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NORTH FLORIDA FINANCIAL

HEARD on the RADIO

Madden Advisory Services is on a mission to educate people about financial health—on the air and in person.

Fans of the radio show Smart Money know the voices of Michael Ellis, CFP®, CRPC®, and Brittany Salman, CFP®. Every Saturday from 10 a.m. to noon EST, they're on the air, discussing nuanced, relevant financial topics like inflation and alternative investment strategies. "We try to make those complex topics digestible for the average person," says Mike, CEO and lead financial advisor at Madden Advisory Services.

It was the late Hank Madden who first launched the Smart Money radio show in 1982. Mike and Brittany are the latest to take up that mission. "Mike and I are educators at heart. We demystify the retirement process and guide people along the way," says Brittany.

Decades after starting, this namesake firm continues to serve clients from all walks of life as they approach financial milestones. "It all started with Hank," Brittany says. "Today, we're pleased to say that many of our clients have become extended family."

Questions Answered

It's no surprise that most of Madden Advisory's clients start off as loyal listeners of the show. After a while, not only do listeners become familiar with the hosts, but they also feel comfortable picking up the phone to schedule their no-fee initial consultation.

The majority of these clients are on the cusp of retirement with burning questions such as, "What is the best way to claim Social Security?" and, "Am I financially ready to retire?"

Oftentimes, small business owners also find themselves in need of additional financial advice. Some assume their children will take over the family business and are left with questions once they learn this is not the case. "We help define the scope of their needs. We ask where they are with estate and insurance planning, wills, trusts, and



succession plans, and determine how we can dig in," says Brittany.

Key to Madden Advisory's approach is understanding each client's unique situation and needs. Adhering to the "measure twice, cut once" philosophy requires a thorough analysis of a client's complete financial picture, employing state-of-the-art modeling software to analyze and compare current positioning to a number of proposed illustrations. "At the core of our fiduciary responsibility is care. We do our homework before we slap a recommendation down on the table," says Mike.

Some clients require legal or tax assistance beyond the scope of the firm,

thus coordinating efforts with an estate attorney or Certified Public Accountant might prove necessary. Madden Advisory has forged relationships with reputable local professionals that can help further assist clients in pursuing their financial goals.

"Many people spend more time planning a vacation and worrying about who will feed the goldfish than they'll spend on their whole financial future," says Brittany. "Your current financial situation is a result of decisions you made five, 10, and even 20 years ago."

"Our radio show and firm's mission focuses around helping our clients find what they want their financial future to look like," says Mike.

