JULIAN MERCER

FINANCIAL ADVISOR

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PROFESSIONAL SUMMARY

CERTIFIED FINANCIAL PLANNER professional with 9+ years advising families on retirement income, investments, and risk planning, now managing about $92 million in client assets. Builds long-term relationships through goal-based planning and disciplined reviews, and grows the practice through client referrals.

PROFESSIONAL EXPERIENCE

Financial Advisor Jan 2020 - Present
Merrill Lynch, Chicago, IL

- Advise 140 households with about $92 million in assets, building retirement income plans and portfolios matched to each client's risk and time horizon.
- Grew client assets by $31 million in four years, with roughly 60% coming from referrals and the rest from rollovers of workplace retirement plans.
- Run two planning reviews a year for each household and keep client retention above 97%.
- Wrote retirement withdrawal and Social Security claiming strategies for 38 pre-retirees, based on tax bracket and pension projections.
- Partnered with estate attorneys and CPAs on beneficiary updates and trust funding for 22 families.
- Hosted quarterly seminars on retirement income for 25 to 40 attendees, producing about 12 new client meetings per year.

Associate Financial Advisor Mar 2017 - Dec 2019

- Supported a senior advisor team serving 220 households, preparing reviews, rebalancing proposals, and annual planning updates.
- Opened 65 new accounts a year by walking clients through paperwork and funding, with an error rate under 2%.
- Built a client service calendar that moved outreach from reactive to scheduled and shortened average response time to one business day.
- Passed the Series 7 and Series 66 licensing exams within the first 10 months and began managing a book of 40 smaller households.

Personal Banker Jun 2014 - Feb 2017
Wells Fargo, Naperville, IL

- Opened checking, savings, and CD accounts for about 20 new customers a week and met monthly referral goals for investment appointments.
- Referred 48 qualified customers to licensed investment specialists in one year, which led to $6 million in new managed assets.
- Resolved account and fraud concerns on the spot and held customer satisfaction scores above the branch average.

CORE SKILLS

Retirement income planning | Portfolio construction | Asset allocation | Estate and beneficiary planning | Tax-aware investing | Insurance and risk planning | Client onboarding | Referral development | Social Security strategy | Financial planning software | Compliance documentation | Client presentations

EDUCATION

Bachelor of Science in Finance, Northern Illinois University, DeKalb, IL

CERTIFICATIONS

CERTIFIED FINANCIAL PLANNER (CFP), CFP Board | FINRA Series 7 and Series 66 | Life, Accident and Health Insurance License, Illinois