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The Diversified LLC team includes (left to right) Sarah Thomas, Mike Horwath, Michael Fisher, David Levy, Andrew Rosen, and Kelley Seeney.

Invested in Happiness

Diversified LLC takes a tailored, personal approach to help clients build retirement plans around the things that bring them joy.

by PHIL GIANFICARO
photography by NINA LEA PHOTOGRAPHY

When advisors at Diversified LLC talk to clients about their retirement dreams, they do so not only from a financial perspective, but also from a personal one. At Diversified, the advisors focus not only on a client's finances, but on their happiness as well.

With a recent expansion into Pennsylvania's Main Line through a new office in Wayne, consisting of six financial advisors and a staff of 22, Diversified is a lifestyle brand that puts its clients' happiness at the center of their financial planning. While many financial planners do the planning, investing, marketing, and office management on their own, Diversified runs its business like a well-oiled machine with multiple departments, each specializing in their area of expertise. The result is a laser-sharp focus on client care.

Founded in 1982 by Frank Levy, Diversified is owned by partners David Levy and Andrew Rosen, and guided by a leadership team. Their goal is to forge lifelong relationships with clients, coaching them through all stages of life, and guiding them toward happiness.

"In addition to comprehensive financial advising and investment and asset management, we are a one-stop shop with vertical offerings in tax, insurance, and estate planning," says Rosen, the company's president. "We have created a financial organization set up with six individual departments each focused on their area of expertise: investments, marketing, planning, operations, compliance, and office administration."

Rosen began his career at Diversified based on his personal experiences.

"I had decided to have a career in financial services and went to college to take over my father's telecommunications business," Rosen recalls. "During my freshman year, my father got cancer and was on permanent disability. He couldn't work. Without him at the helm, the company he founded folded. The silver lining for our family was that my parents had worked with good financial planners."

The situation would have put many families on the brink of financial collapse, but not Rosen's. Through the help of a financial planner, the family was in a good position, financially speaking.

"I saw what that did for us and wanted to get into a field to help people," he says. "To me, it wasn't about dollars and cents; it was about helping people."

Diversified strives to help others prepare for a healthy financial future before the future arrives.

"One of our slogans is 'wealth plus health equals happiness,'" Rosen says. "We believe in that. It's unique in the financial services world. We're in the happiness business. Our resource is our financial widgets to enable clients to live their best and happiest life. We are focused on offering our clients additional resources such as nutrition and lifestyle coaches. We keep our clients informed with webinars and seminars and a weekly blog. They stay informed every step of the way."

At Diversified, strategic planning "sets a course" for retirement and other financial goals. The firm evaluates each client individually and takes a collaborative approach to establish the most appropriate strategy. A six-step process tailored toward each client allows the firm to uncover and identify what makes a client happy. From there, Diversified helps clients to set goals and plan their finances around what brings them joy.

"We collaborate on a lifelong spectrum, if you will, to work alongside them, guide them, and partner with them to accomplish their goals," Rosen adds. "We do everything to help them reach their destination as wisely and comfortably as possible."

The Diversified Difference

Diversified's planners focus solely on financial planning. An investment committee led by CIO Mike Horwath handles investment decisions for clients and the firm. Horwath communicates investment changes and status updates to clients with the help of the marketing department, led by Sarah Thomas and Client Experience Officer Kelley Seeney. An operations team handles transfers, paperwork, and documents. Diversified's CEO, Mike Fisher, keeps the business running smoothly by ensuring that each department focuses on its expertise.

Client communication is of the utmost importance to the team at Diversified. Fisher and Horwath are sought-after authorities on finance and investments. Rosen is a regular contributor to *Kiplinger's Personal Finance* and *Forbes* magazines; he has also been published in *The Wall Street Journal, Barron's, Financial Advisor Magazine, U.S. News & World Report*, and *USA Today*, among others. He also shares his expertise by writing a nationally recognized weekly blog on the company's website, www.diversifiedllc.com.

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Diversified reminds clients that one of the most effective ways to help manage investment risk is diversification; it's so important, it's the firm's name. This investment strategy, which is akin to "don't put all your eggs in one basket," mitigates risk by spreading one's portfolio across various investments, such as securities, real estate, and cash alternatives.

"Diversification gives you a foundation for planning," Rosen says. "It's fun for people to think they can invest all your money in cryptocurrency and hopefully double their money in three months. But is that realistic or safe? I've been around too long to know that you have to diversify, which gives us the tool to make financial planning dreams come true."

Not everyone starts planning for the future at the same age. Rosen advises starting early, though his clients run the gamut in terms of age and background.

"If you're in your 50s and come to us that late, we congratulate you on starting a plan because it's better late than never," he says. "Then we help them reframe their goals and show them the limits of possibilities and different ways to get there. That's the beauty of the collaborative process, to show them their options."

When vetting prospective financial advisors, Rosen believes a combination of creativity and experience is essential. He recommends people partner with an advisor who they trust and can build a long-term relationship.

"Look for someone you feel comfortable with, someone with a proven success record, however you define that, and someone who will be your partner," he adds. "They should also look at value; what value the advisor brings to their life. You want someone who will do their best to help make your dreams come true. It should be someone who is committed to your happiness."

When Rosen and his team help clients accomplish those expectations, they say it's the "best feeling on the planet."

Rosen, 40, attributes Diversified's success to its people.

"The Diversified Difference is more than having a lifestyle brand, a focus on wealth, health and happiness, or everything under one roof," he says. "The difference is our people. We invest in our employees and our clients."

In other words, Diversified's clients aren't merely social security numbers or account numbers.

"They're people who come into the room and are transparent about their finances and dreams," he continues. "We're attached to their investments, spend years finetuning them, and help to make their dreams come true. This is what motivates us every day. Diversified is a success, based on the philosophy of, 'You get to do well by doing good.' We got here by doing good for people." ■

About Diversified LLC

- **Founded in 1982**
- **6 financial advisors**
- **22 employees in 6 departments**
- **66 years of combined investment experience**
- **Serving more than 1,000 households and clients**
- **Focus on uncovering happiness goals for retirement**
- **Offer clients added value enrichment programs**
- **Everything you need financially under one roof**

"Diversified is a success, based on the philosophy of, 'You get to do well by doing good.' We got here by doing good for people."

— ***Andrew Rosen,***
president of Diversified LLC

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