Plan Well to Live Well

Enhance Wealth Advisors®

By the time the investing public began to realize the full impact of the financial crisis that began in 2008, clients of Enhance Wealth Advisors® in Walnut Creek, California, had already received a call from their advisor and were considering plans for moving forward. Terry Allen, CFP®, AWMA℠ offered a reassuring voice, despite the media's steady stream of dire predictions.

"This wasn't the first time I'd been called on to help investors avoid panic-driven decisions," explains Allen, whose career in the financial services industry began in 1986, about a year before the markets crashed on Black Monday. Allen also guided investors when the dot.com bubble burst in 2000 and through the upheaval after 9-11. "I was determined my clients would hear personally from me first. I was gratified with the level of confidence they had in me. While we made adjustments in response to the new investment environment, we continued our emphasis on having customized strategies that encompass a family's total financial life, including planning for worst-case scenarios. As a result, in the aftermath of the prolonged downturn, we didn't lose one client."

Extraordinary client loyalty is no surprise to Enhance Wealth Advisors' Director of Operations and Client Services, Lisa Wesley. "Long-term relationships that extend 20 to 25 years back are par for the course for Terry," says Wesley, who has worked with Allen since 1999. "People rarely leave and most refer their friends, children and other family members here because they trust her advice and enjoy the exceptional services we provide."

Terry Allen (above), CFP®, AWMA℠ is a Financial Advisor with Royal Alliance Associates, a member of the AIG Advisor Group. Lisa Wesley, Director of Operations and Client Services, holds Securities Registrations Series 7, 24, 63 and 66. She also holds a California Insurance License for Life, Health and Disability.

Expertise, Training and Real-World Experience

Extensively trained and having earned professional designations such as Certified Financial Planner™ and Accredited Wealth Management Advisor℠, Allen says her life experiences add practical value to the services Enhance Wealth Advisors offers. "As financial advisors, we are often approached by families in transition. Positive and negative events, such as sudden windfalls, retirement, death and divorce can be overwhelming. Like our clients, we've had family responsibilities, run businesses, invested in real estate and were employees with benefits packages ourselves."

Enhance Wealth Advisors' work goes far beyond the scope of typical financial advisors'. The team steps in and holds people's hands as they deal with complicated legal documents, navigate through the estate settlement process and begin paying bills perhaps for the first time in their lives. They educate and provide excellent tools to help with decision support. They make recommendations concerning the timing of retirement and help design a disciplined, efficient withdrawal strategy to avoid outliving assets.

"Terry is always accessible when I have questions," says author Carole DiCamillo. "She analyzes each question in light of my entire financial picture, then recommends what is best for me."

- Comprehensive Financial Planning
- Investment Management
- Retirement
- Estate Planning
- Irregular Income
- Insurance
- Sudden Wealth

"Our clients can be fully hands-on or simply allow their plan to be on 'automatic,'" Allen says. "They are engaged as much as they're comfortable with, yet confident they have an advisor with the knowledge and necessary resources to help grow, manage and preserve assets on their behalf. As a result, they have time to focus on those things in life most important to them."

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