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Secure Planning Group LLC's
culture of teamwork, growth,
and fierce independence helps
financial professionals and their
clients thrive.

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Onward and Upward

Secure Planning Group LLC's culture of teamwork, growth, and fierce independence helps financial professionals and their clients thrive.

BY BILL DONAHUE | PHOTOGRAPHY BY JODY ROBINSON

Investors with an eye toward retirement have endured more than their share of volatility in the 2020s. The past two years haven't been all doom and gloom, however. Experienced, forward-looking financial professionals have helped investors not only weather the storm but also find rewards among the risks, according to John E. Simone, AIF®, CPFA®, CRPC®, CRPS®.

As the managing partner and CEO of Secure Planning Group LLC (SPG) in Horsham, John is focused on the future, too. He and his team have nurtured a distinct culture; SPG continues to welcome new clients into the fold, while also attracting prospective financial advisors who have a strong desire to grow their business.

We spoke with John about the environment SPG has created to help clients and advisors thrive, other factors fueling SPG's continued growth, and the importance of following a customized financial plan built to weather volatile times.

Tell me about SPG and what makes the firm unique.

We're an independent hybrid RIA, and that allows us to be agnostic or personalized with respect to the investment platforms we use. Nothing we do is ever product driven. Our focus is to help our clients pursue their goals for the future, and to give them a better understanding of the types of investments they have in their portfolio; it's about the plan, not the transaction. Sometimes we see newer clients focused on one aspect of what's going on with their portfolio or something happening in the world. Performance is important, but they also need to understand the *why*.

Our process includes a deep dive into a client's lifestyle, family, and other aspects of their life that might affect the plan. We have an idea of what someone might need based on their age and income, but not everyone wants the same thing. Our goal is to collaborate and to educate them by "painting pictures" that are easy to understand. Once we educate them on the process and endeavor to teach them to think differently about money, they may no longer look at this as purely a transaction. They may well sleep better at night, too.

Considering the volatility we've been seeing, why is following a financial plan so important right now?

People tend to have short memories, so they don't remember what happened in 2008. In the past 10 or 12 years, it's been purely about performance; the markets have done extremely well, so it's been hard not to hit a home run. It's important to have someone with experience and a forward-looking eye, and someone who isn't going to make decisions based on emotion resulting



The Secure Planning Group LLC team includes (top row, left to right) Harrison Bromley, Christopher Schank, Matthew Crescenzo, Jennifer Furey, Steven Perlman, Kevin Ralph, Jason Forsyth, CLU, (bottom row, left to right) Travis K. Boyer, Neil Gordon, John E. Simone, Martin W. Minder, and Josh Rothbard. Advisors missing from photo: Maria Cacia, Alison Pettine Hecker, and Joon Kim.



Led by managing partners Neil Gordon, John E. Simone, and Martin W. Minder, Secure Planning Group LLC has nurtured a collaborative environment where advisors of varying backgrounds benefit from each other's experience.

from what they see and hear in the news. In the hands of the right advisor, the right plan should help to insulate against the normal ups and downs of the market.

Besides bringing on new clients, you're looking to grow your team of advisors. Tell me about who would be a good fit and why advisors would want to join SPG.

Advisors talk to clients all day about saving money and planning for the future, but some of them don't follow their own advice. Just like anyone else who runs a business, solo financial advisors wear many hats. Most of them don't have a good support system; some feel that it's them against the world. They're not thinking about the future because there's only so much time in the day.

We've put that support system in place, where everything can be plug and play, with support staff, office space, phone and internet—a lot of resources that would allow anyone to come in and say, "This makes a lot of sense." When you have good people around you to value other aspects of your business, you can spend your time doing things that provide the most value to you and your clients—building the networking base and putting together plans for your clients. We've built an environment of teamwork with advisors from all different backgrounds: retirement planning, college planning, divorce planning and mediation, Medicare insurance—almost every designation under the sun. We all work together under the SPG umbrella.

We also have succession plans in place for our advisors, giving them the opportu-

nity to exit the business when they're ready, while striving to make sure their clients are taken care of. Clients will have their own advisor, but they also get to know other members of our team, so they're not having to build rapport with someone from scratch when their advisor retires or leaves the business for any other reason. Even if you're a younger advisor with a few years' experience, you can learn how to build your business with a full support system in place. Why not plan early?

I know you were once an athlete with ambitions of becoming a professional tennis player. How did you make the transition to financial planning?

I thought tennis would be my life, professionally speaking. At one point, I was part of the No. 1 doubles amateur team in the country. I was in the best shape of my life, thinking: *Nothing can touch me*. Then there was a car accident, and after that I couldn't perform at a high level anymore. Everything I'd built was taken away from me, so I had to start over. I was teaching tennis at Philmont Country Club and got to know two gentlemen there—one was a stockbroker, the other was an insurance agent. I wanted to learn more about what they did. From that point on, I worked hard to make the transition. I started in the insurance side of the business and was fortunate to work with a few good firms before starting this firm in 2012. In some ways, athletics is similar to what I'm doing now. Just like in athletics, if you work hard and have the desire, you can continue to improve. There is no cap in terms of how high you can climb.



We're here to help our clients and to help each other."

—JOHN E. SIMONE,
SECURE PLANNING GROUP LLC

How has SPG grown in recent years, and how would you like to see the firm evolve in the months and years ahead?

Our team of advisors ranges in age from 30 to 54, and we have offices in Doylestown, Exton, and our headquarters in Horsham. We would love to grow the number of advisors we have—and not just any advisors, but the *right* advisors—and continue to build our assets under management. We want a team of people who care about helping clients, growing the firm, and building something to leave behind. We've created an environment where those advisors can thrive. For those who are looking to eventually transition into retirement, I want them to come into the firm and benefit from the efficiencies we offer, and sell their book of business at a higher multiple than what they could get on their own.

On the client side, we're looking to grow with clients who want to learn more about planning, whether it's someone who is just getting started or a small-business owner or a key executive from a large company who needs comprehensive financial planning, wealth management, insurance planning, estate planning, and corporate retirement planning. No matter the client, we're educating and training our advisors to provide the support and service our clients deserve. At the end of the day, we're here to help our clients and to help each other, and that commitment is what's going to help us continue to move forward. ■



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