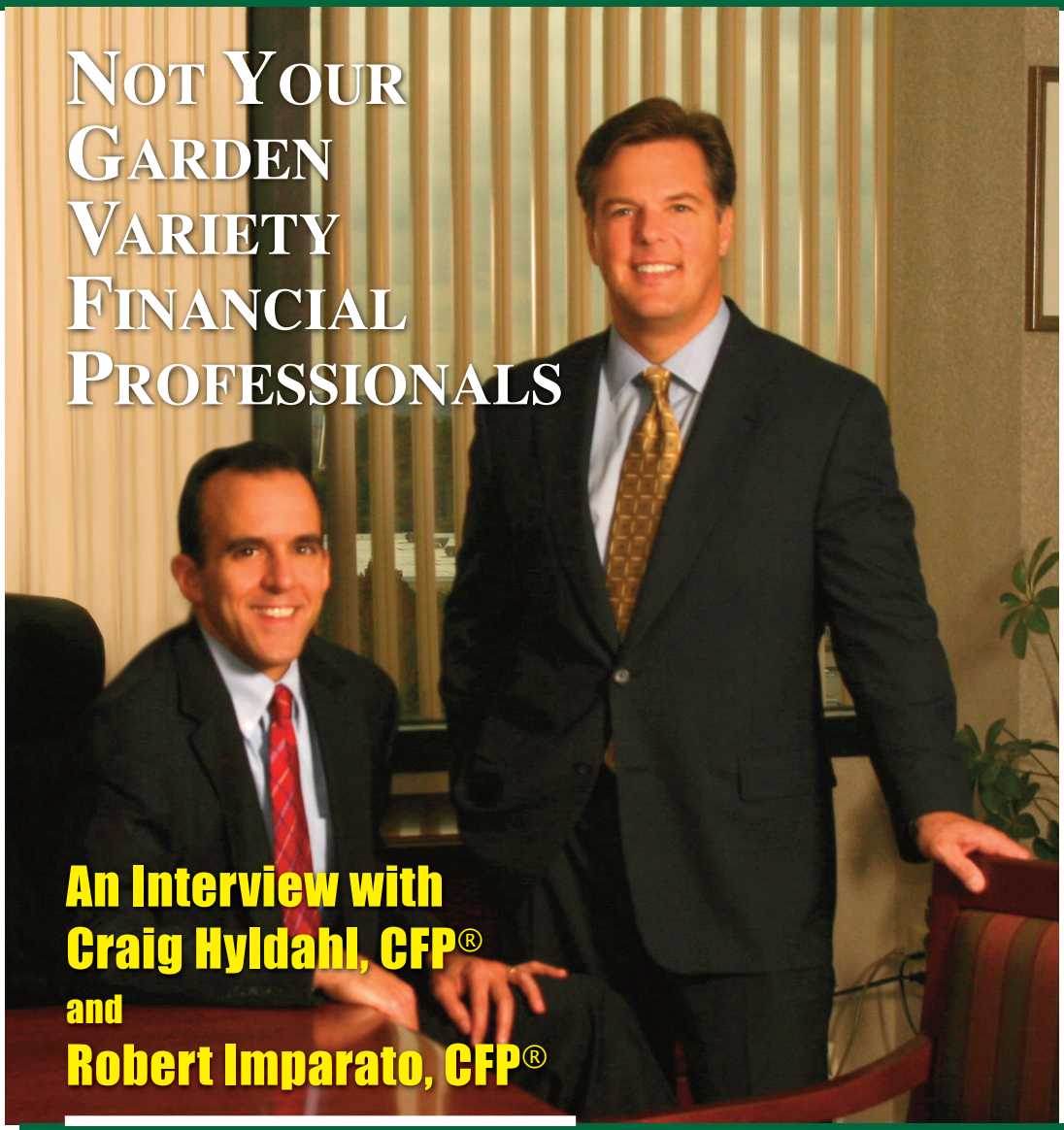
Helping Women In Transition

Not Your Garden Variety Financial Professionals



An Interview with Craig Hyldahl, CFP® and Robert Imparato, CFP®

By Frank Maselli

Many women today face significant challenges when managing their wealth. These complex issues often surface in the middle of a major life transition such as divorce, death of a spouse, or retirement. The good news is you don't have to face these challenges alone; a caring financial professional can often help you navigate these difficult and confusing waters. I recently had the opportunity to visit with Robert Imparato, CFP® and Craig Hyldahl, CFP® Founders and Principles of R.I.C.H Planning Group, LLC.

What makes you guys so good?

Robert – Basically what we do at RPG is help divorcing women get from "R to B" financially. Point R is wherever these women "are" today and Point B is where they want to "be". We work with women in transition by combining a comprehensive financial process with a proactive, practical wealth and risk management approach.

FM – What do you mean by "women in transition?"

Robert – That could be a woman selling a business, a woman in a divorce situation, a retiring executive, any important moment in a person's life where they may need serious help from a knowledgeable and caring financial professional.

Craig – There are times in a person's life when they really must rely on an expert they can trust to guide them through certain critical decisions. That's what we do. Because of our level of commitment and service, we've built long-lasting personal relationships with our clients.

