



category winner

John Loyd

The Wealth Planner

John Loyd, a first-generation college student in his family, remembers asking his father at age 12 what it meant that the "Dow Jones went up or down?" For his 13th birthday, Loyd requested and received a subscription to a money management newsletter. Loyd learned the value of goals when, as a teen, he started a lawncare business and motivated himself with handmade messages such as "Work your," ahem, tail, "off!" that he posted in his bedroom. At 18, Loyd walked into a Dean Witter (now Morgan Stanley) office and opened an investment account. And when he was in college, he wrote to Warren Buffett, asking for copies of his annual report, including a \$5 McDonald's gift certificate (a Buffett fave) and two \$1 bills to cover

postage. Buffett signed one of the bills and returned it, "which I have hanging on my office wall." After college, Loyd, who went on to earn an MBA from Purdue University, was working for a major financial services firm. In 2004, he went out on his own. Loyd recalls attending a meeting in the 1990s when the presenter asked the participants to state why they entered the investment business. "I was shocked to hear many participants say, 'to make money.' I started in this business over 20 years ago to help people, and that has never changed. Before I started my own wealth management firm, the company I worked for out of college had sales quotas. I always felt that was a conflict of interest, and it's one of the reasons I branched off on my own."

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