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No matter what's happening in the world, **Rick Santella** of **Wells Fargo Advisors** takes pride in helping clients make informed decisions that best serve their financial goals.

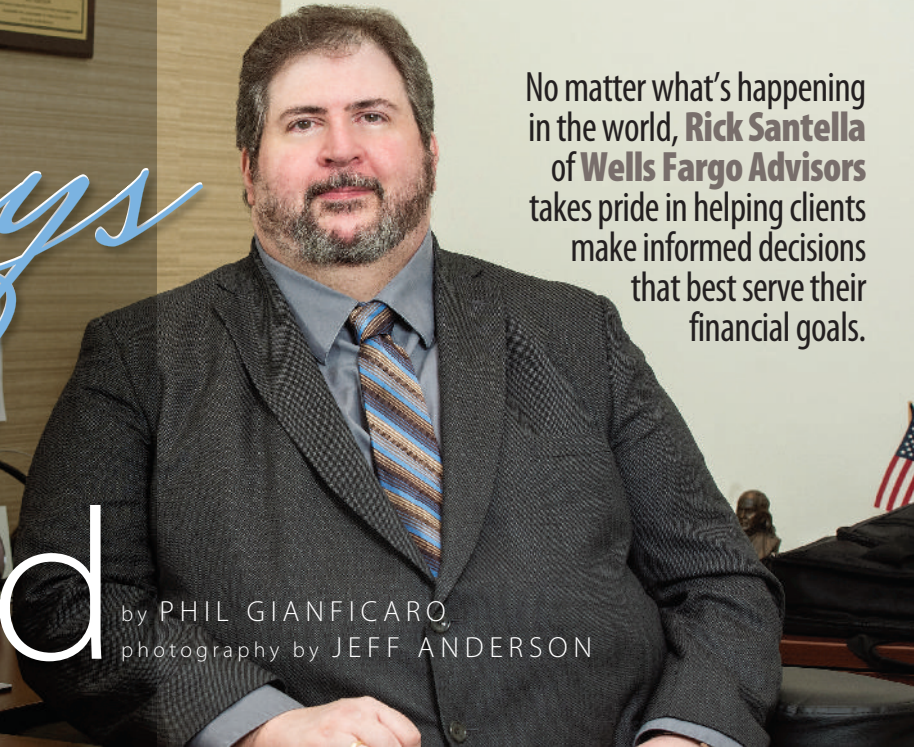
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by PHIL GIANFICARO
photography by JEFF ANDERSON

Now more than any other time in history, investors have easier access to information about retirement funds, annuities, and market trends, among countless other financial topics. Consumers can browse the internet or tune into a finance-focused TV network for insights from financial “experts” 24 hours a day. Rick Santella hears about it from his clients on a daily basis.

“Clients are more informed today,” says Santella, a Senior Vice President – Investments, Financial Advisor for Wells Fargo Advisors in Philadelphia. “Twenty years ago, my clients never panicked around me. Today, they contact me saying they heard this or that through the media. They want to get my opinion to see if what they’re hearing is valid or just for ratings. They’re bombarded with information they’re trying to understand.”

Santella may be a trusted veteran financial advisor who has received numerous awards for outstanding achievements and contributions in the field of finance, but he also knows there is no room for complacency. Always the steady hand, Santella says staying informed is especially important when clients fret over intense market volatility caused by upheaval at home and abroad.

“I have to stay ahead of my clients,” he adds. “I have to know what they know and be proactive for them.”

This client-centric philosophy has served

as the foundation of Santella’s career for more than four decades. As a hands-on advisor who stays in communication with his clients, he leverages his years of his experience, as well as the resources of Wells Fargo, to bring clarity, guidance, and assurance to every situation.

“One of the things that still sends shivers up my spine is when I see that the plan a client and I put together makes a difference for good in their lives,” he adds. “When I see that happen, when I see generations of the families doing well because of the plans I put in place, it makes me sit back and realize how great it is to help people.”

Santella prides himself on his ability to always keep his primary responsibility top of mind: to help clients make informed decisions that serve their best interests.

“Whether a client is saving for retirement, saving for a large purchase, or building toward a child’s education, I want to do what’s right for them,” he says. “The principles always stay the same; they have an expectation of me that I take seriously. Along the way, I review our plan and tell them we can make changes accordingly. I keep the client involved and informed every step of the way.”

Santella advises clients across a broad spectrum. Whether he is working with a business owner, a high-net-worth professional, or a hardworking couple on the verge of retirement, he tailors each investment plan to include financial strategies designed to help

the client realize their specific vision for the future, financially speaking. Before he can devise the most appropriate plan, however, first he must learn who they are as people.

“If my first sentence or two to a new client is about the product, I’m doing them a disservice and they should get up and leave,” Santella says. “I have to go into discovery first and find out what their needs are, what’s in front of them, what their goals are. Then, once we make that plan, we have to make sure the plan will meet their goals and needs. That’s my job—to tell them about the do’s and don’ts, to make sure I’m doing what’s best for them.”

Santella recalls one particular success story. In the late 1990s, he advised a couple that owned a small business. They had never done any financial investing before meeting with him. During the meeting, they listened to his every word, but he could sense their skepticism. In the end, they took his advice.

“Fast-forward from that first meeting, and we’ve helped three generations of their family,” he says proudly. “They sold their business, bought properties in several states, and are able to live the life they wanted. They’re reaping the rewards of their hard work and mine. When you can do something like that for a family, it will take your breath away. Helping people is the reason I got into this business, and it’s the reason I continue to do it. Helping people is my purpose in this world.” ■

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