



### MAKE

Why Private Aviation is Soaring; How to Reinvent Casinos; Making Furniture with Thos. Moser

### GROW

Top 10 Art Sales of 2013; What Financial Credentials Really Mean; How to Choose a Hedge Fund

### LIVE

10 Classic American Restaurants; Six Artisans of Bespoke; Talking Watches with Panerai's CEO

### CURATOR

Designing Your Own Ferrari; Crafting Personal Whisky in Scotland; The Best Bespoke Watches

# Worth®

THE EVOLUTION OF FINANCIAL INTELLIGENCE



**CUSTOM LIVING BY DESIGN**  
THE BESPOKE ISSUE

WORTH.COM

# 28

VOLUME 23 | EDITION 01

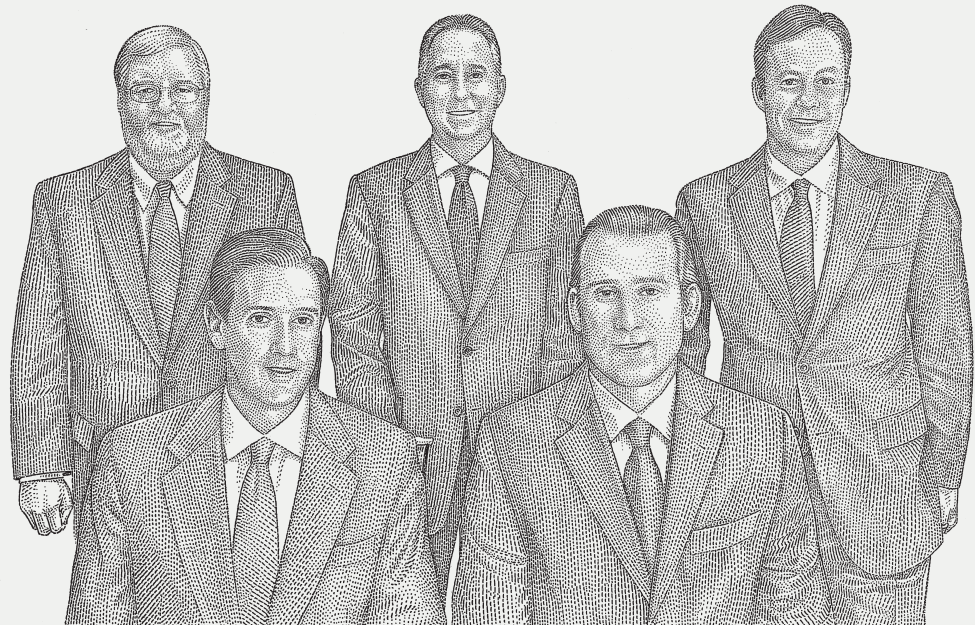


*“Find managers who do not view diversification as a substitute for knowledge.”*

—Heritage Financial Consultants LLC

**How to reach Heritage Financial Consultants LLC**

Please contact any member of our team at 410.771.5665 for an initial conversation regarding how Heritage Financial Consultants can customize a wealth management strategy to suit your needs.



Seated, left to right: Brian Horn, John McCarthy; standing, left to right: Kenneth Rudzinski, Peter Maller, Brian Gracie

**About Heritage Financial Consultants LLC**

Heritage Financial Consultants LLC is a full-service, independent wealth management firm established in Baltimore, Md., in 1999. Founded on the principle that the client relationship, prudent recommendations and access to the best products, research and solutions are what will ultimately define its place in the financial industry, the firm has grown substantially to include three office locations and more than \$2 billion in client assets under management. Heritage Financial Consultants is uniquely positioned within the wealth management industry due to its alignment with some of the best-known money managers, analysts, investment services and institutions. The firm’s broker/dealer, Lincoln Financial Advisors Corp., serves as a support system, further scrutinizing products provided to clients. The firm utilizes resources, cultivated over the years, to deliver the highest level of customer access to the marketplace. Heritage Financial Consultants LLC has specialists who implement the following strategies customized to your situation: investment planning, insurance planning, retirement planning, tax planning, estate planning, employer retirement planning and executive bonus planning.

Assets Under Management  
**\$2.1 billion (firm)**

---

Minimum Fee for Initial Meeting  
**None required**

---

Minimum Net Worth Requirement  
**\$5 million (planning services)  
\$1 million in assets (investment services)**

---

Largest Client Net Worth  
**\$550 million**

---

Website  
[www.heritageconsultants.com](http://www.heritageconsultants.com)

Compensation Method  
**Fixed and asset-based fees**

---

Primary Custodian for Investor Assets  
**Fidelity, National Financial Services**

---

Professional Services Provided  
**Planning, investment advisory, money management, advanced wealth transfer planning and corporate services**

---

Email [brian.gracie@LFG.com](mailto:brian.gracie@LFG.com)  
[brian.horn@LFG.com](mailto:brian.horn@LFG.com)  
[peter.maller@LFG.com](mailto:peter.maller@LFG.com)  
[john.mccarthy@LFG.com](mailto:john.mccarthy@LFG.com)  
[kenneth.rudzinski@LFG.com](mailto:kenneth.rudzinski@LFG.com)

ILLUSTRATION BY KEVIN SPROULS

Heritage Financial Consultants LLC	307 International Circle, Suite 390, Hunt Valley, MD 21030	410.771.5665
	11350 McCormick Road, Suite 300, Hunt Valley, MD 21031	410.316.9300
	2036 Foulk Road, Suite 104, Wilmington, DE 19810	302.529.1320



Brian Gracie, ChFC®, CLU®, REBC  
*Partner*

Brian Horn, CFP®, ChFC®  
*Partner*

Peter Maller, CFP®, MBA  
*Partner*

John McCarthy  
*Partner*

Kenneth Rudzinski, CFP®, CRPC®, ChFC®, CLU®, CASL, CAP  
*Partner*

---

**Heritage Financial Consultants LLC**

307 International Circle, Suite 390  
Hunt Valley, MD 21030  
Tel. 410.771.5665

11350 McCormick Road, Suite 300  
Hunt Valley, MD 21031  
Tel. 410.316.9300

2036 Foulk Road, Suite 104  
Wilmington, DE 19810  
Tel. 302.529.1320

brian.gracie@LFG.com  
brian.horn@LFG.com  
peter.maller@LFG.com  
john.mccarthy@LFG.com  
kenneth.rudzinski@LFG.com



REPRINTED FROM  
**Worth**  
THE EVOLUTION OF FINANCIAL INTELLIGENCE

Heritage Financial Consultants LLC is featured in *Worth*® 2014 Leading Wealth Advisors™, a special section in every edition of *Worth*® magazine. All persons and firms appearing in this section have completed questionnaires, have been vetted by an advisory group following submission by *Worth*®, and thereafter paid the standard fees to *Worth*® to be featured in this section. The information contained herein is for informational purposes, and although the list of advisors presented in this section is drawn from sources believed to be reliable and independently reviewed, the accuracy or completeness of this information is not guaranteed. No person or firm listed in this section should be construed as an endorsement by *Worth*®, and *Worth*® will not be responsible for the performance, acts or omissions of any such advisor. It should not be assumed that the past performance of any advisors featured in this special section will equal or be an indicator of future performance. *Worth*®, a Sandow Media publication, is a financial publisher and does not recommend or endorse investment, legal or tax advisors, investment strategies or particular investments. Those seeking specific investment advice should consider a qualified and licensed investment professional. *Worth*® is a registered trademark of Sandow Media LLC. See "About Us" for additional program details at <http://www.worth.com/index.php/about-worth>.