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Led by Mark Fried, TFG Wealth Management works closely with each client to create a customized road map for a comfortable, worry-free retirement.

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Trust the Plan

Led by Mark Fried, **TFG Wealth Management** works closely with each client to create a customized road map for a comfortable, worry-free retirement.

GIVEN HOW THE WORLD HAS CHANGED IN THE PAST YEAR OR MORE, many people who are approaching retirement may feel a bit unsettled. Mark Fried certainly understands why the uncertainty might leave someone feeling confused or worried—and, more importantly, he wants to help.

“It’s a different world compared to just a few years ago,” says Fried, president of TFG Wealth Management LLC, a wealth management and enhancement firm based in Newtown. “None of the old norms apply anymore. Look at the markets in the world,

the virus, the shutdown, how people are spending their money. People need help to make sure they’re prepared.”

Fried comes from a family of educators. Naturally, he has spent the balance of his adult life using his experience to educate others in very specific ways—namely, counseling clients on managing risk, preserving and growing assets, and helping them plot out the future. He does so by first gaining an intimate understanding of an individual’s situation and working with them to determine their long-term goals. Only then does he devise a comprehensive plan designed to help

them reach their intended destination, financially speaking.

“I’ve been doing this for a long time,” he says. “Most people retire only once, but we’ve helped hundreds of people retire. From that experience, we learn about a client’s life and how they want to spend their time, but it always comes back to money. If you don’t think about those kinds of things, you haven’t planned properly.”

Fried realizes people have a lot of options when it comes to choosing a financial advisor. The question is: “How do you know if you have the *right* advisor?” He believes the kinds of questions an advisor asks a prospective client are a good place to start.

“When meeting with an advisor, if the meeting quickly focuses in on your risk tolerance and their investment options, you may really be meeting with a product salesman,” Fried says. “A real professional, a Fi-

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—Mark Fried,
TFG Wealth
Management LLC

duciary, will spend the time learning about what you enjoy, your family, and your values. That is how you know you have the right advisor. I have an issue with folks who have one solution to every problem—no matter what the problem is, the answer is X, saying this product is the best product. My answer is that there is no one set answer; we have to figure it out together.”

Working so closely with retirees and pre-retirees inspired him to write *Road Rules for Retirement: Set Your Destination, Enjoy the Journey*. The 2017 book details the many risks and challenges people are likely to face as they approach retirement.

“The end of every chapter has a series of questions people should be asking themselves,” Fried adds. “The point is to get you talking, not give you the answer. We work in partnership with people and figure out the answers together. From those answers, we develop a plan to meet their individual needs.”

Fried’s team includes Lisa Odoski, FPQP, a vice president and partner in TFG Wealth Management, who has more than 20 years of experience. Odoski has specific experience in advocating for the financial needs of women. Fried and Odoski’s shared goal: to give clients the peace of mind that comes from knowing their money will last, so they can travel, entertain, or pursue any other passion without worry.

“First, we have to make sure you’re generating enough income to support your lifestyle in retirement,” Fried says. “Next, we have to invest your money in a way that keeps up with inflation, deals with any major life expenses, and takes care of your estate, all while making sure you’re not paying too much in taxes. Along the way, we want to make sure we account for what you’re going to need to actually enjoy your life.”

Fried’s desire to share his knowledge extends far beyond his direct contact with clients. No stranger to the media, he has been a contributor to news outlets such as FOX Business News, NBC News, and *USA*



Scenes of Mark Fried from the set of the new TV show, “Plan Smart, Retire Well.”

Today, among others. He also co-hosted a PBS special about the factors retirees and pre-retirees need to keep in mind when choosing a financial advisor.

He’s happy to report that viewers will soon benefit from his firm’s experience in a new TV show on FOX29 Philadelphia (WTXF), called “Plan Smart, Retire Well.” Beginning in April, the half-hour program will air at 10 a.m. every Sunday, with each episode devoted to exploring and explaining the real-life financial issues that may keep people up at night.

“It’s not an investment show, but you will learn something about how to prepare for retirement,” he says. “Every time we sit down to tape the show, our goal is to have people take away something that is going to improve their financial situation.”

Given the volatility and stress of the past 12 months, Fried believes viewers need such insight now more than ever. It’s been a challenging year for him, too, after all, mostly because he misses seeing clients face to face.

In a “normal” year, TFG Wealth Management would host in-person portfolio reviews

that include firsthand insight from economists and money managers who can discuss the bigger picture, as well as “coffee talks” with experts in everything from long-term care and estate management to self-defense for women. Fried and Odoski also look forward to getting back to hosting happy hours, wine tastings, and other special events, such as trips to baseball games, which it did at least once every six weeks prior to the pandemic.

“It’s a new world,” Fried says. “There will always be potential challenges down the road, but if you plan accordingly with the right partner, and revisit the plan every year, you can have faith in the plan and in your future, in good times and bad times alike.” ■

→ TFG Wealth Management

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