

Creative Capital Wealth Management Group

Wealth

By Emily Ryan
Photography by Kelly O'Keefe

“I bleed green,” kidded avid Eagles fan Frederick Hubler, Jr., president and founder of Creative Capital Wealth Management Group in Phoenixville. “I wear my Eagles tie when I meet any player, so they know who they’re dealing with.”

Through his work with the NFL Players Association Financial Advisor Registration Program, Hubler meets various team members. He’s one of 450 vetted, pre-screened, approved financial advisors the association recommends. “The first time I worked with a Dallas Cowboy, I had to ask my Dad for permission,” he recalled. “My Dad asked two questions: ‘Will he pay you?’ Yes. ‘Will he always be a Cowboy?’ Probably not. My Dad said, ‘do a good job for him, son.’”

“It is bragging rights to have your advisor also be in the NFL program,” Hubler said. “It’s very, very prestigious to be part of it. I believe the buying public is getting very much attuned to who their advisors are.”

Hubler’s firm specializes in unbiased, independent retirement income management for clients on and off the field. Services include financial, tax, and estate planning; investment models; asset allocation and rebalancing; individual retirement accounts and rollovers; mutual funds, stocks, independent money managers, and insurance strategies. “We focus on the overall financial solution, not on products,” said Hubler. “Our entire practice is based on fees rather than commissions. Whether they’re a retired 25-year-old or a retired 52-year-old, for us, it’s the same



Above: Through his work with the NFL Players Association Financial Advisor Registration Program, Frederick Hubler meets various team members. He’s one of 450 vetted, pre-screened, approved financial advisors the association recommends.



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problem we're trying to solve," he expressed. An NFL player retiring after three or four years is "identical to any of our clients who've built a nest egg over 30 or 40 years. Usually what got you here won't get you there," Hubler added. "The types of portfolios you had when you're building your nest egg aren't what you want when you're looking for income. We have always been very sensitive that one of our roles is to be a risk manager."

After graduating from West Chester University and earning his M.B.A. from the University of Phoenix, Hubler worked in finance. "I always liked the numbers part of it, but I didn't have the personal relationships," he said.

Hubler created the firm as a place "where everybody knows your name." "We believe that one-to-one relationship and knowing who someone is when they call, not relying on caller ID, is important," explained Hubler, who launched Creative Capital Wealth Management Group in 2003.



Above: Hubler and his team specialize in independent retirement income management for clients. Services include financial, tax, and estate planning; investment models; asset allocation and rebalancing; individual retirement accounts and rollovers; and mutual funds, stocks, independent money managers, and insurance strategies.



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“I started by myself and one assistant. Now we have over five people in the office,” he said. Allison Brannen serves as director of client services and operations. She joined the firm three years ago. “I’ve worked in the financial services industry for 10 years. This is the first place I’ve felt really cares about the client,” she said. “That’s the bottom line. We offer things that a lot of others don’t; and I think we offer a more complete package than a lot of firms do,” Brannen added. “Because we’re entirely independent, we’re able to make sure what we’re doing for the client is what’s best for the client. We’re not restricted.”

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"I built the company and assembled the team to work hand in hand with the client and help them achieve the 'American Dream,'" Hubler described. "The best part is, my boss is the client. I have over 100 bosses, but that's good for me." Those "bosses" can take advantage of the firm's L.I.F.E. Vision, which stands for "legal documents, insurance coverage, and finances, so you can enjoy life." The web-based program consolidates and manages all aspects of their finances in one place. Using their personal log-ins, clients can access investments, bank accounts, life insurance, even credit card points. They also can upload information to "the vault," including wills, power of attorney, and copies of important materials like passports or credit cards. That way, if someone loses the original, help is just a mouse click away.

"It's a completely secure system," Brannen stressed. It's also one that encourages cooperation. "If the client wants us to, we can invite their accountant," she said. "We'll give them a log-in to see what the client wants them to see. It allows everybody the client has on their team to best serve the client," noted Hubler, who called his job "very rewarding."

In addition, he writes two newspaper columns about finance and penned the book "Everything I Need to Know I Learned From My Jack Russell." It's a compilation of life lessons dedicated to his "little guy" named Jack. "Obviously, it's not 'Marley & Me,' or I'd be retired," Hubler joked. •

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