

# suburbanlife

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After three decades  
in the financial  
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Santella of Wells  
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continues to make a  
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# Still Going Strong

AFTER THREE DECADES IN THE FINANCIAL INDUSTRY, **Rick Santella of Wells Fargo Advisors** CONTINUES TO MAKE A DIFFERENCE IN CLIENTS' LIVES, ESPECIALLY DURING DOWNTURNS IN THE MARKET.

BY **MATT COSENTINO** | PHOTO BY **ALISON DUNLAP**

**A**s a young man working as an operations manager at an investment firm many years ago, Rick Santella would walk the floors at night and often come upon one financial advisor in particular who was always staying late to call his clients and give them exemplary service. Impressed by the advisor's dedication to his clients' financial well-being, Santella got to know the man and enjoyed picking his brain about the industry. Soon those discussions gave him a clear understanding of what his future should be.

Fast-forward to today, and Santella now has three decades of experience as a trusted financial advisor, providing the same kind of commitment to clients of all types and ages, from corporate executives to business owners and blue-collar employees. Currently the Financial Advisor, Senior Vice President — Investments at Wells Fargo Advisors in Philadelphia, Santella reflects on that encounter as a turning point in his life.

"He told me something that stuck: 'The greatest thing is that I feel I can make a difference

in someone's life,'" Santella recalls. "I realized I wanted a career where I could do something positive for somebody and make a lasting impact. I've been blessed that I've been able to see it happen for many of my clients, where the plan that we put together made a significant difference. It's hard to describe the satisfaction and the feeling of accomplishment that comes with it. What he told me over 30 years ago resonated then and it still holds true today."

Santella's passion for his work even comes through during turbulent financial periods, including the current one. With the economy being affected by inflation, rising interest rates, chaotic world events such as the war in Ukraine, and increased uncertainty over alternative investments such as cryptocurrency, he acts as a steady hand for clients to ensure they keep a cool head.

Rather than withdrawing during down markets, as some advisors do, Santella makes himself even more accessible.

"Now more than ever, if you have the right financial advisor, it will be a big benefit for

you," he says. "There are some advisors that you never hear from during these rough times. I don't know if it's because of my upbringing, my training, or my experience, but I tend to reach out to my clients even more because I want them to hear from me first before they hear from the dozens of social-media outlets, television shows that talk about the markets, and every other person who has a different opinion. This way they can absorb what they're hearing and get an idea of what the reality is."

Not only are clients better prepared for down markets, but by offering a unique blend of products, fully understanding clients' needs and risk tolerance, and being fluid in their portfolio, Santella aims to minimize volatility and help them stay on track toward their goals, whether that be early retirement or saving for a child's college education.

He realizes that some clients may be more aggressive than others—and interested in products such as cryptocurrency, which he feels may be too unregulated—so he seeks to tailor their plan accordingly. This personalization allows for those types of investments without upsetting the balance of the portfolio.

At the end of the day, Santella's objective is to keep the client informed, comfortable, and secure in their financial future. After 30-plus years on the job, he can truly say that he enjoys accomplishing that goal just as much as the day he started.

"You get to meet so many great people doing this, and that's the beauty of it," he says. "Some clients have been with me long enough that I would call them friends, because we have such a great understanding and we get along well, share a lot of interests in family and other things, and we have a great connection."

"I still have a lot of fun putting portfolios together and reaching out and talking to people. Markets like this don't upset me because I've been through it a few times. This is when you get more in touch with your clients to help them get through the declining market and move on from there. I really earn my keep during these times, and that's where I feel I can make a difference." ■

## Rick Santella

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