# Review of RTD Financial Advisors, Inc. – A Top Rated Wealth Advisor

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RTD Financial Advisors was recently ranked by AdvisoryHQ News as a top rated financial advisory and wealth management firm in Philadelphia, PA.

AdvisoryHQ is a fast-growing online news media that provides coverage, detailed reviews, and objective rankings of financial firms and wealth managers across the U.S., U.K., and Canada.

## Overview of RTD Financial Advisors, Inc.

RTD Financial Advisors, Inc. is a wealth management firm in Philadelphia with offices in Atlanta, GA; Bonita Springs, FL; Mt. Laurel, NJ; West Chester, PA; and Johnstown, PA.
RTD was founded by Roy T. Diliberto in 1983.

The company prides itself in being one of the original independent advisory firms and is credited with pioneering Financial Life Planning™, a unique approach to comprehensive and holistic financial planning based on the Kinder Institute model, which separates client priorities into three segments: "Heart's Core," "Ought To," and "Fun To."

The firm has received numerous accolades and awards over the years, including being recognized as one of the top advisory firms by nationally acclaimed publications such as *Money* Magazine, *Worth*, *Philadelphia Business Journal*, and *Barron's*.

### Key Factors That Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company

Below are key factors that enabled RTD Financial Advisors, Inc. to rank as a top 2016 wealth management firm in Pennsylvania.

Open, Transparent Fee Structure:



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RTD carries all the features that we look for in top financial advisors in Philadelphia. Namely, it is fiduciary, independent, and operates under an open, transparent payment structure.

And it's that structure in particular that makes RTD unique.

While providing fiduciary duties to clients, RTD uses a very unique (among its peers) definition of what constitutes a fiduciary obligation; it's one that goes far beyond the letter of the law in demonstrating a responsibility to openly discuss points of potential conflicts of interest, such as advising a client on whether to pay off a mortgage early, which could cause a depletion of funds under the advisors' management.

Because of such inherent potential for conflicts of interest, RTD has chosen a compensation model that is based on a flat retainer fee, where the client's fee is adjusted every three years instead of based on the assets under management.

This differs significantly from other fee-only advisors who charge based on the value of assets under their management.

RTD utilizes this model for four primary reasons:

- **It reduces conflicts of interest:** Firms that operate on a percentage-based scale would see their bottom line decrease if a client chose to move money from their investments with that firm elsewhere (say, to pay off a mortgage or purchase a business). RTD sees this as a conflict of interest: your money should work for you, not for them. That is why RTD implements a flat retainer fee based on a transparent scale.
- **It emphasizes holistic financial planning:** By charging a flat retainer, RTD can ensure that all of its services are accounted for within your personalized financial plan. Firms that charge a percentage of AUM do so regardless of whether or not you receive multifaceted wealth management advice. A flat fee gives you more bang for your buck.
- **It pays advisors for what they can control:** Obviously, increases in the market cannot be controlled by advisors. However, it's very common for financial advisors to benefit from market increases despite their inability to influence the market. RTD feels that a percentage of AUM in these instances creates a conflict of interest in the advisor's fee structure. Conversely, a flat-fee structure guarantees that you won't face such conflicts with your RTD advisor.
- **It de-emphasizes risky asset allocation:** Since RTD doesn't earn more when your portfolio does well, it avoids the conflict of interest from excessively risky investments. RTD doesn't stand to reap a windfall if a risky investments pay off. To that end, it recommends investments that protect your wealth and grow it safely over the long-term.

RTD's fees (also pasted below) can be viewed on the fee structure page of its website.



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Financial Life Planning Fees

Our fee is a flat quarterly retainer based on the following schedule:

| Net Worth | Quarterly | Annual |
|---|---|---|
| Under $1,000,000 | $2,500 | $10,000 |

PLUS, for each additional amount of Net Worth* (if applicable):

| Net Worth | Additional Net Worth | Additional Fee | |
|---|---|---|---|
| | | Quarterly | Annually |
| FROM $1 million to $3 million | $200,000 | $250 | $1,000 |
| FROM $3 million to $10 million | $250,000 | $250 | $1,000 |
| FROM $10 million to $20 million | $500,000 | $250 | $1,000 |
| ABOVE $20 million | | Negotiable | Negotiable |

These fees are based on the Net Worth* at the time of the engagement and may be adjusted at the end of three years and every three years thereafter based on Advisor's formula at those times.

