



L-R: Barron Fitz-Gerald, Simon Hilliard

Independent. Personalized. Empowering.

A common conversation among those 50 and older these days hovers around the topic of retirement and investing: Have we saved enough so that we don't outlive our money? Can we retire comfortably? Are our investments diversified enough to provide dependable long-term returns and ensure a comfortable lifestyle beyond retirement?

At Wellington Adams Investment Advisory, LLC, Founding Partners, Barron Fitz-Gerald and Simon Hilliard, help clients enjoy the opportunity to find the answers to these questions and others through thorough evaluation and education. As Hilliard explains, "Educating clients is imperative to them being confident in the future successes of their financial plan." Fitz-Gerald agrees, "In order to help our clients realize their financial dreams, we start by taking the time to genuinely understand their needs. I love being able to put together a plan so the client feels comfortable and confident that their financial future is what they envisioned and hoped it to be."

Unlike captive brokers who are locked into promoting certain investments, the investment advisor representatives at Wellington Adams are independent and act as fiduciaries working on behalf of their clients. Rather than pigeonholing individuals and families by focusing them on specific products, the firm spends upfront time clearly outlining a unique journey based on fiscal realities. This allows them to pick from endless amounts of options among fixed, safe investments, as well as actively managed stock market solutions. Adds Fitz-Gerald, "We work beside the client, not across the table. It's a partnership. Clients see the impact of our transparent relationship immediately."

To benefit their client first planning strategies, Wellington Adams Investment Advisory has fostered relationships with local and national partners. These relationships give a broader range of options for clients living in central Pennsylvania and the surrounding area.

Do challenges exist? Absolutely. Few people have been educated along the way and really have a solid foundational understanding of investing and what they need to know to prepare for retirement. "It's common for people to amass money, but not take any steps to comprehensively examine how to utilize their savings to achieve their objectives," says Hilliard. "People may be saving money, but not planning for retirement. We help them transition to the next stage by putting together a plan that includes a complete look at their total assets, including how they can maximize tax planning strategies, social security planning and more. It's about peace of mind."

Those interested in discussing their financial planning and retirement goals are encouraged to contact the firm at (717) 793-2409 or (855)793-2409 to arrange for an exploratory discussion at any of their offices in York, Hershey, Lancaster, Mechanicsburg or Hanover.

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