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Invaluable

Founded 50 years ago by Arthur I. Martin, **The Martin Wealth Management Group** has evolved into a reliable resource for clients and the community at large.



The Martin Wealth Management Group's leadership team includes (bottom row, left to right) Allison DeLay, Arthur I. Martin, Brett Scharf, (top row, left to right) Noah Wiegand, Zach Martin, Wade R. Martin, Leah Zikoski, and Maria Gaspari.

The issues that keep people awake at night come in all shapes and sizes.

A couple on the cusp of retirement wonders, "Have we saved enough to fund our hopes and dreams?" A family with a special-needs child requires a new motorized wheelchair, while another has a sick loved one in need of a hospital bed to make them more comfortable at home. The owner of a nonprofit lacks the means to reliably draw enough volunteers to deliver on their mission. A retiree frets over how to retain the cherished farmland that has been in the family for generations.

For all of these issues, among many others, individuals and families both near and far have found swift resolution by turning to a trusted resource: The Martin Wealth Management Group in Princeton, New Jersey.

Their job titles aside, the financial advisors of The Martin Wealth Management Group at RBC Wealth Management see themselves as educators and problem solvers, no matter what the problem may be. While the group's financial advisors prioritize helping clients plot out the future through carefully curated investments and other financial vehicles, they do much more than that, including handling all manner of tasks that help put clients' minds at ease.

The group's atypical approach comes from the head and heart of Arthur I. Martin, former financial advisor now senior financial associate, known to most people as Art, who founded The Martin Wealth Management Group 50 years ago.

A graduate of the Massachusetts Institute of Technology and a veteran of the Korean War, Art started his career in computer science; he basically helped companies through the creation and management of "cloud" technology before it was called that. He enjoyed the work, but the job required too much time away from his young family. He chose to reprioritize his life by pursuing another field that had long interested him: financial services.

"I solved all kinds of computer issues in my prior work by putting the client first, and I took the same approach to the investment arena," Art adds. "I would sit down and listen to the client for two or three hours,

which was a totally different approach at the time. Having those kinds of conversations [with clients] has helped us get into all kinds of things over the years."

The Martin Wealth Management Group has since grown into a multigenerational team of financial advisors who take a holistic approach to helping clients achieve their financial goals. Beyond that, each member of the team has shown a willingness to do just about anything to help improve the life



A Growing Family

The Martin Wealth Management Group provides retirement planning, financial management, and wealth advisory services to a wide array of clients, from local to international individuals and families. The group's areas of focus have grown to include land preservation and helping individuals whose lives have been irrevocably altered by catastrophic injuries.

Art attributes the group's steady evolution to his "family," meaning the leadership team, which happens to include members of his actual family: Wade R. Martin, Art's son, who serves the group as managing director and financial advisor; Brett Scharf, CFP®, first vice president, financial advisor, and senior portfolio manager—portfolio focus; Zach Martin, Art's grandson, who serves the group as first vice president, financial advisor; Allison DeLay, CFP®, ChFC, senior business associate; and Maria Gaspari, Noah Wiegand, CFP®, and Leah Zikoski serving as investment associates.

"Some clients have told us that one of the main reasons they selected us is our continuity," Art says. "Anyone who is 85 and above often has kids, grandkids, and great-grandkids, so we're currently handling four generations of some families. Our clients like the fact that we have continuity in our group; we have people like Wade, Brett, Zach, and Allison who will be here long after I'm gone."

The advisory team's shared passion for land preservation has resulted in the team working with nonprofit entities such as Princeton-based D&R Greenway Land Trust. D&R Greenway is one of more than 1,200 active land trusts across the country that help landowners preserve and protect their land, safeguard their family's legacy, and support environmental sustainability.

"Around here it was all farms when I was growing up," recalls Wade, who joined the group in 1987. "Twenty-five years ago, somebody came to me asking for help, so I sat in on an educational seminar so I could learn more about it. That has blossomed into a relationship with D&R Greenway. We'll meet with a client, actually go sit at



When I started the group, my goal was to serve the client first, and everything else came after that. To this day, the client remains our chief priority."

