

While most of his friends were skateboarding and playing video games, Kris De La Pena could often be found counting or playing with his allowance money in his bedroom in Whittier, California.

Once, he rolled up 300 one-dollar bills and scotch-taped them together to form a huge rope of currency that covered his entire room.

"My parents cracked up," he says, smiling.

De La Pena was destined for a career in finance, right? Well, for most of his life, he had planned to become a doctor and ultimately planned to take over his father's Ophthalmology practice.

But only two months away from starting medical school at the University of Illinois, De La Pena "had a change of heart." He simply could not picture himself performing surgery.

He knew he wanted to help people, but he wanted to do so in a way that involved money.

Now he is living his dream.

"I absolutely love what I do," he says as he stares at the panoramic view from his 11th floor Ameriprise Financial office.

De La Pena loves his work so much that

in his spare time, he voraciously reads every book or article he can on investing, and is constantly thinking about creative strategies for clients, always with an eye of staying ahead of the market trends.

Net Asset

He would not be too concerned if the market declines because it can create investment opportunities. He admits that the majority of his colleagues would cringe and shudder at his comment and completely disagree with him.

"My philosophy is winning by not losing," he says.



Ten years ago, Kris De La Pena didn't know "personal stock from livestock." Today, he holds five designations from the financial services industry.

"When the market is down, clients may be in a great position to take advantage of the 'ups' after that."

“My philosophy is winning by not losing.” — Kris De La Pena

One of his clients fulfilled his dream of retiring to Hawaii. His lifestyle today is more lavish than when he was working and living in Orange County, California.

"He sends me post-cards every couple months," De La Pena says with a laugh.

Another client is a young widower who wasn't even quite sure how to pay her bills after her husband suddenly passed when she was in her 30s. Today, she's retired and is in a better position to help fund her children's education.

"We design investment strategies that are 100% tailored to each individual -- no two individuals are alike," De La Pena



says. "I'm fortunate to have access to very intelligent people at this firm, and as a team we create plans designed for improved returns and reduced risk."

His Hawaiian-retired client "was insulated" from the last recession with an investment strategy that was set up for "opportunistic growth with a tactical asset-allocation structure."

"I design true income streams and know where every penny is going to come from, and we adjust accordingly. That's how we're so successful." — **By Rick Weinberg, California Business Journal**

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