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CHARLOTTE + GREENSBORO FINANCIAL PROFILES



# Hindsight in Advance

Guided by strong financial principles, **Plancentric Financial Group** helps prepare clients at all stages of life for the road ahead.

**W**hen it comes to retirement planning, conventional wisdom says to save early and often. But that's just one part of a comprehensive strategy.

The rest falls within the purview of financial planning experts who can visualize the road ahead. Plancentric Financial Group, part of Northwestern Mutual, is a team distinguished by diverse skill sets and personalities. Its advisors take pride in guiding their clients to a financially secure future through customized planning built to withstand unforeseen economic and personal challenges.

"We provide the benefit of hindsight in advance," says Ryan Scott Saunders, CFP®, RICP®, CLU®, ChFC®, CASL®, Plancentric's Founder and Wealth Management Advisor. "Interacting with one of our advisors empowers clients to change their financial trajectories."

## Customized Financial Planning

Describing a typical Plancentric client is no easy task. By waiving a minimum asset requirement, the firm allows space for high-net-worth individuals as well as recent college graduates, high school students, new families, pre-retirees—even, recently, a 14-year-old eager to invest the wages they'd earned working at an ice cream shop. "We take time to learn what's important to clients so that we can help their dreams become a reality," says Jason Martin, Partner and Financial Advisor.

At Plancentric, each client is matched with an advisor who tailors their advice to that client's goals. "Our team, which is majority female, is more diverse than what's normally seen in the industry," Saunders says. "This means our advisors can relate to all kinds of people—

the couple with a newborn, for example, or a widowed spouse. Our goal is to build long-lasting, multigenerational relationships with every client."

No matter the size of a client's portfolio, it stands to benefit from Plancentric's guiding financial principles. These include distributing assets to help guarantee income, regardless of the current economic climate, maintaining a cash reserve for times of economic stress, ensuring diversity among assets, practicing efficient tax bracket management, and establishing wealth distribution plans.

"By thinking about retirement planning through these strategies, we're helping our clients aim for a more fulfilling retirement experience, where they're not distressed by every up and down in political, economic, and business spheres," Saunders says.

Plancentric approaches financial planning as a practice that impacts not only individuals, but also estates and those within their orbits. "People work with us because they're confident we'll take care of their family in their absence," says Michelle Coleman, CFP®, Associate Wealth Management Advisor with Plancentric. A few years ago, Plancentric was hired by a terminally ill client whose sole mission was to find a firm that would care for his family after he'd passed away. Plancentric advisors fulfilled that promise, and they continue to work with the client's family today.

It's an atypical story in the financial industry: Most matriarchs leave financial firms after their spouses pass. Plancentric is proud of this difference. "Continuity is important to us," Saunders says. "That means working alongside clients to help give them the knowledge and security they need for their future and the future of their loved ones."



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