Richard R. Kulbacki
1507 Sylvan Avenue, Natrona Heights, Pa 15065
724 801-0903
rich@risingregina.com

Professional Summary

Demonstrated professional with over 13 years of experience, knowledge and success in the financial services industry. Creative, goal-oriented, ethical, professional, honest, personable, and flexible individual with the drive of a veteran sales professional and the heart of a teacher. Looking to become a part, or the leader of, a strong team of like-minded individuals to continue a successful and ethical career that I can be proud of and enjoy.

Thrives in an in environment of autonomy where recognition for contribution is valued and rewarded.

- Sales
- Business Development
- Relationship Management
- Public Speaking
- FINRA Series 7 and 66
- Life Accident Health
- Client Retention
- Personnel Management
- Event Planning
- Cross-Selling
- Microsoft Office
- Sales Closure

Professional Experience

AXA Advisors LLC, Western Pennsylvania — September, 2015 – Present

Financial Professional

At AXA, I work with the Retirement Benefits Group (RBG) whose primary goal is to provide wealth management services and financial education to meet the retirement needs of those who serve and build our communities including educators, and staff in our public schools, colleges and universities; hospital and municipal workers; and nonprofit employees. I also work with clients from all walks of life in both the public and private sectors.

As a Financial Professional, I help plan, advise, and manage all financial needs of my clients including investments in mutual funds, annuities, IRA's, college savings programs, life insurance products, long-term care insurance, disability income insurance, asset allocation, and retirement planning.

I also love going the extra mile for my clients by not only providing investment and retirement advice, but by putting together a full financial road map to help them eliminate debt, save for emergencies and large purchases, and be generous in giving to their favorite charitable organizations. My ambition is to help my clients change their family tree by creating a legacy that can last for generations.

FIRST COMMONWEALTH BANK, Western Pennsylvania — September, 2009 – May, 2015

Consumer Product Specialist for First@Work Banking Program, Bank Officer

- Meet and exceed sales goals within the First@Work program and delivered strong results
- Prospect, develop, and manage a book of business of 100 corporate clients
- Management of relationships with business owners and benefits administrators to bring banking products, services, and financial wellness advice to their employees
- Oversee and manage First@Work banking operations and personnel for 28 retail branches over two banking regions and a four county sales territory in Western Pennsylvania
- Set up and run quarterly meetings, monthly conference calls, and outside sales activity for team members in my coverage area
- Cross sell bank lines/products and refer business to branch personnel and partners
- Participate in community events to position the bank as a leader within the territory
- Proficient knowledge of Microsoft Word, Excel, PowerPoint and Outlook

Highlights:

- Responsible for planning and conducting most productive First@Work event in company history (Opened 74 new checking and savings relationships over five visits to a single company in August of 2014).
- Awarded CPS of the Month: 2014 – March, April, July, December
- Awarded CPS of the Quarter: 2014: 2nd Quarter, 4th Quarter
- Awarded CPS of 1st Half of 2014

FIRST COMMONWEALTH BANK, Natrona Heights, Pa — May, 2008 – September, 2009

Customer Service Representative

- Meet and exceed sales goals for consumer banking, and delivered strong results
- Participate in inside and outside sales calling
- Cross sell bank products/lines
- Managing a book of business
- Refer business to branch partners
- Taking applications for, and closing consumer loans
- Help clients find resolutions to issues they may have been experiencing

FIRST COMMONWEALTH BANK, Indiana, Pa — May, 2005 – August 2007

Bank Teller

- Meet and exceed sales goals for consumer banking, and delivered strong results
- Refer business to branch personnel and partners
- Handle cash and transactions for personal and business clients
- Process proof work for daily transactions.

Licenses and Certifications

- FINRA Series 7 and 66, CRD #6499123
- PA State Resident Producer Insurance License (License # 746167), Expires 03/31/2021
    - Authorized Lines: Accident and Health, Life & Fixed Annuities, Variable Life/Variable Annuity, Long Term Care Insurance

---

Committees and Boards

- Allegheny Valley Habitat for Humanity Board of Directors (Vice President - Former, President - Current): July, 2015 to Present
- East Vandergrift Polish Club Scholarship Committee: 2013 to Present
- First Commonwealth Wellness Committee: 2009 to May, 2015

Community Service and Volunteering

- Habitat for Humanity of Allegheny Valley: July, 2015 to Present
- Big Brothers Big Sisters of Greater Pittsburgh: November, 2009 to July, 2015
- Kittanning Firemen's Band: May, 2015 to Present

Education

Bachelor of Arts in General Studies — Projected Graduation: December, 2018

Indiana University of Pennsylvania, Indiana, Pa

Current GPA: 4.0

University Activities/Organizations:

Previous:

- Phi Gamma Nu Professional Business Fraternity, Gamma Xi Chapter (1 Year)
- ROTC Program (2 Years)
- University Concert Band (4 Years)
- University Chorale (2 Years)
- University Percussion Ensemble (3 Years)