



**THE SELF-MADE,  
REAL HOUSEWIFE  
OF ORANGE COUNTY**

**How VICKI GUNVALSON balances a thriving  
life insurance business with being outrageous on  
*The Real Housewives Of Orange County.***

**V**icki Wolfsmith was a 28-year-old single mother of two children, working as a self-taught bookkeeper for her father's construction business outside Chicago.

She described herself as a child of privilege who had few options in her life at that point. But when she talked with a friend about her life as an insurance agent, a door opened.

She went through that door with nothing but tenacity and it led her all the way to becoming Vicki Gunvalson, the villainous vixen of *The Real Housewives Of Orange County*.

In fact, she calls herself the OG of the OC because she is the only original cast member still on the show 13 years after its debut. And through it all, she has maintained a life insurance and retirement planning practice, Coto Insurance and Financial Services in Southern California.

Gunvalson now has a staff of 12 in her office and about 30 agents in the field. Although her agency provides an array

of services, such as Medicare products, health and life insurance, she personally sells fixed indexed annuities.

At the time of our interview, the latest controversy from the show stemmed from Gunvalson's accusation that fellow cast member Kelly Dodd was using cocaine. Not for the first time, rumors swirled that Gunvalson might be fired from the show, but then again, she has been stirring the pot for 13 seasons.

In this conversation with Publisher **Paul Feldman**, Gunvalson revealed why she is so driven and how she deals with the Vicki haters of the world.

**FELDMAN: What got you into the business?**

**GUNVALSON:** I had a girlfriend sell me life insurance on my soon-to-be ex-husband and I asked her how much money she made on it. She told me \$600 and I was floored because it took me two weeks to make \$600 doing the accounting at my dad's construction company.

She said they were always hiring at Western & Southern Life in Elmhurst, Ill., and so I went over there.

money and in order for me to do that I needed to stay focused and do what I do best. So many people were just fine taking care of what they were doing.

I was raised very privileged. My father was very successful. So I wanted that for my children and I wasn't going to wait for a man to give it to me. Which is different than a lot of the women on the Housewives. A lot of the women have acquired their wealth from their men and there's a cost for that.

I want to control my own paycheck. I want to have full control of what I do and therefore I can go to bed at night knowing that I'm never going to be dependent upon a man ever. And I think that's what my viewers have really liked about watching me, as I do own my own home and I do like nice trips and I do give back to my community and I have raised my kids with no college debt.

So, it's been a great example for people who do want to work hard. You can do it all. You can make dinner for your family every night. You can have everything —

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of services, such as Medicare products, health and life insurance, she personally sells fixed indexed annuities.

At 56, she is still driven even after building an agency and surviving the crazy life of a reality TV show. When we spoke with her, she was filling in for two employees at the height of health insurance open enrollment season and still made time for an interview.

Her next step is franchising her practice to duplicate the practice. She finds it difficult to recruit people as driven as she is, but she is a rare person who can balance the demands of a network TV reality show, while serving clients, managing a growing business and doing all of that well.

They told me what I needed to do to get licensed. I did it and I became the first woman agent who was hitting the numbers out of the park every single month.

I didn't understand why these people weren't working hard. They were satisfied with \$40,000 a year in the early '90s. I used to make \$50,000 or \$60,000.

It was exciting that I didn't have somebody telling me what my paycheck was going to be. I could take care of it myself and that's what set me outside the realm of being a normal advisor.

**FELDMAN: What motivated you early on?**

**GUNVALSON:** I needed to make a lot of

you just have to learn to work for it, right?

**FELDMAN: How are you getting leads? Do you get leads from the show?**

**GUNVALSON:** No, I do sit-down dinners. I do a 10,000-piece mailer and from there I do a dinner and a presentation and I get leads. The Housewives show, depending upon on what episode we're in, can be really good or it can be really bad.

I just stay focused on being true, being ethical, being a good advisor for retirement planning and doing the right thing. When you do the right thing, the right thing does you — my father told me that a long, long time ago. And I like what I do and I'm really good at it.



I stay focused and I'm not distracted by the Housewives or personal things. I don't show up for work on that.

I have a stack of clients right now, probably 50, that I have to get to right now because they're waiting for me. And that makes it feel like a sense of responsibility and I've got to stay in focus.

**FELDMAN: How many seminars are you doing?**

**GUNVALSON:** We have done two or more per month for the past 13 years.

**FELDMAN: A lot of people would be surprised that, at your level of celebrity and business, you are doing seminars.**

**GUNVALSON:** I know, I know, but I do it because the fixed indexed annuity isn't residual. So I have to work as hard every year as I did the previous year.

**FELDMAN: FIAs have had a bit of controversy about them. What do you think about that?**

**GUNVALSON:** We don't have any controversy with fixed indexed annuities. When you design the right one and it's an increasing one that helps with inflation, there is no controversy. It is what it is. You put the money in and it gives you an income stream.

