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For investors who want to plan for the future, realize lifelong dreams, or transfer wealth to the next generation, **Sterling Investment Advisors, Ltd.**, leads the way. by **Bill Donahue**

In the past 100 years, the United States has witnessed the Great Depression, the Great Recession, and the Great Resignation. The country is now on the cusp of another fundamental shift likely to have a lasting impact on generations to come: the Great Wealth Transfer.

Fast Company describes the Great Wealth Transfer as “a massive, multigenerational avalanche” of cash and other assets—tens of trillions of dollars—moving from the silent generation and baby boomers to their heirs in Generation X, millennials, and Generation Z. Berwyn-based Sterling Investment Advisors, Ltd., is in the thick of it. Approximately half of the firm’s clients either have had or are having in-depth discussions with their advisors about transferring their earned wealth to their inheritors.

“The wealth transfer everyone has been talking about is in its early stages,” says Bray Hansel, CFP®, ChFC®, a financial planner with Sterling. “We’re in a unique position to help our clients through important life events, and that includes transferring their wealth to the next generation. Some clients are also passing their businesses onto their kids. We can have a role in that, too, stepping in with advice as those businesses grow.”

For more than 25 years, Sterling principals have been helping business owners, families,

and individuals determine their financial needs and guide them to the best options for their future. The firm, which was co-founded by Timothy E. Flatley, ChFC®, and Sean M. Flatley, CFP®, AIF®, strives to establish lifelong relationships with clients, rooted in transparency, one-to-one communication, and results.

Every client relationship begins with an in-depth conversation to create a detailed picture of the client’s financial life. Operations Analyst Gabriel Fairorth outlines the process in three distinct phases: “what do you have, meaning income, expenses, and liabilities; what do you want, whether it’s a lake house, saving for a child’s education, or planning your retirement; and how do we help you get there, meaning the actual steps to take in order to achieve those goals.”

Sterling believes the foundation of each client’s long-term success comes from a disciplined asset-allocation plan designed to weather periods of upheaval and uncertainty. Plans often include alternative investments—those that don’t correlate to stock or bond markets—such as gold, hedge funds, and private equity, as well as real estate. As clients’ goals evolve, so do the investment vehicles to keep asset allocations in balance.

Technology, including eMoney financial-

planning software and advanced analytics, plays a vital role in keeping clients focused, informed, and engaged. The eMoney portal provides clients with 24/7 access to their financial picture so they can view their progress in real time. Hansel says the firm’s willingness to “aggressively embrace change in a positive way” is one of the things that drew him to the firm. That said, he believes the real measure of the firm’s value comes from the respective talents of its eight team members.

“We’re continually looking to improve the client experience, and that includes utilizing advanced technology,” he says. “It’s also important to keep the human touch. We don’t use models for our investment portfolios, for example. We use technology only when it adds value for our clients.”

The past 10 years have ushered in periods of immense growth, as well as volatile moments that have rattled some investors. One of the ways in which Sterling helps clients navigate the ups and downs with confidence is by prioritizing education. Client Relationship Associate Callie Kaminskas cites a roster of educational webinars through which industry experts share their perspective on topics such as social security and Medicare, as well as current events that can influence one’s financial outlook; recent examples include “Investing in the Future: Opportunities in AI and Robotics” and “Investing in an Election Year.”

Kaminskas, who supports the firm’s 401(k) clients and individual investment management, believes the focus on education exemplifies one of the firm’s defining characteristics: genuine compassion. She goes so far as to describe the firm’s greatest asset as “the care that each member of our team has for every client.”

As clients’ lives and needs change, Sterling is committed to growing and changing along with them. Team members such as Hansel, Fairorth, and Kaminskas are eager to lead the way.

“We deal with numbers and technology and big philosophical concepts, but what we do here gets back to people,” Hansel says. “Whether they want to plan for retirement, realize a lifelong dream, transfer their wealth to the next generation, or all of the above, we want to help them accomplish their goals and address the things in their lives that are most important to them.” ■

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Photo courtesy of Sterling Investment Advisors