**—Art Martin,
The Martin Wealth Management Group**

of a client or community member in need.

"When I started the group, my goal was to serve the client first, and everything else came after that," says Art, now 93. "To this day, the client remains our chief priority. Many of the things we take care of are not cost-effective from a sales point of view. We don't derive any income from helping a client buy a car, for example, but we're in this for them, so we'll do whatever we can to help."

their kitchen table, and ask them, ‘What do you want to do?’ We’ll listen, and then we’ll help them do it.”

With preservation, a landowner can sell or donate the development rights but maintain ownership and continue to live on the land they love. Although some clients seek out The Martin Wealth Management Group specifically for help in preserving their land, often the topic arises from Wade or another member of the team asking in-depth questions about the client’s financial goals.

Wade says many landowners tend to believe their best or only option is to sell to a developer. This option often comes with its share of potential risks, such as higher capital-gains and rollback taxes.

“People think they get the biggest bucks by selling to a developer, but that’s not always the case,” he adds. “We have nothing against builders, but a lot of times, people don’t want to sell their property; they need income, but they want to stay there and keep the property preserved. We can help them figure out how to get paid to stay there.”

He cites the example of one family in Central New Jersey with a farm that has been in the family for seven decades. Although the family desperately wanted to stay put, they briefly considered selling off the farm’s remaining acreage. Enter Wade and the folks from D&R Greenway. In the end, the family was able to preserve the property for future generations and the community at large, improving the family’s long-term financial situation in the process.

Art never imagined his group would get involved in such pursuits. He still recalls the day Wade first came to him with the idea of helping clients preserve their land. He was, in a word, dubious.

“I thought he was nuts,” Art says with a laugh. “But it’s really something we can do to help the environment, help people preserve their land, and get a good economic solution to the challenges our clients face. In many cases they can still live on the land, and they’re able to receive life income in the process. It’s a win-win situation.”

Doing the Right Thing

Helping others and giving back are ingrained in the group’s DNA. As Wade likes to say, “Everyone here was raised to do the right thing.”

The Martin Wealth Management Group has forged close relationships with nonprofit organizations throughout the area. Any conversation with a nonprofit begins with a leading question—“What is your biggest need?”—so the group can use its resources



The multigenerational team of financial advisors includes three generations of the Martin family: Art Martin, who founded the group 50 years ago; his son Wade; and his grandson Zach.

to do the most good. Wade points to a relationship with HomeFront, whose mission is to end homelessness in Central New Jersey. To date, the group has contributed to the success of some of HomeFront’s most vital initiatives, including coordinating an annual diaper drive for families in need, and hosting summer camps for homeless and at-risk youth.

In 2019, the group helped breathe new life into the largest lake in New Jersey, Lake Hopatcong, which had been suffering from an historic algae bloom. In addition to donating to the Lake Hopatcong Foundation, Wade and other community members led

efforts to connect town leaders with an organization committed to using natural methods to scrub lakes of damaging fertilizers and pollutants. The community has since adopted more water-quality initiatives in the ongoing effort to restore the lake to good health.

“Among the eight of us, it’s almost a challenge to see how else we can help people, or help the community,” Wade says. “It’s a 24/7 job. We’re a family here, and we do anything it takes.”

DeLay, who joined The Martin Wealth Management Group in 2006, can attest to the team’s commitment to family and com-

munity. In 2012, when DeLay's son Donovan was stillborn, she says Wade was "the first one to the hospital." His kindness and advocacy not only helped her through the grieving process, but also inspired her to create Donovan Delivers, a nonprofit named after her son that provides financial assistance to the families of stillborn babies.

"The way Wade helped us throughout has been contagious," she recalls. "When I was having my daughter, who was high risk, Wade didn't blink an eye when I had to go on daily doctor's appointments. Not everybody has a Wade in their life; he's my ride or die."

The group's philanthropic efforts extend to helping clients give back. While many high-net-worth clients simply "cut a check" to their favorite charities, Scharf says they can do much more to maximize the impact of their charitable giving. He enjoys helping clients find creative ways to help them plan their legacy, while also helping to alleviate their tax burden.

