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The Difference MAKER

Through planning, creativity, and hard work, **Mark Byelich of Attleboro Wealth Management** leads pre-retirement clients toward “lifetime success.”

by PHIL GIANFICARO photography by JODY ROBINSON

“Always plan ahead,” a wise man smartly noted. “It wasn’t raining when Noah built the ark.”

Municipalities plan for natural disasters such as hurricanes and floods. Sports teams plan for the challenge of battling a specific opponent on the field of play. Wedding

planners take months to ensure that the day of the blessed event runs smooth as silk.

The same holds true when planning for retirement. While a long-range plan is essential to ensure that retirees spend their golden years in comfort instead of chaos, one must first decide on who is going to

put the plan in place—meaning a wealth manager who possesses the expertise, care, and vision needed to turn a client’s dreams into reality.


For 20 years, Mark Byelich, CFP, CDFA, AIF, has been collaborating with clients on effective, comprehensive plans designed to achieve their retirement goals. As the founder and owner of Attleboro Wealth Management in Yardley, Byelich has, much like the aforementioned wise man, a mantra of his own: Planning should be the primary driver for lifetime success. Otherwise it’s just luck.

“Without a plan, people are just going to end up where they end up,” says Byelich. “Now, that may be success or failure. But it’s most important to talk to someone who can develop a retirement plan and who can identify issues before they become major issues. People need to know the potential issues and how they may impact retirement long before that day comes. These are issues people are not thinking of ahead of time.”

A Hands-on Approach

Attleboro Wealth Management is a boutique financial planning firm that offers comprehensive financial planning and investment management for clients. The firm leads clients toward retirement security through





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an eight-week financial planning process that places added focus on tax-efficient or tax-free distribution strategies and unique investment strategies that help clients manage investment risk and eliminate worry.

During each one- to two-hour session with clients, Byelich examines a client's financial needs, goals, and issues for the short and long term, and outlines specific steps to achieve those goals. The focus during those sessions is to develop a comprehensive strategy addressing a client's goals and objectives, investments, tax issues, insurance needs, wills and estates, and retirement planning.

In Byelich's experience as a financial planner, clients have a common misconception about taxes.

“People assume their taxes will be lower in retirement than when they're working,” he says. “That's not necessarily true. If you have a few million dollars in an IRA, there's no way that is going to be the case. People think they're going to pay taxes at 10 or 12 percent. But when they learn it's 20 to 25 percent, it comes as a surprise to them, and it causes a lifestyle shift.”

Attleboro Wealth Management takes a hands-on approach to asset allocation. While most planners determine asset allocation based on a client's goals and risks, Byelich and his team go a step further.

“I can create a special account for, say, \$300,000,” he says. “We know it may only earn a little bit, but it won't drop. Money will be there when you need it. In years four to six, we can carve out another account. As we move down the steps every three or

four years, people will know where their money is coming from. Most people hit the 'worry zone' a couple years before retirement and a couple years in. That kind of structure helps eliminate worry.”

Byelich is also skilled at addressing any concerns clients have regarding long-term care insurance. Surveys show that in 70 percent of couples in retirement, one will need long-term care.

“The problem with traditional long-term care is it continues to get more expensive,” Byelich says. “It's \$120,000 a year today. If you have Alzheimer's or dementia and have to pay \$130,000 a year for eight to 10 years, it would wipe most people out. We have to look at every option.”

Character Counts

Byelich strives to do what's best for each client's present and future. As an active member of Ed Slott's Master Elite Advisor Group, he is one of approximately 400 of the nation's top financial professionals dedicated to the ongoing training and mastery of advanced retirement accounts and tax planning laws and strategies.

While such affiliations have served him well throughout his career, Byelich traces his success back to his upbringing, as one of 13 children, and his life prior to founding his own firm. He adopted his philosophy for honesty, commitment, and hard work while working in his family's construction business and also at a local dairy farm.

He also forged his character in the U.S. Air Force, an experience that influenced him so greatly that he continues to be actively in-

involved in organizations that support veterans, active-duty personnel, and first responders. He sparked his passion for investing and financial management while employed as an elected constable in Newtown Township.

“While waiting for my office to be finished in Newtown, I shared a space with a financial planner, that's how my interest started,” he recalls. “I was always interested in finance, but that triggered it. Then I met some financial planners in the Rotary and talked to them about it.”

He put his intended career—an attorney—on hold and chose to follow a different path.

“Helping people plan and be secure in retirement is a wonderful job to have,” Byelich says. “I've gotten to present million-dollar gifts to the children of clients who didn't even know their parents had it. I've watched kids grow and go to college, and celebrated graduations and birthdays with cakes. The look I get from those clients I've helped is priceless. Giving them the ease of retirement and not having them worry about how to fund it means we've done our job.”

In other words, helping clients ease into and through retirement comes not only from formulating a plan, but from hiring the right planner. ■



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