

Forbes



INVESTING



Forbes | **2018**
BEST-IN-STATE
WEALTH
ADVISORS
 Powered by SHOOK Research

ALLAN JAY FLADER
 FLADER WEALTH CONSULTING GROUP, RBC WEALTH MANAGEMENT
PHOENIX
 AUM: \$566 MILLION
 A math nerd who obsesses over data, Flader is warning clients to ratchet back their expectations for 2018 and steering portfolios into overseas markets like China and Brazil, which have recently been outperforming those in the U.S., says Flader, 53: "It's not that their economies are better and their companies are superior, it's just that their valuations are better."

COURTESY OF ALLAN JAY FLADER

RANK	NAME	COMPANY	CITY	STATE	MINIMUM ACCOUNT SIZE FOR NEW BUSINESS	TEAM ASSETS (CUSTODIED)	TYPICAL SIZE OF HOUSEHOLD ACCOUNTS
1	ALLAN FLADER	RBC WEALTH MANAGEMENT	PHOENIX	ARIZONA	\$1M	\$566M	\$1-10M

Methodology
 The Forbes ranking of Best-In-State Wealth Advisors, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. Those advisors that are considered have a minimum of seven years' experience, and the algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Neither Forbes or SHOOK receive a fee in exchange for rankings. For the full list and more, visit: <https://www.forbes.com/best-in-state-wealth-advisors>. Advisors can complete a survey for upcoming rankings at www.SHOOKresearch.com.

Why This Arizona Advisor Thinks You Should Invest Overseas

KRISTIN STOLLER, FORBES STAFF

Allan Jay Flader has always been a math nerd. In fourth grade, he tutored high school students in high school-level math. This data obsession has led him to a 30-year career as a financial planner, now with Flader Wealth Consulting Group, RBC Wealth Management.

“I love statistics; it’s interesting to me,” says Flader, 53. “I get very charged up every time I read something that will be good for my clients.”

Flader, ranked the top *Forbes* Best-In-State advisor in Arizona, serves clients in the Phoenix area with typical net worths of \$5 million. He manages about \$566 million for about 370 households, with a minimum of \$1 million. Currently, Flader is warning clients to ratchet back their expectations for 2018 and steering portfolios into overseas markets like China and Brazil, which have recently been outperforming those in the U.S.

“It’s not that their economies are better and their companies are superior, it’s just



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that their valuations are better,” he says. “You are not looking for good companies, you are looking for good investments. There is a difference.”

If history is any guide, it’s unlikely you will see returns of the next five to six years matching those of the last five to seven years, he says. He advises clients to have a long-term plan and stick with it. He says he sees people getting “overly excited” by Bitcoin and cautions his clients about investing, warning that cryptocurrency is speculative in nature.

But Flader doesn’t just give investment advice. He’ll counsel clients who are picking out new cars at car dealerships, advising them if the salesperson is ripping them off. Recently, he says, he got a call from an elderly client who gave out her social security number. After 12 hours, he and his partners were able to get the situation under control.

“We don’t get paid for this but she’s our responsibility. She’s under our care,” Flader says. “We spent all the time. And I don’t think other firms would have done that.”



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