

As Seen in The Wall Street Journal

Flader Wealth Consulting Group

The No. 1 Financial Advisor in Arizona



How does selling shoes prepare you to be the No. 1 financial advisor in Arizona (as ranked three-years running by Barron's*)? Allan Flader sold shoes at JCPenney to put himself through college. It taught him the importance not only of hard work, but of customer service. "When someone walks in, you listen when they are trying to describe what they want," he says. "You look at the shoes they're wearing and try to size them up as to what they need." Most importantly, you learn that one size does not fit all.

WHO IS THE FLADER WEALTH CONSULTING GROUP?

Allan, a Financial Advisor with the Certified Investment Management Analyst and Chartered Retirement Planning Counselor certifications, began serving clients in 1987 and established his own team in 2000. Flader Wealth Consulting Group operates under RBC Wealth Management and primarily serves high net worth individuals, including professionals, corporate executives, business owners and entrepreneurs. The boutique family business includes Flader's twin brothers, Brian, a Senior Financial Associate with the Chartered Life Underwriter, Chartered Financial Consultant and Chartered Retirement Planning Counselor certifications, Michael, a Senior Financial Associate with the Retirement Income Certified Professional certification and specializes in educational planning and Section 529 plans, as well as another partner, Chris Young, also a Senior Investment Associate with the CERTIFIED FINANCIAL PLANNER™ and Chartered Retirement Planning Counselor certifications, and two extremely valuable experienced support staff, Joanne Lane and Linda Caldwell.

A HIGHLY COLLABORATIVE TEAM

Education is a key element of what Flader Wealth Consulting Group does. "Most of our clients want to understand the basics," Flader says. "Each is different in how much they want to know. Some don't want to stress about it. That's one reason why they come to us. Being proactive is a big part of what we do. In times of market volatility, we send out emails that communicate, 'We're on top of this.' If a client doesn't have information, that's when they wonder what their financial advisor is doing."

A FIDUCIARY RESPONSIBILITY

"We assume the fiduciary role for our advisory program

accounts," Flader notes. "Our intent is to always minimize conflicts of interest. We don't get paid more for using one fund more than another. Everything we do is based on theories that have solid tenets behind them. In selecting investments, we take into account a client's goals, we look at overall risk tolerance levels, and we ask ourselves if this investment makes sense for this client." The team operates under a fully disclosed fee-based approach.

MORE THAN A BUSINESS

"We are not only selling products," Flader emphasizes. "We are looking out for our clients. I've known some of them for 30 years; they've known me for more than half my life. We are passionate about helping people and taking care of them in every way financially. I had a case where a client owned an insurance policy, but it wasn't titled in the right entity. I made the necessary adjustments that resulted in a significant tax savings. We are looking at our clients' entire well-being. That means supporting them with significant financial transactions such as purchasing a home or deciding between buying or leasing a car or any other activity where we can help by analyzing their debt or implementing debt-reduction strategies".

"We manage their money, yes, but the overall impact of what we do far exceeds that."

** In 2015, the Barron's Top 1200 Financial Advisors Award was based on information gathered regarding over 2600 financial advisors. Of the financial advisors considered, 46% received this award. This represents less than 1% of all financial advisors registered with FINRA in 2015. The Barron's Top 1200 Financial Advisors Award is based on the following criteria: The individual is credentialed as a FINRA registered representative, assets under management, revenue produced for the firm, regulatory and compliance record. This award does not evaluate the quality of services provided to clients and is not indicative of this advisor's future performance. The financial advisor does not pay a fee to be considered for or to receive this award.*

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