



Imran Razvi (seated) and Daniel Razvi (standing)

EDITORS' NOTE Imran "Raz" Razvi is the founder of Higher Ground Financial Group. He has been taking care of the financial needs of his clients for 30 years. Razvi specializes in understanding each client as a whole person, integrating the client's personal needs for current and long-term financial health into a plan of preparing for and navigating through the retirement years.

COMPANY BRIEF Higher Ground Financial Group (hgfg.com) was founded on the belief that faith and family are fundamental pillars of success and that together, they strengthen and fortify people. Higher Ground Financial Group is rooted in the principle that its associates are called to take the high road of uncompromising integrity and always endeavor to help their clients meet their goals. The family-owned business exists to help clients nationwide achieve their financial goals. Higher Ground Financial Group's goal is to help strengthen family units by putting financial education within their reach.

Will you discuss your career journey?

I have always wanted to help people improve their lives. I began learning about the financial services industry by working for other companies – starting with selling health insurance, then expanding into life insurance and long-term planning. Along the way, I focused on understanding the financial needs of clients, always knowing that one day I wanted to open my own business.

I wanted the flexibility to tailor services to my clients' needs and manage the process myself. Once I had the experience, I launched Higher Ground Financial Group and began to grow the business. I also started giving back to the community by hosting free educational seminars – something I truly enjoy.

Over the past decade, I've expanded the business and continually sought new ways to meet my clients' needs. This growth has allowed me to help

people in a more personalized way, while also giving me the flexibility to balance meaningful work with quality family time.

Did you always know that you had an entrepreneurial spirit?

Yes, I've always known I had an entrepreneurial spirit. I've always been able to spot a need and find a way to turn the solution into a business. For example, back in middle school, other students would often say they were hungry during the day. Instead of just commiserating with them, I saw an opportunity to help. I went to the store with my mom, bought bulk snacks, and carried them with me throughout the school day. Soon, I was selling snacks to other students. It made them happy to have something to eat whenever they wanted – and it turned into a great little business for me – the first of many times I turned an idea into action.

What was your vision for creating Higher Ground Financial Group?

My vision was to serve God while helping others. I wanted the flexibility to make decisions that would positively impact my clients, and to bring a personal touch that I couldn't fully achieve while working for someone else. Building my own company has allowed me to align my faith, values, and expertise to genuinely improve people's lives.

How do you describe Higher Ground Financial Group's culture and values?

Higher Ground Financial Group's culture is built on truly listening to and caring for each other – and that starts with our clients. Too often, companies decide what's best for their clients without taking the time to truly understand them and their personal needs. We make it a priority to get to know our clients in depth so we can serve them in the most meaningful way.

That same commitment extends to everyone within our company. We provide our agents and employees with ongoing support, training, and resources, fostering a workplace where collaboration and individual excellence go hand in hand. We're more than colleagues – we're invested in each other's lives. Everyone knows the spouses and families of their colleagues, and we genuinely care for one another. That connection empowers employees at Higher Ground Financial Group to be at their very best.

Will you highlight Higher Ground Financial Group's process?

We specialize in helping people reduce and eliminate what we see as the three biggest "killers" in retirement: risk, fees, and taxes. By removing these retirement killers, your retirement income

increases, you gain more protection, and you can pass on more to your heirs – all while paying the minimum amount of taxes legally possible.

Our process brings together client-facing tax attorneys – led by my son, Daniel Razvi, at Higher Ground Legal – and our retirement planners ("distribution specialists") to minimize long-term taxes in retirement. Most retirement firms either don't offer tax help at all, or they dance around the subject, providing a few ideas but ultimately hiding behind legal disclosures ("this is not actually tax advice"). It is rare to have tax attorneys working hand in hand with financial advisors to create and implement long-term tax mitigation plans.

The need for this approach is so great that even investment advisors, insurance agents, and CPAs have come to us as clients, because we offer strategies they can't find elsewhere. Our plans marry risk management with long-term tax strategies, resulting in higher after-tax income in retirement and a greater ability to leave a lasting legacy.

What do you see as the keys to effective leadership?

To be an effective leader, it's important to know your goals, understand the purpose behind them, and communicate them clearly to your team. It's equally important to know your team members personally and to genuinely care about their individual needs and goals.

Effective leadership also means recognizing the strengths of each team member, encouraging them to use and build on those strengths, and helping them address areas for growth. From there, it's about providing the training and support needed to help them reach their full potential.

What advice do you offer to young people beginning their careers?

For young people beginning their careers, start by considering your reasons for choosing your path. It's important to find satisfaction in meeting the needs of your clients. When you focus on that, you'll have a deeper purpose behind your business goals. Create a mission statement for your business – the joy you get from helping others will carry you through the difficult times and give you the perseverance to keep growing.

It's also important to be constantly learning. Talk to people who have been in your industry longer than you and get their input. Talk to your clients, too, and identify areas where their needs aren't fully met. Be willing to adjust and fine-tune your business. Adjust your goals if needed, but always keep them in mind so you can continue moving forward. ●