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Thoughtful, Compassionate Stewardship Drives Successful Financial Planning

TILLINGHAST & ASSOCIATES BUILDS RELATIONSHIPS NOT JUST FOR TODAY, BUT FOR TOMORROW AND BEYOND.

"Life doesn't always play out in a straight line—there are plenty of twists and turns along the way," says Wealth Management Advisor Peter D. Tillinghast. "As trusted advisors, we understand that we're not just managing finances; we're helping manage the course of our clients' lives."

Tillinghast & Associates is a boutique wealth management firm affiliated with The Northwestern Mutual Wealth Management Company. The firm treats their fiduciary responsibility seriously, putting its advisory clients' best interests above all else. It's not all about products or services, says Tillinghast; it's about helping people realize their financial goals with clarity and confidence.

"Part of our job is to help people thoughtfully manage their balance sheet and cash flow, endeavoring to optimize their resources, while being mindful of tax efficiency. These areas all have a real impact on sustainable outcomes, whether the client is someone approaching or in retirement or a younger professional with a growing family."

STRATEGIC PLANNING

Having an all-inclusive financial plan means understanding all the moving parts, explains Tillinghast. "Comprehensive wealth management encompasses the totality of a person's financial life—for example, risk management, insurance, liabilities and credit, and philanthropy, in addition to the investment components we commonly think of."

To that end, Tillinghast & Associates provides a planning process that takes each area into consideration.

"Every client's experience is different because it's driven by their particular needs and circumstances," he explains, "but we start with a thoughtful discovery and planning process with everyone.

"People commonly think their financial plan is the sum total of their investments, but there's more to it. Investments are a key component that should be driven by the planning. First, we need to understand our client's objectives, and if there are any gaps that need to be addressed, we can be strategic about how we put their money to work for them long term."

WORKING WITH OTHERS

To get the job done right, Tillinghast & Associates can work side by side with all of a client's other advisors.

"Having just gone through tax season, we spent a considerable amount of time talking to our clients' CPAs, clarifying components of their planning that influence taxes. We also work with clients' banking and lending professionals, estate and trust attorneys, and other professionals."

In fact, that kind of dialogue often goes above and beyond what most people think of when they consider financial planning.

"We help our clients negotiate everything from mortgages to their charitable giving strategies," says Tillinghast, "because they want us to represent their interests. We understand their financial position better than anyone, and we want to truly affect them not only for their own lives but, ideally, for multiple generations."

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