Learning About You to Make Your Plan Personalized:

RTD advisors strive to create a financial plan that addresses what they see as the three biggest areas of your life. These include:

- **Heart's Core:** your core values
- **Ought To:** your responsibilities and commitments
- **Fun To:** your goals and dreams

To map out a customized approach that addresses these concerns, your RTD advisor walks you through a three-step process of financial planning, which includes the following:

- **Discover:** True to its name, this stage involves your RTD advisor getting to know you. They learn who you are, what you want to do with your wealth, your goals for family or business, and so on. Considerations, such as cash flow, financial health, taxes, and insurance, among others, are included.
- **Plan:** After the **Discover** phase, your advisor builds your plan. Every possible consideration is included during the plan's construction, all with an eye toward making your financial goals, both short- and long-term, a reality.
- **Live:** As simple as it sounds. Once you and your advisor agree on the specifics of your plan, it is finalized and implemented. You then get to experience life to its fullest. No worrying about whether you're adequately preserving your wealth or on-track to meet your goals.

Expert Education:

RTD has accrued an impressive list of designations. We like that RTD employs advisors who have such a breadth of knowledge on industry-related policy. It helps RTD as a firm to provide you with deeper levels of service than you'll find with many Philadelphia wealth management firms.

Some of these designations include:

- Chartered Financial Consultant (ChFC)
- Certified Financial Planner (CFP®)



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- Accredited Investment Fiduciary® (AIF®)
- Global Financial Steward™ (GFS®)
- Certified Public Accountant (CPA)
- Accredited Investment Fiduciary Analyst™ (AIFA®)
- Certified Divorce Financial Analyst™ (CDFA™)
- Registered Paraplanner℠ (RP®)
- Chartered Advisor in Philanthropy® (CAP®)
- Accredited Estate Planner® (AEP®)
- Chartered Retirement Plans Specialist℠ (CRPS®)
- Master of Business Administration (MBA)

Comprehensive Financial Planning Services:

RTD's services can be divided between its Primary Services and its Comprehensive Planning Services. Between the two categories, it can create better, more customized plans that address a wider range of client needs.

Its Primary Services are as follows:

- Financial Life Planning™
- Investment management
- Employer retirement plans

Its comprehensive planning services, for both individuals and businesses, include specializations in:

- Income tax and retirement
- Investment planning
- Estate planning
- Risk management and insurance planning
- Business, 401(k), and other retirement planning
- Employee benefit planning
- Stock option planning

# RTD's Legal Disclaimer:

RTD is a federally registered investment adviser with the United States Securities and Exchange Commission, Washington, D.C. Registration does not imply a certain level of skill or training.

Further, RTD maintains a notice filing in the state of Pennsylvania as well as in the states of New Jersey, Delaware, Georgia, Florida, New York, Maryland, Virginia, North Carolina, South Carolina, Texas, Louisiana, Rhode Island and Vermont.

The presence of RTD's website on the internet shall in no direct or indirect way raise an inference that RTD is soliciting investment advisory clients in any state other than a state in which the firm maintains a notice filing.

Further, no inference shall be raised that the presence of its website on the internet constitutes an offer to sell investment advisory services to residents of any state or states other than those jurisdictions in which RTD has made a notice filing.



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In other words, RTD only transacts business in states where it is properly registered, or excluded or exempted from registration requirements.

## Article Link:

http://www.advisoryhq.com/articles/top-financial-advisors-in-philadelphia-pa/#RTD-Financial-Review

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Studies Show:

- Over 60% of consumers go online in their search for banking firms, accountants, financial advisors, planners, wealth managers, and other financial services providers.
- Three out of four consumers worry about finding good firms. Trust and uncertainty are the most commonly cited concerns.

AdvisoryHQ's editorial team conducts extensive and objective research to identify and rank the best banks, investment and financial advisory firms, accounting firms, online brokerages, credit and lending providers, and a wide range of financial-related products, firms, and services.

We then publish our top ranking reviews for anyone to view for free.

Our goal is to give consumers exactly the information they need without any hype or jargon. This allows them to make their own decision effectively. AdvisoryHQ was launched in 2015 and has since become the fastest-growing "review and ranking" news media organization for the financial sector.

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