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**Brian D. Platt of Independence Square Advisors** gains fulfillment from helping clients achieve their financial goals and realize their dreams of a stress-free retirement.

# PLANNING TO SUCCEED

by **PHIL GIANFICARO**

photography by  
**JODY ROBINSON**



**B**rian D. Platt, CFP®, has been a thoughtful steward of clients' financial futures for more than 30 years. He loves his work, much as he did in his prior career, when he plied his craft as a professionally trained chef.

Whether he was working for Friedman Paul Erhardt, better known as Chef Tell, one of America's pioneering TV chefs, or out on his own, Platt perfected a "recipe" designed to satisfy patrons' sky-high expectations: Begin with the end in mind. Devote the time required to adequately prepare each dish. Combine the ingredients precisely at the right time to optimize the end result. Be mindful of customer preferences. And always remember that presentation is everything, with each dish plated for the customer as if intended for a member of his family.

Platt applies similar principles as a CERTIFIED FINANCIAL PLANNER™ professional with Independence Square Advisors in King of Prussia. He has been helping clients work toward their financial goals since 1990. His intense focus, energetic approach, and dynamic investment strategies combine to give clients the tools they need to make informed decisions as it relates to all aspects of their financial lives. His comprehensive approach includes investment selection, wealth accumulation and distribution, life and disability insurance, college savings planning, estate planning, and more.



Platt demonstrates his culinary skills at one of the "Guest Chef Client Appreciation Nights" he has done over the years at the Inn Keeper's Kitchen of Historic Dilworthtown.

"When clients come to me about investing for retirement, I use programs and projections based on what they have in terms of assets and their desired destination," Platt says. "I then use that information to create a customized plan that is ultimately designed to help them get from Point A to Point B."

Among the investment strategies Platt employs for clients is asset allocation, a plan of action that aims to balance risk and reward. He apportions a portfolio's assets based on an individual's goals and risk tolerance, or how well a client deals with market volatility for the prospect of greater gains over the long term, as well as their investment horizon, or how long until they will need the money.

"In typical retirement accounts, I try to find clients the right blend of asset classes to smooth the bumps over time," he says. "We take all their income sources into consideration—pensions, when they should take Social Security, when they should take early or full retirement. I look at everything and do all I can to help my clients reach their goals."

Platt utilizes strategies that have been historically effective in creating a secure retirement for clients. For some, retirement will include work-free days, travel, and kicking back to enjoy

**EVERY MOVE WE MAKE IS DESIGNED TO HELP THEM GET TO WHERE THEY WANT TO BE.**

—BRIAN D. PLATT, INDEPENDENCE SQUARE ADVISORS

a life of relative leisure. For others, who may be behind in their retirement savings due to hardship or poor planning, those dreams may need to be adjusted. Either way, Platt can help.

"Clients who are behind in their savings may have a retirement goal that may not be realistic," he notes. "They may have to work part-time during retirement. I project what type of income they'll need if they live beyond 90 or 100 or what have you."

At Independence Square Advisors, a client's financial security and success is the primary goal. An independent wealth management firm and registered investment advisor, Independence Square Advisors has a team of advisors who provide comprehensive financial advice and planning for individuals and business owners, including retirement plan consulting and insurance needs.

Such a future-focused approach can provide stability, even when the financial markets are anything but. One need not look very far for an example—just to last year, in fact. The year started largely as expected, and then a global pandemic caused financial markets to suffer one of the most dramatic downturns in history. In just four trading days (March 9, 12, 16, and 23), the Dow Jones Industrial Average plunged 6,400 points, an equivalent of roughly 26 percent.

"There were a lot of sleepless nights back then, for both me and my clients," Platt recalls. "I stayed in touch with all my clients to keep them updated. History doesn't repeat itself, but it does often rhyme. What I did was turn to the history of the market to see what happened in the past when there was such a big decline. There was so much uncertainty with where this was going and while the past can't always predict the future, I had conference calls with strategists and market analysts who instilled confidence about the markets. I encouraged clients to hang in there."

A year later, the markets have recovered. The rapid gains were based on optimism that a widespread vaccination program would help the world to soon return to a sense of normalcy, and that businesses would thrive as a result.

"Even last year, when I was making calls to clients to tell them to hang in, many of them were confident the market would come back," Platt says. "And it has."

During his days as a chef, Platt gained immense satisfaction from knowing he had created something that brought joy and contentment to others. He gets a similar thrill anytime he receives a call or email from a client, thanking him for his guidance, and telling him he has helped them realize their dreams in retirement.

"To know my clients are entering the next chapter of their lives as they had hoped makes me know I've helped them as we all intended," he says. "Now, there are certainly challenges getting there along the way for some. But even when there are, I keep reminding them that we're planning for the long haul, and every move we make is designed to help them get to where they want to be." ■

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