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Cover Story: *Independent Accredited Wealth Management Advisor and CERTIFIED FINANCIAL PLANNER™ Merra Lee Moffit is committed to guiding clients through the wealth building and retirement planning process.*



14: *Local tax planning & preparation firms share their approach to the fast-approaching deadline*



27: *Browse the Business Marketplace to grow your business, network, and keep your money local.*



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MERRA LEE MOFFITT

PHOTOS BY STYLISH IMAGES PHOTOGRAPHY

Supporting Small Business Owners “from the Heart”

This month’s annual observation of St. Valentine’s Day reminds us that it is coming from the heart that gives purpose and meaning to relationships — in our personal lives and in the world of business.

That is especially true for Merra Lee Moffitt, Senior Partner and Wealth Strategist with **Good Life Financial Group**, located at 30 Commerce Drive in Wyomissing.

Moffitt, AWMA®, CMFC®, CFP® is not your average financial planner. Raised on a farm in Berks County, Merra Lee milked cows, fed calves, and stacked hay from the age of nine. As a product of the character-building benefits of hard work, Merra Lee grew up sharing in the challenges of operating a successful small family business, and the role of caring for others incumbent in running a family business, has stuck with her throughout her life, made even more poignant by the recent passing of her beloved mother.

A bright student, Merra Lee cultivated an interest in personal investing right out of high school, and she went on to graduate *Magna Cum Laude* from Millersville University with a dual degree in Computer Science and Psychology.

Prior to becoming a financial advisor, Merra Lee built a successful software consulting company from one person into a corporation of 40 employees & contractors. Since 2002, Merra Lee has professionally dedicated herself to financial planning for families and business owners. She helps her clients build a solid financial plan, while balancing short-term and long-term goals.

As a consequence of overcoming the challenges and hardships of growing a business, Merra Lee has developed an uncanny ability to bring an advanced level of empathy and understanding when working with small business clients.

“When I built my business, I didn’t feel that I had someone helping me with financial decisions,” she explains. “I felt like I was on my own.”



Good Life Financial Group at 30 Commerce Drive, Wyomissing.



When I became a financial planner, I brought a strong desire to help people, and I felt that I was qualified to do that because I had lived through the process of building a business and getting through the difficult times of not having enough cash to pay your employees, and not taking a salary, because you were trying to keep your business going when times got tough. I apply that that kind of caring and experience to help many business owners in the community," she said.

Speaking of matters of the heart, Merra Lee makes it a point to surround herself with business owners who give of themselves beyond their businesses by giving of their time to charities and nonprofits, and she actively supports her clients who are trying to raise money for causes that are close to their heart.

Merra Lee's commitment to helping others goes beyond her clients. She has been a Rotarian for four years, currently a member of the West Reading/Wyomissing club, and through her participation in the club she gives back to the community through a variety of projects. She is active in several chambers of commerce, and she supports the efforts of Greater Reading Economic Partnership (GREP) and regional business organizations in their efforts to bring jobs and economic activity to Berks County. She serves on the advisory committee for Berks Technical Institute (BTI) helping to advise BTI on how to get their students ready for jobs in the manufacturing and construction industries.

"Many of my clients who are business owners are having a harder time finding and attracting qualified employees," she said, "because we are pretty much at full employment. The more options I can give them with group benefits, benefits to their employees, while trying to keep the business owner costs low, is very important right now. I help find ways to enhance the benefit package to attract candidates without breaking the bank, finding the delicate balance of costs and making the employees feel respected and secure. It's also about making employees feel like they are at a great place to work," she said.

Merra Lee understands the financial challenges that individuals, families and business owners face. "Financial planning is a living document and a living process," she explains. "Every two or three years, something changes. And even after you are retired, your spending ideas change. When formulating a financial plan, you have to look at all of the resources that exist now, and you have to look at when and how people are planning to spend their golden years, and what things they want to do, so you can strive to position yourself so that the money builds up to make those things happen," Merra Lee said.

As an independent Accredited Wealth Management Advisor and CERTIFIED FINANCIAL PLANNER™, Merra Lee, along with her team, are committed to guiding clients through the wealth building and retirement planning process.

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COVER STORY

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Good Life Advisor Systems topped the **Greater Reading Chamber of Commerce Top 50 Businesses** list for 2016, and Merra Lee was honored by the **Northeast Berks Chamber of Commerce** as their **2015 Entrepreneur of the Year**. Merra Lee's ongoing support for small business owners made her stand out from other nominees, according to the judges, who presented the prestigious award at their Second Annual Shining Star Award Dinner.

Merra Lee also stands out among her peers in terms of her ongoing commitment to expanding her network of experts and resources, to better serve her clients. She has taken the initiative to formulate dozens of new professional relationships with insurance providers over the past two years, to expand her ability to create the best possible outcome for her clients.

"It's been a great success, because we have a range of new tools to help people to pass on their business to the next level," she said. "Our clients have reacted positively to having additional options when it comes to helping their businesses serve their families in the next generation. I have an additional pool of experts that I can draw on to add to what I already know, to come up with multiple ways to solve problems. For example, if you don't qualify for long-term care because of some health issues or age issues, we've added short-term care, which is a little easier to get through."

"I can now offer more options, better pricing, and better choices for life insurance and long-term care, as well as healthcare needs, disability coverage and income annuities," Merra Lee explains, adding that she now offers assistance with Medicare planning and Medicare insurance, integrating the Medicare option into business ownership and transition planning from full time business owner to part-time travelling business owner.

With the new administration in Washington, there is a degree of uncertain-

ty over the future of the *Affordable Care Act* and proposed changes to Medicare direction and policies. It is incumbent on Merra Lee to be vigilant and prepared to help her clients navigate the changing medical insurance landscape. "I have to stay current and anticipatory to help people have a flexible plan," she said.

Merra Lee believes that financial planning is about a person's values, not just their money. Her focus is on promoting growth while managing risk and maximizing your purchasing power, not simply the principal. She feels it is important to develop the appropriate retirement plan for each client's situation using techniques to manage taxes, access to money, market volatility, and adverse possibilities.

When asked what drives her to help small business owners, Merra Lee shared, "Our community's small business owners work long hours, strive for their families and fight for the well-being of their employees. They deserve our vigilant respect and support for providing our community with jobs and their dedication to their customers."

(Continued on page 10)

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COVER STORY

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Merra Lee has been married for 26 years to husband Patrick, who recently resigned his position as a web manager to become an entrepreneur in the industrial arts business. "Careful financial planning, sacrificing immediate salary for long-term goals, has allowed us, as a married couple, to pursue his dreams," she said. "It took a fair amount of planning, to get there, and very few couples can afford to have someone quit their job and go out on their own."

Having put two sons, Lyle and Alex, through college, makes college planning innately part of her specialty as well. Merra Lee loves to travel, and has visited over 35 countries so far, including a Viking River Cruise in Europe to celebrate her 25th wedding anniversary last year.

Business owners and individuals can use Merra Lee's expertise to help solve business and personal financial challenges and work toward identifying solutions. Her practice focuses on: Financial Planning; Personal and Business Retirement Planning; Wealth Management; College Planning Choices; Tax Reduction Planning; Retirement Income Strategies; Protection Strategies; and Estate Planning.

Merra Lee's primary goal — from the heart — truly is to help the business owner succeed. Period. "If you're going to be in business the next year and the year after, somewhere in there, something's going to go wrong and you're going to need to scramble and have access to money at a time when the banks are not going to give you any, so let's build a future where you can have the stability to keep going," she said.

Merra Lee is available to work with individuals and businesses throughout Berks, Chester and Montgomery counties. For more information, please contact:

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