Subject: Premier Insider July 2026

premierfphub.net

Premier Insider

Explore the New Premier Network Website: Stories, Resources, and Our Shared Legacy

We're excited to invite you to explore the newly redesigned Premier Network website at **PremierFPHub.net**.

While you'll notice a fresh look and easier navigation, the biggest change isn't the design. It is the story the site tells about the people who make Premier what it is.

Hear From Your Fellow Advisors
One of the highlights of the new site is the **Advisor Voices** section, where advisors from across our network share their experiences, growth stories, transition journeys, and the impact Premier has had on their businesses.

These aren't marketing messages. They are real stories from professionals who have built successful practices while maintaining the independence they value. Whether you're a newer advisor or have been with Premier for years, you'll recognize many of the challenges, opportunities, successes, and faces reflected in these testimonials.

We encourage you to spend some time reading the stories of your peers and learning how they have built thriving businesses while serving clients with excellence.

Celebrating the Legacy We Share
We're especially proud of our **Legacy Circle**, a place dedicated to honoring the advisors and team members who helped build Premier into what it is today.

This section recognizes retired advisors, former team members, and those who are no longer with us, but whose contributions continue to shape our culture and community. Their dedication, leadership, and commitment to serving clients created the foundation on which we continue to grow.

The Legacy Circle serves as a reminder that Premier has always been more than a network. It is a community built on relationships, mentorship, and shared success. We encourage you to take a few moments to visit this section and reflect on the people whose efforts helped make Premier what it is today.

Don't Miss the Advisor Resources Library
The new website isn't just a place to learn about Premier. It is a resource designed to help you succeed.

Be sure to spend some time exploring the **Advisor Resources** section, where you'll find a growing collection of tools, guides, checklists, marketing materials, technology resources, and practice management ideas that can be implemented immediately. In addition, all of those webinars that you unfortunately missed (or want to view again)....those recordings are found here. That area is password protected so that only our network can access. The password is Premier123.

Many of these resources come from the experiences, best practices, and lessons learned by advisors throughout our network. It's another example of how Premier advisors help one another grow and succeed.

We encourage you to bookmark this section and revisit it often as new content is added.

Take a Look
The new website was built to showcase who we are, support what you do, and celebrate the advisors who make Premier Network unique.

Whether you're reading the success stories of your fellow advisors, honoring those who helped build our organization, or discovering a new resource to strengthen your practice, we hope you'll find something valuable on every visit.

We invite you to spend a few minutes exploring the site and sharing it with others who may be interested in learning more about the Premier difference.

Visit the new website today: www.PremierFPHub.net
Thank you for being part of the Premier family. We are proud of what we've built together and excited about the opportunities ahead.

ADVISOR SPOTLIGHT
Steve McGinn

Steve McGinn has spent nearly four decades building a financial advisory practice centered on relationships, trust, and personal service. Since joining Premier and Cambridge in July 2008, he has continued to grow his practice in Malvern, Pennsylvania, while staying committed to a model that prioritizes thoughtful planning and long-term client relationships. Steve’s path into the industry was anything but traditional—what began with a high school lawn-cutting job and a chance connection eventually led to a career that has spanned market booms, financial crises, and the rapid evolution of technology in the advisory business. Today, with his sons Ryan and Brendan joining the practice and representing its future, Steve continues to guide clients with the perspective of someone who has experienced decades of market cycles while maintaining the core values that have defined his approach from the start.

I came into the business in October 1987 knowing absolutely nothing about it. For the five years prior, I had been a sales engineer for a large electrical equipment manufacturer. In 1986, I began looking for a career change simply because the industry I was working in required that I move around the country if I wanted to “climb the ladder.” I was a big “mommy’s boy,” and I wasn’t going anywhere my mom wasn’t. And yes, I’m not kidding!

When I was in high school, I met a guy who was looking for someone to cut his lawn and do odd jobs around his house. As fate would have it, he hired me. I had no idea what he did for a living. All I knew was that he had a nice house and a nice car. Years later I reached out to him, and he brought me into a career life insurance agency where he was a producer.

I worked there from 1987 until the summer of 2008. I was a career agent through 2001 and a broker through July 2008, when I joined Cambridge. I sought out an independent broker-dealer because there was so much pressure to sell life insurance and annuities in the career agency world. I was ultimately introduced to Cambridge by the folks at Mariner Wealth Advisors, a third-party manager that we use. Cambridge then connected me with Traci and Bob.

