

Columbus Financial

The Value of Collaborative, Active Planning

At Budros, Ruhlin & Roe, Inc., the word “plan” is a verb that sparks financial momentum.

Years ago, John Schuman’s parents had their first meeting with a financial advisor. At their next visit, the advisor handed them a coffee-table-sized book detailing their plan. “That one book was the extent of their client-advisor relationship,” says Schuman, chief planning officer and co-CEO of Budros, Ruhlin & Roe, Inc., a renowned Columbus, Ohio-based financial advisement and investment management firm. “At our firm, a ‘plan’ isn’t a book on a table; it’s a verb, an ongoing, continuous process. We do planning.

“Taking bold, experience-based steps on behalf of clients leads to long-term, vibrant relationships and the building of wealth,” Schuman adds. The firm has grown steadily since its founding in 1979 and today manages

approximately \$3 billion in assets for the over 800 high net worth clients it serves.

The firm’s advisors understand the importance of living outside spreadsheets, working side by side with clients to map out the best ways to achieve their goals. This means building a culture of trust and friendship that transcends numbers to define true success.

Three Steps to Firm Selection

“Most of our new clients come to us from other firms or have become overwhelmed with managing their finances themselves,” says Schuman, who encourages every prospective client to consider three critical points when choosing a financial planning and investment management firm.



As a fee-only fiduciary, our firm is proudly independent and entrepreneurial. In other words, there are no commissions or other hidden fees, so there is no ‘corporate’ pressure for us to sell investment products, annuities, or insurance. With none of these conflicts of interest, we are free to act solely in the best interest of our clients.”



John Schuman
Chief Planning Officer and Co-CEO
Budros, Ruhlin & Roe, Inc.

First, it’s important to understand the business model of a potential firm and how it and its advisors are compensated. “There is so much confusion about this in our industry,” says Schuman. “As a fee-only fiduciary, our firm is proudly independent and entrepreneurial. In other words, there are no commissions or other hidden fees, so there is no ‘corporate’ pressure for us to sell investment products, annuities, or insurance. With none of these conflicts of interest, we are free to act solely in the best interest of our clients.”

Second, clients should have a firm grasp of the services offered by a firm they are considering. For example, at Budros, Ruhlin & Roe, financial planning is the major focus and driver of the client relationship. It is not a “loss leader” or viewed as a single transaction. “This is demonstrated by our commitment to maintaining a high advisor-to-client ratio and incentivizing our advisors to service clients over getting new business. And our expertise and effectiveness in portfolio management is a whole other conversation,” Schuman notes.

Finally, he encourages clients to fully understand the competencies of who they are working with. Schuman believes it takes a team approach of experienced professionals in differing backgrounds to be most effective at full wealth management. An individual cannot master all the various disciplines of planning and investing, so a prospective client should look to discover the strengths and weaknesses of an advisor to understand what they are likely to experience.

Budros, Ruhlin & Roe practices a holistic, collaborative approach to building wealth. Instead of working with a single siloed advisor, clients benefit from the wisdom of the entire firm. “This business model brings the best thinking of the entire firm to each situation. Every client conversation—every new and creative idea generated by our amazing team—comes from the cumulative effect of over 40 years of seeing and solving complex financial issues collaboratively,” Schuman adds. “That brings assurance and confidence and is why we have worked with client families over multiple generations.”



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