:00 ET**

Topic: From Meeting Notes to CLIC - Automatically  
[REGISTER HERE](#)

### June Birthdays

- Graham Bauer
- Mark Wiley
- Bob Shaner
- Tom O'Shea

### Industry Information

[Fact Sheet: President Trump Expands Retirement](#)

[5 Strategic Moves Advisors Make in May to Transform Second-Half Performance](#)

[How Wealth Advisory Teams Can Use AI to Amplify Human Intelligence](#)

### Friendly Reminders

Financial exploitation rarely comes with obvious warning signs. More often, it appears through unusual requests, sudden urgency, or changes in a client's behavior. That's why regulators and firms like Cambridge are emphasizing the

TEAM NEWS

Of course, no retreat would be complete without a little fun mixed in. While Traci was busy looking professional during her headshot session, the rest of us took the opportunity to conduct some highly unofficial "team photography research" (see selfie above). We also captured some fantastic team photos you'll be seeing more of soon.

The week wrapped up with a great dinner courtesy of Bill Rambo, who treated the team to an evening of excellent food and conversation. We're excited that many of you will get to meet Bill this September at the Annual Meeting, where he'll be joining us as one of our keynote speakers.



## Cheers Kaity Mumma!!!

Our very own Robin Mumma, and her husband, Jeff, are excited to report that their daughter, Kaity, who holds a Phd. in Applied Developmental Psychology, was published as first author in Early Childhood Research quarterly! Check out her article below. Congratulations to the entire Mumma family!!!

[The influence of elementary school quality on differential long - term effects of preschool programs in third grade.](#)

important role advisors play in recognizing and responding to potential financial abuse.

Recently, our branch experienced a situation that could have resulted in devastating financial loss for a client. What prevented tragedy was simple but powerful, someone slowed down, asked questions, and paid attention to the answers. Those conversations uncovered concerns that ultimately protected the client from what could have been a catastrophic outcome.

As financial scams become more sophisticated, advisors are increasingly being called upon to recognize red flags, document concerns, and engage clients with care. Sometimes, asking one extra question can make all the difference.

Please access the link below to review the proper process and best practices for handling situations involving suspected financial exploitation. If you ever have concerns about possible fraudulent activity or feel uncertain about how to proceed, please contact our office immediately. [CLICK HERE FOR LINK.](#)

Every business runs on people, and people make mistakes. Whether it's a missed checkbox, a delayed transfer, or an undisclosed fee, operational errors are an unavoidable part of the financial services industry. What matters most is not whether an error occurs, but how quickly and professionally it is addressed. A proactive response can protect client trust, reduce regulatory risk, and prevent a small issue from becoming a much larger problem. [THIS ARTICLE](#) outlines common operational errors financial professionals encounter, the proper steps for resolving them, and the importance of communication, documentation, and compliance throughout the process.

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**\*\*\*SAVE THE DATE\*\*\***  
Hershey Annual Meeting  
September 9-11, 2026  
[REGISTER HERE!](#)

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Premier was proud to sponsor this year's Business Women's Forum and connect with so many inspiring professionals throughout the day! Traci and Jen had a great time representing Premier at our booth, networking with attendees, and supporting an event dedicated to leadership, growth, and empowering women in business.

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**Hours of operation:** M -Th 8am-4:30pm, Fri 8am-4pm

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