I’ve always wanted to keep my practice small. Many people disagree, but to that I can only respectfully say we’ll agree to disagree. There are certainly pros and cons to both approaches. But I strongly believe we can build a thriving practice without taking on a ton of overhead if, and only if, we are efficient and keep up to date with the changes and trends in our industry, particularly regarding technology, customer service, and the account management process.

We spend a lot of time building repeatable processes related to ongoing client contact and reviews, service, the services we provide, and new client onboarding. We always say that we need to “stay in our lane.” I recently read that Albert Einstein was quoted as saying, “Find what works and just do that.”

My son Ryan joined me four and a half years ago, and my son Brendan joined a little over a year ago. They are the future. For the time being, I think we have a pretty cool “old guy, young guy” thing going. While I have the advantage of sitting at this same desk through the dot-com bubble from 2000–2002 and the global financial crisis from 2007–2009, Ryan and Brendan have the advantage of a much better grasp of technology, and more energy.

We try to focus on what we call the four cornerstones of our practice: honesty, integrity, service, and value. The first two speak for themselves.

Regarding service, AI is obviously top of everyone’s mind. While I find it exciting, I also find it a little frightening. Time will tell how it all plays out. But regardless of how it develops, I am confident that nothing will ever replace a human being’s innate desire to speak with and interact with another human being and to have their issue or problem resolved in a timely and pleasant fashion. I believe many people will be drawn to places where they can get the quality service of yesterday. I hope, and think, this will become a differentiator like never before.

Regarding value, we focus on understanding and helping clients accomplish their goals. Ultimately, we do this through the financial planning tool that we use. We are very candid with clients that we get paid if they give us their assets, and we try to earn their trust by focusing on their goals.

We reach out to our clients quarterly for a brief telephone review and meet annually to review both their accounts and their plan. Our ultimate goal is for them to hang up the phone or leave our office with a sense of peace of mind so they can stop worrying about their finances and go out and enjoy whatever it is they enjoy.

At the end of the day, our goal is pretty simple. We want our clients to know that someone is looking out for them and helping them stay on track toward the things that matter most to them. If we can provide good advice, good service, and a little peace of mind along the way, then we’re doing exactly what we set out to do.


McGINN
FINANCIAL SERVICES

Webinars:

[July 28, 10:30 ET](#)

Topic: The Role of a Corporate Trustee

[REGISTER HERE](#)

July Birthdays

Estrella Rivera-Martinez
Jim Williams
Steve McGinn
Tomi Harris

that golfs together stays together!

an (see below for Ryan's BIG news!)

Industry Information

[What Wealthy Families Really Want From Their Advisors](#)

[A Cheat Sheet For Retirement Account Beneficiary RMDS](#)

M NEWS

Welcome to the world Colin Malone McGinn! Ryan and Sarah McGinn welcomed their new baby boy on June 4th! Colin is Ryan and Sarah's first baby and Steve's second grandbaby. Congratulations to the entire McGinn family!

Rich McKee recently spoke to some high school student athletes about good choices and money. Check it out **here**!

I'd like to introduce you to Tyler Sidella, our new intern! Tyler will be a senior at Pennsylvania State University this fall, but he's spending the summer with us! Tyler is double majoring in finance and accounting. Welcome to the team Tyler!

When Clients Use AI to Challenge Your Advice: How to Respond to Deepen Engagement

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Friendly Reminders

E&O policies will be renewing in June. THIS ARTICLE details changes to the policy and pricing.

Are you tired of hearing about AI yet? We get it! But this is one topic worth keeping on your radar. THIS PAGE on the CIR2 website is a helpful resource for answering common questions about AI and understanding how to use it compliantly in your practice.

Communication habits are always evolving, but regulators continue to keep a close eye on business-related conversations happening through text messages, personal email, and other unapproved channels. It's a good time to double-check that you're using firm-approved methods for client communications and keeping everything where it belongs. Staying consistent helps protect both you and your clients.

Read the SEC article HERE

SAVE THE DATE
Hershey Annual Meeting
September 9-11, 2026
REGISTER HERE!

Vipul Mallick has a new milestone at his firm, Kubair Wealth! His firm is amoung the elite advisory firms to deliver the Goldman Sachs Asset Management Private Equity ETF. Check it out **[here](#)**!

Traci Shughart

Chief Executive Officer
Registered Principal/Branch Manager

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