

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



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Overview: Review of RTD Financial Advisors

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

This report provides a top-down review and comprehensive details on the factors that enabled this firm to be ranked as one of the top wealth management firms in Pennsylvania.

Intro: About AdvisoryHQ News

AdvisoryHQ News is a fast-growing global online news media that provides extensive research, reviews, and rankings of firms and products.

Searching for top-rated firms, services, and products can be a daunting undertaking for a consumer, especially if that consumer is unfamiliar with the landscape. AdvisoryHQ is committed to simplifying the research that consumers conduct before choosing a top provider, firm, service, or product.



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Our review and ranking articles are always 100% independently researched and written. Firms do not pay for their ranking. In fact, most firms do not even realize that they are being reviewed by AdvisoryHQ until after our reviews have been completed and published to the public.

For additional information on AdvisoryHQ's methodologies, click here: [AdvisoryHQ Methodologies](#). For information on AdvisoryHQ's objectivity approach, click here: [AdvisoryHQ's Objective Process](#).

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.”



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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 Wealth Advisory Company

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

Open, Transparent Fee Structure:

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



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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 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 investment pays off. To that end, it recommends investments that protect your wealth and grow it safely over the long term.



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

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



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- **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:** Next, 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 ParaplannerSM (RP®)
- Chartered Advisor in Philanthropy® (CAP®)
- Accredited Estate Planner® (AEP®)
- Chartered Retirement Plans SpecialistSM (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



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- 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 in 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.

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

Article Link:



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

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