FM – Your team has a reputation as the "go-to" financial planning firm for divorcing women. You have quite a following in that area. How did that come about?

Craig – I think that's one of those phenomenon that just built up over time. We never marketed ourselves in this area, but the work we did for several women turned into an amazing word-of-mouth referral network. We have developed a certain expertise that many women have found valuable at what is understandably a very challenging moment in their lives.

FM – How have you been able to find a balance between addressing the financial and emotional needs of these women?

Craig – That's a great question. Today, divorcing women are faced with complicated choices. These options are made that much more difficult during a time of uncertainty and in many cases, shattered trust. We asked our divorcing clients why they chose us and noticed a common theme. We were one of the few firms willing to put the pen down and truly listen to their concerns and goals. During a time when emotions can run high, that can be just as important as having advanced financial and technical skills.

Robert – Being known as the financial planning firm specializing in the needs of divorcing women was built on our reputation of truly caring about their well-being, and not just from a financial planning perspective. We believe that if you really care, you will listen to all of your client's needs, desires and fears. That listening leads to understanding, which is the key for building trust.

Craig – We've been able to help many women during what might be the toughest time in their lives. We give them the financial guidance to take control of their

circumstances and to protect themselves financially. As a result many have gone on to successful ventures, including opening their own businesses. We help clarify their financial situations and provide various solutions; they feel empowered to move forward.

FM – Tell me more about the team at RPG (R.I.C.H. Planning Group, LLC). What makes your partnership special... and how did you come up with that name?

Craig – well the name is just our initials. What makes us special is each member of our team brings a certain area of concentration and expertise to the table, providing our clients with one firm that can handle their financial needs. We are truly a team of financial advisors.

> ***" We were one of the few firms willing to put the pen down and truly listen to their concerns and goals."***

Robert – For example, I typically handle the portfolio management and Craig handles insurance and general financial planning. Jarrett Dewelde and Rochelle Foster are financial professionals with different areas of expertise. So what you have is everyone working on behalf of the client. We are interchangeable parts in a process of finding solutions to our client's needs.

Craig – What is apparent is all members of our team love what they do. The other members of our team are credentialed professionals with specific areas of expertise.

Our practice gives us a wonderful opportunity to help people with some of the most serious needs in their lives. There's a lot of work involved and a tremendous amount of responsibility that goes with it: there is also an incredibly high level of satisfaction, especially when we see the impact our work has had in people's lives.

FM – Tell me more about what each member brings to the table.

Craig – One of RPG's main focuses is to better serve the diverse needs of our clients. For example, Jarrett Dewelde is fluent in Spanish, which is crucial when working with individuals in the Hispanic community. Rochelle Forster, in addition to working with me in the divorce arena, is extremely knowledgeable regarding Long Term Care Insurance.

Robert – Craig tends to focus on client relations and the "big picture" with financial planning, whereas I am detailed oriented and for better or worse, extremely technical (which drives Craig crazy). Among our team we have a combination of skills that addresses nearly any client need; we also have a mixture of personalities that work well with the unique personalities of our clients.

FM – One of your clients referred to Robert as the "head" and Craig the "heart" of the team? Tell me more.

Robert – This client was referring to the crossover in our abilities and personalities. The key is that, for our clients, we are far more effective as a team than we could be as individuals. They benefit from the combined expertise of the entire group.

Craig – That's important to understand. We make this as easy as we can for people. A client can talk to anyone on the team and get a problem solved quickly with one phone call.

FM – Talk about the team's experience and credentials for a minute.

Craig – Between the two of us we have over 65 years of experience. Robert and I are both CFP's (Certified Financial Planner ™ professional) and everyone else either has or is working on obtaining this significant designation. As a result, we get requests from other financial professionals to help their clients, which is very rare in this industry.

FM – How do you typically assist clients as they manage their assets? Describe your process..

Craig – You used the right word – "process". Our entire business revolves around a planning process, not a product. We use a customized client-centered approach rather than a common cookie cutter practice. Portfolios are custom-built for each individual and reviewed regularly. Robert jokes that to him, the word"auto-pilot" is profanity!

Robert – "Auto Pilot" is definitely not a part of RPG's vocabulary. We are in regular contact with our clients concerning their portfolios. Clients rely on our professional experience and our commitment to being extremely proactive; we take that very seriously.

Craig – Being proactive is not limited just to the management of our clients' portfolios. We are in regular communication with our clients; we try to think ahead and anticipate needs rather than just react to them.

FM – You mentioned being in regular communication with your clients. How often do you keep in touch?

Robert. – While we take our cue from the client, we reach out to our clients several times a year. We would much rather have a client tell us we don't need to call them as much than have them wonder "where are you guys?" You can only build and maintain trust when there is regular, frequent communication.

Business is very good at RPG. Are there any concerns about growing too fast?

Robert – We've been blessed with tremendous growth of new clients. This has enabled us to expand and hire new members of our team, but we have done it very selectively. Our group's integrity, core values and commitment to client satisfaction is what makes us special. It's what our clients expect and what we have committed to deliver!

For more information on Robert and Craig, please visit their website at
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