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National Strength, Customized Advice

Meltzer & Hill Wealth Advisory, LLC

In an effort to focus more on their clients and with the motivation to provide a higher level of service, Financial Advisors Evan R. Meltzer, Philip R. Meltzer, CFP® and Edward T. Hill, CFP® created Meltzer & Hill Wealth Advisory, LLC in early 2013. They chose to associate with Wells Fargo Advisors Financial Network.

From left: Lizette Pagan; Edward T. Hill, CFP®; Cynthia Troeger; Evan R. Meltzer; Philip R. Meltzer, CFP®; and Valerie Ellsworth

The goal was to combine the best of large-firm resources with the quality service of a locally owned independent business, and they seem to have achieved it. Wells Fargo Advisors Financial Network holds all client accounts and processes all transactions, while the three partners and their staff provide day-to-day service and advice. This allows the partners to make decisions efficiently, without the delays often associated with larger-firm models.

> *"Collectively, we have more than 100 years of experience customizing financial solutions for clients and their future."*
>
> – Edward T. Hill, CFP®

For example, their office was completely custom designed to their specifications, and their professional staff, all of whom have worked with the partners before, were individually selected by them. The partners also have the autonomy to prepare for any potential business interruptions. For instance, they have installed an emergency generator system, a simple and inexpensive item. They believe they are one of the few practices that have taken this step. As the partners explain, it's simply the difference of everyone being completely dedicated to the welfare of their clients and having the freedom to make decisions for the long term. "Having a team where everyone knows and respects each other makes a huge difference," says Ed. That positive attitude extends to community service, as all the partners serve on charitable boards and consider charitable giving and event sponsorship a priority.

Customized Solutions

First and foremost is how the practice provides advice to help clients achieve their financial goals. Meltzer & Hill Wealth Advisory is primarily a fee-based practice, focused on portfolio design and management, as well as general investment planning. As Philip says, "We work hard to provide exceptional overall service, and we customize everything for our clients."

The process normally starts with a face-to-face meeting during which the client's entire financial picture is discussed, and personal and financial goals are prioritized and included in the investment plan. This allows the team to focus on portfolio risk, tailored to each individual client. Often, a partner will join meetings with the client's attorney or CPA, for a more in-depth understanding of the client's situation. Ed is a cum laude graduate of Notre Dame with an accounting background, and he passed the CPA exam in 1991. (He does not currently maintain a CPA license.) "Once we make recommendations and implement the plan, we stay in communication and follow-up as needed," Evan says. Typically, that includes review meetings quarterly, semi-annually or annually, as per client preference and need.

One-to-One Attention

"This small, intimate business setting allows us to focus on our clients. We are efficient, professional and focused," says Philip, who received an MBA from Georgetown University. Evan says the practice's depth of experience is comprehensive. "Whatever you're dealing with financially, there's a very high probability we've dealt with it before." As the senior partner, Evan brings over 30 years of industry and market experience to client conversations.

MELTZER WEALTH
& HILL ADVISORY
WELLS FARGO ADVISORS FINANCIAL NETWORK

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