



John Creekmur, CFP®
Founder & Senior Wealth Advisor

True Wealth Lies in the THINGS MONEY CAN'T BUY

Wealth means more than your bank balance or stock portfolio. True wealth comes from chasing financial dreams—and catching them. And for investors interested in building true wealth, picking apart returns and sifting through the proliferation of investment products on the market is a losing strategy.

“We take the conversation and, initially, pull it off financial concepts, off the tools or the investments to use, and we really take the conversation and make

it more holistic,” John Creekmur CFP®, MBA, the co-founder of Creekmur Wealth Advisors said. “We determine from the client what their goals are, what things they want to accomplish, and what things are really important to them. By directing the conversation to where it’s about them and what they want to achieve, it puts us in the position to give them the best information and they can acquire true knowledge to make the best decisions.”

Creekmur Wealth Advisors, based in Illinois, provides tailored wealth

management solutions to clients who want to accumulate true wealth. Creekmur and his wife, Stacy Creekmur—also a co-founder and the company’s director of operations—recently spoke to “Advisors Magazine” about their firm’s focus on true wealth and what it means for investors ready to reach for their financial dreams.

“True wealth, which is all the things in life that money can’t buy ... If a person can walk through and identify what those important things are to them and they are able to clearly identify and verbalize really what those goals are to live that out, that’s the kind of person we get excited about working with,” said Creekmur, adding that the firm does not maintain a minimum to sign on as a client, and instead looks for investors with matching values.

“We look for people with big goals and who are ready to work hard to achieve them,” he said. “When clients sign on, they don’t leave because we’re here to help them accomplish their goals.”

The true wealth process emerged from the Creekmurs’ early experiences in the financial industry. In the early 1990s John Creekmur saw the financial services industry offering clients a buffet of products and jargon, but few solutions aimed toward addressing clients’ goals. Those early experiences spurred Creekmur to adopt a holistic approach to financial planning, one in which financial goals and the client’s unique situation took center stage, and he founded Creekmur Wealth Advisors shortly after. The true wealth idea of aligning financial goals and strategies to produce customized outcomes differentiates Creekmur Wealth Advisors from other, product-focused firms, and provides a framework for investors to look beyond returns to what they really want from life.

“We’re still an industry which is product-driven. It is an industry that is still focused on different, newly developed tools and the conversation goes to what is the best product or the best rate of return. But the reality is that the product is just a tool to reach an objective,” Creekmur said. “The conversation needs to change ... What is the goal that needs to be accomplished? The initial conversation [between advisors and prospective clients] needs to change to something more goal-focused and less product-driven.”



Achieving true wealth requires considerable client education. Financial literacy often hobbles even educated investors, who may not understand the nuances of the products available or who might not be able to connect how an investment affects their individual situation. Investors also can find themselves bombarded with 24-hour financial news that drives up anxiety without providing actionable information.

“Information that’s out there and available, there’s a certain level of accuracy in most of it, and there’s a lot of misinformation,” Creekmur said. “A lot of people get paralyzed with their financial decisions. And many people make no decisions as a result.”

Creekmur Wealth Advisors educates clients to empower them to make the right financial decisions for themselves. And clients especially need to understand how their decisions work within their financial plan.

“There’s good investments out there that may not be right for an individual,” Stacy Creekmur said.

Client education also requires an advisor who can help investors break their bad habits. Many investors, fed a steady diet of negative news or who fail to see beyond short-term returns, fall victim to their own emotions and make poor choices when market turbulence leads to uncertainty.

“The way that people actually make poor decisions is that it comes down to emotions or their past behaviors that are dictating their decisions,” John Creekmur said.

Breaking the cycle of negative emotions feeding into poor financial decisions takes a human advisor, Creekmur said. New financial tools and applications—the so-called robo-advisors—turn the financial planning process into a numbers game without considering investors’ emotions.

“What they’re doing is simply making games or plans for the most important decisions of their lives and removing the management, or

the psychology, from these decisions,” Creekmur said. “We’ve actually seen some people who’ve gone through this where they go negative, they end up increasing their tax burden ... It’s because [robo-advising platforms] turned this into a game.”

The human touch remains essential to building a strong client-advisor relationship in which goals and financial worries can be openly discussed. The technology can support advisors to better serve their clients, but emotion plays too critical a role in financial decision-making to remove humans from the equation, Creekmur said.

Building True Wealth is not easy. The Creekmur Wealth Team encourages clients to remain disciplined to reach their financial dreams, and achieving those goals often requires hard work.

Investors may find attaining true wealth a difficult path, but it is one that can lead to the financial freedom to live the life they

want. And Creekmur described helping his clients reach that sort of freedom as the most rewarding part of what Creekmur Wealth Advisors does.

“The greatest success that I’ve had in this business is seeing the hundreds of people that are living out incredible lives and they’re doing what they’ve always wanted to do and we’ve come alongside and shepherded them on their journey,” he said.

For more information, visit:

CreekmurWealth.com



L/R: Stacy Creekmur and John Creekmur, CFP®

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