

Testimonial Results for Ricky Biel

Results:

6 Testimonials

3 New GMB Reviews

[Client Stories Page](#) added to website

[1 Client Story Article](#) - October article

"See What Clients Are Saying About Us!" - November article

"In 1996 after my first husband passed away, I needed someone who could help manage the wealth he left behind. My brother-in-law referred me to a colleague of Ricky Biel's before I began working with him directly. Since then, Ricky has provided a wealth of information and guidance in even the most difficult situations.

Ricky has guided me through several situations that could've been catastrophic. He advised me to better diversify my assets in the market before it crashed in 2008. And following the stock market crash where many people lost so much, my portfolio was well protected. What I like most about Ricky is he's a professional who knows what he's doing. He's personable, easy-going, and doesn't mind re-explaining concepts until you fully understand. I've recommended Ricky to a few friends, because he's helped me through thick and thin." - **Surang**

"Over time, our assets became too complicated for us to handle on our own, which is why we started searching for a trusted advisor to assist us. We reached out to various advisors, and Hayden Biel & Associates immediately responded. They were attentive to our tax situation, helped us receive our tax documents in a timely manner, and knew how to help us properly manage our assets. What we value the most is HBA Wealth's access to a variety of investments so if we're interested, we can quickly jump at the best opportunities. We trust HBA because they're personable, easy to work with, and respond to our needs and concerns. Since working with HBA, we've even recommended their services to others!" - **Sanaz**

"When I first decided to seek out a financial advisor, my biggest concern was planning for retirement. I wasn't sure what to expect throughout the planning process or how to maximize my retirement income for the long term. Fortunately, I got answers to a lot of my questions when I met with Ricky Biel at HBA Wealth. From our initial meeting to the implementation phase, Ricky provided me with clear expectations of the process. What I appreciate most about Ricky and HBA Wealth overall is they provide excellent customer service every step of the way. Ricky is honest, transparent, and easy to work with, which is why I've referred him to others!" - **Raul**



Testimonial Results

for Ricky Biel

"I first sought the help of a financial advisor at age 55. I had just remarried and a year later my father passed away. He'd left me an inheritance, and I thought it would be a good idea to create a sound financial plan moving forward. I wanted to know what steps I needed to take to retire and, more importantly, what lifestyle my assets would support. When a long-time friend and mentor recommended me to Haydel, Biel & Associates, I knew I had come to the right place.

HBA Wealth has helped me feel more confident about the future. They helped me answer key questions about my financial situation, such as what lifestyle I wanted to achieve, how much I needed to save, and how to best prepare for retirement costs and my estate plan. They even referred me to an attorney to prepare a living trust and introduced me to long-term care insurance.

*HBA Wealth has completely transformed the way I think about my financial future, which is why I've referred their services to others. They're not just interested in maximizing gains, but they're also dedicated to building and protecting your assets. If you can't rely on a professional team like HBA Wealth that understands the risks, you could miss investment opportunities that could take your wealth to the next level. What I like the most about this firm is that they keep me updated in regular meetings, which makes me feel confident and in control of my future." - **Mark***

*"After my husband and I started our own business, our income increased exponentially. We reached out to Ricky because we wanted to make sure that we were being responsible with our money and needed advice on how to invest and save to meet our big goals. We immediately connected with Ricky, and from day one, we have felt heard and valued, and have built nearly two decades of earned trust and security. Because my husband and I view money differently, Ricky has helped us create a financial plan that defines what's important to each of us. Since working with Ricky, we've wholeheartedly recommended Ricky to people who were looking for someone who has their finger on the pulse of the financial world. Money is such a personal, private thing, and when you work with Ricky, you can rest assured that you are in capable, trustworthy hands. What we value most about Ricky is that he listens and helps us make critical decisions. He's always available to us, knows where we want to be, and helps us create a financial plan for our legacy." - **Traci***

Client Profile Story: **Do you believe in fate?**

It was back in the early 2000s when my graphic design business was at its peak. My business creating movie advertising had been steadily growing for decades, but in these years we really took off. I found myself in the enviable position of a quickly growing bank account due to multiple movie studios giving us loads of work all at once.

Prior to that, I hadn't thought much about the need for a financial advisor. We were always in pretty good financial shape making ends meet. But with all the recent windfall profits, the idea of doing something with our growing bank balance was beginning to gnaw at me.

Lo and behold, I receive a cold call from an eager young man. At the time he was with American Express Financial Advisors, so I knew he was with a legit company. He came across as very confident and motivated, yet very relaxed and respectful. I don't usually take random sales calls, but his timing was uncanny. That young man was Ricky Biel.

We arranged a meeting over lunch. I was immediately impressed by his enthusiasm, but more than that, his ability to listen and understand my concerns. But I was still quite skeptical. If I am to hand over significant sums of money, there has to be no question of trust.

Meanwhile, my bank, Bank of America had been seeing my account growing in leaps and bounds. When their investment team caught wind of this, they set their sights on me. They arranged a formal meeting in their conference room to sway me to be my financial advisors and invest my money with them.

At this point I'm torn. Do I go with this big institution whom I've had my money with since I began making money? Or do I put my trust in Ricky? My solution was to conduct an experiment. I decided to invest large equal portions to each of them for one calendar year, allowing them to choose whatever they felt would earn me the highest yields. It would also allow me to find out how easy or difficult our working relationship would be with either one going forward.

Once Bank of America received my money, they more or less disappeared. I couldn't reach them most of the time. It's as if they got the money and that was that. Meanwhile, Ricky was always there if I called with any questions, or he would call right back. I kept a ledger of how they were both coming along with the investments over the course of that year, and hands down, Ricky's investment choices were proving much more profitable. So I pulled my money from Bank of America's investment team and Ricky became my FA.

Over the next 18 years, Ricky has been both a good friend as well as the best choice I could have made for a financial advisor. Our friendship hasn't gotten in the way of his professionalism. He knows exactly when to switch hats.

*When I look back to that day when Ricky Biel called out of the blue, I wonder if it was fate. I think perhaps it was. - **Mark***