Qualified charitable distributions, for example, allow individuals who are 70 years old or older to donate up to \$100,000 to one or more charities directly from a taxable IRA instead of taking their required minimum distributions. Also, if a client has a highly appreciated stock—say, a stock they bought for \$1 per share now worth \$100 per share—a charitable remainder trust could help convert the asset into lifetime income. The benefits: It can help reduce income taxes and estate taxes upon death; and the transferred asset uplifts a charitable cause of great meaning to the donor.

"I love what I do," says Scharf, who joined the group in 2013. "Every day is filled with teachable moments, and I'm grateful that [Art and Wade] gave me a seat at the table."

Bringing the Cavalry

The Martin Wealth Management Group's client base includes a broad mix of families and individuals. As Zach puts it, "We're here to help everyone, whether they have \$60 in the bank or lots of money." He also suggests the group can have the most impact for a client worth \$2 million or above. That having been said, a "good fit" between a client and an advisor has to do with much more than a certain quantity of assets.

"If they are good people and want to follow the plan, then it's a good fit," Wade says. "Also, if you have a specialty, you become part of the network. It takes a village, so if you need help, we'll bring the cavalry."

The Martin Wealth Management Group has fostered relationships with an array of

professionals who form a community devoted to helping others—attorneys, accountants, surgeons, home health aides, Realtors, etc., many of whom are clients. It's very much a two-way street, according to DeLay: "If you need help, we'll find a way to help you. If you have a skill that would be of great value to someone in our network, you will be referred to help somebody else."

Many times, those calls come after a client has experienced a death, an accident, or some other kind of disruptive life event. Such efforts go beyond the group's existing client base, meaning advisors spend their time helping others even if the group derives zero benefit from the contributions of their time and talent. The work may be difficult at times, even draining, but the advisors consider it a calling more than a job.

"We run into the fire," Wade says. "Let us help you pick up the pieces and make it better. If you're a client and you call us [in the aftermath of a tragedy], one of us will be there to help you."

Zach believes everyone in the group shares the same mindset and strives to make themselves available almost around the clock. Having learned from the examples set by his father and grandfather, he says the desire to help others is in his blood. He also likes the fact that the work keeps him constantly on the move.

"Out of five days a week, I'm sitting down at a desk maybe one," he adds. "The rest of the time I'm meeting with people and helping people, even if it means replacing light bulbs [for a client] or driving them to doctors' appointments. We manage assets, but what we do is a lot more than that."

Scharf takes it one step further; he suggests the group wants to be "the proverbial first call." No matter what kind of issue a client may be facing, he says the group either has the expertise in house or knows "someone who can help" solve the problem.

As Art looks back on the past five decades since he founded the group, he feels a mixture of pride, humility, and profound optimism. The building blocks he put in place 50 years ago remain intact, and he has complete faith in the people who will lead the group into the future.

"It makes me feel very good to think about everything we have done and how much we have grown," he says. "We used to be a one-broker situation, and now we're an intergenerational team. If Wade and I were to both die tomorrow, our clients would still be in the best hands. We're celebrating 50 years, but I see this [group] living on for another 100 to 200 years. I'd like to see it go on forever." ■

Safety First

The leaders of The Martin Wealth Management Group understand the solemn responsibility that comes with helping clients plan for the future. That's one of the reasons the group chose RBC Wealth Management, which has \$510 billion in total client assets and more than 2,100 financial advisors operating across the United States.

"The services and resources they provide are of great value to our clients," says Art Martin, founder of The Martin Wealth Management Group. "We get solicited [from other financial institutions] every week. It's nice to be 93 and have people ask you to work for them. We picked RBC because one of the factors that's most important to us is safety; they use a lot less leverage than a normal bank, to help provide safety to the client."

"We're under the umbrella of RBC, which is one of the biggest banks in the world," adds Wade Martin, the group's managing director and financial advisor. "They're also nice people. You can pick up the phone and get help with literally whatever you need. They ask the question, 'How can we help you help your clients?'"

The Martin Wealth Management Group

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