# suburban life

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PARTNER PROFILE

Mark Finelli, CFP®

Tyler Love, CIMA®

# Wealth of Knowledge

## Whether it's a high-net-worth investor or someone who's just starting out, **Family Wealth Partners**' advisory team helps each client make informed decisions that will shape their financial future.

by **Bill Donahue** | photos by **Alison Dunlap**

Financial markets never stand still. Considering the dynamic nature of the business, investors would be wise to seek out an advisory firm that has no fear of change, a future-looking partner focused on growth, continual rebalancing, and education.

Enter Family Wealth Partners of Medford, New Jersey. Led by the advisory team of Mark Finelli, CFP®, and Tyler Love, CIMA®, Family Wealth Partners strives to build trusting relationships with all its clients by understanding their long-term financial goals and then devising carefully researched plans designed to turn those goals into reality.

Finelli and Love first met at Merrill Lynch, where Finelli had been a vice president and Love was enrolled in a development program for aspiring financial advisors. Over the next several years, Finelli would branch out to launch Family Wealth Partners, while Love would cut his teeth as an investment advisory specialist before transitioning into an advisory role. When the two reconnected about seven years later, each saw in the other an opportunity to grow. Love joined Family Wealth Partners' advisory team earlier this year, giving the firm a unique combination of youth and experience.

"In the corporate world, it's a volume business, but on the independent side, it's all about customer service and getting to know your clients," says Finelli, a CERTIFIED FINANCIAL PLANNER™ professional. "I don't like the word boutique, but that's the level of service clients can expect from us. All of our clients hear from us quarterly, at the very least, and for some it's a lot more often. That's especially true if they're going through a marriage, a divorce, or some other big life change.

"We're not calling you to chat about vacations or something going on in the community, though we do get to know people on that level," he continues. "We're calling you because we spend a lot of time doing research and coming up with ideas for you, and plotting out where things need to go. We're looking into the future and imagining what will happen, and then coming up with a plan that's designed to get results."

The firm's proactive approach helps to ensure that clients feel confident about the future and can take advantage of every available opportunity—including during times of peak volatility, such as the global stock market crash from April of this year.

"Right now we're blessed to be in a high-interest-rate environment for savers, but the markets are dynamic," Finelli adds. "Money market rates are at about 4 percent, and at some point interest rates are going to come down. Anyone who has nothing but cash in the bank or hasn't touched their old 401(k) is doing themselves a major disservice. Your financial strategy cannot be static, which is why it's important to have someone you trust rebalancing it for you."

Finelli, 46, and Love, 31, stand apart in an industry in which the average age of U.S. financial advisors is approaching retirement age. Their uniqueness extends to their interest in education, which should come as no surprise considering their shared background in coaching—wrestling for Finelli, baseball for Love. Whether someone wants to "understand how the sausage is made or just wants us to take care it and give them straight answers," Finelli says the firm wants each client to be as informed as possible. When prospective clients meet with Family Wealth Partners for the first time, they're trying to determine if the firm will be a good fit. Finelli and Love are doing the same, as they need to understand if the client's priorities and attitudes align with their own.

"Most of our clients might not have the time, knowledge, or inclination to immerse themselves in the ongoing process of planning out their financial future," says Love, a Certified Investment Management Analyst® professional. "They see the value of having a partner in their financial life, someone they can lean on to help make informed decisions with confidence.

"The client should also feel like they are working with someone they can collaborate with, because it's not a one-way street," Love continues. "They hire us for not only for our expertise, but also for our availability, transparency, and ability to listen empathetically. We show clients our true selves in the same way we work to understand what truly matters most to them."

As an independent Registered Investment Advisor, Family Wealth Partners has a fiduciary duty to always act in the clients' best interests. The firm works with many high-net-worth clients. At the same time, the advisors enjoy working with clients who are early into their financial planning journey.

"The people who are just getting going have been largely underserved by this industry," Finelli adds. "What happens often is that one of our clients will come to us and say, 'Here's my son, who has $50,000 to invest.' We can be there for him now so he can reap the rewards later. The people who have $2 million to $3 million now started out with much less. So don't be scared to come to us and say you're just getting started. We can help." ■

**Family Wealth Partners**
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