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Personalized, Independent Investment Advice Is Stone Carlie Wealth Advisors' Hallmark

When St. Louis-based accounting firm Stone Carlie launched Stone Carlie Wealth Advisors, LLC (SCWA) in 2003, it assembled a team of advisors with extensive experience serving high-net-worth individuals. Like managing partner Richard F. Kraner, these advisors prefer the sophistication of a large firm, but in a boutique environment that emphasizes long-term relationships with clients.

"Stone Carlie's reputation for hands-on client service is an integral part of SCWA. It allows us to provide highly personalized and in-depth services to high-income families, high-net-worth business owners, and highly compensated employees," says Kraner, a Certified Public Accountant, Personal Financial Specialist, Certified Financial Planner licensee, Certified Investment Management Analyst, and attorney, who had been with Ernst & Young for 21 years, 13 of them as a partner, before joining Stone Carlie and launching SCWA.

From left to right: Matthew Fisher, Hannah Kramper, Richard Kraner, Deborah Maret

Investors quickly recognized the value of working with this boutique firm. In less than seven years, SCWA earned two consecutive Five Star Wealth Managers Best in Client Satisfaction Awards (2008 and 2009) from *St. Louis Magazine*, and Goldline Research recognized SCWA as a Top 10 2009 Leading Provider among Wealth Managers of the Central United States. Not surprisingly, exemplary client satisfaction resulted in rapid growth. A strong referral source has been individual clients referring their family and friends to Kraner and the team.

"Our clients are serious investors, typically with at least $750,000 to invest, who aren't willing to be bystanders in the process," says Kraner. "Almost everyone takes the time to come to our offices each quarter for a comprehensive review. During the review, we discuss their objectives and provide a thorough explanation of their portfolio's performance and our current recommendations. Performance, of course, is the best indicator of success, but we also measure success by how well our clients understand what we are doing with their assets and exactly why. We are committed to providing completely transparent advisory services where the client is a part of the process."

Disciplined, Independent, and Trustworthy Investment Advisory Services

SCWA crafts specific recommendations based on each investor's goals, objectives, timelines, risk profile, and income needs. Each recommendation is grounded on a consistent, disciplined, and sound philosophy: Wealth management is best when approached holistically, integrating investments, income tax, and estate planning.

"As a boutique, we have the luxury of doing whatever is necessary in attempting to exceed client expectations by providing outstanding service," says Kraner. "Unlike high-volume firms, we won't take the easy way out by recommending that which management dictates. We emphasize appropriate diversification of assets in order to minimize risks, to the extent feasible, counseling our clients to build a portfolio with an appropriate mix of investments that includes large-, mid-, and small-cap stocks, as well as developed international and emerging market investments. Too often we see portfolios with a concentration in large company stocks, which has resulted in dramatic underperformance."

As an independent investment advisory firm, SCWA is able to offer truly unbiased counsel. "The best interest of the client is our number one priority," says Kraner. "We receive no incentives from any financial institution for providing investment advisory services. Our reputation for trustworthiness is our stock in trade."

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