

Bob Chitrathorn: A Prudent Financial Advisor facilitating Financial Independence to all people

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CORONA, CALIFORNIA, USA, June 3, 2024 /EINPresswire.com/ -- Making plans for the future is a necessary aspect of living. Although it's not everything, money is undoubtedly necessary. Maintaining control over your finances is just as vital as controlling your emotions. It clarifies your vision for the future and shows you how to succeed. This emphasizes how crucial wealth management is. This all-encompassing investing advice helps prepare you to protect your assets for generations to come, optimize wealth, and ensure financial stability.

Selecting the appropriate wealth advisor is a crucial choice that can significantly influence the pursuit of achieving your financial objectives. To put it another way, an advisor is someone you should feel at ease dealing with. They should share your interests and possess the depth, broadness, and time perspective that you need.

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Money, like emotions, is something you must control to keep your life on the right track.”

Natasha Munson



#BobChitrathorn

Introducing [Bob Chitrathorn](#), a devoted financial advisor with a commitment to offering financial advice tailored to specific situations. Through his venture, Wealth Planning by Bob Chitrathorn, he assists individuals in formulating a strategy to enable them to pursue their financial goals.

Becoming a [Valued Advisor](#)

Bob Chitrathorn's journey to becoming an experienced and valued financial professional is a fine example of education, hard work, and a positive mindset. A second-generation immigrant from Thailand, Bob completed his graduation from California State University with double majors in Finance and Real Estate. His strong academic acumen was integral to building his positive mindset for achieving financial success.

In 2004, he began his career as a financial advisor. This was an opportunity to make a good living while helping others make sound financial decisions. Eventually, Bob found a passion in personal finance, and his parents were his first clients! He discovered that his parents would listen to him more than their own counsel if he heard their objectives and explained the advantages and disadvantages of their choices. Their

methodical and thoughtful approach assisted him in cultivating active listening abilities that later became his hallmark in the workplace. Over the next decade, Bob assisted many clients in pursuing their financial objectives. Bob Co-founded [Simplified Wealth Management](#), with the goal of developing a new brand and influencing the next wave of financial advisors.

After nearly a quarter of a century of hard work and an emphasis on meticulous planning, Bob assists clients in preparing for the present financial environment and upcoming obstacles. Because of his proactive approach and personalized viewpoint, he can comprehend each client's distinct goals and create solutions that are specifically tailored to meet their demands.

A Jack-of-all-trades in Wealth Management

Wealth management has significantly evolved in recent years. Technological advancements, shifting customer expectations, and regulatory changes have disrupted the wealth management space. With a focus on helping people build their wealth in changing scenarios, Bob Chitrathorn provides comprehensive financial planning and wealth management. He offers an array of services, including financial planning, building guided wealth portfolios, Free Risk Analysis, Investment Planning, Insurance Planning, College Planning, and Student Loan repayment



WEALTH PLANNING
BY BOB CHITRATHORN

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assistance. He can also help with tax planning, Medicare planning, and real estate conservation.

Each of these services are tailored to individual client needs, focusing on investment planning, retirement income strategies, estate conservation, and risk management. His approach blends rigorous risk analysis with a vision for long-term financial security and growth. By being a catalyst for his clients, helping them define what really matters in their financial lives. In doing so, Bob taps into areas where various clients need help or where he feels people are not given the full picture. "We recently began to help people with Medicare since we believe not everyone is geared to helping the end user," says Bob. His background and education in finance and real estate, combined with his commitment to having tailored financial solutions, position him to offer valued insights and strategies to his clients.

A Notch above the others

Most people look for professionalism, competence, and trustworthiness in a financial advisor. However, a proficient advisor needs to have more than that. A financial advisor and their client might have a lifelong connection, so it's necessary to have one that shares a client's vision. They ought to have a well-defined plan in place for handling people's money. They must adhere to a code of ethics and minimize any potential disputes when dealing with clients. Bob covers each of these attributes while keeping four things in mind. Try your hardest to help the individual you wish to help. Be genuine, truthful, and open. Have true concern and care for the individual you are helping, and ensure they know how you are compensated.

Bob is aware of and is appreciative of his clients' years of diligent work to save money. Whether they're saving for education, buying a home, accumulating wealth, safeguarding their family from unanticipated financial stress, planning for retirement, or living in retirement, he loves and enjoys teaching people about financial investments. He never stops learning, reading up on new subjects, and keeping abreast of changes in the sector. This allows him to treat each client holistically, even when they present with a variety of financial concerns.

Touching all pain points of financial planning

Although Bob favors a philosophical approach to investment and financial planning, he has a passion for technology. Although the investing process begins with becoming acquainted with the client personally, advanced planning software is used throughout the process. Having solid footing on both corners allows him to be more cautious with the entire investing plan. Additionally, it enables him to emphasize risk management. "At the end of the day, risk management is another aspect of math, and I love math," says Bob. While he ensures a customized plan for each client, he often adopts a very systematic approach to keep things manageable.

According to Bob, one aspect of risk management is the actual portfolio structure of a client. So, he uses four different buckets according to time horizons, risk tolerance, and income

requirements. These fall into conservative, moderate, growth and income, and more aggressive growth. Since the entire portfolio must increase over time to fulfill inflation and income needs, buckets may eventually be exposed to more risk. Nevertheless, buckets farther off will continuously restock the clients' income requirements if the portfolio is built correctly throughout its phases.

Envisioning years of success ahead

Bob's quest to assist people towards achieving their financial objectives is evidence of his enthusiasm for the industry. He takes great pleasure in offering his assistance to others. At a prior company, his love and enthusiasm for his work helped him advance to the position of Vice President of Investments. After a while, the company "seemed to care more about the bottom line as opposed to people." That didn't sit well with Bob. At that point, he began to consider starting a different kind of financial planning firm to focus on assisting and educating people rather than playing the corporate game.

Today, his firm has helped a large clientele pursue their financial goals. While the financial space will keep changing, erupting new challenges, Bob is on a mission to help people build their wealth in the pursuit of financial independence.

All investing involves risk, including loss of principal. No strategy assures success or protects against loss. There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

Bob Chitrathorn is a registered representative with, and Securities and Retirement Plan Consulting Program advisory services are offered through LPL Financial, a registered investment advisor, member FINRA/SIPC. Other advisory services offered through Mariner Independent Advisor Network. Mariner Independent Advisor Network, Wealth Planning by Bob Chitrathorn, and Simplified Wealth Management are separate entities from LPL Financial.

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