It's just like a pension. When they take the word "annuity" out of their brain and put in the word "pension," most people who retire understand that.

I love what Tom Hegna says, "The happiest people in retirement are the ones who have income, not assets." Bingo! That's what I tell my clients. I have been telling them for 12 years that when you have income in retirement, increasing lifetime income, you will be happier than the person who own apartment buildings.

It's like a light bulb goes on when you tell them you're going to give them lifetime guaranteed income. That they'll never run out of money.

**FELDMAN: Are you getting people in the door because you're a celebrity and they just want to see you?**

**GUNVALSON:** I hope not. I hope they're



Kelly Dodd, Vicki Gunvalson, Meghan King Edmonds, Shannon Beador, Heather Dubrow at the "The Real Housewives of Orange County" Premiere Party and 10 Year Celebration, in Los Angeles.

coming in because they need help with their retirement.

We vet them out. And if we can see that they're there for a free dinner or to meet me, then we ask them to leave or we escort them out. If they can't afford a dinner, then they are not going to be a client of mine.

**FELDMAN: How much are you doing in annuities now?**

**GUNVALSON:** I'll close about \$15 million this year [2018]. And that's work for six months — so that's pretty good. I don't work November to February and I don't work when I'm filming. I have to work around my filming schedule. It's a lot, so I'm stressed out all the time.

**FELDMAN: Has the Real Housewives show helped you with business or has it hurt you?**

**GUNVALSON:** It's all based on how I'm

edited and what the last episode was. But I think for the most part it's giving me brand recognition. And I know people know me from that, whether it's good or bad. I think it's good but I was successful before the show, so I don't know where it would've been.

**FELDMAN: You have a huge audience of people who either love you or hate you from week to week. Some of it can be pretty awful. How do you deal with it?**

**GUNVALSON:** I don't care about the haters because they're behind a computer and they don't bother me.

If somebody hates me to my face, I'm going to ask, what did I do wrong? How did I hurt you? I am sorry, but for the people who watch me on a TV show thinking they know me, they don't know me.

They might not like a scene, but remember we're doing everything on the TV show for sensationalism. It's a TV

show. It's not 100 percent my real life.

Yes, we sell my real life, but I may have not gone to dinner with Tamara last night unless we were filming. And I might not have asked Kelly a certain question about something unless we were filming.

So the people who sit behind the computers and want to be mean, you know what happens to them? They get blocked and deleted. We don't engage with them. So, on to the next nice one. We like the nice ones. We don't like the mean ones.

**FELDMAN: We often hear that becoming a celebrity helps business, but that does not always seem to be the case for you.**

**GUNVALSON:** No, no, no. It could actually hurt in my business. Let's say for

**FELDMAN: It seems like the Vicki we're talking to right now is so different from the public perception.**

**GUNVALSON:** I know, because people don't come to work with me and they don't get it.

**FELDMAN: Does that bother you?**

**GUNVALSON:** It's OK. In the very onset of my TV life, it bothered me. I thought they don't know me and they're judging me.

But, you know what? I've been on the show 13 years and they obviously stay tuned with the show and with me, so I must be doing something right.

I must be doing something right if I'm asked back by NBC and Bravo. They love me and support me and encourage me to be "Crazy Vicki" sometimes and that's



Once people sit with me and understand that the TV life is fabricated and sensationalized, they see that **what we do here in this office has nothing to do with TV...**

instance, I'm doing a shot of tequila and dancing on a bar, do you really want to be with an advisor like that? No. So, I hope my clients don't watch me.

I hope my clients don't know anything about me and they go with me based on my work ethic and what I do and from other clients.

**FELDMAN: How do you keep those two lives separate? It's like having two different brains.**

**GUNVALSON:** It's hard. Super, super hard. But I'm good at it. I'm good at my job. People can see through it. I've got pictures of my family in front of me. My Housewife show is not my life.


What's my life is God and my family. That's what's important to me. And once people sit with me and understand that the TV life is fabricated and sensationalized, they see that what we do here in this office has nothing to do with TV and has everything to do with them.

OK. I can do that knowing that I'm going to go back to work in the morning.

**FELDMAN: Are the producers provoking some of the action on the show?**

**GUNVALSON:** Absolutely. I mean, we're not having fun if we're sitting, having lunch and talking about, oh, it's a pretty day outside. That doesn't make the cut. What makes the cut is talking about somebody else, being sensationalized, our lifestyle, or something, right? So that's what makes the difference.

**FELDMAN: Given all that, I can imagine somebody asking, why deal with the grief of doing the show?**

**GUNVALSON:** Why not? They pay me a lot of money and it's a lot of fun. If anybody had the opportunity that I have, they'd be doing it. Absolutely they'd be doing it. 

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