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Rick Santella, a financial advisor with **Wells Fargo Advisors**, finds meaning and purpose in helping clients plant the financial "seeds" that seek to bear the fruit of tomorrow. page 16

Rick Santella, a financial advisor with Wells Fargo Advisors, finds meaning and purpose in helping clients plant the financial “seeds” that seek to bear the fruit of tomorrow.



Making a Lasting Difference

by PHIL GIANFICARO | photography by JEFF ANDERSON

How does Rick Santella know he has met the expectations of clients who have entrusted him with their financial future?

“The signs come in many forms,” he says. “A thank you, a follow-up phone call from the client, ongoing performance reviews to ensure the clients are on track with their original plans, and having clients’ trust enough to refer others to me.”

Whether folks are looking to save for a child’s education, a grandchild’s future, or their own retirement, Santella and Wells Fargo Advisors have worked for many years to help assess a client’s current financial situation and devise the most effective strategies to help them meet their goals.

“When people come to me, they often don’t know what questions to ask,” Santella

says. “I use a holistic approach, asking questions about their wants and needs, about their children and goals. That way, I am more likely to uncover things they may not be thinking about at that time. It’s a discovery process. Wells Fargo Advisors typically has the ability to satisfy all those needs. I look at it as a one-stop shop. We work with other areas of the firm—investments, insurance needs—or provide access to lending products and services through Wells Fargo affiliates.”

With decades of success helping clients work toward their financial goals, Santella and Wells Fargo Advisors can deliver a range of planning strategies that can be tailored to a client’s unique needs. He considers it his responsibility to help each client understand the fact that their financial goals may

need to be adjusted based on their current financial portfolio. In other words, he works closely with each client to make sure they have realistic expectations.

“There’s not a patent answer; it’s tailored to what their wants and needs are,” he says. “That’s my experience. When the stock market may not be friendly to you, I believe you have to make sure you have someone like me to be proactive, hearing personally from their financial advisor.”

Also, he suggests that while each plan is grounded in careful strategy, it also requires some flexibility to account for changes in market conditions. Likewise, a plan can be modified to reflect noteworthy changes in a client’s life, such as a marriage, divorce, or the expansion of one’s family.

“We can readjust, when needed,” he

says. "It's a constant in-motion process. I let clients know what's happening each step of the way. I call them on the phone and talk to them. Everything I do is with the client's best interest in mind. I'm here to help them."

Caring for others, including animals, has long been a staple of Santella's life. Along with his wife, Maria, who runs a full-service pet salon in Haddon Township, New Jersey, he has been involved in local pet-therapy groups for many years. His interest in helping folks achieve their financial goals was sparked when he entered the industry decades ago. He began his career in the operations side of the business at an investment firm. But it was when he became acquainted with brokers—listening to their stories about helping clients—when he realized that doing what they did would enable him to make a positive, lasting difference in people's lives.

"I think we're all put on this earth for a purpose," he says. "Some people build

structures. Others guide people through life with religion. For me, it's helping people financially. It's extremely gratifying."

Santella believes one of the gravest mistakes a client can make, apart from failing to save enough early on, stems from not seeking out an advisor who can guide them through the process.

"I put a plan together that helps to show them what may be more feasible regardless of when they began saving for retirement," he says. "I tell my clients there's always a beginning, regardless of when you start saving. It's better to save later than to do nothing."

Put another way, Santella strives to be a

client's best friend, financially speaking, by using his experience and knowledge to construct personalized investment plans designed to reduce financial risk and build wealth over the long term.

"I tell all my clients the process of what we're planning to achieve is a marathon, not a sprint," he says. "I tell them the most important thing is to make a well-devised plan and stick with it, adjusting it somewhat along the way when needed. The financial seeds that are planted today need to be nurtured with water and sunlight. I believe that's the only way to help them grow and bear the fruit of tomorrow." ■

**I think we're all put on this earth for a purpose.
... For me, it's helping people financially.**

—RICK SANTELLA, WELLS FARGO ADVISORS



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Rick Santella
Senior Vice Presidents – Investments

Wells Fargo Advisors

1700 Market Street
Philadelphia, PA 19103
(215) 496-1943
rick.santella@wellsfargo.com