

Whether they have earned their wealth in the boardroom or on the football field, high-net-worth investors entrust their assets to the team at Creative Capital Wealth Management Group

by PHIL GIANFICARO
photography by JEFF ANDERSON

Clean Handoff

No matter if it's the captain of a National Football League team or a captain of industry anonymous beyond the walls of the boardroom, Frederick Hubler Jr.'s core mission is always the same: Place each high-net-worth client's interests above all else.

Hubler used this philosophy as the unshakable foundation of Creative Capital Wealth Management Group (CCWMG), the wealth management firm he founded in 2003.

"In an opening meeting with a client, I ask, 'What is important about money to you?'" explains Hubler, a Certified Wealth Strategist®. "And then I listen. Some say they want security or the freedom to give back; no one says they want 7 percent after taxes. What they all want is to take care of their family,

leave a legacy, whether they're a professional athlete, a business owner or a working or retired executive. Money is the tool to get them something bigger. We do what's best to help them realize their goals."

Based in Phoenixville, CCWMG helps simplify the demands of managing wealth to enable the client to devote their time to business, family and personal endeavors. As a private, independent, holistic wealth management firm with a fiduciary approach, CCWMG utilizes the strengths of its entire team to create individualized strategies designed to help clients achieve their long-term financial goals.

Honesty and Transparency

CCWMG employs a unique retainer-based platform. Simply put, the prospective client pays a fee to have the firm create and implement a financial plan—a fee that is waived should the person also become an asset-management client, which, unlike at many other planning firms, is not required.

"When you pay a retainer, you'd better have someone who's giving you their best advice," Hubler says. "Once I spend half a day figuring out [a client's] problems, then we build on that. Since we focus only on business owners, professional athletes, working executives or high-net-worth retirees, we have a deep tool chest and have already solved most problems a client could need help with."

"With us, we say, 'Let's meet, spend time together, so we can give you advice and answers,'" adds Thomas Ahern, CFP®, CCWMG's director of planning services, who has 15 years experience in the wealth management industry. "We don't require clients to bring over



Creative Wealth Management's team of financial professionals includes (left to right) Allison Brannen, director of practice management; Frederick Hubler Jr., president and chief wealth strategist; Courtney Fox, practice management associate; Thomas E. Ahern, director of planning services.

their assets to manage right then. But during the process, they may choose to do that.

“One of the keys is to understand what the client’s goals are at that time,” he continues. “What are their priorities? What’s their risk tolerance? This understanding allows us to make appropriate recommendations. We also ask questions over the first few meetings, asking in different ways to find a consistency, to make sure the client really knows what they really want, and whether that’s realistic. In some cases, we’re not afraid to walk away from someone who’s not a good fit.”

Over the years CCWMG has learned that a team approach is an effective method to help clients who have a wide variety of needs as they navigate the complex world of wealth management. No single strategy fits all, which is why each CCWMG client receives undivided attention—from planning to execution to follow-up. The experienced staff takes a proactive approach to helping clients develop a strategy to address their financial goals and objectives, using the most efficient methods available.

“As a client, you don’t want one person to do everything, and you want to make sure the team understands everything,” Hubler says. “Also, I think the size of the firm is important; the smaller the boutique, the more important and less of a number the client is. That extrapolates to a better experience for you.”

Another aspect of CCWMG’s approach to serving clients is LIFE Vision, a platform from which clients can access information about their assets in real time, day and night.

“Successful people are too busy to watch all the moving parts of their financial life,” says Hubler. “Our website gives them transparency to all of their holdings and properties. In addition, we have meetings with their current advisers—CPAs, lawyers, etc.—to make sure we all are on the same page. I call it ‘meetings about you, without you.’”

An additional benefit of the CCWMG experience is the ability of clients to meet (via video conferencing) with members of Hubler’s team, even when the client is half a world away.

“A client doesn’t have to be in the office to discuss anything about their portfolio,” says Allison Brannen, CCWMG’s director of practice management. “Some of our bigger clients winter in Mexico; we can do business as if they were sitting in a room with us.”

Adds Hubler: “If an account has online access and is connected to LIFE Vision, it’s accurate because we can update the values every day.”

CCWMG schedules quarterly strategic meetings with a focused topic. This enables the firm to accomplish as much as possible, without overwhelming the clients. The firm reviews each bit of financial information on each client and forwards it to third-party firms for a second look, all of it designed with the client’s best interests in mind.

Great Power, Great Responsibility

While CCWMG’s client list consists largely of business executives and high-net-worth retirees, some are professional football players. Hubler is qualified to manage what is, in most cases with athletes, extreme wealth. In 2008 he was accepted into the NFL Players Association Registered Player Financial Advisor Program, which is designed to help protect NFL players against fraud and unfair practices by financial advisors, and gives players access to financial advisors whose

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backgrounds have been pre-screened by the NFLPA. Hubler is one of only 270 such advisors that remain registered with the program.

“Players have money, and with great money comes great responsibility,” says Hubler, who recently spoke to an audience of 25 NFL players at a forum about money management. “They have to take ownership of their wealth because that window doesn’t last long; the average career of an NFL player is about four years. We tell them there’s a time to have fun with your money but only after you’ve got everything else covered.”

Former Philadelphia Eagles quarterback Mark Sanchez is a telling example. Recent media reports suggest Sanchez and two professional baseball pitchers were defrauded of a combined \$30.4 million by a financial adviser vetted by the NFLPA. Sanchez and the adviser even attended the same church.

As Brannen says, “There are some rotten apples that can spoil someone’s opinion.” In other words, all investors—whether they have earned their money in the boardroom or on the playing field—must be careful when entrusting their assets to a financial adviser.

At CCWMG, Hubler suggests the bond between adviser and investor is sacred: “We spend every day working by the motto that the client’s success is our success.” ■



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