

AS SEEN IN
Fortune, Entrepreneur & Bloomberg Businessweek

Triangle **Financial**

Investing With a **Business** Perspective

For over 35 years, Meridian Financial has been offering high-level investment advice, from one business owner to another.



Successful business owners seeking investment advice hear a surprising message from Meridian Financial: Throw good money after good.

“Most of the wealthiest business owners never entered the market until they had first amassed wealth, typically through their own endeavors. So, we advise owners of strong organizations to reinvest in their companies as a critical part of a comprehensive financial plan,” explains Bob Rauf, CLU®, ChFC®, wealth management advisor at Meridian Financial.

“Business owners already have a ‘homerun’ asset, so we prefer to help them grow and protect its value. That’s where they’ll get their best returns. Advisors focused on getting as much of their clients’ assets under management as possible are not doing what’s in the clients’ best interests,” says Kelly Parker, CLU®, financial advisor.

“Working with Meridian Financial has allowed us peace of mind to not have to worry about our financial situation because we know the team is managing and watching over our plan for us. The team they have built is knowledgeable, honest, and trustworthy, and the succession plan in place has given us comfort knowing we will always be taken care of.” – **Fred and Ann Tanner**, Clients

Like their clients, Rauf, Parker, and wealth management advisor Jason Garey, CFP®, ChFC®, are entrepreneurs—risk-takers who have their own financial resources on the line.

“On average, 80% of a business owner’s assets are tied into their enterprise,” says Garey. “Your plan should integrate all aspects of personal and business assets to ensure success on both fronts. Money vital to sustaining the business, for example, should be protected in conservative investments. And fallback positions are needed to weather unexpected problems. Because we work with Northwestern Mutual, we can pursue every appropriate investment option and offer world-class products to manage risk.”

Hard Times Spur Rapid Growth

Meridian Financial experienced tremendous growth during the COVID-19 pandemic. “The ‘Great Reset’ only increased the need for advisors who can create effective exit strategies,

build sound retirement income plans, and provide solid guidance for those considering options for selling or buying a business,” says Rauf.

To respond to the community’s need, Meridian Financial doubled its staff in two years, strategically adding business-savvy professionals with experience in investments and insurance, as well as in marketing and social media—areas not typically addressed by financial firms.

Importantly, Meridian Financial remains engaged with clients after a liquidation. “Many advisors are great at helping accumulate assets but have little interest once the capital begins to dwindle,” explains Garey. “We pride ourselves in finding creative ways to help minimize the tax burden of the liquidation event and in helping to create dependable, lifelong income streams for our clients.

“We’ve become a valuable resource for business owners in the Triangle area,” he continues. “Virtually all of our clients were referred to us from other clients because of the breadth of experience of our in-house team, as well as the real-world knowledge we’ve gained working with entrepreneurs over 36 years.”

“New clients tell us, ‘The planning you’ve done for us is different from every other advisor,’” concludes Parker. “That’s how we know we’re offering business owners the specialized support they need.”



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