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New York City Financial

Confidence and Clarity

At Candid Wealth Advisors, four premier agents take the confusion out of financial planning.

As a tsunami of baby boomers prepare to transfer their assets as they reach retirement, investors are demanding more and more of their advisors. “The age of the stockbroker is gone. Rather than measuring success by portfolio performance alone, today’s investors want to be confident their money is moving them toward their life goals,” explains Michael Mullarney, CLU®, ChFC®, CFP®, AEP®, partner and cofounder at Candid Wealth Advisors.

Luckily, Northwestern Mutual has always been ahead of the curve. The company has focused on coordinated, cohesive plans that address all aspects of a client’s financial life long before financial planning became an industry buzzword. Mullarney should know—he’s been a Northwestern Mutual advisor for over 30 years. He’s guided thousands of families as they built assets, bought and sold businesses, sent children to college, retired, and made plans for distributing their wealth.

Mullarney is one of four distinguished Northwestern Mutual advisors who jointly formed Candid Wealth Advisors in 2023. The team designs plans that are anchored by life insurance, but complemented by comprehensive services and products that clients won’t outgrow or outlive. The nationwide practice includes Mullarney; Alexander Bierce, J.D., CFP®, AEP®; Christopher Coyne, CFP®, CLU®; and Jonathan Edwards Romero Jr., CLU®, ChFC®, RICP®, CLTC®. Every member of the team shares Northwestern Mutual’s ethics, making the welfare of clients their primary concern.

The highly respected team brings a wide range of backgrounds to the table, including experience in law, accounting, executive benefit design and financing, wealth management, and estate planning. The team’s remarkable breadth of experience, backed by Northwestern Mutual’s world-class research, technology, and support, allows them to guide individuals, business owners, high net worth professionals, entrepreneurs, and families with generational wealth as



FROM LEFT TO RIGHT: Michael Mullarney, CLU®, ChFC®, CFP®, AEP®; Alexander Bierce, J.D., CFP®, AEP®; Jonathan Edwards Romero Jr., CLU®, ChFC®, RICP®, CLTC®; and Christopher Coyne, CFP®, CLU®.

well as those who are coming into a large inheritance for the first time.

Realistic Solutions, Not Sugarcoated Projections

“It’s all about creating clarity and confidence,” says Bierce. “With piecemeal planning, important issues can fall through the cracks. Comprehensive financial plans are the bridge between point A and point B.”

Candid Wealth Advisors’ team members work collegially to tailor strategies to specific needs and goals—no matter how complex. Their plans integrate strategies to minimize tax exposure, hedge against market volatility, create reliable retirement income streams, and manage risks.

“Northwestern Mutual’s cutting-edge software allows us to test plans to discover weaknesses and potential issues,” explains Coyne. “Our data reliability platform, and other simulations help us look at hundreds or even thousands of possibilities. That information, in turn, helps guide decisions about long-term care and estate plans. We’re not making sugarcoated projections, but offering realistic solutions.”

Building Something Lasting

“You can’t overestimate the value of developing long-term relationships across generations with a consistent team of knowledgeable advisors,” adds Romero. “Our advisors get to know our clients and understand what issues are important to them and the legacy they want to create. Everyone is on the same page, working toward the same goal. When needs change over time, our advisors continue to give trustworthy, honest assessments without conflicts of interest. We plan to provide that same level of commitment for generations to come.”



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